

SOCIAL • • **CREDIT**

VOL. 9. No. 7

Registered at G.P.O. as a Newspaper.
Postage (home and abroad) 4d.

FRIDAY, JULY 29, 1938

3d WEEKLY

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Here is another page for new readers explaining the Social Credit approach to the economic system and the money system

The First Proposition

THE first proposition on which the theory of Social Credit is based is that we passed out of a condition of more or less modified economic scarcity into one of either actual or immediate potential abundance when we passed out of the era of economic production by hand labour into the age of economic production by solar energy.

Please notice that I do not say production by machines. Machines are not the point.

The point is that we have obtained control of the transforming mechanism of the universe and we can change practically any form of matter into any other form

of matter by applying energy to it. The machine is only an incident.

If this postulate of potential economic abundance is not true, then nothing that I, or anyone else, can have to say about monetary reform is of any serious consequence.

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There are really only three alternative policies in respect to a world economic organisation:

The first is that it is the end in itself for which man exists.

The second is that while not an end in itself, it is the most powerful means of

constraining the individual to do things he does not want to do; e.g., it is a system of government. This implies a fixed ideal of what the world ought to be.

And the third is that the economic activity is simply a functional activity of men and women in the world. That the end of man, while unknown, is something towards which most rapid progress is made by the free expansion of individuality, and that, therefore, economic organisation is most efficient when it most easily and rapidly supplies economic wants without encroaching on other functional activities.

C. H. Douglas

You and the Money System

BEFORE you were born it cost your parents money to prepare for your coming. Afterwards they spent money on you, and on themselves to buy food, clothing, shelter, education, travel, amusement—on licences and taxes and rates—and now you spend money on these things.

There is nothing at all you can do without money. Money does not buy happiness, but it buys the things without which it is impossible to keep alive at all.

All the money has to be arranged for by experts, just as all the electricity has to be arranged for by experts, and all the other things which are organised in the modern world.

Decisions have to be taken.

It is terribly important to you that these public services should be run properly for you. Wrong decisions cause a lot of inconvenience, worry, delay and disappointment to you and everyone else. Decisions can be so wrong that life just becomes intolerable, as the huge suicide roll of over 5,000 a year bears witness.

• • •

For example, the Cunliffe Committee, which consisted mainly of bankers, and a Treasury official, had to take decisions about money after the war. They decided that there was too much money about, and that it would have to be reduced. This was called Deflation.

Here is what Mr. McKenna, formerly Chancellor of the Exchequer and now chairman of the Midland Bank, said about it:

"A policy of deflation could only end in strangulation of business, and widespread unemployment. It meant, how-

ever, enhancing the value of war and post-war holdings and restoring the value of pre-war holdings, thus raising the total claims of the rentier class (that is, the class which lives on interest), not only beyond what they are entitled to, but to an intolerable proportion of the total income of the community."

At the present time huge quantities of goods that money could buy are being destroyed, and the production of still larger quantities of goods is being restricted.

Moreover, 13,500,000 people in this country have less than 6s. a week each to spend on food. You may be one of them.

You probably know these things, and hate them; are indeed ashamed that they should happen in your country.

• • •

Most people know very little about money and the rules and regulations that are in force in regard to it, and all the big and little changes that are made in them. Perhaps you may feel that you have not enough time to master its intricacies, or even that you would never understand them, however hard you tried.

Or you may be one of a smaller number of people who do know a great deal about money, or you may think you do. In either case you will have found how difficult it is to get much attention for your

ideas — whether from those who suffer from the results of the decisions taken by experts, or from the experts themselves.

Meanwhile, the experts go on taking decisions. They must, and they have to be guided by some consideration or other.

What considerations are to guide the experts? Their own interests? Someone else's interests? Whose interests?

Upon the answer to that question hangs the fate of this civilisation and of all subsequent civilisations.

• • •

An examination of the actual decision to deflate, recorded above, discloses, in the words of Mr. McKenna, that its results benefited all lenders at interest, and created intolerable conditions for borrowers and for everybody else. Look at the suicide roll again.

The Cunliffe Committee was composed of bankers; bankers are lenders at interest.

Men and women of Britain, the game is with you. Whether you like it or not, whether you understand all about it or not—you are responsible, and you will have to bear the consequences of whatever is done.

You have to find a way to bring pressure to bear on the experts so that their decisions shall be in your interests.

We offer you the means in the Electoral Campaign. Take it or leave it: **YOU ARE RESPONSIBLE**

COMMENTARY

PERHAPS YOU'VE READ THESE ITEMS IN YOUR NEWSPAPERS —
OUR COMMENT WILL GIVE THEM A NEW SIGNIFICANCE

Dukes Quacking

TRADE Union leaders in London have been urging the need to plan now to avoid a slump like that of 1931. Mr. Charles Dukes said "It is an amazing situation, that, in spite of all that is being done in armaments and like work, we seem to be drifting back to the position of 1931." Evidently he agrees that the "Government has done something," but it is not enough, and the next step to "all that is being done in armaments and like work" is a good big war. War on a sufficiently large scale would cure all unemployment while it lasted, but there would be a bigger slump for those remaining alive when it ended and soldiers' and munition workers' pay ceased. Mr. Dukes says he had been astonished at the rate of recession, particularly in the last two or three months. He ain't seen nuffin yet!

The State of Farming

The Farmers' Union warns the Government that home agriculture is not even in as strong a position as it was in 1914 to meet war-time emergency.

Expert opinion says that about 30 per cent. of our best land is now being well farmed while the remainder is falling more and more into neglect; that our acreage of barley, oats, beans, peas and all roots has declined considerably in the past six years; that sixty years ago our wheat acreage was 3½ million, compared with just over 1½ million last year; and that it was never so easy to reclaim the uncultivated areas as it is now, but that there has never been greater reluctance to do so.

Sales Anomaly

The true extent of the replacement of human by mechanical labour is masked by the enormous expansion of selling organisations. Prodigious numbers of men are employed, and sums of money spent, in advertising, publicity, canvassing and so forth. For every man employed in producing, far more are employed in trying to sell, and according to a recent statement, no less than £100,000,00 is spent each year on advertising.

All this is symptomatic of the break-up of the present obsolete economic system.

Trust, Dog, Trust!

The millions who live on margarine and scraps must have been gratified to hear that 100 tons of herrings were thrown back into the sea off the Clyde. The

Herring Board says they were of an inferior grade and size, but no doubt the half-starved would have been glad enough to eat them. Distribution, however, depends upon scarcity, real or artificial. When Father Neptune is too lavish we have to throw his gifts back in his face.

Meanwhile the hungry are like the dog who "trusts" with a piece of sugar on his nose.

More Bananas but No More Money

A new fruit-carrying ocean service between the British West Indies and London was inaugurated recently with the arrival at the Royal Albert Dock of the steamship "Eros" with fourteen million bananas, the first of 374 millions expected to reach here from the British West Indies during the first twelve months of this operation.

The "Eros" was unloaded at a berth reconstructed at a cost of two million dollars and described as the most efficient of its kind in the world. The dock is equipped with an endless belt of conveyors for unloading the fruit. If the line works to capacity every Londoner will get eight bananas annually.

(Canadian Press.)

Yes, but has every Londoner the money to buy his eight?

Is Money System Worth This?

AN inquest has been held on the bodies of a father, mother and three children. The father left a note to say he had taken the lives because of losses on the Stock Exchange and of "the dreadful future for my loved ones." The verdict was that the wife and children met their deaths at the hands of the father, and that Mr. Lemon committed suicide while his mind was temporarily unbalanced.

So long as WE do nothing to remove the fear of "the dreadful future," our minds are unbalanced. The National Dividend would clear all minds of fear. The present money system is the Father of Fear, and the results of this system will have to be borne until people awake and tell their servants exactly what results are wanted from it. That responsibility is now on our shoulders, and we can exercise it when we choose to do so. The servants of the money system are perfectly satisfied with their own engine, and the one thing they will not do without orders is to change their mechanism. We can press them to do so only by insistence on results, backed by the sanctions we already possess if we will but use them.

Travelling First Class with Third Class Tickets

FIVE men have just been appointed to what are probably the most lucrative positions in the British fishing industry. They are not fishermen, and probably know less of the industry than a trawler-hand. These men constitute the White Fish Commission, and their duty will be not to devise schemes for producing more fish, but marketing schemes for producing less fish. The fish industry is to be fascicised like the potato and milk industries. The Chairman is Sir William Edleron, manager of Equitable Life Assurance Society, and he is assisted in the non-production of fish by Mr. H. G. Maurice, a civil servant; Professor Gray, Professor of Mercantile Law and Economics at Edinburgh University; Mr. Thomas Darling, a financial expert and adviser to a number of private companies; and Mr. George Dallas, chairman of the National Executive of the Labour Party, organiser of a trade union for land workers and an agricultural expert who has served on numerous national Commissions.

These eminent specialists in their own spheres have now the job of telling fishing specialists exactly how to fish, or not to fish. They will probably draw up a list of fines and penalties, and the market will be provided with less fish. Notice their qualifications. T.H.S.

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Mrs. Palmer's Page . . .

The Pyramid And The Circle—II

SO this is the struggle in which we are engaged—to replace the present pyramidal, or centralised control, in which a few men run the nation in the way they think fit, by a real democracy in which power will be completely decentralised, and the people choose the policy or result they wish.

I think it is fairly safe to say they will insist upon something different from the results we are getting now!

In the course of the last three or four articles I have been trying to get this thing clear.

I'm afraid some of you may have found it rather heavy going, but it is well worth the effort needed. I believe that every woman who reads this page has a sense of personal responsibility with regard to the use of her vote, whether for local councillors or Member of Parliament. Once you have got things straight it is amazing how interesting your daily paper becomes. You will have a touchstone by which you can find your way through the maze of truth and lies.

A few weeks ago, you will remember, there was a conference of Women's Institutes at the Albert Hall, during which a demand was made for improved maternity services. One of the speakers said, "My institute don't propose to say how analgesia can be provided; they say it must be done!"

I have referred to this several times since, and I want now to explain why the attitude these women took is so very important.

• • •

We will imagine a certain small community, and for argument's sake we will say they are not burdened with heavy rates. There is a borough maternity home. The women of this little town are not satisfied with the service provided. When election time comes round they agree together to vote only for those councillors who promise them that the service shall be improved in the way they want.

These councillors are returned to office. They know perfectly well that it is the women's vote that has done the trick, and that unless they fulfil their election pledges, they will be out next time.

What do they do? They make it known to the Medical Officer in charge of their public health services that he must see that the necessary improvements are made in the nursing home accommodation.

The necessary machinery is set in motion, and before very long the women get their way.

As I explained last week the circle is a good symbol for democracy. We can take the circumference as representing

the electorate. Power is vested in the people, and is completely decentralised. The councillors are responsible for seeing that the wishes of the people are obeyed by passing on their order to the expert responsible.

Now we come to the Medical Officer of Health, the expert responsible.

He has under his charge a number of duties connected with the health of the people of the borough, including the water supply, hospital, disinfecting station and other matters of public hygiene. If he is to do his work well, he must be left to do it in his own way. In the case we are taking it is not likely that the Councillors would meddle with the

SOCIAL CREDIT

RECEPTION ROOM MEETINGS

The present series of meetings held each Thursday at 8 p.m. are suspended for the summer recess. They will be resumed in September. Particulars to be announced later.

The Rendezvous will be open daily, as usual.

details of running the maternity home because they know nothing about it. And this is just as it should be. They shouldn't be asked to be expert in anything but a knowledge of what their electors want.

If the Medical Officer does not produce the desired results in a reasonable time, it is their duty to see that he is replaced by another man. Broadly speaking, this is all that can be expected of any local Council.

The Medical Officer of Health is in a very different position. Long years of training have made him familiar with every detail of the work under his charge. It is, of course, impossible for him to undertake it all, but he is responsible for those who work under him as sanitary inspectors, matrons and nurses. In fact, unless complete responsibility for his department is centralised in himself, he cannot be praised or blamed if he does or does not produce the results required by the councillors. The *methods* he employs must be subject to no interference whatever, either from busybodies on the Council, or among the ratepayers themselves.

The Medical Officer is the head of a pyramidal organisation designed to produce a definite result. As Major Douglas wrote at the end of Chapter II. of "Economic Democracy":

"In respect of any undertaking, centralisation is the way to do it, but is neither the correct method of deciding

what to do or of selecting the individual who is to do it."

We should picture the great circle of electors, giving their orders for the results they require to their public servants, or councillors. These orders are passed on by the councillors to the heads of the various departments responsible for the work, the medical officer, education officer, borough surveyor, or superintendent of parks and gardens. And for the purpose of carrying out their orders, these men are each in charge of a pyramidal organisation of experts.

We have all heard it said, "Do not talk to the man at the wheel"; in exactly the same way these men should be left alone to carry out the orders given them.

This is the way democracy should work. That in practice it does not is due to our own failure to understand and accept responsibility. We have not realised that for the last two hundred years one of the departments of State has been steadily growing increasingly more powerful and arrogant. This department is the Treasury, working in close collaboration, like Tweedledum and Tweedledee, with the Bank of England. They have made us believe that it is impossible for them to manage the finances of the country in such a way that we can make full use of all the goods and services that our collective power of production have made available. We believe them. We allow every department of national life to be run in the interests of those who control the Bank of England. This means of course, that the Bank runs the country, imposes upon us its own policy, or objective, and power is centralised in the hands of a few men who have all the power of dictators, together with the advantages of anonymity.

• • •

Another mistaken idea has arisen, that Members of Parliament should themselves be experts, should understand the details of finance, national defence, and foreign affairs.

Should we expect the women councillors to instruct the matron of the nursing home? This is a parallel case, but we can all see the absurdity of it. Why, then, do we expect Members of Parliament to know more than the experts at the Treasury or any other Government office? Hours are wasted in the House in the discussion of highly technical details, while the result which we all require, a higher standard of living, and peace, is entirely lost sight of.

A Member of Parliament need be an expert in only one thing — the results which his electors require. All details should be left to permanent officials.

together with the responsibility for their smooth working.

But Tweedledum and Tweedledee like the present arrangement; for they are getting the result they want, the organisation of the whole country in the interests of high finance, while Members of Parliament are relieving them of all responsibility!

It is a question of each of us realising our true responsibility and acting upon it—every man or woman taking his place in the circle of electors, the Members of Parliament being prepared to work only for the results the electors require; while the experts, each of them at the head of a pyramidal organisation of specialists, carry out to the best of their ability the orders that are passed on to them by the people's representatives.

To put things right would seem a task almost impossible to fulfil, had we not come to realise that there is always one thing to be done first, seemingly, unimportant, perhaps; but it is always the first step that counts. The key to the present situation is to be found in your own borough.

In local government, as yet, it is still possible for the people to exercise a certain measure of control. They must exert this control to the full, or there shall be taken away from them even that which they have.

I urge those women who realise their responsibility to help the Lower Rates Campaign by every means in their power. The results of their work may be more fruitful than ever they can dream.

B. M. PALMER

How International Bankers Trick Your Local Banker

DAN FISHER, President of the State Bank, New Paris, Indiana, U.S.A., in an article in *Money*, writes:

"The international bankers, we believe, select a candidate for president of the bankers' association that they can mislead or control, and from a territory best to serve their purpose; and after selecting their man—long before the time of election—in an indirect way start a propaganda for his election."

And How They Trick the People

Which reminds us of Major Douglas's famous article "Finance in a Hurry" (*SOCIAL CREDIT*, Jan. 24, 1936) in which he related the following:

In 1919 I was invited to the United States to give certain advice in connection with the taking back of the American railways into private ownership. Being, in those days, somewhat less suspicious than

I have, unfortunately, grown to be, I explained at some length my views upon finance to several individuals who were primarily interested in that fascinating pursuit. Perhaps in return for this innocent display of helpfulness, I was furnished, on my intimating that I proposed to re-visit Canada before going home, with a number of introductions, amongst which was one to the present Prime Minister of Canada, Mr. Mackenzie King, who at that time was a comparatively unknown politician.

On my enquiring into why I should see Mr. Mackenzie King, I was informed that he was the future Prime Minister of Canada, which he, in fact, became about two years afterwards, if my memory serves me correctly. On casually relating this incident a few years later to a well-known Canadian, thoroughly familiar with Canadian politics, he remarked, "Well, none of us here in Canada knew it, anyway."

Archbishop Appeals to Those He Disillusioned

The Archbishop of Canterbury, speaking at the Diocesan Pilgrimage of Youth, at Canterbury on July 9, appealed to youth to take up the task of building a better world.

"We older folk," said the Archbishop, "have not made much of that effort. When that great ordeal of the war was over we hoped to build a better world, but we seem only to have made it worse. We failed in our efforts. It is for you to take up that task and try to carry it through more successfully."

The Archbishop's appeal fails to ring true, for he it was who, less than two years ago, was concerned in the negotiations

prior to the abdication of Edward, who had given the Cabinet to understand that "something must be done" to make a better world for those in the distressed areas.

The Archbishop now admits that he and his contemporaries have failed. We agree. His action in the constitutional crisis certainly did much to discredit organised religion amongst the youth to whom he now appeals.

This Age of Plenty

"Married man, financially desperate, will sacrifice sight of one eye. Invites offers for healthy cornea . . ."—Advertisement in *Daily Telegraph*.



THE FIG TREE

A Quarterly Edited by Major C. H. Douglas

J
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N
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Containing articles by
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Miles Hyatt
Elizabeth Edwards
W. Lebel
Norman F. Webb
T. V. Holmes
A. R. Reade
B. M. Palmer
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Thoughts and After-Thoughts

W.A.B.M.

THE long and futile efforts of various sections of the public to attain some measure of security, by way of pensions and allowances, is a good indication of the increasing widespread economic anxiety that is wrecking the lives of the majority of the people.

The number of persons who are fortunate enough to have no immediate financial worries, not to mention fears for the future, is small indeed, and is decreasing daily. The recent reports, speeches, and resolutions all over the country—motivated by the unmistakable evidence of trade decline with its tragic accompaniment of human misery—is but a commencement.

It seems that even the purblind are now beginning to see that no matter how modestly comfortable they have been during the past year, the slightest further fluctuation of business conditions may roll them out of their temporary security into the dole queue or the public assistance office.

Hence the attempts to wrest from the Government some measure of assurance for the future.

Unfortunately, the measures suggested are not only vain but would add still further to the financial burden already borne by the people, who would merely be sacrificing a portion of to-day's dinner for the prospective privilege of having a little to eat during old age. It is well to note, in passing, that all contributory pension schemes deplete present purchasing power and consequently adversely affect present trade, thus hastening those very conditions of economic uncertainty which people desire to avoid. And this apart altogether from the actual financial cause of the Slump we are now doomed to endure.

But pension schemes in general are mildly encouraged by those who control Finance, for psychologically they strengthen the money-scarcity attitude and the sacrifice-complex whereby people are deceived by and encouraged in the false idea that there can only be a certain amount of money in existence and that this must be struggled for continuously and reluctantly shared out, with varying degrees of partiality, so that everybody may just live barely above the starvation line.

The situation in regard to the suggested family allowances is somewhat the same, for these, if ever they materialise, will be dragged out of the nation's pocket by taxation and redistributed, leaving the economic state of affairs unchanged.

Economic security cannot be attained by orthodox schemes for pensions and allowances. They leave the real problem untouched and are themselves subject to the defects of the present financial system with its dogmas of scarcity and debt.

The reshuffling of existing purchasing

power, the laying-up of large funds contributed by the public as a basis for small annuities, is not going to have the slightest effect in ameliorating distressing conditions or relieving the economic anxiety of the people; and the idea, or hope, that such a rearrangement will improve the lot of the majority is a pathetic illusion which must be shattered in the interests of truth and humanity.

The truth of the matter is that there can be no possible assurance, not the remotest chance, of any kind of continued prosperity for the majority of people within the framework of orthodox finance.

The fundamental "laws" of the present financial system make continued prosperity impossible, since every expansion of credit (dawning of prosperity) must inevitably be followed by a contraction of credit, the calling-in of "debts" (nipping prosperity in the bud), which means the artificial cutting-off of purchasing power, which means Slump, Depression, and all the human miseries that follow.

There is no way out of the *impasse* except by bursting the bonds of orthodox finance, and this cannot be accomplished by wasting time and energy running in contributory circles or up taxable culs de sac.

The desperate need of industry, of all producers of goods and services in general, is markets—that is, consumers.

The desperate need of the majority of the people, who are the consumers, is goods and services.

There is no market apart from the people, and the only link between producers and consumers is Money, purchasing power.

Therefore, the following question arises:

If the existing amount of money, now actually shrinking as a result of Bank policy, is insufficient to guarantee adequate markets to the producers, is that inadequacy to be overcome by merely transferring part of the existing shortage in the form of pensions and allowances from one section of the public to another? Of course not! The fatal deficiency still remains, and the shrinkage will go on; the producers will still be desperately in need of markets, and the people will still be desperately in need of goods and services. And Finance will still hold the whip hand. Nothing will be accomplished by such a transfer except an outlay of energy in a tragic *tour de force*.

Everybody knows that producers can, and do, produce plenty; everybody knows

that the people can, if they get the chance, consume plenty; but everybody does not yet know that those who create money (Bankers) are unwilling to create plenty of it to correspond with the production and consumption of plenty, and that they stand between both producers and consumers, denying the right of either to the free exercise of their respective functions in the national economy. It is the people who have not yet realised this who are placing a pathetic faith in such futile scarcity-sharing schemes as contributory pensions and allowances out of taxation. But the solution to the problem is not the re-distribution of artificial scarcity but a release of plenty.

This can only be accomplished by the complete removal of the barrier of orthodox financial policy—the policy of money-scarcity.

Those who create money at no cost to themselves, let it be remembered!—must be forced to create it and distribute it in sufficient quantities to serve the twin necessities of a free, untrammelled equation of consumption with production.

In other words, it is essential to the national well-being and the progress of humanity that the people have enough money to purchase all the goods and services offered for sale.

A National Dividend is the only form of pension or allowance that will take nothing from anybody, but on the other hand will give to everybody what they really long for—Security and Freedom, and the Peace to enjoy them.

To remove the barrier of orthodox financial policy—the policy of money-scarcity—it is necessary to bring pressure to bear on those who impose that policy on the nation, and it is necessary to replace that policy with the policy of plenty.

The easiest way of doing this is by utilising the services of our Members of Parliament, our elected representatives. We must unite in demanding plenty, and we must see to it that our elected representatives press our demand and instruct the existing experts to fulfil it, or make way for those who will.

If that is done, the outcome will be an active policy of plenty and an end of all the human suffering caused by artificial scarcity.

If it is not done, artificial scarcity will continue with all its attendant miseries, in spite of all the orthodox pension schemes that can be created.

The first step to the removal of artificial scarcity is the signing of the Elector's Demand and Undertaking on the back page of this paper, which is a method of mobilising the votes of those who desire plenty, as a preliminary to instructing the elected representatives to pursue a policy of plenty—a National Dividend for all.

ACTION

I.

WHATEVER it was that Milton had in mind when he said that "peace hath her victories, No less renowned than war," victories imply victors and vanquished, and whenever there is victory and vanquishing there is—or has been—a state of war.

We are growing more familiar with the idea that the state of so-called "peace," in so far as it can be said to exist at the present time, when most of the world's States are tributary in one way or another to the conflicts in China, Spain, etc., etc., is *not* a state of peace but a state of non-military or economic warfare. The victors up to the present are a small minority among the world's financiers; and the vanquished are the world's populations, totalling roughly 2,000 millions of individuals.

The warfare is continuous. So long as the earth's people give no back answers beyond the utterly ineffectual back answer of cease-fire—dying of starvation, going bankrupt and so forth—all is well; but let there be the slightest sign of successful resistance and a situation arises which for sheer nastiness makes the most blood-curdling acts of "war" appear by comparison like the acts of a brave and courtly gentleman.

Resistance of this kind, tending to success and, indeed, likely completely to succeed (as no one appreciates better than the opposition) if it can be maintained, has been offered for a year past in Alberta and is now developing to a point of effectiveness in this country.

A year ago (August 20) this newspaper warned its readers:

The gong has been struck in the ring we have so patiently constructed over many years. We warn our readers to be on guard against the campaign of lies, half-truths, false emphasis, and personal calumny that will be let loose. Examples were given.

Lies of this kind are intended to prejudice the public. Another kind will be used to sow distrust and dissension in our own ranks.

It is part of the Art of Government—i.e., the Art of War *waged by minorities against majorities!*—to render as many individuals as possible relatively accessible to ideas favourable to "victory" (i.e., "defeat": Napoleon's "Waterloo" was also Wellington's!) and inaccessible to ideas favourable to successful resistance. to—let us say the Powers of Evil, for that is what they are for 2,000 millions of human beings.

Tradition has made *this* idea still active for most men:—

And he came and found them asleep again: for their eyes were heavy.

This "sleep" is not a familiar somnolence which we may guard against by rubbing our eyes or indulging in a few physical jerks. It is the somnolence of infancy, profoundly affecting the *immature* of all ages.

The maturity I mean is the maturity of human faculty. The Dean of Canterbury named it when he referred once to "the profound sagacity of Douglas." It is a quality often found in gardeners and rarely in Bloomsbury. ("The sagacity you may expect to find in your gardener but not in your *doctor*"—C.H.D.) Nothing should be printed in this paper (in my opinion) which is not accessible to this sagacity, and the time has come to *equip this sagacity with weapons and make it an armed sagacity.*

Up to a point that has been done by action in the field: on, let us say, the "campaign" front. We are at war with a powerful and unscrupulous enemy buttressed and supported by every force in nature and human society which the long arm of Finance can reach and subdue to its purpose. We are at war on *all* "fronts." We must learn the Art of War, for by so doing we shall learn the Art of Government, for no one is *subject* to an art that is *unconcealed.*

One of the secrets of sagacity is a high power of discrimination. The sagacious will not find it hard to discriminate between the interest in military science and art which we are about to display (and foster) and the opposition's. As we remove wool from our eyes we can profitably put it in our ears. TUDOR JONES.

The Dinner to G. F. Powell, Etc.

COLONEL CREAGH SCOTT probably summed up the feeling general among Social Crediters when he wrote: "Not only would I have liked to hear what G.F.P. has to say about the situation in Alberta, but I would have liked to shake that very distinguished gaol-bird by the hand."

The dinner, organised by Mr. J. E. Tuke, who presided, was attended by Major and Mrs. Douglas, most of the members of the Secretariat, and representatives from the Glasgow and the West Riding Groups, the London Social Credit Club, the *New English Weekly* Group, the Economic Reform Club and the Social Credit Party of Great Britain and Northern Ireland (Greenshirts). Owing chiefly to the holiday season there were many apologies for absence and congratulatory messages. There were no speeches; but after dinner Powell gave an amusing understatement of the rigours of life in a Canadian prison and read the Manifesto of Democracy written by Byrne and himself to which they referred all problems. It was sound and good.

Intrusion of John Hargrave

A meeting called for the hour before the dinner was opened by the convener, Mr. Tuke, but interrupted first by Mr. Philip Kenway (Greenshirt), who objected to the reading of a letter written by himself, and from that moment other Greenshirts continuously interrupted. There followed the usual accompaniments of provocative politics. An address prepared by Mr. Powell was not delivered and is unobtainable for the moment. Hargrave is said to have been present for a short time.

These incidents, which occurred some time before Major Douglas's arrival, shocked the sensitive, and C.H.D. was acclaimed on his entry with exceptional warmth and feeling.

MATFEN CHURCH FÊTE

To be held in

VICARAGE GARDEN

Will be opened by

MAJOR C. H. DOUGLAS

at 3-0 p.m.

On SATURDAY, AUGUST 20th, 1938

It is a matter of importance that all registered readers of SOCIAL CREDIT who intend to be present should communicate with the Vicar, Matfen Vicarage, Newcastle-on-Tyne, before August 6.

The NEW ERA

AUSTRALIA'S SOCIAL CREDIT WEEKLY
24 Pages. Illustrated. 12 months, 12s.

The New Era, Radio House,
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SOCIAL CREDIT

For Political and Economic Democracy

The Official Organ of the Social Credit Secretariat, Limited.

163A, Strand, W.C.2. Tel. TEM 7054.

The Social Credit Secretariat Limited is a non-party, non-class organisation and it is neither connected with nor does it support any particular political party, Social Credit or otherwise.

Subscription Rates, home or abroad, post free: One year 15s.; six months 7s. 6d.; three months 3s. 9d.

Vol. 9. No. 7.

Friday, July 29, 1938

PARTY POLITICS

By C. H. Douglas

Endeavouring to bring about Social Credit by Party Politics is like backing a dark horse against all the entries including the dark horse, and allowing the book-maker to fix the handicaps.

THE following observations are made without reference to any Social Credit "principles" and are based purely on a detached examination of the control mechanisms of modern Politics.

(1) The Case of Alberta

The Election of 1935 was not a Social Credit victory, it was primarily a verdict on the results of the U.F.A. Administration, and secondly, a personal triumph for Mr. Aberhart in conditions perhaps approximating to those which would now obtain if Mr. Lloyd George were thirty years younger, lived in South Wales, South Wales had Home Rule, and Mr. Lloyd George had control of the B.B.C. As Mr. Aberhart himself complained, he was *opposed* by the Social Credit Movement in Alberta, an opposition which was only silenced by a personal appeal from myself.

It should be noted that Mr. Lloyd George's, like Viscount Snowden's, success was achieved with the complete support of the financiers, who benefited by his policies at every point ("He did everything we asked of him") and his defeat was caused by a revolt against their orders.

There never was, and is not, a Social Credit Government in Alberta. From August, 1935, to March, 1937, there was a financial Dictatorship working through an increasingly restive Premier. There is now a Social Democratic Administration with Mr. Aberhart as its Chief Executive, which cannot govern because it is not allowed to govern, but which can and has demonstrated why it is not allowed to govern and so has set in motion forces which will eventually give it the power to govern.

It should be noted that no step taken in Alberta before 1937 was opposed. Every major step taken since 1937 has been blocked not only in Alberta but elsewhere. ("Freedom of the Press" agitation in England since 1937, Electoral Reform Bill, Ottawa, etc.)

(2)

There is no more chance of obtaining an electoral majority within a reasonable time for a titular Social Credit Party in

this country than of the survival of the well-known celluloid cat in Hades, and by the time it was elected it would have jettisoned everything that would make it effective.

The work complex makes the Labour Movement by far the most plausible movement for political purposes as a titular opposition to the present Government, and there are few Social Crediters who do not know the attitude of the official Labour Movement to Social Credit. I do not, myself, think that the Labour Movement is at all likely to come into power just yet, but it is a hundred times more likely to come into power than a titular Social Credit Party, and would be a good deal less unorthodox than the New Zealand Government which places a balanced budget in the forefront of its policy.

The political machinery of this country is organised with one primary object—to make it as an organisation the best possible instrument for the support of the existing financial system. To this end every device which brains, money, time and opportunity can provide has been used.

I am willing to credit even congenital Party politicians with the best of motives, but anyone who supposes that this system can be captured by a frontal attack, is either childishly ignorant of its mechanisms or is a dangerous megalomaniac. On the other hand, *it has been demonstrated* that a different form of organisation can be brought to bear, not upon the political organisation, but upon the individuals who compose it. The elaboration and pursuit of this policy has been endorsed not merely by a small body of individuals in the Secretariat itself, but by the registered electorate of the Social Credit Movement all over the world. Every event which is taking place at the present time, both inside and outside Social Credit circles, seems to me to justify this attitude and to endorse the policy.



Might of Bankers' Overdraft

IF one or two deaths are caused by some poison, there is an outcry to have that poison made more difficult of access by the public. The sale and possession of fire-arms is licensed and controlled. There has been talk of attempts to make coal gas less lethal. Devices have been installed in tube railways, and at certain places in the country, including prisons, to make more difficult the task of some unhappy person attempting to escape the financial worries of the world.

A banker touches a button, and one hundred thousand tons of stone a hundred miles away come tumbling down. A banker lifts a pen and writes figures in a ledger, and as a result many human lives are snuffed out perhaps hundreds of miles away. So great is the awe and dread of a bank overdraft in the minds of the majority of people, that mental worry often results in an attempt to escape by way of death. A recent instance was the death of the rector of Holton St. Mary, near Ipswich. The Rev. Howard received a letter. It referred to a bank overdraft. He exclaimed "How awful!" Half-an-hour later he shot himself in bed. Here is an instance of a priest of the Christian Church losing his life to the black magic of a bankers' practice.

There should be an insistent demand that licences be necessary before such enormous powers can be wielded by bankers. Make banking less lethal.

ROOSEVELT THE DANGEROUS

Leading Straight to War

"The most dangerous man at the present time," said Major Douglas in answer to a question at Liverpool in 1936, "is the man who wants to get everyone back to work, for he perverts means into ends, and is leading straight to the next war—which will provide plenty of work for everyone."

What a Politician Said

"We in America . . . seek . . . continuous employment," said President F. D. Roosevelt during his radio talk on June 24, 1938, and he added, "I . . . insist on . . . sincere respect for the need of ALL AT THE BOTTOM to get work . . ."

BARTER

Germany—Mexico

"Germany is to send Mexico tinplate in exchange for 50,000 tons of sugar and 5,000,000 gallons of alcohol and molasses. Mexico usually purchased her tinplate in the United States."—*Daily Express*.

Dole or Starvation ?

By G.W.L. DAY

THE late Duke of Devonshire is reported to have expressed astonishment when, on seeing some Tommies bathing during the War, he found that the Lower Classes possessed white skins. Many people of the Old School, people of undue power and influence, must still be almost equally ignorant of how the other half of the world lives.

There is, for instance, a peculiar belief that the working class is work-shy, and this view, I find, is most freely expressed by people who themselves do only the lightest and most congenial work, or even no work at all.

If they knew more about it, they would be amazed that so many working men continue work when the preposterous conditions under which they live often make things far harder for them as soon as they come off the dole. Miss Barbara Ayrton-Gould, writing in the *News Chronicle*, shows that to work means frequently to starve.

A father of a large family who is unemployed gets a miserable pittance well below the proper subsistence level. He and his *nearly* starve. But if he happens to get part-time work, of which there is a good deal about, he may suddenly find himself getting only half of this beggarly sum, which is not enough to keep body and soul together.

"Increased mechanisation," writes Miss Ayrton-Gould, "has led to an immense amount of part-time work in industries where, only a few years ago, everyone was fully employed. This entails endless hardships, since unless a man is unemployed for three consecutive days in any one week, he can get no help of any kind for the days he is not working."

In nearly all colliery districts, she says, the average wage earned by an adult miner after the usual deductions have been made, is about two guineas for a full week's work; but often a man gets only four days' work a week for months or years on end.

Since the deductions for insurance, welfare, etc., are the same, no matter what his earnings may be, this represents an income of only 26s. a week.

Miss Ayrton-Gould went to see a family in the Rhondda Valley where the father was earning 26s. a week. The parents and seven children had to live on this income. It was a red letter day when the breadwinner worked only three consecutive days and so was able to draw benefit for the other days. In those weeks the family income rose to £2 5s.—in other words the working man was paid 19s. for his day of rest from work!

"The health of hundreds of thousands of families," she says, "is being deliberately destroyed by the miserable pittance that the breadwinner is paid."

Nor is it only miners who suffer in this way. "There are innumerable workers in other trades who are in exactly the same position. What is more, it is not only the man on short time for whom working means starving. In some industries, particularly in the textile, there are fathers of families who are forced to do juveniles' work for as little as 22s. 6d. for a 48-hour week."

Only for those who are unemployed for three consecutive days in any one week does the law allow relief of any kind. For the rest, their children cannot get free meals or milk at school, a coal allowance for the family in winter, or any public assistance of any kind. They are deprived of every chance of being physically fit themselves or of rearing healthy children.

"People," says Miss Ayrton-Gould, "talk contemptuously about workers who are lazy and prefer to be idle. My experience is not that they do not *want* to work—that is, unless they have been unemployed and under-nourished for so long that they have not the stamina to be capable of working. But so many men cannot get any work that does not reduce the whole family to virtual starvation, and naturally they do not want that sort of employment."

As I have pointed out many times, the System fights an obstinate rear-guard action in the cause of Inhumanity, yielding inch by inch under pressure of awakened public opinion. But for this pressure it would stick strictly to the rules and allow families to starve outright. Because the conscience of the public will not stand for this, it grudgingly grants the dole.

Obviously it is inhuman to allow families of nine to starve on 26s. a week just because the breadwinner happens to be working, and no System which had one atom of humanity in it would consent to it. But there is no humanity or sympathy about the System—only in men and women who are free to criticise it. And so it is with everything else in our lives as ordered by the State.

The lives of the people are tolerable only in so far as the people make them so by concerted pressure on their public servants.

Negation

At the Annual Convention of the Stationery Trade Association held at Llandudno, June 18 to 23, Mr. Holt stated, with reference to the heading "National Dividend to Supply Money," that the Research Committee considered that it was more or less a political matter, and as it affected the whole of the community the S.A. could not make any recommendation in regard to that.

BEWARE!

Quite a number of small growers and sellers do not yet seem to have realised that the New Sunday Selling Act prohibits the supply, to passing customers, of any plants or flowers in pots or boxes and that they are liable to a fine for so doing. A pot of flowers must not be sold, but cut off the blooms and the money may be legally taken, for they then become perishables in the eyes of the law.

There is another point of danger for the unlegally minded growers, which, although strictly speaking hardly comes into the scope of a Journal like ours, should receive attention. Many of them have a lodger but do not know that notice of this fact should be registered with the local authority. Failure to do so, even though the lodger may not be an alien and may work for the grower's householder, may mean a fine.

From the *Horticultural Trade Journal*.

The Personal Touch

"An ingenious scheme to raise money for a church—a "hugging social"—was reported in the *Sylvan Valley* press recently.

"About 500 people were present and a nice amount was raised for the church. The schedule of prices for the event was: Two-minute hug, 15 cents; 15-to-25 minute hug, 50 cents; another man's wife, 1 dollar; old maids and no time limit, three cents. The young ladies of the church want to give another social to clear the church debt, but the older members protest."—*Asheville Citizen-Times, U.S.A.*

Which only goes to show how the withholding power exercised by money-creating institutions can, and does, condition the churches.

The Reply Courteous

The following letter, from a citizen of the Benighted States to a persistent creditor, spills a mouthful. He wrote:—

"Dear Sir,
"In reply to your request to send a cheque, I wish to inform you that my shattered financial condition is due to Federal Laws, State Laws, County Laws, Corporation Laws, City Laws, Liquor Laws, Mother-in-Laws, Brother-in-Laws, Sister-in-Laws and Outlaws . . . My business is so governed that it is no easy matter for me to find out who owns it. I am inspected, expected, suspected, rejected, injected, and dejected; examined, re-examined, cross-examined; summoned, fined, commanded and compelled, until I prove an inexhaustible supply of money for every known need, desire, or hope of the human race . . . The wolf that comes to the door nowadays just had pups in my kitchen. I sold them, and here is the money.

"Yours cordially,
"SAMUEL CORDACKER."

SPACE RESERVED
BY:

THE UNITED RATEPAYERS ADVISORY ASSOCIATION

SECRETARY:
JOHN MITCHELL

TELLING THE MILLION

A FORTNIGHT ago we had the pleasure of introducing to our readers "Tireless Tim." This is the name we have given to the efficient Automatic Canvasser or Canvassing Board, because when it is introduced into the first house in a street it is received so well that it is passed from house to house down the whole length of the street, collecting signatures the while, and sent back by post to its owner when it arrives at the last house. In other words, this constitutes a tireless form of canvassing.

Criticisms of our optimism with regard to "Timeless Tim's" capabilities have been expressed in some quarters.

Well, you shall judge by RESULTS. The Campaign Manager of Bradford has this to say in one of his reports:

"The speed at which boards travel varies considerably. At first when we tried it they were very slow, but we are speeding them up now by putting further information on them. When we first started with the stiff boards, they travelled round a street of 50 houses in two days. We have not used these stiff boards since as they require calling for and often a great deal of time is lost in this, especially if they have not reached the end of the street. When we first tried the rolled-up automatic canvasser with a stamped wrapper, we found they were very slow in moving and we have still a lot of these first ones not returned. Now, with added information about their return and by fixing a definite date for the return

we are getting them back within a week. In fact we have had them returned in two and three days and one even came back the very next day full of signatures.

"We are everywhere getting a 80 and 90 per cent. canvass, irrespective of property and class of elector."

Percentage of Automatic Canvassers lost is "not more than 5 per cent."

"We have not put any out without stamps, although we have had boards sent back to us by post, which we had intended to collect ourselves.

"Some of our workers have read over your circular this lunch time and we think it excellent. We have certainly got the right thing in the A.C. of getting at the million and splashing over the right information."

The Bradford Campaigners have, as stated last week, been concentrating their energies on experimental work. But Mr. Baxter says: "I am certain that if necessary, we could get a demand through with very few workers within one month's time." We, also, have no doubt of their ability to do so, and that they will do it when they have completed other arrangements.

Mr. Baxter continues his report:

"We got in eighteen boards last week full of signatures. On all our boards now we are putting 'Please return before . . . ' giving sufficient time for the signatures to be obtained. I think this is rather important, especially with big property, because a person in the middle of a row of houses who receives the board from his neighbour, through the letter-box for example,

has no idea how long the board has been circulating."

The Campaign Manager in Newcastle reports that "of the 20 automatic canvassers put out last week, five have already returned, containing in all, 113 signatures and demands from 60 houses. Of these, three were from very short streets, specially chosen for the try-out. The longest road contained 19 houses and the form was returned with 36 signatures after eight days. This was very encouraging, and I think that perhaps I was pessimistic in my estimate of the rate at which they will travel."

The automatic canvasser has three jobs to perform: (1) it has to collect signatures; (2) it has to inform those it canvasses. The Rates Campaign will not succeed unless the Demand is loaded with more than desire; it has to be loaded also with certain knowledge concerning debt, loan charges and costless creation of credit by banks; (3) it has to recruit workers.

During the past month there have been some astonishing improvements in its efficiency in carrying out each of these three functions. By the time the Autumn Campaign opens we hope to have it perfected.

Those who have not yet tried out this new method of telling the million are urged to do so now. The time is past when we should be content with "propaganda over a cup of tea." We haven't the time nor the workers for slow methods.

J.M.

TIRELESS TIMS

Specially printed BACKING SHEETS for AUTOMATIC CANVASSERS are now available at 3d. each, 2s. a doz., 10s. per 100.—From U.R.A.A., 163A, Strand, W.C.2.

Don't Let Them Escape

A certain prisoner escaped from gaol. Before his conviction he had been photographed in six different positions. On his escape the six photographs were sent to the small town where it was believed he was hiding. In three days police headquarters received a wire from the local police, reading:—Received photographs of six wanted men. Have arrested five. Sixth is under observation."

It transpired that they had arrested five out of the six members of the local Town Council.

We feel sure that this story contains a lesson for workers in the Lower Rates Campaign, but we're not certain what it is!

OUT THIS WEEK!

The July-August number of the Journal that works for lower rates with no decrease in social services.

This is a special news number of

LOWER RATES

containing accounts of rates-action in Hastings, Belfast, Rotherham, etc., and comments on developments all over the country. It also contains more FACTS to help those who are joining in action to achieve low rates.

Obtainable from U.R.A.A.,
163A, Strand.

Price: 2d. a copy, 1s. 8d. a dozen, or
12s. 6d. 100.

(Continued from page 11)

business of debt, and part of the rate-payers' demand would be that Rotherham Corporation should no longer borrow book figures under the guise of money and pay three or four per cent. interest every year. The debts were in perpetuity. The book figures must be there, but the people who did the book-keeping should be paid 10s. per cent. once, and then the matter should be done with.

He suggested that in order to do this they must first organise a demand to the Corporation to do something about it. The best way to do that was to form a new organisation and to instruct the public in all these matters of debt. Signatures should be collected, and the Corporation should be reminded that their only function in a democratic country was to carry out the will of the people.

"It is not the function of the Corporation to go on loading us with an increasing burden," said Mr. Dalkin.

Mr. Dalkin was appointed to act as spokesman when the ratepayers go next Tuesday and Thursday to appeal against their assessments, and Mr. Lee was elected to deputise for him if necessary.

From "The Advertiser," Rotherham.

GREAT ROTHERHAM MEETING

FINE SPEECH BY R. G. S. DALKIN

PLANS for an "invasion" of the Rotherham Town Hall at precisely 11.15 a.m. next Tuesday, and for a second "attack" at the same time next Thursday, were made openly at a meeting held in the grounds of the Herringthorpe Council School on Thursday night.

The meeting, attended by about 500 people, had been arranged in order to give ratepayers in the added areas of the Borough an opportunity of protesting against the burden of increased assessments and to decide upon collective action with a view to finding a remedy.

It had been arranged to hold the meeting in the school hall, but, as that was not large enough to accommodate the whole of the people who attended the meeting was held out of doors.

At the close of the meeting the following resolution, to be submitted to the Rotherham Corporation, was carried unanimously:—

"That this meeting of ratepayers, recently included in the Borough of Rotherham, holding that the Borough rates are already too high, strongly protests against the new burden of increased assessments, which makes the rates a menace to living standards in many cases and enlarges the uncertainty of the future.

"We further resent and protest against the injustice of the inequalities of the new imposition as between various similar properties.

"We know this is not the end, and we are concerned and indignant about the increases which, without action to avoid them, the future will certainly bring. We therefore call upon our elected representatives to ascertain the cause of this increasing burden and the possibility of reducing it without any sacrifice of social services. We promise our support to any effort directed towards general relief from excessive rates, and we now resolve to organise ourselves to make it effective according to our will."

In addition to subscribing to the resolution, most, if not all, of the people present signed cards indicating a desire to become members of the Rotherham Lower Rates Demand Association and promising full support to that Association.

Armed with this resolution and the signed cards, the ratepayers, led by a duly elected committee and spokesman, will descend upon the Town Hall next Tuesday, when the Corporation Committee sit to hear appeals against the assessments. The second attack *en masse* will be on the second occasion of the committee's sitting to hear appeals.

All members of the newly-formed organisation will endeavour to attend. Should they be unable to do so their wives will go instead, providing, of course, they have wives.

Not a Hostile Meeting

Mr. Dalkin, who was speaking at the request of the United Ratepayers' Advisory Association, in London emphasised that the meeting was not being held in any spirit of hostility to the Corporation, but

with a view to helping them towards the solution of a serious problem. He proposed they should form an active and militant, but not unfriendly association, with a view to solving the problem.

"When you demand a reduction in the rates you must be careful that your demand is capable of achievement," said Mr. Dalkin. "The only respect in which the rates can be reduced is by the reduction of the colossal and wicked loan charges with which we are burdened. No paltry economy in social services or anything else will produce the desired effect."

Corporation's Finances

Mr. Dalkin proceeded to give figures dealing with Rotherham Corporation's finances during the year ended March, 1937.

"In that year," he said, "the Corporation collected in rates the sum of £306,319, and in the same year the sum of £361,754 was paid out in loan charges alone, which means that about £55,000 more was paid in loan charges than was collected out of our pockets in Rotherham. All the rates we pay out of our labour went and were not enough to pay the loan charges alone. In 1935, about £82,000 more was paid in loan charges than was received by the Corporation in rates, and in 1936 about £70,000 more was paid out.

"Now you understand," said Mr. Dalkin, "to what extent the Corporation are anxious to increase your assessments and gather in the money. Their pressing need is to meet the increasing cost of loan charges."

In 1937 Government grants totalled £303,905. They increased year by year, and in the next two years the total loan debt expiring would be £268,135. That sum had to be found in the next two years. Doubtless the Corporation would pay that amount, but they would get it not out of the ratepayers' pockets, because there was nothing there to get, but by contracting a new debt, the only way they could. When that amount had been paid the net debt would probably be greater.

Debt £55 a Head

"Rotherham Corporation, like any other local authority, are not paying their way," said Mr. Dalkin. "They are depending mainly on Government grants, and to a small extent on the profits of the trading departments."

Rotherham's debt rose progressively and he would not be at all surprised to learn

this year that the net debt was over £4,000,000. The net debt last year was £3,807,650, or about £55 per head.

Turning to the question of officials' salaries, Mr. Dalkin said he dealt with that question because many critics argued that the whole trouble was due to the fact that excessive salaries were paid to-day. He did not agree with that, for he had no objection to paying people for the work they did.

"We have a good body of Corporation officials in Rotherham, and they are entitled to be paid well," said Mr. Dalkin. "To pay men for work is one thing; to pay debt creators is entirely another, and is something to which I strongly object."

The average interest on mortgage was four per cent., but the average interest on loans was not given in the figures of the Rotherham Corporation finances he had seen. The cost in rate poundage of loan charges on productive capital was 12s. 8d. in the £, and the cost in rate poundage of loan charges on unproductive capital was 3s. 7½d. in the £, making a total of 16s. 3¼d. out of 18s.

Collective Effort Needed

The surplus in the trading departments in 1937 was about £152,000, and the total surplus was almost the same, £153,000. The Corporation accounts, said Mr. Dalkin, made an entirely illusory difference between loans on productive capital and loans which were rate-borne. It did not matter to the ratepayers whether they paid the charges from the rates or from the profits of the trading departments.

Relief could not be obtained by individuals, but only by collective effort.

Continuing, Mr. Dalkin said it was because of general ignorance in this matter of debt that these things were perpetrated. If there was some general knowledge about them such things would never be allowed.

It was not debt in the ordinary sense of the term, for there was no money involved. It was done merely by book-keeping. The thing called debt was nothing more than figures in ledgers and it cost little to put there. One function of the organisation it was proposed to set up would be to instruct the public in this matter of debt.

They all agreed that the rates must be reduced: the reduction or abolition of the debt charge was the only way whereby they could be reduced. The duty of saying how it was to be done did not rest with the ratepayers. As members of a democracy all they needed to say to the people who represented them was "We want it done, and it is your job to find the best means of doing it."

"Debts in Perpetuity"

They were willing, however, to show how it could be done. It could be accomplished by getting a right view of this

(Continued on page 10)

Around About Canada

The Enemy Strikes

THE new Canadian Election and Franchise Act received its third reading and passed the House of Commons on Wednesday, June 29, and it is clear that the Senate will maintain its historic attitude of non-intervention in Commons election legislation.

This Bill, which, during its committee stage was referred to in a previous issue, seeks, among other less important legislation, to make it an offence for any parliamentary candidate to pledge himself to carry out the demands of his constituents. To any true democrat such a provision must be more than revolting. For apart from being an open and unconcealed move towards dictatorship, it is plainly intended to frustrate electors in their ever-increasing demand for security and freedom—it is a logical outcome of the present battle between a finance-ridden government and an awakening democracy.

I would like all readers to refer again to my previous comments on this matter on pages 14 and 15 of SOCIAL CREDIT for July 8, for it is of the most vital importance that enemy tactics of this kind should be fully understood and recognised by all those anxious to achieve security in freedom for all.

Saskatchewan Poll

Canada is already afflicted with the strange laws which make it possible for a candidate representing a minority to gain a seat.

In the recent Saskatchewan elections

just over 70,000 votes were cast for Social Credit candidates, and two were elected. The Liberals secured 36 seats with a total of under 200,000 votes. To put it another way, Social Crediters polled about one-third of the Liberal vote and secured representation of only one-eighteenth of the number elected to that party.

Even stranger, however, is the case of the Co-operative Commonwealth Federation, which in 1934 gained five seats with 103,582 votes, but on June 8 secured ten seats with 82,630 votes.

It is interesting to note that although the Liberals were returned with a majority of 22 seats over the combined totals of the other parties, they polled only 44.8 of the total vote. Actually some 16 constituencies were won by this party on a minority vote.

So far as the Social Credit campaign was concerned it has been estimated that in the short period of eighteen days, which were at their disposal before the election, Social Credit speakers addressed meetings attended by over 120,000 individuals. To do this they had to travel over trails (called, courteously, roads on the maps), and they journeyed by car, horse and foot in the face of every difficulty.

It is a wonderful tribute to these pioneers of truth that out of the above 120,000 no fewer than 70,000 voted for freedom and liberty.

Herridge

One of the many repercussions of the speech of Mr. W. D. Herridge, reported in SOCIAL CREDIT last week, has been to

stir most profoundly the recently even tenor of the House of Commons.

Hon. C. H. Cahan—most hoary of Conservative leaders—lost no time in disassociating the Conservative Party from the views expressed by the (now) rebel leader, and suggested that it was the intention of Mr. Herridge to join forces with Mr. G. G. McCreer, sometimes considered Canada's grand old man of monetary reform—and the Social Credit forces, to form a new forward party to take the field at the next general election.

Mr. McCreer (a Liberal) retorted that if the Liberal Government failed to achieve monetary reform as the Conservatives had done, some new organisation would arise which would succeed. It will be recalled, however, that Mr. Herridge, as a Conservative, addressed his appeal for reform to the Conservative Party and stated that no other party could undertake the task.

All this looks like a first-class piece of "buck-passing" for which political parties are so notoriously famous. The fact is, of course, that just so long as Canadian politicians submit to party rule dictated by the financial interests and persist in disregarding the will of the people, they will be unable to tackle this question with any prospect of success.

It should be realised by all that "parties" are a device to divide the people against themselves, and that while the politicians are busy with their propaganda to secure support for the programme of this or that party and the people are busy squabbling over their respective merits, high finance is sitting comfortably back and smiling at the ease with which it can work out its scheming intentions upon a non-united electorate.

Truly has it been said that Government is the very devil—but political parties are the spawn of the devil.

Truth from Nova Scotia

Mr. E. S. Dixon, of Halifax, writing in *Home News*, has issued a stirring call to all Canadians to "Come and enjoy Canada's abundance."

"Write to your representative in Parliament," says Mr. Dixon, "and demand that he raise his voice in Parliament as your servant to demand that something be done at once to take the control of our money out of the hands of those private, greedy, grasping money barons, and return it to our government, and that the government, which is our government, must then see to it that we are provided with the right amount of our money, so that we may buy and use all the goods we have made, instead of destroying them like the present mad money operators do."

Social Credit in Ontario

The Social Credit Association of Ontario was launched on a province-wide basis at the recent Association congress held at St. Thomas.

Major J. C. MacCorkindale, a 45-year-

LECTURES AND STUDIES SECTION

Revised regulations for the Diploma of Fellowship (Course B).*

Candidates for the Diploma of Fellow will be required:

- (1) To have passed the Examination for the Diploma of Associate.†
- (2) To present evidence that they have
 - (a) initiated some course of action approved by the Secretariat.
 - (b) participated in approved action in the field, and
 - (c) performed the following Exercises to the satisfaction of the Examiners:—

To prepare in such form as needs only routine assistance in order to put them into execution THREE practical schemes in pursuit of limited objectives, such as are regularly undertaken on the advice of Major Douglas, and to answer relative questions bearing upon points of technique which may be raised by the proposals put forward.

In regard to (c), candidates may propose, but may not choose, the objectives to be set before them; and they may receive such assistance as may be available from the Assistant Director, Lectures and Studies Section. A time limit will be set to the completion of each exercise; the written account of the results presented by candidates will be the copyright of the Social Credit Secretariat Limited; and no fees, other than examination fees, will be charged. Candidates wishing to receive the matter circulated for the "A" Course may do so on payment of the usual fee for that Course alone (in this case £1 plus postal surcharge).

These regulations replace the regulations for Course "B" in the Prospectus of 1937-8.

*†Further particulars may be obtained from Miss Brill, Social Credit Secretariat, 163A, Strand, W.C.2.

old Toronto barrister, was elected president to succeed Mr. Lloyd Jaeger, who has been holding the position provisionally.

Major MacCorkindale, who is a graduate of Osgoode Hall law school, saw war service overseas with the Royal Artillery, and has, for many years, been a keen student of monetary reform. We wish him all possible success in the great work which lies before him, and we predict the rapid growth and spread of the true Douglas policy of pressure politics for results in Ontario.

Abundance

Thanks largely to science and technology, food supplies are likely to be adequate for a population at least three or four times that of today, provided that the problem of distribution can be solved; the world as a whole need fear no shortage, for an indefinite period, of the raw materials for clothing, shelter, heat, power, and the principal necessities and luxuries of life.

Thus, F. E. Lathe, director of the Canadian National Research Council, speaking recently in Ottawa on "World Natural Resources." Science and industry are united in Canada to bring home such truths to the people. Intelligent men and women are realising that the only hope for the future lies in monetary reform. But it is the urgent duty of the Social Credit Movement to demonstrate that this reform can be achieved only when the political sanctions for it are enforced by democratic action.

Norman

We all hold our own views about Mr. Montagu Norman, and it is true that he is one of the most widely discussed men in the world today.

Mr. H. Halton, writing in the Vancouver *News Herald*, gives Canadian readers some new ideas. "Rt. Hon. Montagu Collet Norman, P.G., D.S.O., as all the world knows, is Governor of the Bank of England, wears a Mephistophelian beard, wins publicity by calling himself "Mr. Skinner" when he travels abroad, and is popularly regarded as a pretty sinister man." M.C.B.

HOW TO MAKE ENOUGH

"Our alternative to war is simple and sure. We want such co-operation as will enable all to share territories, markets, and so on, on equal terms, and our people must give a lead in this," says Mr. George Lansbury.

If 50 people have only sufficient incomes to support 20 in comfort, Mr. Lansbury thinks they would have enough for all if only they would co-operate by pooling their incomes, homes, shops, and "so on on equal terms."

The Shackles of Debt

DEBT. THE GREAT SANCTION OF THE MONEY POWER. "GIVE AND TAKE. NEVER GET INTO DEBT." THIS WE ARE TOLD IN A REPORT FROM A PROVINCIAL NEWSPAPER IS THE SECRET OF MARRIED BLISS OF ONE CERTAIN COUPLE.

ONE wonders if the giver of such advice realises that it is becoming increasingly impossible to carry out that part of his advice relating to debt. To begin with every child born at present has a debt of £200 to start life with, and after that there is an increasing progression of indebtedness right through life. From going to school—our parents incurred debt either collectively or individually, probably both—to the mortgage for the home, wireless sets, motor cars, furniture, in fact almost anything can be "bought" on borrowed money. The most popular term for this is "hire purchase." All these systems of loaning money were devised because people have not got the money in their own right to buy the goods which can now be produced in such abundance. Hire purchase was devised in order to enable the individual to spend his or her income of the future, now, in the present. To put the case truly, the individual has pawned his future income. The advice quoted above is, without doubt, the best possible advice which can be given. But the facts of indebtedness prove that it is impossible to carry out, unless, of course, the individual is content to live a life of self-denial (amidst abundance) all his or her life. Every debt incurred carries with it certain strict conditions imposed by the lender, we know for a certainty that they who borrow money lose freedom, a loss in the ability to choose or reject one thing at a time. What is true for the individual is equally true for the individual in the mass, that is, the town, city or the Nation. Again we find a trail of debt, the National debt stands at over £7,000,000,000, and in addition Local Government debt is growing at an alarming rate. The main question arising out of this is, to whom do we owe these debts?

The Nation cannot be in debt to itself, or should we say, the World cannot be in debt to itself. There is only one organisation in existence which has the power to create this money, and that is the banking system. It is generally acknowledged by the Bankers themselves that money is created out of nothing and is a thing of

no value in itself. (See "Encyclopaedia Britannica," 14th Ed.) We cannot eat it, we cannot clothe ourselves with it, nor yet build houses with it. Why then continue to allow the debt system to tyrannise over us? There is a simple way out, there is a more powerful sanction than the Money Power and that is the Will of the People. The people have not yet spoken; true democracy cannot operate under a party system, a system which makes itself responsible for methods and whose representatives do not work for what their electors want but for what the Money Power wants.

The great political sanction of the Money Power operates through the party funds, and woe betide the Member of Parliament who dares to disobey the party whips on any major issue. Yes, "Never get into debt" is the essence of good advice and it should be blazoned up in letters of gold, ten feet high, above every council chamber, and legislative assembly in the world.

But there remains something to be done before the advice can be followed; it is to get out of debt we were born into, and which, by a trick of figuring, combined with our own inaction, perpetually renews itself as a liberty-sucking parasite, and which we permit to batten upon us and poison our lives. W. A. BARRATT

Lord Hyndley

The increased business responsibility that has necessitated Lord Hyndley's resignation after 20 years from the position of Commercial Adviser to the Mines Department has arisen largely from his chairmanship of Stephenson Clarke and Associated Companies.

He took over that office in May last on the retirement of Sir Stephenson Kent and he has found that there has been a considerable addition to the duties that already fell upon him as a director of the Bank of England, the Securities Management Trust, Powell Duffryn Associated Collieries and other companies.

—*Financial Times*, July 19, 1938.

• NEW! ALTERNATIVE TO DISASTER

The Case for Social Credit

By L. D. BYRNE

This new pamphlet by Mr. L. D. Byrne is now available at 4d. a copy (postage extra) from SOCIAL CREDIT, 163A, Strand, W.C.2

“Consider Ye The Lilies . . .”

By D. BEAMISH

A teacher in a class for design was explaining to one of the students why a design was not good; was in fact definitely unpleasant—“horrible” was the word he used. It was a motif based on plant growth with conventionalised stems, leaves and flowers growing out from a central base.

BUT the stems only radiated outwards for a certain distance; then they took a curve inwards, drooping towards their own centre, so that the effect was as if they were trying to return whence they came.

It was bad design, explained the instructor, because it was against nature. A designer might allow his fancy free rein in the matter of leaves, flowers or fruit and make them as “unnatural” or imaginary as he pleased as long as he did not violate the laws of plant growth. If he did the result was bound to be ugly and unpleasing.

Our present civilisation is ugly and inharmonious because we are working against one of the laws of nature, which is expansion.

Our ancestors started the design and added stems and leaves, all pushing vigorously outwards from the parent stem according to natural law. But we, instead of extending the pattern and adding the crowning grace of flowers, are turning the design in upon itself, creating not beauty but ugliness.

In other words, instead of enjoying the plenty and leisure that are the natural growth and outcome of the centuries of patient effort of our forbears, we are trying to return to hard work and scarcity. It is doubtful, of course, if scarcity was ever natural at any time, but in a relative sense it was; things had to be made by hand and could not be turned out rapidly and easily by machines as now.

At a Health and Home Exhibition held recently, one of the exhibits was a Next-to-Nothing Bungalow, furnished entirely at an inclusive cost of five pounds.

Great ingenuity had been used. There were easy chairs made out of boxes, the seats and back formed of the inner tubing of old motor car tyres interlaced. Two divan beds were made in the same way. A kitchen cupboard had been conjured out of some more boxes and a dozen biscuit tins. Even an old gramophone record had been twisted into the form of a vase. A bookcase was made from five tomato boxes nailed together and painted dark grey.

Threepence was charged for admission. Despite the ingenuity exhibited, the general effect was dreary and depressing. A smiling young woman was showing people round, but hers was the only smiling face. The visitors passed through the four rooms almost in silence and with hardly a smile among them. There were practically no comments.

Doubtless everybody felt, if only dimly, that with demonstrators outside using all the arts of persuasion to get more orders for every conceivable kind of delightful and fascinating device for making life healthier and happier, there was something incongruous and discordant in a Next-to-Nothing Bungalow.

We have all heard the gibe that “young people nowadays expect to begin where

their parents left off.” But where else should they expect to begin? If we all had to go back and start from the same point as our predecessors, it would mean that there was no progress.

Looking around at the ugliness of life to-day, there are those who say that progress is not good, not realising that what we are witnessing is not progress, but the stultification of progress.

The Tree of Plenty stands with wide-flung branches laden with fruit and flowers, ready to shower these blessings on all.

But it is cunningly suggested to us by the few who wield immense power by their control over the mechanism of money, that what is needed is to check “disastrous over-production” and “make work.”

A graph was published recently showing the increase of wheat production from 1928 up to the peak years of 1931 and 1932, and its gradual decline until in 1937 it is lower than in any of the preceding years, including 1928. This is referred to as a great achievement. In the meantime we are told to economise, and anything which will keep men at work without producing plenty—such as rearmament—is looked upon as a godsend!

A new heaven and a new earth were promised us in the fulness of time. Perhaps it was not merely by chance that “a new heaven” comes first. For until we turn out the old false gods of Money and Work, we cannot establish the new Earth which will be beautiful because founded on truth and following and obeying the great laws of Nature.

Protecting the Banks

Privy Council Decides

THE Judicial Committee of the Privy Council has now been pleased to pronounce upon the Albertan Taxation of Banks Act upon which their Lordships reserved judgment at the close of the hearing on July 7.

It is almost unnecessary to say that the ruling of the Supreme Court of Canada in regard to this legislation has been upheld and the Act declared to be beyond the legislative field of the Social Credit Government.

Lord Atkin, when announcing the decision, said that the Council had come to the conclusion that the appeal should be dismissed, and stated that the reasons for this judgment would be communicated to the parties concerned. It is hoped that a full report of their Lordships' findings will shortly be made public, and that

it will contain the “reasons” which Lord Atkin referred to.

These “reasons” should be of the utmost interest and should be compared with the ruling of the Supreme Court at Ottawa which held that the taxation aimed at was “on a scale which, in a practical business sense, was manifestly prohibitive.”

It will be recalled that the Bank Taxation Bill sought to impose an annual tax upon banks of ½ per cent. on their paid-up capital and 1 per cent. on their reserve funds. In the past it has been impossible to persuade the banks to make public their reserves (including hidden reserves) and it would be of profound interest to learn whether the Supreme Court were favoured with a statement of this figure before it declared its decision.

We must assume that the Judicial Committee also had access to the figure in question before their Lordships upheld the decision, and that this will at long last be made public in the full report for which so manifest a need exists.

M.C.B.

FOR KING AND COUNTRY

THE Dore and Bredwardine Rural Council sued Mr. A. J. Davies at Hereford County Court for 48s. rent. The debtor is an ex-Serviceman earning 6s. per week wages, and he has a wife and two children. He took three medals out of his pocket and offered them in part payment to Judge Roope Reeve. The Judge remarked that he was not a man he could send to prison, and made an order for 2s. per month payment.

The medals are supposed to be the reward and proof that the ex-soldier has fought for King and Country, and having fought, the man is now entitled to the freedom endowed by an income of 6s. a week, plus what can be wheedled out of the P.A.C., then he has to pay rent for that for which he fought and won! Better to demand National Dividends and keep the medals.

Ten Bob Under the Clock Every Man Is Worth Two — In Association

By W. Wilson

IT is, I believe, an old Lancastrian custom for father, before packing off with the family for the wakes, to put a ten-shilling note under the clock against the exigency of "cuming home bust."

Thus Mammon is propitiated. Father can unloose to his limit in giving Ma and young Albert a right gradely time.

That's Lancashire technique, but most of us (provided, of course, that we can afford a holiday at all) have our own methods of providing against a "thin" return. Perhaps a few careful calculations behind closed doors. Perhaps a decision not to touch the post-office account. And although we are probably not blessed with faith so splendid that we would be content with no better buffer against penury than a ten-shilling note, we are, nevertheless, in the mood to plunge.

There must be quite a number of my readers who are in that frame of mind at the present time.

To liken the condition of being on holiday with that of living in a Social Credit state would be an insult to Social Credit. Still, a holiday does at least give us a temporary sense of freedom. For a brief while we find ourselves possessed of rather more than our usual amount of

power to choose or refuse one thing at a time. We are permitted to enjoy ourselves for no better reason than that we like to enjoy ourselves. We mix with people for their own-sake and, each year, make the same pleasant discovery that human beings are really quite decent animals.

So unused are we even to this small measure of spontaneous living that most of us regard a holiday as something delightful but unreal, rather like a good musical comedy. Actually, these are the only times that many of us ever get measurably near to reality.

Perhaps the finest service a holiday renders is that of making us see money in its true light—as the means of getting what we want. We turn to the good things around us. We live in the present. We break through our mental prison and use up our surplus tickets-to-live in *living right now*.

While we are in this mood, let us pursue it. What else do we want right now? Surely we want to enjoy, at our work and in our homes, the same freedom from care that we experience on a successful holiday. And, instead of this freedom being brought to an unpleasantly violent end after a fortnight, we want it to go on and on, for 52 weeks out of every year.

That, when it comes, will be Social Credit. The grand, natural, lovely things will no longer be fleeting visions: they will make up the realities of everyday life. The word "holiday," as interpreted to-day, will lose significance. Holy Days, perhaps—but not holidays.

Now, before you start on your holiday, while you are still revolving the best way to keep that 10/- under the clock, why not send 10/- towards Social Credit funds? Remember, you are about to spend your money on what *you* want—and there can be nothing you want more than Social Credit. Help us to hasten the time when nobody will ever "cum home bust."

WARM THEIR JACKETS

People have had to go cold and shivering for lack of money to pay for a fire, but the Government is going to do something about it. The usual assurance "no increase in the retail price of coal is anticipated" has been given, and a levy of 3d. per ton is to be made so that poor foreigners feeling frozen may buy more of the coal we cannot afford to burn in our own grates. A lucky people we are indeed to have our public servants so anxious to serve everybody except their employers, but perhaps it is that we allow them to warm others before warming us.

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FORM A I wish to become a Section I. Registered Supporter of the Social Credit Secretariat, Ltd. Under the Self-Assessment Revenue Scheme, I can afford to pay £ : : a week month year

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FORM B I enclose the sum of £ : : as a special donation to the Social Credit Expansion Fund, to be expended by the Administrators at the sole discretion of MAJOR C. H. DOUGLAS or his nominee.

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Announcements & Meetings

Will advertisers please note that the latest time for accepting copy for this column is 12 noon Monday for Friday's issue.

BELFAST D.S.C. Group. The public meetings on Thursday evenings will be discontinued until September 22. Monthly group meetings will be held as usual on the first Tuesday of each month. Enquiries to Hon. Sec., Belfast D.S.C. Group, 72, Ann Street, Belfast. S.C. holiday-makers are warmly invited to look us up.

BIRMINGHAM and District. Social Crediters will find friends over tea and light refreshments at Princes Café, Temple Street, on Friday evenings, from 6 p.m. in the King's Room.

BLACKBURN Social Credit Study Group meets each Tuesday at 8 p.m. in the Y.M.C.A., Limbrick. All welcome. Enquiries to Hon. Sec., 47, Whalley New Road, Blackburn.

BRADFORD United Democrats. All enquiries welcome; also helpers wanted. Apply, R. J. Northin, 7, Centre Street, Bradford.

CARDIFF Social Credit Association. Hon. Sec., R. W. Hannagen, The Grove, Groveland Road, Birchgrove, Cardiff. Meetings suspended until September.

DARLINGTON. Enquirers should get in touch with Mr. J. W. Jennings, 1, Bracken Road.

LIVERPOOL Social Credit Association. Fortnightly meetings have been suspended until September 23. Further enquiries to Miss D. M. Roberts, "Greengates," Hillside Drive, Woolton.

LYTHAM ST. ANNE'S. All Social Crediters holidaying in this district can get SOCIAL CREDIT weekly from the following: Lambert's, The Crescent Post Office, The Bridge, St. Anne's; or W. H. Smith & Son, The Station, St. Anne's.

NORTH KENSINGTON Social Credit Association. Will all those willing to help in a Local Objective Campaign, please communicate with Hon. Sec., E. Liddell Armitage, 43, Blenheim Crescent, N. Kensington, W.11?

POOLE and PARKSTONE Group. Every Friday, 7 p.m., The Studio, Hermitage Road, Parkstone. Inquirers welcome. SOCIAL CREDIT on Sale at W. H. Smith & Son, The Square, Bournemouth; Walker & Witterat, Post Office, Parade, Parkstone; and C. T. Snook & Son, Poole.

PORTSMOUTH D.S.C. Group. Weekly meetings every Thursday at 8 p.m., 16, Ursula Grove, Elm Grove, Southsea.

SOUTHAMPTON Group. Please note that the Headquarters have been removed to 8, CRANBURY PLACE, SOUTHAMPTON. Tuesday meetings are postponed temporarily. Members please call to see the new and more advantageously-situated premises.

TYNESIDE Social Credit Society invite co-operation to establish a local centre for Social Credit action in all its aspects. Apply, W. L. Page, 74-6, High West Street, Gateshead.

UNITED Ratepayers' Advisory Association. District Agent for S. Wales and Monmouthshire, Mr. P. Langmaid, 199, Heathwood Road, Cardiff.

WALLASEY Social Credit Association. Enquiries welcomed by Hon. Sec., 2, Empress Road, Wallasey.

WOLVERHAMPTON D.S.C. Group. Fortnightly meetings in the Ante-Room, Central Library. Next meeting, Tuesday, August 2, at 8 p.m.

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163A STRAND, LONDON, W.C.2

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Refreshments. Inquiries to Mrs. B. M. Palmer.

The Thursday meetings are suspended and will be resumed in September.

Miscellaneous Notices
Rate 1s. a line. Support our advertisers.

ALL LONDON RESIDENTS AND VISITORS are welcome at the Social Credit Rendezvous, 163A, Strand, W.C.2 (entrance in Strand Lane, close to Aldwych Station). The Thursday meetings are suspended, and will be resumed in September.

DERBY and District. Social Crediters interested in the "Lower Rates Campaign," get in touch with C. H. Bosworth, Unity Hall, Thursday evenings, Room 7, Ground Floor, 7.30 to 10.30 p.m.

NORTH Newcastle-on-Tyne Lower RATES Association. All interested please get in touch with J. W. Coward, Deepdale, Holly Avenue, Fawdon, Newcastle-on-Tyne, 3.

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- 2 I want before anything else poverty abolished
- 3 I demand too that monetary or other effective claims to such products as we now destroy or restrict shall be distributed to me and every Briton so that we can enjoy all we want of them
- 4 These distributions must not deprive owners of their property nor decrease its relative value nor increase taxes or prices
- 5 In a democracy like Great Britain Parliament exists to make the will of the people prevail
- 6 So I pledge myself to vote if I can for a candidate who will undertake to support this my policy and to vote consistently against any party trying to put any other law making before this
- 7 If the present Member of Parliament here won't undertake this, I will vote to defeat him and his successors until this my policy prevails

Signed

Address

Published by the Social Credit Secretariat Limited, 163A, Strand, London, W.C.2. Tel. TEM. 4154 (Secretariat), TEM. 7054 (Editorial and Publishing). Printed by The Blackfriars Press, Ltd., 15 Middle Temple Lane, E.C.4; and at Leicester. Sole Agents for Canada: The Imperial News Co.