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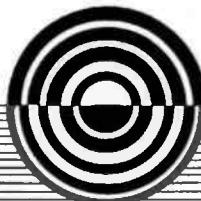
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POVERTY AMIDST PLENTY

The Example of Bristol

By Septimus

PROBABLY no town in the British Isles has suffered less from trade slumps than Bristol. It is famous for being a prosperous city. With its population of nearly half a million it is one of the main traffic centres of the country. The great docks at Avonmouth handle shipments to and from all parts of the world. It is the junction of traffic between north and south, east and west. Indeed, its geographical situation near the estuary of the Severn gives it a small-scale resemblance to London on the Thames estuary. Both are essentially important centres of traffic, and both have become great manufacturing centres also during recent years.

Both cities are "prosperous"—much more prosperous than towns which are purely manufacturing or depend for their trade on one or two industries alone. Yet within their boundaries can be found the utmost poverty.

At a time when the newspapers are pointing to the distress of refugees abroad, when the generous are pouring their spare cash into funds raised to relieve the miseries of foreigners, we hear little of the wretchedness close at hand.

The University of Bristol has performed a great service in making a social survey of the city, 18 months ago, and a section of the findings, prepared by Mr. H. Tout, has just been issued.* It reveals a disgraceful—a pitiful—state of affairs.

Bristol in Prosperity

With its adjacent areas, Bristol has a population of 452,000.

Notwithstanding the general prosperity, when conditions were very good there were in the summer of 1937 something like 40,000 people in Bristol living in poverty, and among them a disproportionate number of children.

One out of five working-class children in Bristol and the adjoining areas is in a home that cannot give it a fair start in life.

The 40,000 people living in poverty constitute 9 per cent. of the total population and 10.7 per cent. of the wage-earning classes.

On the whole, "the typical Bristol family is fortunately placed and probably better off than the families of many other towns." Twelve thousand families in the survey area are described as very comfortably off when judged by the prevailing standards. At the other end of the scale are 11,000 families in poverty.

Between these two extremes are 56,000 families whose standard of living provokes no special remark. These are "the typical Bristolians, and some have a small margin for saving or for pleasure if they are

frugal." Below them are 21,000 families which while not in poverty have a hard struggle and "whose lot is far from comfortable." Still below them are the 400,000 people in actual poverty. "This is true of Bristol in prosperity." There were at the best period of the year 1937 11,651 persons in the area registered as unemployed.

Stages of Poverty

The report makes a classification under the four heads of (1) poverty (below the minimum standard); (2) insufficiency (probably above, but not more than 50 per cent. above, the minimum standard) requiring a struggle to make ends meet; (3) sufficiency (50 per cent. to 200 per cent. above the minimum standard), which is the condition of the ordinary Bristol working-class family; and (4) comfort (200 per cent. or more above the minimum standard), giving a margin for holidays, savings, and luxuries.

About 12 per cent. of all working-class families in Bristol are in the comfortable group; 56 per cent. in the sufficiency group; 21 per cent. in the insufficiency group; and nearly 11 per cent. are in poverty.

A subdivision of the last group shows 4 per cent. of all families to be "on the border line of utter destitution." Taking the number of working-class families in the survey area as a round 100,000, 68,000 are above the sufficiency level, 21,000 have a hard struggle to make ends meet, and 11,000 are in poverty.

But for public assistance the percentage of families below the poverty line would rise from 10.7 per cent. to 12.1 per cent.

If the families without any earner were somehow raised above the minimum standard nearly a quarter (23.2 per cent.) of the families now below the poverty line would be brought above it.

Similarly, if families where the chief male earner is unemployed which are now below the poverty line were raised above it, rather more than a quarter (28.3 per cent.) of the poverty would disappear.

Underfed Children

The 10.7 per cent. of families below the poverty line include a larger number of children under 14, and it is roughly estimated that there are 16,000 children in the area—one in every five—living in homes which cannot provide the minimum diets prescribed by the British Medical Association—"diets which have been subjected to criticism on the ground that they do not allow enough milk for growing children."

Nine-tenths of the families with four or more children are below the sufficiency level, and a half of such families are below

the minimum standard. There are scarcely any families with three or more children in the comfortably-off group.

"If any form of remedy could be devised to raise to a higher level those families which contain three or more children and fall below the [poverty] line," says the report. . . . "76 per cent. of child poverty would be abolished."

"The introduction of a well-designed family allowance scheme would," concludes the report, "evidently greatly reduce child poverty." It would, however, necessitate a "means test."

What about Pensions at 50? That would soon wipe out the poverty of Bristol, and indeed of the whole country, and the "means test" would not be necessary. That the country can afford to pay pensions at 50 is fairly obvious. Evidence is to be found every week in these pages.

What is becoming steadily plainer is that we cannot afford *not* to pay such pensions. They would remove that supreme cause of our weakness—shortage of money in the pockets of the people to buy the things that abound, that clog the markets and throttle back trade so that our fields and factories, our shipping and railways, are all crying out for their services to be better utilised.

THE BIG BOSS

When the important new steel financing project, of which details are announced to-day, becomes effective, Mr. Montagu Norman, Governor of the Bank of England, will have the controlling voice in the management of very nearly half the steel-producing capacity of the country.

Six months ago he became chairman (with power to give a casting vote) of the board of control of Richard Thomas and Co., the £23 millions company owning the great new steel plant and rolling mills at Ebbw Vale. Now he is to become chairman (with a casting vote) of the committee exercising the voting rights in respect of the shares of John Summers and Sons Ltd., the old-established and hitherto privately-controlled steel sheet-rolling business at Shotton, Chester.

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COMMENTARY

Collapse!

"INDIA Heading for Economic Collapse."—Newspaper headline, January 12, 1939.

The Indians needn't worry. So long as their finances are fairly "unsound" they can peg along somehow. Once let them get a financial commission into their country, however, and they will be ruined like Newfoundland. Then their finances will be saved and it is the people who will collapse.

Incidentally, when the Government gave India her "new Constitution" they were careful to see that financial control was still vested in the City, knowing that mere political democracy was quite incapable of "delivering the goods."

No Lack of Customers

Total world expenditure on armaments was approximately £3,400,000,000 in 1938, compared with £2,800,000,000 in 1937, according to the League of Nations Armaments Year Book (pleasant title!) issued on January 10, 1939.

It is worth while to note that while there have been conferences to limit arms (abortive, incidentally) this has never been, as in the case of wheat, owing to lack of customers.

Here's Health!

It is so rarely that sound, undiluted commonsense gets into the editorial columns of a national paper that we feel we must hand a compliment to *Reynolds News* of January 15, 1939, for its article under the above heading.

Speaking of the consumption of the protective foods like milk, eggs, butter and vegetables, it says, "Given the necessary purchasing power, our own people can increase the home market for them by £200,000,000 a year; can eat their way to national fitness, bring the blessing of prosperity to the farmer, and end the lunatic waste of natural resources."

Pensions of £2 a week at 50 would be a start along this road to peace of mind and health of body.

The Value of a Human Life

The Courts have recently been discussing the value of a human life. Of course, life is priceless and the Judge can only estimate by what he thinks he can "get out of" the party concerned.

In this connection it is interesting to note what the Government thinks is the value of a Briton's life. We read in the *Daily Telegraph* of January 12, 1939, that "despite strong pressure from many influential quarters" (not Threadneedle Street evidently) deep air raid shelters for the public "would take far too long to construct" and "political considerations have

compelled the Government to abandon some of the long-term plans and to press forward with a short-term policy designed to meet an urgent situation." Also "In the view of Government experts, the high cost of public shelters would be out of proportion to their value."

Professor Haldane has calculated that to construct bomb-proof shelters for every member of the population would cost about £500,000,000. This works out at about £10 per head. Would you pay £10 if you had it to save your child? The Government wouldn't. It has worked out the cost and come to the conclusion that the value of a British citizen is under £10.

So next time you see the A.R.P. poster "Serve to Save" you'll know what's being saved—money.

How to Overcome Rising Prices

London railway and bus fares are to go up, and the price of London electric lighting and heating is to be raised on February 1 by 7½ per cent.

This is all part of the great money swindle which has for its object the impoverishment of the people. It is a swindle because there is no real justification whatever for these rising prices.

The efficiency of transport and of power stations is continually increasing, which means that less fuel and energy, and less labour have to be expended to produce better and better results.

Why, then, should it be made more and more difficult for people to enjoy these more easily produced results? If the price goes up, that is what happens — unless people's incomes go up still more.

Pensions at 50 would do it! Pensions at 50 would soon show up the swindle by which people are kept poor amidst ever-increasing abundance.

Revolt in Newfoundland

At last, at long last, the scandal of the treatment of Newfoundland has "broken the news" in the controlled press. And why? Because the people are starving? Hardly that, because the moneylenders of the City of London have let them starve for four years, and if you can let men starve for four years you can let them starve for ten.

No, what is worrying the Bankers is that the situation is getting out of hand (out of the Bankers' hands, that is) because the people of Newfoundland have finally decided that they won't die quietly.

A visitor to the island, who has just reached England after spending five months there, said to a representative of the *Daily Telegraph* (January 14, 1939) that "When you get groups of men walking into their local stores and taking what they need for themselves and their

families, and telling the storekeeper to charge the Government with the cost, you realise something of the dissatisfaction that exists."

That is, of course, rather a mild way of putting it, for the situation is a real worry for the Financial Commission, because you see, it is against the rules of Sound Finance to allow men money for food unless they have worked. It is also against the rules to allow them to help themselves to the plenty that exists, so if the men persist in doing this they will have to go to prison. But if they go to prison they will have to be fed, and if all the unemployed broke the rules the credit-mongers (who make money by the stroke of a pen) would have to feed all the unemployed.

The claim that the Government should be charged with the cost of the food to which people help themselves is particularly just when it is remembered that the Government consists of Banker's bailiffs (Financial Commission to you) appointed in 1934 by the debt-mongers of the City of London because it was feared that Newfoundland might default on her loans—as if there was a single civilised country that has not defaulted on its loans!

If anyone has the desire to help people outside their own country, they cannot do better than take up the cause of this community of 280,000 people. In Germany they have at least an *elected* dictatorship, but the people of Newfoundland has had a foreign financial dictatorship forced on them. They have been trampled on by a gang of flint-hearted financiers who make the Medicis and Borgias look kind-hearted by comparison—for they did at least kill their victims quickly—and there weren't so many victims!

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COMEDY OF ERRORS

MAKING A ROMAN HOLIDAY

By Arthur Brenton

A LONDON newspaper last week published two pictures. In one place a picture showed Mr. Neville Chamberlain starting off for Rome. In another place a picture showed Mr. Montagu Norman arriving back from his Berlin-Basel circular tour. Whether the two pictures appeared in the same issue by design or accident can only be known to the editor. In any case their virtual juxtaposition is usefully suggestive to students of credit policy, and credit strategy. It will remind readers who know their Dickens of the peculiar relationship between Mr. Spenlow and Mr. Jorkins. These two partners were never seen in each other's company; and, in fact, Mr. Jorkins was never seen at all. In this last respect the analogy fails; for recently we have been treated to the sight of Mr. Montagu Jorkins in the text, cartoons and photographs exhibited by our trusted organs of news and opinions. Nevertheless these exhibits have never shown that Mr. Montagu Jorkins and Mr. Neville Spenlow are even acquainted with each other—much less as being partners in a single enterprise. Nor, again, have newspaper editors been able to tell us with any air of certitude what the Governor of the Bank of England is up to; though they all seem to know what the Prime Minister is up to.

• • •
 However, on January 13 the *Daily Herald* put forward a theory to account for Mr. Norman's activities. It is this: that he is afraid that Germany may repudiate debts owing to "private banking firms in the City of London," thereby exploding their pretensions to a "financial stability they do not really possess." According to this theory Germany wants from Britain a guarantee of increased export markets in return for her allowing deported Jews to "take some of their own money with them." This proposed deal, declares the *Daily Herald*, has been refused consideration by the British Government. It suggests that Mr. Norman is nevertheless seeking to put such a deal through, and it accordingly demands that either he or the Government shall make a "full statement of what exactly took place" during his conversations with Dr. Schacht.

• • •
 This theory is not convincing. The "private banks" in question are without question agencies of Treasury and Bank-of-England policy; and if their statistical solvency were to be affected by German repudiation, there are ways and means open to the said financial authorities for preventing this from becoming known. The fact that these banks are "private"

would itself facilitate the process of concealment. For the rest it is sufficient to say that no bank need fear insolvency so long as its operations are useful to the central banking authority. It is much easier for the Bank of England secretly to nurse a bank than for a bank to nurse an industrial enterprise. Again, it will be pertinent to remind the *Daily Herald* that nobody to this day knows what adjustments were made in the accounts of banking institutions to clear up the discrepancies occasioned by the activities of Mr. Hatry and his associates. So it is a fair presumption that German repudiation would be similarly "adjusted."

• • •

The Week of January 11 dives deeper for its interpretation of Mr. Norman's activities. It alleges that the Treasury is now concerned about the value of gilt-edged securities just as much as about the stability of sterling. Both these problems, says *The Week*, arise from the same cause, which is "the growing lack of confidence in British security" as a result of "events since Munich." On top of the transfer of £200 millions to the Exchange Account by the Bank of England to protect the pound sterling from collapse, the Treasury is said to be contemplating the utilisation of £80 millions of Government Department funds to prevent the gilt-edged market from collapse. *The Week* explains that if this market collapses the high yield on investments at the low level will raise serious barriers against the "financing by loan" of the increases in the armament programme which will be necessary, and have been agreed upon." It does not think that the Treasury's policy of supporting the market will have the expected result, but will only encourage nervous holders to sell out on the calculation that whatever price they get will be better for them than what they might get if they held on. From this reasoning it appears that *The Week* believes the "lack of confidence" to be too deep to be cured by the entry of the Treasury as wholesale buyer into the market. Presumably it anticipates that the Treasury's £80 millions will not absorb more than some proportion of the securities offered, and that the remainder will bring about a collapse just the same.

• • •

The "lack of confidence" which is said to be the cause of the trouble seems to arise (according to *The Week*) from the postponement (if not rejection) of a policy of financing an anti-Nazi trade drive in the Balkans advocated by Mr. Hudson. If this is so it exhibits a clear-cut and con-

crete issue. It gives a local habitation and a name to that airy nothing connoted by the phrase: "lack of confidence." This is something to be thankful for, because, in real politics, states of mind are effects, not causes—always excepting the state of mind of the Credit Monopolists themselves. The issue is: Shall we invade Germany's external markets or shall we assist her to invade ours? That is how it looks to British capitalists. And if, as *The Week* says this question is being (or has been) debated in the Cabinet, the allegation of that paper that it has divided the Cabinet is easily credible. British capitalists want orders. A trade drive, financed by sterling credits, would provide the orders and, of course, prompt payment on shipment. That is the practical argument. It is supported by the moral argument that Germany deserves to suffer the embarrassment that this policy would cause her. It is further supported by the strategic argument that it would arrest her penetration of territories which she would like to absorb. Thus the policy has attractions on four grounds: commercial, political, military and moral. Furthermore, it chimes in with hints from Washington that there are ways and means, short of war, for clipping the claws of dictators. Naturally, then, there should be strong support for this policy, and it would become vocal in the House if thrown open to debate without the interference of the Party Whips. But *The Week* states that a Bill authorising the policy, though prepared, was not presented for its third reading before Christmas, the consequence being that the trade drive, which it was hoped would be launched during the first few weeks of this month, cannot now be launched (if at all) before the end of February. This postponement, says *The Week*, was brought about by Dr. Schacht and the City of London, and the conversations of Mr. Norman and Dr. Schacht concerned measures to be taken by Berlin and Rome in concert to prevent the trade-drive proposal from being debated in the House and canvassed outside.

• • •

This view is supported in some measure by the lionising of Chamberlain and Halifax in Rome, and the friendly gesture on the part of these statesmen in (as *The Observer* puts it) agreeing to disagree with Mussolini in the name of appeasement.

Appeasement pudding hot.

Appeasement pudding cold.

Appeasement pudding in the pot,

Nine days old.

Which probably accounts for the hot air disengaged in tribute to the excellence of the banquet.

All the same, *The Week* does not allow for the complications of the present situation. Yet it affords evidence of one of them in its reference to the Blomberg Report of a year ago. It says:

"The result of the acceptance of this report was (a) an adjustment of the Italo-German debt position so as to permit Italy to retain certain metal imports from Spain instead of having to pass them through to Germany; (b) importation to Italy of German military experts.

"With the experts came the Gestapo . . ."

And the passage goes on to point out that the activities of the Gestapo were extended there in the same way as in occupied Spain, "where, despite the smaller number of German troops engaged, German control is considerably more effective than Italian."

• • •

After mentioning that the Italo-German alliance is exceedingly unpopular in Northern Italy, *The Week* comes to the conclusion that Mussolini is not free to do what some sections of London opinion hope for, namely, to "come out of the Axis." Well, to the extent that this is true it affords a good reason why Mr. Montagu Norman should deal with Dr. Schacht preparatory to Mr. Chamberlain's conversations with Mussolini. For the story rather hints that Mussolini is fishing Spanish chestnuts off the grate for the benefit of his partner, Hitler. If so, then the outcome of the fighting in Spain, which, not yet being decided, has rendered abortive the Chamberlain-Mussolini conversations, will open up problems more fruitfully discussed with Berlin than with Rome. Mr. Montagu Norman deals only with principals; and the principal in this context is, so to speak, the man at the trigger end of the Axis, not the man at the muzzle end—the practitioner of penetration, not the subject of it—Hitler, not Mussolini—the Reichsbank, not the Bank of Italy.

• • •

It has been pointed out in these Notes before that Germany and Italy are no less likely to fall out than, say, France and Italy. Scaremongers in this country who point to the enormous combined strength in aircraft of Germany and Italy do not stop to consider that their respective efforts are as likely to be caused by distrust of each other as by distrust of third parties. Anybody would suppose that it only wanted a country to profess the Nazi philosophy in order to contract out of the obligations enforced on capitalism by "sound finance." Nothing of the sort. A fascist Government is not a step nearer than a democratic Government to bridging the gap between its industry's prices and its subjects' earnings. Both alike are faced with the (to them) imperative necessity to snatch orders and cash out of what they call the world market, failing to realise that they and their subjects are a

(Continued in next column)

INCOME TAX AS A PUNISHMENT

AT the Mansion House, the Lord Mayor issued commitment warrants against 20 tax defaulters. The terms of imprisonment imposed varied from the legal minimum of five to the maximum of 42 days.

Why Pay It?

"When a person goes to prison for defaulting," asked the Lord Mayor of the collector, Mr. V. M. Bailie, "does that wash the thing out altogether, or can you summon him again for the same amount when he comes out?"

The Collector.—I believe that, legally, we can do so, but in practice, when once a man has served a term of imprisonment for non-payment of income-tax, that finishes it.

The Lord Mayor.—But I suppose that very few do go to Brixton?

Mr. Bailie.—In my experience about one in a hundred. The usual trick of the habitual defaulter is to wait right up to the critical moment of arrest and then pay. I have noticed that if a man once goes to prison on one of these warrants, he doesn't mind going back another time. He has a few days of quiet and comfort, and when he leaves gaol the debt is practically wiped out.—"Evening Standard," January 13.

• • •

Here is the imposition of income tax admitted to be a punishment which can be expiated by imprisonment.

Suppose thousands preferred a few days in prison? That might mean millions less income tax paid. What then?

Well, when they came out of prison they would still have the money—which otherwise would have gone to pay taxes—in their pockets to spend. That would be good for them, better for the shopkeepers, and excellent for trade!

Then why pay taxes at all? If they are not paid, the ordinary citizen can spend the money on himself, to the benefit of the whole community by stimulating

(Continued from previous column)
section of that market. So long as they continue in this state of mind they will remain under the shadow of the menace of war, and will have no alternative, if they would avert war, than to submit themselves to the rulings of the Money Monopoly. People who reject Social Credit and yet want peace must make up their minds to accept the doctrine of appeasement by purchase now symbolised in the figures of Chamberlain and Norman. These people, having renounced the full rations which Social Credit offers them, must be content with short rations. And while rations are universally short there must exist a disinterested authority to decide what are fair rations. Observe that if rations are full they need not be fair, so that centralised rationing becomes unnecessary. It is the shortness which lets in the arbitrator. Nature abhors a vacuum, and as a sign of her displeasure she has given us Basle.

trade. If they are paid, they go to the Government, which uses the money—to repay bank loans!

Yes, that is what happens. Tax-money, ground out of people who can ill afford to pay it, nearly all goes simply to repay what the Government has previously borrowed from the banks. And when the banks lend money to the Government, they do not lend the money deposited with them by the people for safe custody; nor do they lend their own money at a sacrifice; no, they create new money for the purpose by the simple method of writing figures in their books.

It is a curious thing that what we have hitherto unquestioningly regarded as an unpleasant necessity—namely, the payment of taxes—is in reality a most harmful practice. It penalises the tax-payer; it restricts trade by withdrawing purchasing power; and it does no corresponding good to the community as a whole, for the Government has already been able to pay for the Army, Navy, Air Force and Civil Service with *new money created costlessly by the banks*. ("Banks lend by creating credit; they create the means of payment out of nothing."—*Encyclopedia Britannica*)

Thus it is obvious that tax-paying is a sort of severe punishment inflicted on the ordinary citizen. The conversation quoted above in which it is stated that the same result—punishment—can be achieved by imprisonment, is a frank admission of the fact.

So what? Well, why go on allowing the banks to have the sole right of money creation *for their benefit and our disadvantage*?

Let them create money *for our advantage*. That is what they should do. It is the only proper justification for their existence.

W.A.W.

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ON THIS EARTH —

Problems of Government

Knowing what is wrong, and being able to suggest a remedy gives one a confidence and tolerance in connection with the frustrations found in daily life. Having to be on the jury, listening to speakers with acute minds, hearing the commonsense remarks of the judge, aware all the time that money scarcity nearly explains everything that brings cases into Court, I found myself wondering about one aspect of government. Here were, from the Judge downwards, eloquent and sensible K.C.s, Clerks of the Court, witnesses, some of them in simple speech being descendants of Defoe, all in various ways helping to maintain the standard of British justice. Half the number of cases in Court were the result of the maladjustment of finance. It makes the problems of government more difficult when the arterial life blood (money) of the nations is tampered with at its source; British tradition in law is strained by artificial pressure on living beings, and it might have been, in my opinion, a matter of greater concern to all the representatives of law, when the King's head disappeared from the pound and ten shilling note. The Social Crediter's loyalty is a peculiar thing; it can be shaken but it won't rattle; the national anthem is neither the beginning nor the end of it. And, as a good song is worth repeating, I take a quotation from THE FIG TREE. It is found in "Modern Democracies" by the late Lord Bryce:

"Democracy has no more persistent or insidious foe than the money power . . . That enemy is formidable because he works secretly, by persuasion or deceit, rather than by force, and so takes men unawares. He is a danger to good government everywhere."

Our Bearings

What is the proportion of newspaper readers who believe what they read in newspapers? It is easy to ask questions of this kind—would you say five out of ten? I want readers to correct me if they have facts to do so, but, in the quagmire of words, printed and spoken, I advance the following simple proposition. If intelligent people cannot believe their own English newspapers on English affairs, belief in English newspaper versions of all foreign affairs becomes a farce twice removed.

Wool-Gathering

I found myself wondering how much nearer to its issue the National Dividend would have been if all the money advertising the Railway "Square Deal" had been used to popularise the Social Credit idea. And then I remembered that a Financier's idea of society was something like a square wheel, and I came back to the world of facts—the hard work of getting the unready mind to see the obvious.

The *Evening Standard* (January 16) has a very nice photograph of Hitler having his ear pulled by a baby, and in the same issue, Mr. Austin Hopkinson, M.P., has an article in which the following cheerful information is given:

Indeed, an enemy may plan to attack the London area, in the 12 hours before the actual declaration of war, with as many as 500 airplanes armed with high-explosive and incendiary bombs.

It has been estimated that about one in every 300 of the inhabitants of that area would be killed or seriously wounded, but I have reason to think that one in every 1,000 would be a more accurate figure, and that this would only be reached if weather conditions were unusually favourable and if no considerable proportion of the people had left the area of London.

We are much obliged, and register grateful thanks for the one in every 1,000. What is the real reason for unloading this kind of writing on individuals tied in knots with rent, health insurance contributions, income tax, rates, indifferent food, work if they can get it, and life almost a ceaseless humdrum between bed and work? Can any readers venture an explanation? Is it mental bankruptcy? Or is it just the love of arousing fear? Or perhaps it is both, and those indulging in it are symptoms of the system that is near fusing point.

NICHOLAS MERE.

Selection

As member of the committee appointed for the purpose by the Rhodes Trust, Dr. Schacht has helped to select the two German Rhodes Scholars who will come to Oxford this year.

ACKNOWLEDGMENT

Have you ever thought of the labour involved in writing 20,000 words week by week to produce SOCIAL CREDIT?

None of the writers are paid.

Week in, week out, they serve the cause faithfully, generously and well.

It is an exacting, thankless task very often, and the editor wishes at least once to express appreciation for consistent help and valuable copy, not only to the regular ones, like Brian Reed, Arthur Brenton, Nicholas Mere, Richard Kenward, Dorothy Beamish, Griselda Cochrane-Shanks, H.C.K., G. W. L. Day, R.L.D., W. L. Wilks, and W.A.W., but also to the occasional contributors and those who help by sending in "quotes" and cuttings.

All these deserve a cheer — of warm regard and honest thanks for service freely given—God bless them all.

SOCIAL CREDIT IN BANGOR

At the weekly meeting of the Bangor (Co. Down) Social Credit Group in their rooms on Monday last, a talk was given by Mr. J. S. McCullough (member of the Bangor Borough Council) on "Christianity and Social Credit," in which he showed that Social Credit was practical Christianity. His illustrations were taken from the miracles and parables of Jesus.

He recalled the life of "Jairus' daughter" to show that His first thought was "to give her meat!"

That institutions were made for man, he instanced the disciples plucking the ears of corn, and to show that a man's life came before property, he pointed out the casting out of the devils that entered the herd of swine, which rushed into the lake and was drowned; the negligence of the Church, by the parable of the "Good Samaritan," and its economic attitude on a parallel with the "money-changers in the Temple." A most enthusiastic meeting ended by a vote of thanks to the lecturer.

Protest

Members of the Social Credit Party burned a sheaf of wheat on January 10 outside the Board of Trade buildings in Great George Street, Westminster, where the conference of the International Wheat Commission, representing 22 nations, was discussing restriction of wheat production.

As the wheat burned, sending clouds of smoke over the street, members of the party paraded outside the building with posters bearing the words: "They burn the wheat we want to eat."

SOCIAL CREDIT PARTY

JOHN HARGRAVE

will speak on

THE EARTH
BELONGS

TO THE LIVING !

at the

MEMORIAL HALL
FARRINGDON ST., E.C.4

on

Wednesday, February 1, at 8 p.m.

Doors open 7.30 p.m.

Admission Free

BACKING FOR PENSIONS AT 50

More Money To Buy Teeming Abundance

YOU cannot eat money, but without money you cannot eat. Money gives access to food, clothing, shelter and other wants. Pensions of £2 a week to all at 50 would provide the money access which so many lack.

Thus money is a sort of ticket of access—like other sorts of ticket—and in itself has no value apart from its backing, that is, apart from the goods and services available. It is they that have the real value, not the money.

The impression exists that, because money is scarce, it is hard to create; but that is a false impression. It is no more difficult to create than any other kind of ticket. But the real things upon which people live, and upon which a full and happy life depends, these are not so easy to create. Yet they exist, or can be called into existence, today in great abundance, thanks to the skill and industry of men and women working together with their brains and hands, and the wonderful machinery they now possess.

Every day evidence can be found of the abundance of the things people want but cannot get because they are short of money—money which can be and is created out of nothing by the banks—money which could be thus created and issued to everyone of 50 without increasing taxation or prices, without causing sacrifices to anyone. Here is some evidence picked at random from the newspapers:

Attempt to Restrict Silk Production

A bid is to be made to merge the silk and rayon (artificial silk) industries for "a new drive for trade," and to "reorganise" the industries to control production. Markets are not big enough to absorb the whole output. A meeting of the Silk Association is to be held at Manchester on January 24 to hear the proposals. Will someone put up the alternative of expanding the market by the issue of pensions at 50?

Sugar Restriction

There is an International Sugar Council whose purpose is to limit the production of sugar. It held its annual meeting from January 12 to 14 to consider whether or not it would give permission for more sugar to be produced. So successful has it been in restricting production that last year the requirements were 77,000 tons greater than the amount of sugar on the market. Prices were thus kept up. The Council estimates that the quota for the year ending August 31 next, 3,150,000 tons, will not be enough. Nevertheless the Council decided not to allow an increase. Were it certain that pensions at 50 would be issued, so that people who now go short could buy more sugar, the restriction could at once be raised.

Grow Less Wheat!

The International Wheat Advisory Committee has been meeting in London to consider steps for restricting the production of wheat. At present much more wheat is being grown than people can afford to buy. The growers can think of no solution but to grow less.

Help the Foreigner

"Yugoslav Bid for New Markets" — Newspaper headline.

Well, as soon as we've got Pensions at 50 in Britain we'll be able to come to Yugoslavia's aid with a new market.

"Oranges in Abundance"

This is the heading of a paragraph in the *Daily Telegraph* of January 13, from which the following is taken:

Oranges are so plentiful that importers state that the wholesale prices realised for some will not cover the cost of transport. Trouble in Spain has encouraged other countries to make the best of it, and imports for the current week exceeded 20,000 tons.

Palestine led the way with 14,598 tons, Spain being second with 3,330 tons, other sources, including Jamaica, U.S.A., Egypt, Syria, Italy, Cyprus, South Africa, Morocco, Algeria, Trinidad and Brazil, in order of quantity. Supplies include mandarins from various sources, mainly from Egypt, and several countries have sent "sours" and "bitters" for marmalade.

Grapefruit and lemons are in much the same position, and wholesalers state that all kinds of citrus fruit should be available at reasonable prices.

A fresh shipment of Azores pineapples has arrived. Bananas are plentiful, liberal quantities from Jamaica being supplemented by others from Costa Rica, Brazil, Canary Islands, Nigeria, Gold Coast, French West Africa and the British Cameroons.

Plums, Peaches, Vegetables

Fine specimens of Santa Rosa, Formosa, Methley and Beauty plums are on sale from South Africa, but they are said to be not receiving the welcome they merit, demand being dull. The first nectarines are due on January 23.

On the vegetable side of the market notable items are Argentine, Devon and French Lauris and Paris green asparagus; fine Italian cauliflowers, better supplies of seaweeds and mushrooms, ample quantities of new potatoes, and most kinds of outdoor vegetables in good supply.

Excess Production of Jute

Owing to excessive production and decreased consumption the Indian jute mills have been experiencing difficulty in keeping their machinery reasonably well employed. Meantime the jute industry of Dundee could employ 10,500 additional workers—if the demand were there.

This was the wail that went up from

the annual meeting of Jute Industries, Ltd., on January 12.

But if the Indians are prepared to produce the goods for us, why should these extra 10,500 people have to work? Much better let people have enough money to buy.

China and Japan

According to Dr. C. A. Taylor, of the China Inland Mission, there are now in China probably 60,000,000 persons who are destitute and starving. How would pensions at 50 for Britons help them?

Well, why are the Chinese starving? Because war has disorganised the whole life of China.

War is caused by the struggle for markets. Japan has invaded China only for that reason—she wants to control the Chinese market to absorb her own expanding production, and she wants it for herself alone.

Pensions at 50 in Britain would help to give Japan the markets she must now fight for. They would also help other producing countries—our own included—to avoid the root cause of war.

£30,000,000 for Czechoslovakia

Dr. Pospisil, head of the Czechoslovak financial delegation now in London, had further conversations at the Treasury yesterday with Sir Frederick Leith-Ross, Chief Economic Adviser to the Government, on the question of the British credit to Czechoslovakia.

Already £5,000,000 has been drawn on by the Czechoslovak Government, and their delegation are now discussing the use of the remaining £25,000,000. — "The Times," January 14.

See how easy it is to create £30,000,000! It was not collected from British taxpayers first. Just as easily could the necessary money be created to pay out pensions at 50—and it need never be collected from the taxpayer.

SOCIAL CREDIT CENTRE

163A, Strand, London, W.C.2

Thursday, January 26

Meeting for Women

5-30 p.m.

Evening Meeting

8-0 p.m.

Speakers to be arranged

SOCIAL CREDIT

For Political and Economic Democracy

The Official Organ of the Social Credit Secretariat Limited.

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

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

Vol. 10. No. 3.

Friday, January 20, 1939

IT CAN BE DONE

THE power of the present banking dictatorship must be bridled if we are to survive as a free people.

The worship of financial institutions as something inviolate and sacred must be brought to an end if we are to have peace in our land.

Money is a false god, but it can be made, if we so will it, a good servant. Money cannot be made a good servant, nor can the banking institutions be made to serve instead of dominate, until the people themselves first declare the result they want the servant to produce.

At present, those who own the banks have usurped financial power, and this power is directed by men who designedly obscure themselves from publicity for ends and purposes which are at variance with the best interests of the majority of our people.

These obscure individuals, by their control of money and by their power to create it and destroy it, hold our lives in their hands. They are the world's most dangerous men.

Their reign, via the throne of International Finance, is bringing the world to confusion and destruction.

The remedy for this is to decide on an objective which is so obviously right and desirable, that the people will unite upon its achievement. If they will do this, they will find that it will be opposed in various subtle and vicious ways, on the ground that the money cannot be found, that if it is used for a result the people choose it might wreck our financial system and thus cause utter disaster to fall upon the world.

These croaks are to be expected from the Medicine Men, the high priests who have devoted their capacities and sold their souls to the Prince of Darkness and Mammon himself. They believe what they say, and their sincerity about the sanctity of the silly tokens called "money" is all the more powerful by virtue of their devoted convictions.

But the fact still remains they are the world's most dangerous men. They are dominant men. They seek, and in fact hold in their hands, absolute power over our lives, but they also seek and avoid responsibility for their actions. They select, favour, and employ nominees and henchmen to serve as shock absorbers; politicians, economists, industrialists, all sorts

of public men, whose real job is to absorb the resentment which arises as a consequence of the causes they have initiated in secret, and thus they escape the responsibility of the power they exercise.

This principle of seeking and exercising a great power, while evading and repudiating responsibility, is a perfect example of harlotry; but as there is a voluntary principle usually associated with the word, it needs pointing out that in this case no such voluntary principle is involved. This multiplies the viciousness of the cult, of which Banking and financial institutions form the Temples, and for which their controllers are the High Priests.

They are enthroned; and the banishing of poverty, conflict, danger of war, and destruction, are dependent upon the unseating of this power and the bridling of it for a nobler end.

It is impossible to educate the public as to the true meaning of all the subtleties, complications, and crooked lies involved in the study of modern finance and its exercise as a power; but it is not impossible to associate for a simple, honest objective, and to organise the pressure of the people "in association" behind that demand in such a way that it cannot be denied; and yet at the same time, it cannot be supplied under the present perversion of the money-power system.

That is our task. Whatever problems confront the Social Credit Movement, that of the technicalities of monetary technique is not one of them. Just explaining how it can be done, in a monetary sense, is treated with contempt by those in power. Petitions, pleadings, are also treated with contempt. Nothing will serve if we really mean business, except the mobilisation and action of a power strong enough to overthrow that which is now in the saddle. Then will come the time to send for the technicians to produce the result we want.

It all hinges on the satisfactory answer to the question of power. The people must demand something with unity and determination. The people must demand a result with such unity and insistence that its denial is impossible. And the result must be something that is so simple as to be uncheatable.

"Pensions at Fifty" seems to satisfy all these requirements. If it is something the people want—well then, now is the time to organise to make that desire become law in our own country.

WANTED

Readers everywhere to buy a quantity of leaflets (No. 1).

See opposite Page 

Reprints are cheaply available at cost price.

Enclose them in your letters.

Give them to your friends.

Leave them in trams, trains and buses.

Hand them out at meetings.

Deliver them house to house through letter-boxes.

Spread the seed.

Propagate the spur to initiative.

Help to bring light to the people.

They will respond.

Start the ball rolling in your district now.

It is easy.

It is practical.

It is Social Credit in a dynamic form.

Do your bit to elicit the will of the people.

You are the one
To strike the match
To light the fire.

Your Member of Parliament will see the light

When he feels the heat
Beneath his seat.

Send for some "Pensions at 50" matches today.

[NOTE.—We will gladly arrange free distribution of any quantity donated by persons who themselves cannot undertake this task.]

Prices Post Free

50	100	250	500	1000
1/6	2/6	5/-	9 6	18/-

(Please make postal orders or cheques payable to J. E. Tuke.)

"PENSIONS AT 50" ASSOCIATION
163A STRAND, LONDON, W.C.2

We Can End Political Corruption

All over Britain there exist men and women who won't vote for party programmes, who know politicians obey their "Party Whips." (The "party" pays his election expenses, or otherwise he is a nominee of "other" interests, and then he pays them himself.) Never yet have our people practised real democracy, which implies making their own agenda—quite different from accepting framed-up programmes decided by "party" chieftains.

Those who want pensions at 50 to become law have at the moment the greatest opportunity of all time. They can "vote" for it at once; they can declare their will—not only what they want done, but what they want done *first*.

This is extremely important.

It is not a "party" question. For millions it is a life or death question. To all such, here is a practical message of hope.

Make your will known. Keep it one-pointed. Associate yourself with others who want the same thing. Fill in this form below and post without delay.

We will organise together, and unite to instruct our Member of Parliament to represent our democratic demand, and unless he earns his salary honestly by working as we direct him from his constituency, we will replace him by one who will.

Make Up Your Mind

The will of the people is now being elicited on the matter of pensions at 50. In every constituency a Pensions at 50 Association should be formed, autonomous, and entirely free from outside political control.

Before these Constituency Associations can be formed in any strength, it is necessary to unite the founders, the first members, through whom publicity and expansion must be made.

Do you want pensions at 50 to be made law? Are you willing to use your vote for this purpose?

If so, fill in the form below, enclose a 1½d. stamp and we will send you further information of great value and importance.

PLEASE TEAR OFF HERE

PENSIONS AT 50 ASSOCIATION 163A Strand, London, W.C.2

Please send me a copy of Pensions Leaflet No. 2, for which I enclose a 1½d. stamp to cover cost and postage.

Name.....

Address.....

1

PENSIONS AT FIFTY-

Leaflet No. 1

**"Pensions at 50"
would :—**

**Abolish Poverty
Expand Markets
Release Prosperity
Save Many Lives
Benefit All**

**THE MONEY
CAN BE FOUND**

Pensions at Fifty!

WOULD YOU LIKE TO SEE THIS BECOME LAW? WHATEVER YOUR AGE, THE WEEKLY DISTRIBUTION OF PENSIONS TO ALL AGED 50 OR OVER, WOULD BENEFIT YOU DIRECTLY OR INDIRECTLY.

DO you know what it costs to keep our elderly men and women oppressed by poverty?

Laws to Restrict and Destroy

It costs us all the fish that is thrown back in the sea (or not caught when it might be) because consumers are short of money. It costs us the destruction and restriction of milk, vegetables, bacon, fruit, that is continually going on and which is being enforced by law.

Do you know that it is a crime to sell large potatoes, or even to plant too many? Do you know it is now a criminal offence to catch too many fish?

Do you know that coal mines have been closed and others work short time because it is a crime to raise too much coal?

These examples could be multiplied; rationalisation plans are all aimed at restriction and destruction of real goods and services.

Food, fuel, and services are values that are being restricted and destroyed wholesale—actually on a scale far larger than is suspected by the people.

This destruction and legalised sabotage is the price we all pay in common for not claiming larger and earlier pensions.

Pensions of £2 a week to all aged 50 is a practical proposition.

But the country cannot afford these pensions *and* the destruction that now goes on at the same time.

If the demand for pensions at 50 becomes law, the present wholesale destruction of goods and services will have to stop.

The real wealth which is now restricted and destroyed will have to be distributed—that is, the pensioners will buy it for their own use and consumption.

The Backing That Matters

It is this wealth—the real goods and services which are now sabotaged—which will provide the backing for the money which will be created and paid out as pensions.

It is not necessary either to borrow the money or to tax the public to provide the pensions.

It is known that the money can be found.

Where is the Money to Come From?

The finances of this country have been investigated, and it is now known that banks *create money* by writing figures in books. Pound notes are only counters used to count those figures.

That is not all, of course.

When the banks create new money by writing figures in books, they claim that costless money *as their own—they get it for nothing*. They lend it to those who will do their bidding—governments, industrialists and selected friends. Thus they make governments and industrialists *their servants*, though governments and industrialists ought to be *our servants*.

If you want money, you have to work for it, but the banks won't even let you work for it very often.

It suits their purpose to deceive you, to withhold money from your pockets, even when you need the *real wealth* (that is, the

goods and services which alone make money of any use or value at all) which you see being destroyed before your eyes.

In fact, the banks frequently lend their created money abroad so that foreigners can get not only first claim on our real wealth—our produce—but sometimes the *only* claim.

This is called helping foreign trade, and various other labels are placed upon the process, but in plain English it is “wholesale robbery,” for the foreigners recognise their debt to the bank, which gives the banks a big pull in international affairs.

The Money Power Favours Foreigners

Their monopoly of creating money costlessly is thus used, not to serve our people in what should be their business of living in peace and plenty, but as a means first of cheating us out of our birthright, and secondly as a means to *power* in politics.

Instead of money being a servant—a convenience—it has become a tyrant that starves us and our children in the midst of plenty.

Pensions at 50 would end all that.

Your Choice

The choice before you is, whether the country and you shall bear the present cost of wholesale destruction and restriction made necessary because consumers are denied a certain amount of free money, or whether you wish *pensions at 50* to become law so that pensioners can buy what is now restricted and destroyed.

This latter would, of course, abolish poverty and sabotage at the same time.

It would, in addition, curb the power of the banks to withhold and destroy.

If you choose distribution rather than destruction—that is, if you would like to see pensions at 50 become law—then there is a wonderful message waiting for you. Briefly, it is this; *the way lies open*, inviting us to march to victory, to prosperity, peace and security for all.

It is a new way, but do not get frightened at the newness; the old ways

have led to the present chaos of poverty in the midst of plenty, worship of “employment,” whilst scientists are always racking their brains to do away with “employment.” Pensions at 50 would be really the wages of machines paid to those displaced by them, so that the benefit of machinery and invention reaches each and all as a blessing instead of as a curse to those whose “wages” have been suddenly cut off.

Prepare Cheerfully to do Your Part

Take heart, all who fear for their jobs—all who cannot find one—be of good cheer all who fear insecurity creeping on with the years, this message is not “pie in the sky.” It is new, practical and uncheatable. Read, study and think carefully over this proposition.

Use your common sense.

Cease listening to economists, politicians and careerists. Follow your common sense. Here is the message:

IN THIS COUNTRY PARLIAMENT EXISTS TO CARRY OUT THE WILL OF THE PEOPLE.

THERE IS NO JUSTIFICATION IN GOVERNMENT EXCEPT IT IMPLEMENTS THE WILL OF THE COMMON PEOPLE—THE ELECTORATE.

A MEMBER OF PARLIAMENT IS PAID £600 A YEAR FROM PUBLIC FUNDS TO REPRESENT THE WILL OF HIS CONSTITUENTS.

PARTY POLITICS IS NOT DEMOCRACY.

YOUR VOTE COUNTS AS GOOD AS ANYBODY ELSE'S.

Nobody will quarrel much with the truth of the above statements. They should be read over and over again, for in them lies the true key to freedom and pensions at 50.

THE PATHWAY**WATER**By **Richard Kenward**

ACCORDING to *The Times*, three-quarters of the rural population in England and Wales will soon enjoy a *piped* water supply, costing about £8,000,000.

All this sounds good and looks formidable in the press. This £8,000,000 was created out of the thin air by the magic wand of the bankers. The rural population will not enjoy the loan charges plus increased rent and rates which will have to be met on this huge loan, and which will hang like a millstone round their necks for many years ahead.

The Old Lady of Threadneedle Street has everybody sewn up in her financial bag—rural and urban alike—and so far nobody has managed to escape. Alberta is making a brave attempt to free herself from the financial meshes which bind her, and deserves all our sympathy and support.

But to get back to Water—I know of at least one village in the heart of Lincolnshire which had a piped water supply thrust upon it against its own wishes. Very few of the villagers would agree to have the water laid on inside their houses, as they simply couldn't afford the extra cost involved. It is interesting to relate that for culinary purposes—and especially for

making tea—they continue to draw spring water from the village pump by the time-honoured laborious method; they simply cannot abide the chlorinated piped water at any price! Here is a good example of sturdy English character and integrity.

• • •

Water is frequently used as a symbol; the Christian Bible has many references to water in this respect. Biologists inform us that life on this planet began in the warm sunlit shallow lagoons along the coasts of the first formed seas. Water can be likened unto the life-blood of the earth; it is a mighty power and force, and hence reckless interference with its circulation should be guarded against.

Man in his foolishness has ruthlessly destroyed the natural forests on the watersheds. Nature hits back by way of floods on the one hand and drought on the other hand.

The right maintenance and circulation of water would help towards a better state of agriculture; it would also give us greater advantages in the way of cheap electricity, cheaper transport. And so on. Many of the water schemes now operating—the Shannon in Ireland, in Egypt and India—are saddled with huge financial debts, which

are an unnecessary curse. And so Finance—the ugly bird of evil omen—bestrides everything and turns everything to tears and bitterness, whose policy is to drown everybody at 50 rather than *Pensions at 50*.

The old Chinese philosopher, Mencius, tells us that Man's nature is good, as water flows down; by forcing water, you can bring it up a hill. But this is not the nature of water and it is done by violence. He said that when man is brought to do evil, it is by a similar violence to his nature.

At 50 we should still be in the heyday of life; but with pensions at 50 we would be free to capture something of the harmonious blending of heaven and earth, which would provide the means for establishing universal Peace. As an old Japanese writer puts it:

... to see the pervading presence of the five elements by one's fire-side where the mountains, rivers, rocks, and trees as they are in Nature are found transported; to draw the refreshing water from the well of Nature; to taste with one's own mouth the flavour supplied by Nature. How grand this enjoyment of the harmonious blending of Heaven and Earth!

ONCE WAS TREASON

SOcial Credit students the world over, in the years since the war, must have wondered on many occasions if one of the aims of the money power is to destroy the British Empire.

Psychologists will say that persons who have a lust for power will quite naturally show tendencies to develop fear and hate towards anything or anybody that threatens their secret ambition to become all-powerful.

Certain it is that over the last few years evidence exists that in the ruthless drive for monopoly, all linked at an apex in Central Banks, destruction has gone on; and however this destruction may be disguised as an expedient for this, that, or the other reason, the ultimate effect has been to weaken the security of the mass of individuals, and to endanger their very lives.

One example of this vicious anti-life policy can be seen by taking a look at the shipping industry.

As a consequence of a policy which has neglected our agriculture in this country in favour of international trade, our people have been brought to a position where they have now to depend largely for their food on foreign sources of supply. And because we are an island people, this renders us vulnerable on the sea. If a war were to break out, the risk to our people of actual starvation is far worse now than it was in 1914, and this can be traced to

the machinations of rationalisation plans in the shipping industry that have been practically enforced by the money-power.

The total loss of shipping in the last war amounted to about 11,153,000 tons, out of which total 6,682,000 tons were British.

In one month alone, that of April, 1917, the U-boats sank 155 British merchantmen. The U-boat was the deadliest weapon we had to face at sea in the last war, and it was the one that brought us nearest to defeat.

How narrow was the margin that separated us from catastrophe has been vividly exposed by post-war historians. During the first six months of 1917, when the German unrestricted submarine war was at its height, the destruction of allied and neutral cargo tonnage was so prodigious that it seemed only a matter of weeks before our reserves of food and raw materials would give out, leaving us no alternative to capitulation.

At the present time, the number of U-boats that would be ranged against us would be easily double, if not treble, the number that were against us in the last war, but, on the other hand, to-day we have only 199 torpedo craft, excluding motor torpedo boats, and over 70 of these

are obsolete. In 1914, we had 285 effective torpedo craft.

Think of this and then notice that our cargo-carrying fleet to-day is smaller by nearly 2,000 ships than in 1914, and we have four million more mouths to feed. In addition, our Navy depends now more on oil than coal for fuel, thus arbitrarily exposing us to another necessity from abroad. And again, it may be said that whatever excuses have been put up for these piecemeal changes, it will be found that the real reason at the back is always financial, and the ultimate effect has been to rob us in this country unnecessarily of our security.

For hundreds of years there was on the Statute Book of this country a law relating to high treason which referred to acts likely to result in "danger of the State." It would not be beyond the wit of men to substantiate a charge of high treason based on the present situation, and the nexus to such a charge would be found in financial policy. The guilty initiators of what has gone on to bring about the state we are now in would be found to be those who are associated with the control, creation and destruction of money.

Those interested, however, will find that the laws of treason referred to above were modified two years after the Bank Charter Act of 1844 was passed.

Isn't "sound finance" wonderful? Yes, it is, and deadly in its threat, too. The ultimate issue will have to be faced—if we insist on preserving what is called "sound finance," it will cost us our very lives.

On The Canadian Front

By Harry B. Knox

CHAIN OF PROVINCIAL SOCIAL CREDIT BODIES BEING FORGED FOR FORTHCOMING GENERAL ELECTION

SOCIAL Credit organisations in every Province in Canada are well under way; their common objective is the securing of a majority in the Canadian House of Commons, where they are now Third Party.

Much good work has been done by Alberta Government Party Whip Unwin, under the Aberhart administration. Having recently completed a tour of provincial Social Credit organisations, Joseph H. Unwin, M.L.A., for Edson, Alta., has written "finis" to a task that involved spending a great deal of time in each Province in an endeavour to stress the importance of unity with Alberta among the various Social Credit units, all of which are avowedly autonomous.

Several heads were lopped off in the process, many of the Central and Eastern Canadian organisations being headed by personalities in unyielding opposition to Premier William Aberhart. Ontario and Manitoba, notably in the front line of anti-Aberhart provincial leagues, are now on public record as being "one hundred per cent. behind the Alberta Government and Premier Aberhart."

Unwin, who has been insistent upon all Social Crediters "getting behind Alberta," is back in Alberta scheduled to return on an Eastern tour early in the spring of 1939.

That a united Social Credit movement in Canada is in the nature of a Godsend, is being realised by all factions as the possibility of a Dominion Election to follow the visit of their Majesties, the King and Queen, to Canada early in the year, is now regarded here as a certainty.

What are the possibilities of a Social Credit Government for Canada?

At the present time the possibility of a New Party with a progressive Money Reform platform seems a likelihood. Names coming to mind in connection with such a party comprise such personalities as John Herridge, brother-in-law of the now retired R. B. Bennett, former Conservative Prime Minister; Gerry McGeer, Liberal monetary reformer, who has been lying rather low since he visited England two years ago, where he was "wined and dined"; C. A. Bowman, editor of the *Ottawa Citizen*, a pro-Aberhart newspaper; and possibly some Social Credit members at Ottawa.

"I am collaborating with all progressive movements," was Mr. Herridge's reply when I asked him the straight question: "Are you going to collaborate with the Social Credit movement?"

"I am a student of economics," he further stated, "and I am definitely in favour of monetary reform."

He is undoubtedly undecided as to his

political course. I endeavoured to pin him down on "what kind of monetary reform," but received no satisfaction.

A new party, such as the one speculated, might inflict severe inroads on the success of Social Credit in a general election. It is certain that, unless a new party was definitely committed to government control of the issuance of credit and currency, and an increase in purchasing power through scientifically sound means (not to be left in a hat to be drawn after the election) it would not receive the whole-hearted support of Social Crediters in Canada.

The Canadian Co-operative Commonwealth Federation, commonly called "C.C.F.ers," under J. S. Woodsworth, has taken up the cry for monetary reform, although they are publishing in their chief organ, *The New Commonwealth*, the propaganda series being issued by the Canadian Bankers' Association, in opposition to Social Credit theories. They are, in reality, in favour of monetary reform, but they do not know why or how.

The Conservative Party, under the boyish leadership of Doctor "Bob" Manion, recent successor to R. B. (blast-my-way-into-the-markets-of-the-world) Bennett, whispers of some sort of monetary jingoism. Herridge, an old Conservative, lashed them ferociously at their last convention on their "junk heap" platform. They are concentrating on a new idea, embracing a Minister of Youth and a department of youth. The Conser-

ative Party will capitalise heavily if predicted uprising of insurgent Liberals takes place at Ottawa during the coming session. A great deal of patching is now being done to mend the spat between Hepburn and Mackenzie King. Hepburn, Ontario Liberal Premier, has openly avowed that he'll vote for the Conservative Party if the Liberals go to the hustings under Mackenzie King again.

There is little doubt, however, that William Aberhart (in spite of the reports emanating from the Canadian newspapers that he'll stay in his own Province) will lead the Social Credit movement across Canada when the time comes.

If he does, Social Crediters have an even chance of victory. For, although the newspapers have endeavoured to class the Alberta Premier as Canadian dunce No. 1, Aberhart ranks as Political Personality No. A1 in Canada and hundreds of thousands of people are awaiting to hear him, to learn the inside story of the disallowances of Albertan legislation.

The strength of Social Credit is growing steadily. Originally 53 Alberta members, there are now 17 in the House of Commons, five in the Province of Manitoba, and two in the Saskatchewan Legislature.

In forthcoming articles the writer will endeavour to give you an insight into the progress made in the various provinces, the opposition and how it has worked against Social Credit, and the manner in which the movement has been sabotaged in the past by manipulation from within.

Stop The Sabotage Of Cotton

How to Save a Vital British Industry

FIRMS in all branches of the cotton industry are balloting on proposals for rationalisation, which means cutting down the industry. If their ballot is favourable, the Government will introduce legislation to enforce this sabotage, which would, of course, weaken the country seriously at a time when we are supposed to be rearming and making ourselves strong.

Who is behind this move to cut down the capacity of our great cotton industry? Cotton is a valuable asset in time of war. It is used in the manufacture of explosives. But, quite as important, a people faced by a common foe needs to have all its energy concentrated on fighting and serving the fighters. Therefore, ample food and clothing are essential, and cotton plays a vital part in clothing and in providing shelter and comfort.

In peace time cotton is no less desirable

—plenty of it. Now if our British cotton industry has such a great capacity that there is a surplus unused, it is not because it is unwanted. It is simply because people cannot afford to buy it. Therefore, the remedy for the problem of cotton industry is not to cut down its capacity, but to increase the ability of the people to buy its output.

But mere talk will not get us far. Action is necessary—urgently necessary before the crippling of the cotton industry is enforced by law, as other vital industries have been crippled to keep us poor and make us weak.

The action we can all take is to conform with the notice in column 3 on page 8 of this issue.

"WHAT'S WRONG WITH THE WORLD?"

By G.W.L. Day

Is.

FROM PUBLICATIONS DEPT.,
163A, STRAND, W.C.2

Economic Road to Peace Conference

A CONFERENCE on The Economic Road to Peace is to be held at Friends' House, Euston Road, London, from Thursday, January 26, to Saturday, January 28, 1939, with a final session at Central Hall, Westminster, Saturday evening, January 28, 8 p.m.

The Programme is as follows:—

Thursday Afternoon, Jan. 26, 2.45 p.m.—6 p.m.

BANKING REFORMS AND DEVELOPMENT

Chairman: SIR REGINALD ROWE
Speakers: S. SIGMUND METZ GLYN THOMAS

Thursday Evening, Jan. 26, 8 p.m.—10.30 p.m.

FINANCE—NATIONAL AND INTERNATIONAL

Chairman: MR. RICHARD FREUND
Speakers: WILLIAM B. HIGGS ALEXANDER McGlashan

Friday Morning, Jan. 27, 9.45 a.m.—12.30 p.m.

WORLD AGRICULTURE AND THE PROBLEM OF NUTRITION

Chairman: LORD NORTHOBOURNE
Speaker: DR. G. T. WRENCH
(Discussion to be opened by Frank McDougal, Economic Adviser to Australian Government)

Friday Afternoon, Jan. 27, 2.45 p.m.—6 p.m.

GERMAN AND ITALIAN FINANCIAL EXPERIMENTS

Chairman: MR. A. M. LUDOVICI
Speakers: SIGNOR ODON POR (Rome) T. BALOCH

Friday Evening, Jan. 27, 8 p.m.—10.30 p.m.

EMPIRE TRADE AND INTERNATIONAL TRADE

Chairman: MR. JOHN SCANLON
Speakers: A. K. CHESTERTON D. ALLHUSEN

Saturday Morning, Jan. 28, 9.45 a.m.—12.30 p.m.

HOME AGRICULTURE

Chairman: SIR DANIEL HALL
Speakers: T. V. HOLMES C. HOWARD JONES

Saturday Afternoon, Jan. 28, 2.45 p.m.—6 p.m.

THE DOMINIONS: FINANCIAL INDEPENDENCE; AND LARGE-SCALE GROUP SETTLEMENT

Chairman: MR. ARTHUR C. RICHMOND
Speakers: DR. J. EWART PURVES
THEODORE FAITHFULL

The subjects for discussion at the Central Hall Final Session will be:—

AN IMPERIAL ECONOMIC CONFERENCE

A WORLD PEACE CONFERENCE

A NEW LEAGUE OF NATIONS

The speakers will be:

ARCHIBALD CRAWFORD, K.C.	BEN GREENE
MRS. PETHICK LAWRENCE	EMIL LUDWIC

The fee for Conference Membership is five shillings.

Providing that accommodation is available, visitors will be admitted to single sessions on payment of 1s.

Applications for tickets or membership to be made to the Secretary, The Economic Road to Peace Conference, The Dick Sheppard Memorial Club, King's Weigh House, Thomas Street, London, W.1.

E.R.P. CONFERENCE RESOLUTIONS

1.—That this Conference, recognising that many of the ultimate causes of war are inherent in the present financial system, which allows world-wide poverty and economic insecurity whilst at the same time compelling output restriction and wasting of natural resources, calls for a reversal in the direction of economic policy so as to ensure that the available abundance can be distributed to meet the essential needs of poverty-stricken humanity.

As a step to this end this Conference calls upon the British Government to summon an Empire Economic Conference to make such changes in the financial and mercantile systems necessary to distribute the abundance of imperial resources to all people under the British flag.

2.—This Conference looks forward to the day when the British Empire, having put its own house in order, will be able to invite all nations to a World Peace Conference with the object of establishing Peace on the firm foundation of Plenty.

If it is the wish of the Conference, a third resolution will be submitted calling on the organisers to continue the work initiated by the Conference.

Price of a Member of Parliament

A press article discusses the "price" of becoming a Member of Parliament. It reports that in the Conservative Party (and in this matter all the political parties are similar) candidates willing to pay all their election expenses (£400 to £1,200) and in addition to subscribe from £500 to £1,000 a year to the local association have an excellent chance of adoption.

And, of course, the "safe" seats are reserved for the heavy-purse weights.

No wonder England is a heaven on earth for the rich and a hell for the poor; but as the vote of a poor man counts as others, and there are more of them, who's to blame, if there is any blame?

When our people wake up and start practising democracy, the price of a seat in Parliament will not be reckoned financially; it will be required that he represents honestly and faithfully—not his own or party opinions, not the directions of party "whips," but—the declared will of his constituents.

Ham and Eggs for Americans

President Roosevelt, in his speech to Congress on January 4, said that the national income of the U.S.A. this year was \$60,000,000,000, whereas it ought to be \$80,000,000,000. That means the spending by the people of the U.S.A. of \$20,000,000,000 more than they now spend. New money will have to be created for the purpose and put into the pockets of individual persons so that they may spend it.

The Californian "Ham and Eggs" pension proposal could do it. The proposal was to pay everyone over 50 years of age \$30 (about £6) a week for life.

Working in the Dark

Pickpocket: I'll never work in the fog again.

Friend: I should have thought it would have been useful to you.

Pickpocket: That's what I thought until I started on what I thought was a theatre queue and ended up at the Labour Exchange.

To Be Prevented

Power always corrupts, and absolute power corrupts absolutely.—Lord Acton, quoted by Dean Inge in the "Evening Standard," January 6.

The surest way to prevent seditions is to take away the matter of them. For if there be fuel prepared, it is hard to tell whence the spark shall come that shall set it on fire.—Francis Bacon.

Do Not Surrender Power

By Dorothy Beamish

A SHORT time ago some unknown benefactor sent me Sir Oswald Mosley's "To-morrow We Live." On turning the pages, I came across a paragraph headed "What is Liberty?" and read the following words:—

"Who will deny that in this modern age, liberty to the mass of the people means primarily economic liberty? Good wages, good houses, short hours of labour, opportunity for culture, recreation and self-development, a chance for the children of the family equal to the chance of any children in the land. . . The technician with the genius of the modern mind and the inspiration of the modern spirit within him, carries in his hands for the people this priceless gift of liberty for the first time in history. . . ."

One might almost suppose that they were written by a Social Crediter.

About the same time from another unknown friend came a copy of "Peace News," organ of the Peace Pledge Union.

It contained, among other interesting matter, an article entitled "The Machine—Servant or Master?"

"A man spins all day and has nothing to wear at the end of it," says the writer; "builds houses and sleeps on the Embankment. There's the chef at J. Lyons, who was undernourished, the motor mechanic walking to work, the market gardener eating Heinz beans. . . ."

This sort of thing again is in essence what Social Crediters have been saying for the past twenty years. The seed was broadcast and is now springing up in all quarters so that the optimistic might sometimes suppose that the battle for economic democracy was very nearly won when Fascists, Pacifists, Labourites, etc., are all using our slogans, talking our language and telling the world that poverty in the midst of plenty must cease. (The *Daily Herald* has just told its readers that, "of course, it is ridiculous for governments to borrow from the banks at interest when they could create the money for themselves." It all the cautious rider that "there are limits beyond which the State is afraid to issue money.")

They are all very much more concerned with the *method* by which plenty may be distributed than that it shall be distributed; in each case it is taken for granted that it must be by providing everyone with work and that it must involve giving up a large measure of liberty.

"The problem of human liberty cannot be solved," thunders Sir Oswald, "until Government is stronger than the forces of predatory anarchy. . . than the great financial combines."

To this end "the first measure of British Union Government will, therefore, be a General Powers Bill, conferring on Government the means to act by order without the rigmarole of Parliamentary procedure."

So in order to achieve liberty the people must first give it up and take the very

dangerous step of conferring on the Government supreme power to act without public discussion. There would then, of course, be nothing to prevent the second measure of British Union Government from being a Bill making it a seditious offence even to criticise the Government.

The writer of the article, "The Machine, Servant or Master," in "Peace News" also wants us to give up quite a lot of things in order to live in a world which he conceives as ideal.

"There are some things," he writes, "which should be scrapped altogether. The manufacture of them is mere human waste. Bombers, silk stockings, railings and hats, cosmetics, banks, magazines, 99 per cent. of all books, films, plays, etc.; 70 per cent. of body clutter (ties, stays, waist-coats, beads and bracelets). All dress designers, wallpapers, patent medicines, hairdressers, betting pools, mammoth shops and de luxe hotels could just as well be slung overboard."

Without all these things we should all be freer and happier, and none of us would be out of work because we should "produce within the unit of the home such things as vegetables, wool, honey,

eggs, yarn, preserves, etc., and in the village dépôt, buildings, cloth, paper, iron spades, furniture and pottery."

Of course, this article does not embody the belief of Pacifists who for the most part only want us to give up national sovereignty and place ourselves under the control of an international and "impartial" body like the League of Nations. But it is a manifestation of the widespread desire to tell others what they should do, and if possible to make it impossible for them to have access to the means of life unless they conform.

Instead of concerning ourselves so much with what we *think* would be good for others morally, a matter about which we all naturally tend to hold different opinions, why do we not unite in demanding what we *know* would be good for them physically, i.e., access to the plenty that is going to waste while men perish for lack of it?

If we unite in this demand we should be stronger than any financial combines and could have the good houses, short working hours, cultural opportunities, etc., without losing our liberty in the process. Those of us for whom there was no work in industry would soon find some for ourselves if we had the means.

It would be a great mistake to think the fight is nearly over because the language of Social Credit is being talked on all sides. Now is the time to fight harder than ever and to make it quite clear that we are determined to enter into our full heritage and have security *in freedom*.

PRESS CUTTINGS

It is true that our Budget position is bad and that our international trading situation is far from favourable, but this vast expenditure that is going on will be to the advantage of someone or other.—*City Editor, "Evening Standard," January 2, 1939.*

• • •
There is in the economic policy of restriction a challenge to human rights which goes to the very roots of civilised progress. There is a challenge here to the peace of the world which cannot be left unanswered.

Restriction can be no more a means to universal prosperity than war can be a means to universal peace.—Ben Greene in "Peace News."

• • •
 The discovery of invisible glass was announced to-day. It abolishes all reflection and transmits more than 99 per cent. of light, compared with 92 per cent., the highest transmission known hitherto.

Dr. Katherine Blodgett, scientist at the General Electric Co.'s laboratory at Schenectady, achieved this astonishing result by perfecting an ultra-thin film or coating of about four-millionths of an inch in thickness.—*Daily Telegraph.*

• • •
 All plans have now been prepared to transfer Parliament from the danger zone

in the event of war. The site chosen is a provincial town a little over 100 miles from London. Parliament will meet in an ancient building which will maintain the historic tradition of Westminster.

• • •
Germany has enough orders on hand for merchant ships to keep her yards going at full pressure until 1941.

Social Credit and Californian Governor

It is reported in "Today and Tomorrow" that "Raymond S. Haight was a Social Crediter who entered the race for Governor of California in the recent elections. Listed on the Progressive ticket, Mr. Haight had the endorsement of Upton Sinclair.

"Because of insufficient financing (a common disability among progressives the world over) the Social Crediter withdrew from the running.

"His name, however, was already printed on the ballots, and in spite of his withdrawal, Mr. Haight received over 25,000 votes in Los Angeles county alone."

Correspondence**Goodwill**

It may be of interest to you to know that yesterday when I opened my copy of SOCIAL CREDIT in a Glasgow Corporation bus the conductor came over to me and said, "That's the paper that tells the real facts about what's going on in politics today; the others just tell you the trimmings. Ah, they can't go on destroying all the good things for ever; they'll have to be distributed if we are to avoid a breakdown." This was quite early in the day and it gave me cheer for the rest of the day.

It may also interest some of your Fifeshire readers to know that I am lecturing to the Kirkcaldy Practical Psychology Club at 7.30 p.m. on Monday, January 23rd, upon "The Greatest Force in the Universe," when my message will have a direct Social Credit bearing. The lecture will be held in the Carlton Café.

I must congratulate you upon the new SOCIAL CREDIT, which I think generally to be a most excellent production with a first-class appeal. I am particularly pleased to see Mr. Brenton's penetrating "Comedy of Errors."

Glasgow.

R. ERNEST WAY.

Review**The Suppressed View**

Everybody has heard of the refugees from Germany; their distress has touched the hearts and pockets of many. But how many have heard of the refugees from Czechoslovakia—Germans?

How many know how Czechoslovakia came to be founded—and of the violations that succeeded every promise made at the time?

Not many in this country. Which is an extraordinary thing, if you come to think about it. The attitude of the public would now be very different if they knew the facts disclosed by George Pitt-Rivers in his book, "The Czech Conspiracy."*

Here is exposed the falsification of history and the distortion and suppression of facts by official as well as journalistic controllers of public instruction and information.

No other book I know of shows up the political causes of the crisis in 1938 so clearly and with so much inside information as this. The suppression of what ought to be widely known can be seen for the criminal, dangerous thing it is, as the facts here related unfold.

You should get a copy.

"BROCK."

*"The Czech Conspiracy." By George Pitt-Rivers. The Boswell Publishing Co., Ltd., 10 Essex Street, London, W.C.2. 3s.

NOTICES

MEETINGS FOR WOMEN at the Social Credit Centre. Every Thursday at 5.30 p.m. January 26, subject: "Further Aspects of £2 a Week at 50." Speaker: Hon. Sec. of Westminster Pensions at 50 Association. Simple Tea 6d.

WAYS in which you can help the funds of the Movement other than with money. For details, write to the Director of the Centre, 163A Strand, London, W.C.2.

A ROUND OF NEW BOOKS! The Westminster Book Club (open to town and country members). For details of this interesting plan, apply to the Hon. Sec. of the Club, 163A Strand, London, W.C.2.

THE BIG BOARD

An interesting appeal is that of Frederick Henry Metcalfe, a 'bus conductor, who lost his action against the London Passenger Transport Board because of the doctrine of "common employment."

He was crippled for life in a collision between his 'bus and a tram, and he sued the Transport Board last April. Mr. Justice Macnaghten, while assessing damages at £3,715, held that Metcalfe could not recover because of the negligence of a fellow-servant.

Disguised Dictatorship

Tom Archer farms 200 acres at Wootton Bassett, working a fourteen-hour day on the job.

The Milk Marketing Board has piled up a bill against him for levies, penalties and legal costs totalling £544.

TRUE STORY

"Yes, mummie," said my six-year-old daughter, on her return from the party, "I had such a nice boy next to me at tea. We soon made friends. Instead of having to wait until he helped me, he told me to lean over and help myself!"

NEWSAGENT'S ORDER

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TO OTHER WOMEN**I NEED YOU!**

Your work, your co-operation, your support and your comradeship.

I NEED IT

here in the Centre, in London and out of London, in town and country, everywhere.

Each afternoon, from 2 to 6 p.m., I am here. Will you come and see me—those who can? Those who cannot, will you make yourselves known by letter?

THERE IS SO MUCH FOR US TO DO TOGETHER
E. M. COCHRANE-SHANKS

**Westminster Pensions
at 50 Association
Formed**

At the first of the meetings for women held at the Social Credit Centre, 163A Strand, on January 12, Mrs. Hilderic Cousens spoke of pensions for all at 50 as a way of bridging the gap between what we possess and the abundance available.

It was this gap that kept us from enjoying the plenty which existed. We had tried to build various bridges, and we would not leave off building the mighty bridge of "Dividends for All" because at a bend in the river we saw the chance of running up a plank bridge of "Pensions at 50."

Mrs. Cousens stressed the idea that Social Creditors must be certain of the plenty because that was the firm rock on which to build. It was the foundation of their work.

At the end of the meeting the Westminster Pensions at Fifty Association (£2 a week at 50) was formed with Mrs. Travers Symons, chairman, Mrs. Hilderic Cousens, hon. secretary, and Mrs. Farrant, hon. treasurer.

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Announcements & Meetings Miscellaneous Notices

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

Advertisers are requested to write for space rates, to Advertising Manager, Social Credit Secretariat Limited, 163A, Strand, W.C.2.

BIRMINGHAM and District. Social Creditors 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.

COVENTRY PENSIONS AT 50 ASSOCIATION. Enquiries to 22 Allesley Old Road, Coventry.

DARLINGTON. Residents' enquiries welcomed through Mr. J. W. Jennings, 1, Bracken Road.

DERBY S.C. Association. Meetings are held fortnightly (Tuesdays) at the "Unity Hall," Room 14, at 7.45 p.m. Next meeting, January 24. "United Social Club" cater for refreshments to all bona fide members of S.C. Association.

THE Liverpool Social Credit Forum, an autonomous local group, is prepared to arrange for speakers to address meetings on Social Credit and will welcome enquiries regarding other activities in the Social Credit Crusade. Address communications to F. H. Auger, "Malvern," Corbridge Road, Liverpool, 16.

LONDON RESIDENTS AND VISITORS are welcome at the Social Credit Rendezvous, 163A, Strand, W.C.2 (entrance in Strand Lane, close to Aldwych Station). Open meeting: Thursdays, at 8 p.m.

January 26
Meeting for Women 5.30
Meeting at 8 p.m.
Speaker to be arranged.
All visitors welcome.

PORPSMOUTH 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.

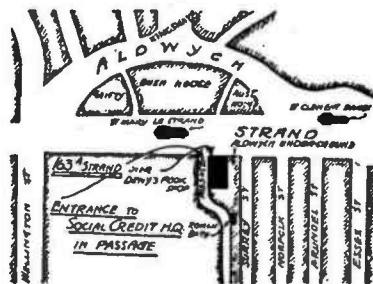
TUNBRIDGE WELLS and District. Will Social Creditors please get in touch immediately with W.L.W., Cor Laetum, Hastings Road, Pembury, near Tunbridge Wells?

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.

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

LIVERPOOL S.C.P. 1939 series fortnightly meetings at Recce's Bank Café, Castle Street, commence Monday, January 16, at 8 p.m. Liverpool Social Creditors, Support Action!

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THE FIG TREE

THE DECEMBER ISSUE, JUST OUT

contains an important article by G. F. POWELL reviewing the Alberta situation.

GEORGE HICKLING draws the veil from the machinations of the Bank of England, which he calls the "Crisis Factory."

A remarkable analysis of the events that have precipitated the present world condition, from the graphic pen of Miss D. E. FAULKNER JONES, should be read by everyone.

Other notable contributions are from "A.B.C." ARTHUR BRENTON, A. W. COLEMAN, G. W. L. DAY, ARTHUR WELFORD, C. G. DOBBS, HILDERIC COUSENS, GRISELDA COCHRANE-SHANKS, TOM DIXON, PHILIP McDEVITT, and EDWARD P. KAYE.

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New Leaflet —
(Page 5, Social Credit, October 7)

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