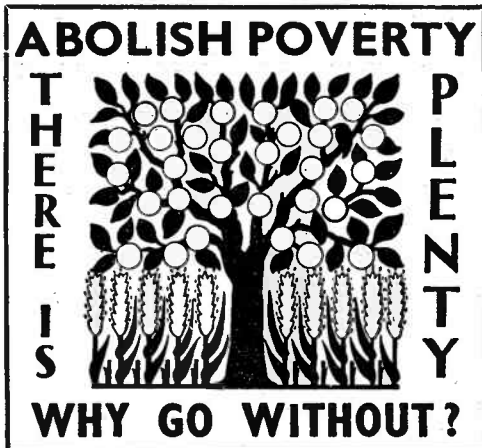


SOCIAL

For Political and
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CREDIT

Economic Democracy
Social Credit Secretariat

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FRIDAY, DECEMBER 6, 1935

Weekly Twopence

Policy of a NATIONAL DIVIDEND

Albert Hall Meeting

A MEETING organised by the London Social Credit Club was held last night at the Royal Albert Hall, when speeches on various aspects of the social credit scheme were delivered. Mr. J. Ewart Purves presided over an audience which about half filled the hall.

Lord Tavistock, speaking of the policy of a "national dividend," said that machinery while destroying the need for human labour was greatly increasing the output of real wealth in goods. The men displaced from paid labour by machinery must be given money to buy their share of the output of the machines that had displaced them, but that money must not be taken out of other people's pockets because that would be robbing Peter to pay Paul. There was a clear case for the payment, probably through the Post Office, to every citizen of the country in work or out of work of a certain equal sum of new money, the amount depending on or being related to the country's ascertained output of desired goods and services, rising as that output rose and falling as it fell. Then even if a man could not get a paid job he would be able to exist in decency and comfort without being a burden on his fellows, and he would be able to help the men still in work by being an effective customer for the goods they produced.

Dividends Plus Wages

It would always pay a man to get a job if he could because wages would be extra to the national dividend. If too many people got lazy and tried to live on the dividend only production would decline, and since the amount of the dividend depended on production a drop in the dividend due to a decline in production because of lack of labour would drive the idle back to work in sufficient numbers.

Using such channels of information as the Board of Trade returns and taxation returns, the State would find out what during a previous period was the approximate total national consumption of goods, and adding to that total depreciation and the total of exports would arrive at the top half of a fraction. For the bottom half of the fraction the State would take the total production of new goods, total appreciation, and the total of imports. Assuming those figures to be £200,000,000 and £300,000,000, that would give a fraction of two-thirds and by that fraction the cost of all goods sold by retailers who kept proper accounts would be multiplied. If they had been selling a certain quantity of goods for £12 plus their profit they would be asked during the next period to sell at £8 plus an agreed profit, and they would receive through the banks £4 of new cheque money. Minute accuracy in the calculation would be unnecessary because it would be reassessed at regular intervals. Any attempt to readjust purchasing power to real wealth must be an immense improvement on the present system, which adjusted the supply of real wealth to the supply of purchasing power.

Prospects in Alberta

Mr. Maurice Colbourne, speaking of the position in Alberta, said he did not know what Mr. Aberhart thought he was getting when he got the Premiership of Alberta, but what he did get was a province in debt. A debtor was not free, and an important point to remember was that Mr. Aberhart was not a free man. He must behave as a good debtor in the orthodox sense so long as he wished to preserve the right to experiment. A second point to remember was that Alberta was not autonomous in matters of currency and the control of the money system. Could Alberta become autonomous? That was a legal question and he could not



BANK NOTE PROPAGANDA



Device on a Stamp

BANK of England notes are being used as carriers of an illegal form of propaganda. On some have been stamped the King's image, and surrounding it the words: "Demand National Dividends for his People." Sympathisers with the Social Credit movement are believed to be responsible.

To make an impression with a rubber stamp on a £1 bank note would cost the perpetrator the value of the note if caught. At the Bank of England it was stated that the penalty is £1 for "printing or stamping or by any like means impressing on any bank note any words, letters or figures."

The foregoing appeared in the "Daily Mirror" of November 15. We have seen a £1 note with the stamp reproduced above in the circular white space on the reverse side of the note. This is doubtless the effort of an individual propagandist who is willing to risk the loss of £1 a time. The action is illegal but loyal!

THE ROOT CAUSE OF WAR

Any village which has two grocers' shops, each competing for an insufficient, and decreasing, amount of business, while continually enlarging its premises, is a working demonstration of the economic causes of war—is, in fact, itself at war by economic methods. —Major Douglas, in a broadcast on "The Causes of War," November 30, 1934.

distress without considering particularly how it will be brought about.

The Social Credit Position

The first objective referred to in Mr. Hankins' cable is the national control of credit, in contradistinction to the nationalisation of the banks.

It should be particularly noted that, while by common consent, and as confirmed by the obvious apprehension of the London press, the new Government is predominantly influenced by the Social Credit objective, yet not one single Social Credit candidate by that name was nominated, and therefore, of course, none could be elected. Moreover, no Social Credit political organisation, in the normal party sense, was required.

This compares with the Australian elections, in which a Social Credit party nominated forty candidates, none of whom were elected.

Yet at least as much energy has been put into Australian propaganda as in New Zealand.

Stock Exchange Camouflage

The usual trick with New Zealand securities was used to simulate a 'loss of confidence,' that is to say, the marking down of the 'buying' price by brokers. It does not follow that anybody is ready to sell at this figure, while the broker does not reduce the price at which he is prepared to sell.

SOCIAL CREDIT in NEW ZEALAND

Many Social Crediters Elected— BUT NONE BY NAME

They Voted for Results not Methods

Telegram from Hankins, Wellington, N.Z., to Major Douglas, 163A Strand, London:

COUNTRY APPROVES FIRST OBJECTIVE CLEAR MAJORITY TWENTY THREE SEATS. SOCIAL CREDIT MEMBERS EIGHT ELECTED IN TWELVE CONTESTED. ALL GOVERNMENT MEMBERS OF MONETARY COMMITTEE DEFEATED.

THE result of the election, as *The Times* remarked, exceeded the most optimistic expectations of the New Zealand Labour Party, and stood as follows:

Labour	...	...	52
National	...	...	20
Independent	...	...	4
Country	...	...	4

resist the thought that if there was a legal appeal to decide whether Alberta should be permitted to conduct an experiment in financial autonomy the verdict would be in the same spirit as the verdict given at Washington when the "new deal" came up for judgment. Such experiments were not attacked until they began to appear to be successful, but before they were too successful they would be stopped. If such a fate should overtake Alberta it would not be a case of social credit having been tried and found wanting, but a case of social credit not having been tried. There was a much better chance in New Zealand, which was largely autonomous.

Lady Clare Annesley and Mr. Norman Smith also spoke.

—"The Times," November 30, 1935.

The former Minister of Finance, Mr. Downie Stewart, was defeated, and Mr. Coates, the Minister of Finance, narrowly held his seat against an Independent.

Results, Not Methods

The *Times* comment on the result is most significant for readers of this paper; it ran:

The result appears to be mainly attributable to the wave of discontent with the economies practised by the Government. Vote-splitting cannot be held to have largely contributed to the result, as all the Democrats, including their leader, Mr. Hislop, were defeated and few polled well. Nor is it probable that voters were strongly influenced by the Labour Party's significant promises of credit control and guaranteed prices. **It appears rather that the people have accepted the general promise of prosperity and abolition of**

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SOCIAL CREDIT

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The Propagandist's Task

THE most immediately important activity of the Social Credit movement is the Electoral Campaign for bringing Parliament itself, and consequently the forces of the Crown, which Parliament controls, under popular control in regard to objectives, and not in regard to mechanics.

Insistence upon the necessity, in this campaign, of excluding Social Credit or any other mechanism has given rise to two mistaken ideas. First, that the policy of the Secretariat is to suppress all Social Credit propaganda and all mention of Social Credit (apart from the obvious undesirability of such a programme, it is manifestly impossible). Second, as may be seen in our correspondence column, that the Secretariat is too much occupied with Social Credit, to the detriment of the Electoral Campaign.

A positive statement of the Secretariat's attitude to Social Credit principles and propaganda should avoid future misunderstanding, apart from misrepresentation.

We are satisfied that the Social Credit financial proposals, as propounded by Major C. H. Douglas, provide an effective mechanism for securing the policy of Social Credit, which is Economic Democracy.

Every new criticism and objection which has been brought against these proposals during the past seventeen years has been adequately met. We do not believe that any further criticism will arise to necessitate any modification of the principles involved.

Social Credit has been examined from every angle and is established unassailably as one mechanism, probably the only mechanism, which will produce the desired results. There, for the present we are content to let the matter rest.

We do not desire nor intend to enter into any further controversy in regard to it. We do not ask nor require any further examination of it, judicial or otherwise.

We shall not rest while the present financial control of human destiny persists, but shall use all our efforts to bring about a change from the existing policy which is an insult both to intelligence and to humanity.

Our task is to mobilise the will of the people to drive the political situation right up against those who are in charge of administration, and force them to deliver the results which every decent, reasonable man and woman desires, and which we know to be physically possible now. If another, or a better mechanism is found which will produce these results we shall be satisfied. But we shall not be satisfied with any suggestion that these results cannot be produced while genuine Social Credit remains untried.

The business of the Social Credit propagandist therefore is instructional and not controversial. He will receive every assistance from the Department of Propaganda of the Secretariat, which will provide an authoritative centre for reference, and will shortly initiate new constructive suggestions, both to Group Supervisors, to individual propagandists, and in breaking new ground.

Every Social Credit propagandist worthy of his salt knows that instruction in Social Credit is a long and toilsome business. It is a matter for quiet discussion and argument, not for public meetings—the justification of which is in recruiting.

The first year of office of the Executive Board is drawing to a close. Two great tasks have been done: the launching of this paper; the launching of the Electoral Campaign. The new Board has two years before it. With the help of the movement they will be more momentous still.

The game is with you.

Alberta Note

Mr. Robert James Magor, who was so helpful to Newfoundland, has issued a preliminary report on the financial situation of Alberta. He considers that drastic economies in administration will be necessary, and considerable increase in taxation. He would.

Taxation is the exact opposite of National Dividends. As a device it has existed for a few hundred years, and technically it is quite unnecessary. Taxation represents confiscation of purchasing power, National Dividends represent its distribution.

From a Seat in the Stalls

Albert Hall Meeting

It must be recognised that the organisers of the meeting, reported on our front page, have put immense energy into its preparation, and no doubt have spent considerable sums, both in advertising and other forms of preparation. The fact remains, however, that, in circumstances far more favourable than have ever existed before, and with a population, within a radius of thirty miles, greater than that of Australia, approximating that of the whole of Canada, and several times that of New Zealand, the audience collected has been surpassed in comparatively small towns in each of these countries, with broadcast audiences in addition in almost every case.

We mention this only to suggest that, having in view the very condensed and comparatively rare reports conceded by the London press, and their generally tendentious character, the energy expended deserves a much greater result than it probably receives. The Times report was such an agreeable exception to the tendency mentioned that we have reprinted it in full on the front page.

The Nature of the Beast

It was noticeable, and maybe significant, that the majority of the newspapers gave very little space to the actual speeches, and much more to the announcement of a petition to the King.

From which it may be deduced that such a petition is viewed not merely without alarm, but with satisfaction.

Our sympathy goes to the chairman of the meeting, Mr. J. Ewart Purves, who was the victim of the most gratuitous piece of misreporting we have seen for some time. What he said was, "To explain Social Credit in a nutshell is impossible." What the Daily Telegraph attributed to him was, "Social Credit, in a nutshell, is completely impossible." The last time our great contemporary touched bottom was in alluding to the Social Credit Party in Alberta as 'a Socialist organisation.'

£300,000,000

Business is business, and big business, we suppose, is big business, but when finance gets busy the big industrialists have to stand around and gape.

When big business wants to squeeze out little business it cuts prices, and loses profit until it has cleared the market of tiresome competitors. This gives control. The issue of £300,000,000 Government loans at very low interest rates (which has, of course, been the chief topic of conversation all over England this week!!!) will reduce the yield of all Government securities to the confusion of the private investor. It represents a move to make investment in gilt edged securities a prerequisite of financial institutions.

It will tend to induce private holders to transfer their holdings to investments with a larger return and less security, or alternatively to become greater patrons of investment trusts and insurance companies. It will also concentrate Government indebtedness in the hands of finance. An ordinary conversion is deflationary in effect, since it reduces the income of private investors, but a reduction of the income of banks is not necessarily deflationary. On the other hand the transfer of private holdings of Government loans to financial institutions will be inflationary, since bank purchases of securities create deposits.

The Source of all Money

Many newcomers to Social Credit experience difficulty in accepting as a fact the statement frequently made by both new and old economists that practically all money comes into existence as a debt to a bank. To any of our readers who find this statement difficult the following extract from *On the Road*, for November, should be of interest:

In the course of conversation recently, the head of a manufacturing and wholesale firm which had convened a meeting of its creditors explained that matters had been brought to a head because the bank were not satisfied to have their overdraft reduced by sixty-six per cent., but required payment in full. Control of the business had passed to the bank owing to the long credit allowed retail buyers, the firm having insufficient cash resources to finance its trade. Briefly, the position was stated to be as follows: cloth bought in January is payable in April or before, factory and other wages must be met promptly each week; merchandise was delivered to retailers March 20th, dated as June, accounts becoming due on August 10th, less 2½ per cent. discount. This means, of course, that the supplier is borrowing money from his bankers at interest in order to lend it, free of charge, to customers.

The retailers referred to in this quotation, although they may be in credit with their

own banks, are actually operating on bank credit obtained at second-hand, and this is the case with practically every retailer. Similarly, practically every customer in debt to a retailer, is obtaining credit either from the retailer's bank or, as in the case quoted, from the bank of his wholesaler. In fact, all money, except a fraction so small as to be of no significance, comes into existence as a debt to the banking system.

The Real Nigger

The fact that the purchase of securities by banks is part of the technique of credit creation, and their sale, of credit destruction does not invalidate the foregoing. The criticism which we make of the system does not lie against the creation and destruction of credit, both of which are useful and necessary. Nor need there be any objection to the creation and destruction of credit by the banks as banks.

The crux of the matter is this. Real credit is a communal creation, based upon the existence of a functional industry, a consuming public, and a recognised system of co-operation. Financial Credit is supposed to reflect this.

Yet those who have the power to create and destroy credit have assumed the ownership of it.

They issue it only as a debt to themselves, or for value received, and the penalties are heavy if anyone tries to encroach upon their powers.

Putting in the Props

One of the questions frequently asked is: "How, if the money system is as bad as the Douglas analysis shows it to be, can it continue working at all?" The answer is that it is continually given a new lease of life by emergency relief measures. Its rules are perpetually being broken, and only because this happens is it possible to make it workable.

One of its rules is that a man who does no work shall receive no pay. But nevertheless, some millions of people draw the dole. If they did not they would starve, and also the volume of purchasing power available would shrink still further.

Another rule is that budgets shall be balanced. But there are many Governments to-day whose budgets are very far from being balanced. Italy and Germany, for instance.

Where budgets have been "balanced" it is frequently at the cost of huge debt. Our own deadweight debt has increased by £400,000,000 in the lifetime of the National Government. (Did you know that?)

Yet another form of financial patchwork is the continual and drastic reorganisation of capital in commercial companies. For example, the Crittall Manufacturing Company is about to write off its assets by the enormous sum of £897,534 after a better year's trading. If a company goes into liquidation, all its assets may be written off. In this way industry as a whole adjusts its finances under an otherwise unworkable system at the expense of the investing public.

Bishop Attacks Finance

Bishop F. W. Pigott, of the Liberal Catholic Church, attacks the Money System in his notes for October of this year.

The National Debt, he says, "still stands at nearly eight thousand million pounds, and on this huge amount we taxpayers pay for interest and management 211 millions, or thereabouts, annually. Nothing in our national affairs is so much in need of close scrutiny and examination as this National Debt. . . On close scrutiny it will be found, I feel sure, to be largely, if not entirely, fictitious. Most of it, perhaps something like eighty per cent., will be found to have been created out of nothing, by bankers on the strength of the nation's real wealth and natural resources. Book entries, nothing more. It should therefore be credited not debited to the nation, and national dividends should be paid from this credit to all citizens instead of the tax-paying citizens being mulcted in millions, much of which, as soon as collected, is cancelled. Could anything be more stupid? . . .

"If men will not, or cannot, or dare not, move in this matter, let us hope that women will step in with their well-known determination. They got the vote by determination, but have done nothing with it so far, except just to use it. Now is their chance to put their hardly-won political power to some really good use."

The Cause of Wars

Writing on the cause of wars, the Bishop says "the ultimate cause is, as always, when

war threatens, the fear of scarcity, the dread of not having enough of the world's bounties.

"That is the cause of war always, the real cause, whatever the ostensible cause . . . the ultimate cause of war is always economic, and if we would abolish war, as we must, we must attack, with all the power we possess, the real cause; we must attack an outgrown, obsolete, rotten economic system, which all the world over keeps the people in want, or fear of want, which is the same thing, and so makes their governments nervy and irritable, and eventually drives them to fly at each other's throats like maniacs.

"And all the time the world is teeming with plenty. Bountiful Nature was never so bountiful as now . . . So much, easily so much more than we could possibly use, Then why not have it? Why not get it and use it and consume it and be happy all together? Simply and solely because the economic system by which all States in the world are controlled is utterly rotten and false. Therefore attack the economic system."

Pearl and Poise

The latest advertisement of the Pearl Assurance Co. Ltd., under the heading "Pearl Pensions Give Poise," pictures four people, all obviously pleased with life, and unctuously remarks—

In spite of the differences normally so noticeable between individuals, you can hardly fail to be struck by the same unmistakable air of self-possession and independence which distinguishes all holders of Pearl Pension policies. If you, too, would like to enjoy the comfortable feeling of knowing that your income will be guaranteed in later years, why not enquire for particulars on the form provided below?

It is just this poise, this "air of self-possession and independence" which we Social Crediters believe to be the birthright of every citizen; but it should be by right of citizenship of a rich country, not merely through possession of a paper claim on a financial institution, obtained by self-denial in the present, in the hope of an assured future. We say "in the hope of," advisedly, for no insurance company, however great its assets is prepared to guarantee that the purchasing power of the money it pays out when a policy matures will equal that of the money it has received as premiums. It cannot do so, for the system of which it is so important a part, and which makes such insurance a necessity, is based on insecurity.

National Dividends would give us all "poise" and give it now, not in a problematical future, nor at the cost of present sacrifice.

Passing of the "Brill Express"

To-day the "Brill Express" will make its final journey and the Brill Tramroad, which runs between Quainton Road Station on the London North Eastern main line, about five miles from Aylesbury, and Brill, will be closed. For 65 years this 6½ mile single track has proved of great service to those living in outlying villages of Buckinghamshire. The operation of the service has been simple. No signalling apparatus has been necessary. The driver, when approaching a level crossing, sounds a whistle signalling the train's arrival. The train stops while the gates are closed and after passing over a further stop is necessary while they are opened. Only at Westcott and Wotton Stations are men permanently employed. The future of the railway is unknown. — "The Times," November 30, 1935.

This sad little paragraph is typical of so much of the frustration and strangulation which is the lot of the small enterprise to-day. For sixty-five years it has proved of great service. Is it of service no longer — suddenly? Has it been replaced by some new form of transport which will give better service, or the same with less expenditure of energy? If so, why not say so. The energy expended is little enough in all conscience.

We fear it is merely the usual sordid sickening fact that those living in outlying villages of Buckinghamshire have not enough money to pay the fares, and the poor little railway has fixed charges that it cannot meet.

The villagers can stay at home for the present, we must suppose—for all this little paragraph tells.

Rule, Britannia

The impregnable strength of the financial industries [sic] of Great Britain has been demonstrated by the events of the past twenty years. Out of successive crises, British Banks emerge with increased reserves and enhanced prestige, British Insurance Companies with a record, over the whole period, of continued growth in assets, in profits and in the capital value of their shares. The foregoing is quoted from an advertisement of the Trust of Bank and Insurance Shares.

The GUERNSEY MARKET HOUSE

An Experiment with a Mysterious Ending

THE main details concerning the building of the Guernsey Market have been described by Mr. Theodore Harris from official documents in "An Example of Communal Currency," published in 1911.

The Guernsey Market House was paid for in Government notes issued to purveyors of material, master-workmen, and operatives. The notes were accepted as currency throughout the island, and eventually redeemed out of the annual market revenue and spirit duties. Thus all tribute to bankers was avoided.

We do not know whether the aggregate amount of "currency" of all kinds in circulation within the island was increased or not; nor is it clear whether there was any change in prices.

Mr. Sidney Webb (in the preface to the book) speculates that before The States' note issue there may have been an actual dearth of currency, as successive attempts had been made to prevent foreign coins from being gradually withdrawn from the island. This is probable, for Guernsey, like other places, had fallen on evil days following the Napoleonic Wars.

The islanders suffered under a heavy debt and much unemployment. The roads were bad, and the sea was threatening to overflow a big expanse of land. The sum required to avert this danger was estimated at more than £10,000, but the island's debt was over £19,000, and an annual charge for interest and ordinary expenses of about £2,400 left only some £600 for improvements out of a total revenue of £3,000.

The position seemed hopeless, but the necessary money was raised by a tax of 1s. a gallon on liquor for five years, for which

the committee's report shows the benefits which they considered would arise from the scheme for raising the £5,500 required.

The means of meeting this would be to apply to it the sums now in litigation with the town ... £1,000
Twenty-shilling notes put at the disposal of the committee ... £4,500

Total £5,500

But provision must be made for the repayment of the notes issued, and the means recommended by your committee are as follow:

The thirty-six shops, built for butchers according to the plan recommended would produce at £5 sterling per annum ... £180
From this must be deducted £20 for hiring the house, at the corner, and £10 for repairs ... £30

£150

The States should grant for the ten years after the first year ... £300
This would give an income of ... £450
and this sum would be spent each year in paying off and cancelling as many notes.

Thus at the end of ten years, all the notes would be cancelled, and The States would be in possession of an income of £150 per annum, which would be a return for the £3,000 spent by them.

It is quite clear, therefore, that the money for building the Meat Market was raised without a loan, The States paying off the notes at the rate of £450 a year as the rents and the duty on spirits came in.

The new Market was opened on October 5, 1822, and *The Mercury* of that time chronicles the fact that the band of the East Regiment took part, and the church bells rang until five in the evening.

Further Issues of Notes

The next issue of notes seems to have been to pay off the floating debt of £4,000. An extract from the Finance Committee's report which The States accepted on June 14, 1820, reads as follows:—

Respecting the floating debt, which consists of sums payable at times more or less distant, it would be easy to discharge it by £1 notes put into circulation as needs require. The extinction of the whole of the floating debt could thus be brought about without the necessity of new loans. If loans should be raised it would be necessary to provide for repayment both of the principal and of the interest. If, on the contrary, recourse is had to £1 notes the interest alone which would have been paid will suffice.

In September of the same year, a further issue of 4,500 £1 notes was made to reduce the interest-bearing debt, the Finance Committee remarking in its report that "The States could increase the number of notes in circulation, without danger, up to £10,000 in payment of the debt."

Further issues of notes were made for various purposes at different dates amounting in all to over £80,000 worth during a period of twenty years. These notes were mostly for £1, although some were for £5. In 1837 there were still in circulation £55,000 worth, but in that year they were reduced by £15,000.

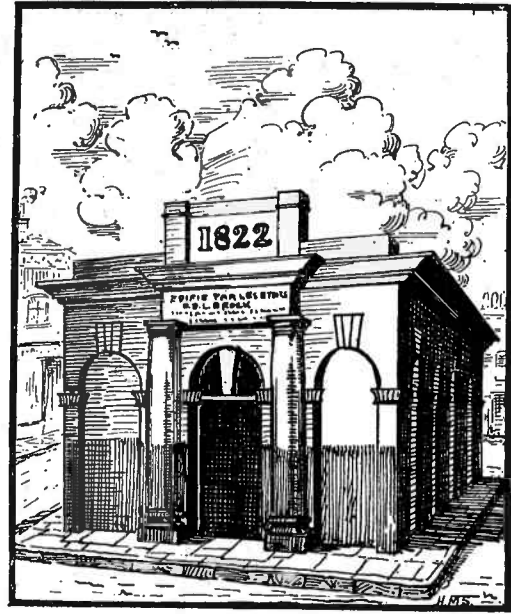
There is abundant evidence throughout the records that the system was much appreciated.

Opposition

It does not appear that any opposition arose until 1827, but this gradually grew until it was decided in 1836 that The States should not issue any more notes. The author of the book reports that this opposition centred in the issue of paper money by The States, but it seems quite clear that self-interests of various kinds lay at the heart of the trouble, as the following tends to show.

In 1827 the Guernsey Banking Company, now known as the Old Bank (and recently taken over by the National Provincial Bank), was founded from the firm of Priaulx, Le Marchant, Rougier and Company. Jean Le Marchant, the bank's president, and also a member of The States, with two other jurats, complained to Whitehall that The States had exceeded their annual revenues without sanction of the superior authority, and had contracted liabilities which had exceeded the means of The States.

The Privy Council forwarded the complaint to The States, but the Bailiff and his fellow Statesmen were able to draw up a reply which successfully disposed of the accusations. Further complications arose however, and in 1830 another new bank (the Commercial Bank) was founded which,



in conjunction with the Old Bank, issued notes at its own discretion.

The struggle was then brought to a head between the authority of The States and that of the two banks, and Daniel de Lisle Brock, the Bailiff, made a magnificent fighting speech at an historic sitting of The States, showing clearly that the choice lay between notes issued for the benefit of individuals, and notes issued for the public interest.

He carried The States with him, and it seemed as if the banks would have to give way.

The States appointed a committee on September 21, 1836, to "defend the rights and interests of The States, and the public." Failing a satisfactory arrangement, the committee was directed "to adopt every measure and make every necessary sacrifice for supporting the circulation of The States notes. And finally, should the case require it, to propose to The States the adoption of those ulterior measures deemed requisite by the committee, for the general interests of the island."

Defeat

How, in view of its instructions, the committee could do so, historic records do not show, but, on October 9, 1836, it agreed with the banks to the restriction of The States notes to £40,000, the banks being given the right to issue a similar amount. This arrangement was reported to The States in the following March by the Bailiff, who had hitherto championed the issue of State notes, and it would appear, was accepted without debate, for, says the author, "He brought forward no proposition on the matter on which The States should deliberate."

Commenting upon this sudden and unexpected defeat, Mr. Theodore Harris says:

The mystery surrounding the abrupt catastrophe is yet undeciphered, and is likely to remain so, as there seems no material from which to glean what took place during those few but momentous days between September 21 and October 9, 1836. Was there treachery? Was it but the inevitable fate of "the best-laid schemes o' mice and men," or was it a unique and deplorable economic tragedy?

The light thrown on economic and other matters in recent years by the writings and speeches of Major Douglas should help us to answer these questions.

H. M. SOUTHOON.

Economic Planning*

Mr. Cole, the Edgar Wallace of Socialism, is half-Bourbon. While he continues to learn, he forgets nothing. He has now mastered the facts of the power of production, the deficiency of purchasing power, and the artificiality of money. He discusses each with vigour and enthusiasm. He wants to tell the world all about them. With the confidence of a pioneer with new knowledge, he asseverates that national dividends are necessary and will inevitably tend to supplant the wage-system. He draws a plan with meticulous attention to detail and colours it up very prettily. We are told what able-bodied Ma and Pa will get and the precise socially-equitable and judicious share of the social heritage which may be entrusted to little Maud and Tiny Tim, without giving them stomach-ache.

While making these sheep's-eyes at a new love, however, Mr. Cole is by no means off with the old. His objective is something which he terms "Socialism," which, of course, is government of people to suit an economic system. The conception of a governed economic system to secure the maximum economic freedom of the individual eludes him. Consequently, when presented with a pair of perfectly good and effective tools by Douglas, viz., the National Dividend and the Just Price, he at once proceeds to blunt them in constructing a prison.

Plans and Plans and Plans

To the Social Crediter the datum of a satisfactory system of distribution is the

SHOT AND SHELL

Sale of herrings for curing purposes now prohibited on East Coast by Herring Industry Board until midnight, January 31, 1936. — "Sunday Graphic and News," Nov. 17, 1935.

Production of whale oil in 1931 and 1932 was three times the quantity prior to 1928. Norwegian Government has officially restricted catch period to between December 1 and March 15; in previous years this was November to May. — "Financial Times," Nov. 11, 1935.

Loan Council of Australia accepted Commonwealth Bank's offer to underwrite internal loan of £7,500,000 at 3¾ per cent. interest, to meet deficits and provide for public works. Council had originally proposed £33,000,000 loan, but bank suggested this should be reconsidered, as "the condition of the money market did not justify so large a loan." — "The Times," Nov. 9, 1935.

Export duty on native rubber advanced to twenty-five cents per kilogram. Price native producer receives is hardly more than three cents per kilogram. It is therefore expected that native production will be gradually reduced. — "Daily Express," Oct. 22, 1935.

Rubber is now being made from gas. Resultant product is superior to natural rubber in many ways. — "Sunday Pictorial," Nov. 17, 1935.

Spanish Government, in endeavour to relieve over-production of wine, tested extract of grape-juice as petrol substitute, but engines refused to work. Still, huge quantity of grapes has been "used." — "Evening Standard," Nov. 16, 1935.

The Dutch Government is considering the slaughter of another 100,000 milch cows because of "over-production" of dairy produce. — "Daily Herald," November 22, 1935.

Over 100,000 fish dumped in the sea by British trawlers this week because sanctions against Italy had closed the Italian market. A trawler entered Plymouth yesterday with a catch of 25,000, but as there was not a solitary bid it had to put to sea again and dump them overboard. — "Morning Post," November 22, 1935.

British pilchard trade ruined. Millions dumped in sea. Many fishermen in Devon and Cornwall are facing starvation as a result of the imposition of sanctions against Italy. — "Daily Mail," November 22, 1935.

Shipbuilders at Selby, Yorkshire, have received orders for fourteen super-trawlers. — "Daily Mail," November 22, 1935.

Super-trawlers mean super-catches, and super-catches mean super-gluts, and super-gluts mean super-dumping, and this will mean super-starvation for more fishermen. But it all provides wur-r-r-k.

potential productivity of industry in goods and services. To Mr. Cole the datum is something which he calls the National Income. From the National Income he plans and plans until he has suppressed profits and interest and provided a Social Dividend—"that is the minimum standard at which the community has decided to support all its members"—provided they are able-bodied and amenable and polite when spat upon.

With the inception of the Dividend, he cancels unemployment pay as a cost of production. Thus, with profits, interest and the dole, etc., eliminated, costs are reduced. But lest the individual should find himself swelling with freedom from the possession of money after having paid his bills, Mr. Cole finally plans to rate selling prices high above cost of production in order to mop up all the money. To this end he brings in a nifty little bank to cancel things so that industry doesn't get more than it costs—and to ensure that none of us will be more than one week off the workhouse or other penitentiary.

"Oh, Socialism, what crimes are committed in thy name!" Who could have imagined that the principles of the National Dividend and Price Control could have been mal-fashioned as corner-stones of a plan to maintain the tyranny of abstraction over man. Fortunately, the innate toriyism of us all will yet ensure their implementation to secure an economic democracy of individuals with money at call.

F. H. AUGER.

* "Principles of Economic Planning." By G. D. H. Cole. London: Macmillan and Co.

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permission was granted by the Privy Council in 1814. Subsequently, the Privy Council extended this period for a further twenty-five years. This tax is of interest as it became the security for the issue of the first Guernsey notes.

The First Issue

The first notes were not issued specifically for the erection of the Market building as we now see it, but for road improvements, etc., although the plan was first suggested in connection with a scheme for enlarging the existing market, and to provide shelter for the stallholders.

A committee, appointed on April 12, 1815, to consider the matter, brought in a plan for the work and recommended the issue of The States notes. This plan was rejected.

In October, 1816, however, the Finance Committee recommended that £4,000 of the money required for new roads, and to pay for the erection of a statue to the late Governor, should be raised by States notes of £1. This recommendation was accepted by The States, which appointed a committee to pay out the notes and to cancel them on receipt from the Receiver of Duty, at certain pre-arranged dates.

The Meat Market Issue

In the meantime, the need for enlarging and covering the Market was being pressed, the site and certain buildings having been purchased in April, 1817, from the original proprietors (The Meat Market Co.) for £5,000, which was borrowed at 4½ per cent.

The first proposals had been defeated by a majority of one, but finally, in May, 1820, a plan by John Savory Brock was accepted at a cost of £5,500.

The following interesting quotation from

* "The States" (*Les Etats*) is the Parliament of Guernsey. It now consists of forty-nine Members, but at the time under consideration there were only thirty-two Members—the Bailiff (who acted as President), the Procureur du Roi (corresponding to the English Attorney General), twelve Jurats or Magistrates, eight Rectors and ten Connetables, or Parishioners. The decisions of The States are subject to the approval of the British Privy Council, to whom there is a right of appeal.

Real Reflections

This* is how a book on architecture should be written: fourteen pages of condensed letterpress and one hundred and eighty-six of illustrations from photographs of buildings. Mr. Bucknell and Mr. Holme are evidently men of few words, but what they have to say is of the greatest value to both architects and industrialists, for "Industry is so powerful a force in the life of a modern country that the architecture of industry has every chance of acquiring a quality of greatness."

First, plan: The Introduction begins with the Site, and deals with it from "Ease of transport of the raw material and the finished product," through weather and soil conditions, winds, building regulations, town planning and zoning, sewage disposal, down to the utilisation of waste products. Then comes Process which conditions the building plan; internal services, effect of material used in process, welfare, etc., all to be taken into account and arranged for in the building plan before ever the outward appearance is thought of, for "the exterior must be dictated by the requirements of the interior."

"This type of planning has, firstly, utilitarian advantages which increase the capacity for production and profit; secondly, a beneficial influence on the mind of the worker and on the outlook of the community, and, thirdly, for those who study architectural questions with detachment, a dignity and beauty which increase confidence in our century and its effort."

But the architect "... must be both practical and artistic or be unfit for the production of an architecture worthy of industry." On the practical side particularly he will be judged by the industrialist and the worker, but many of these will be affected daily, consciously or subconsciously, by his

* Industrial Architecture. Introduction by L. H. Bucknell. Edited by C. G. Holme. London: The Studio Ltd., 44, Leicester Square, W.C.2. 30s. (New York: The Studio Publications Inc., 381, Fourth Av.)

The Aladdin Factory



artistry also. To "those who study architectural questions with detachment," to the passers-by, the building will remain a pleasure to the eye or a something from which to turn away: an inspiration or yet another deadening influence on their life.

The architect's virtue lies in his ability to suit the purpose of industry and, in his building to symbolise that purpose with beauty. Mr. Bucknell, quite rightly, would have him make no attempt to build in any style or fashion, including that which may be called 'modern.' "The 'all glass' staircase is not necessarily an expression of modern architecture any more than is the Crystal Palace; it can only be regarded as a fashion like 'diamond panes.'"

Architecture is always a true reflection of the spirit of an age; it cannot fail to be so. The gloomy prison factory at the end of a foul slum, built when human beings were regarded merely as 'hands,' illustrates the degrading commercialism of the nineteenth

century as clearly as the Aladdin Factory—by day a thing of beauty and by night a fairy palace—shows the dawning of a more humane conception of the functions of industry.

But in many of the buildings illustrated, indeed in most architecture dubbed 'modern,' there appears a certain crudity, an aspect of poverty; undoubtedly this appearance is a reflection of the artificial poverty of the pre-

sent time. Soon this false system will be finally abolished and the spirit of mankind will be released from its financial bonds; work will be done for the honour and joy of it and not for very life's sake. Quality will be the sole claim to worth. Architecture will respond: it could not do otherwise than inform with beauty the new-found material wealth and freedom.

ARTHUR WELFORD.

So This Is The End

"It is said that if everybody had a national dividend of 5s. or 10s. a week all poverty and depression would end. Have you ever heard such a notion? As Sir Josiah Stamp once said, if all 5,000 men at a football match were given stools, would it improve their view of the match?" This criticism of Social Credit was delivered by Mr. Ernest Johnson, a Maryport bank manager at a Church fête last week.

The Battle of Hastings

The Hastings Parliament discussed Social Credit last week. The motion was: "That in the opinion of this House the proposals contained in the Douglas scheme of social credit offering reasonable hope of curing our economic and unemployment troubles should be thoroughly investigated."

This was moved by Mr. T. Moakes and after due discussion was carried.

YOU AND PARLIAMENT—III

1835—A "New Political Science for an Entirely New World"

By Dr. Tudor Jones

This is the third of a series of articles on True Democracy abstracted from a new book by Dr. Tudor Jones which has just been published at 1s. by the Figurehead Press, London.

But does not the history of all oppression teach you that those who oppress rely always for their justification upon a fact created by themselves?—Mazzini.

DE TOCQUEVILLE, sent by the French Government to study the penitentiary system of America, returned and wrote a book on Democracy.

He had been placed by fate on the brink of the French Revolution, stripped of the traditions of the past by one blast of that great convulsion, and robbed by another of his own hopes of the future. "Full of apprehensions and of hopes," despite his perception of danger, he clung, as he would have had others cling, "with a firmer hold to the belief, that for democratic nations to be virtuous and prosperous, they require but to will it." He said:—

"A new political science is wanted for an entirely new world. But this is what we think very little about; placed in the middle of a rapid stream, we fix our gaze obstinately upon the ruins on the banks, while the current sweeps us along, and drives us backwards towards the abyss."

In the circumstances which convey to the mind of every intelligent observer the same impression of inadequacy in the means taken in all human communities to meet emergent events, it is good to refer to the beliefs of this pioneer.

He perceived that the course of history is determined by nothing that is accidental; and if he ascribed its order to the operation of a divine Providence with greater freedom than is customary to-day his argument remains unaffected: that the democratisation of the world is inevitable. The various occurrences of national existence have everywhere turned to its advantage. "All men," he said, "have aided it by their exertions: those who have intentionally laboured in its

cause, and those who have served it unwittingly; those who have fought for it and those who have declared themselves its opponents, all have been driven along the same track, all have laboured to the same end, some ignorantly and some unwillingly; all have been blind instruments in the hands of God."

The Hand of Providence?

He went on to say that the gradual development of the equality of conditions was a providential fact, possessing all the characteristics of a divine decree: universal, durable, constantly eluding all human interference. Events as well as men contributed to its progress. He asked whether it was wise to imagine that a social impulse which dates from so far back could be checked by the efforts of a generation. He said his whole book had been written under the impression of a kind of religious dread produced by the contemplation of so irresistible a revolution, which had advanced for centuries over amazing obstacles, "still proceeding in the midst of the ruins it has made . . . If the men of our time were led by attentive observation and by sincere reflection to acknowledge that the gradual and progressive development of social equality is at once the past and future of their history, this solitary truth would confer the sacred character of a divine decree upon the change. To attempt to check democracy would be in that case to resist the will of God; and the nations would then be constrained to make the best of the social lot awarded to them by Providence." He envisaged a state of society in which "every individual being in the possession of rights which he is sure to retain, a kind of manly reliance and reciprocal courtesy would arise between all classes, alike removed from pride and meanness."

He perceived "that we have destroyed those independent beings which were able to cope with tyranny single-handed."

He commented upon the paradox of his time; to the unrelatedness of the actions and expressed beliefs of men to the ends they sincerely desired to attain, so that "the high-

minded and the noble advocate subjection, while the meanest and most servile minds preach independence; honest and enlightened citizens are opposed to all progress, while men without patriotism and without principles are the apostles of civilisation and of intelligence."

But he dismissed, perhaps too easily, a necessary condition of a better state of society than his own. He said that men were sure to retain the rights of which they were in possession.

What has happened in the hundred years since the publication of "Democracy in America?"—in America, in England, in France, in the world, to the democratisation of which appeared to be "so irresistible a revolution"? Servitude or freedom, knowledge or barbarism, prosperity or wretchedness? Which of de Tocqueville's antitheses have been realised?

Seventy of those years had passed when his sentence was made the text of the most withering exposure ever penned of the impostures which may be practised upon a people—Ostrogorski's "Democracy and the Organisation of Political Parties." Confronted with this mass of evidence, "not deemed worthy of the attention of historians and political thinkers," "relegated to unimportant paragraphs" in the newspapers; Lord Bryce could only say:

"But . . . I am myself an optimist, almost a professional optimist, as indeed politics would be intolerable were not a man grimly resolved to see between the clouds all the blue sky he can."

The science of political economy has been turned into an art of government, the art of denying to men and women, in the name of "wisdom," the satisfaction of their needs by means which are unavowed, indirect and imposturous. Since our rulers "ought not to employ force and cannot employ reasoning," they have been obliged, as Rousseau said, "to have recourse to authority of a different sort, which may draw without compulsion and persuade without conviction." Surely, as Godwin remarks, "a very indirect method of rendering them sober, judicious, fearless and happy."

The demand of de Touqueville has been fulfilled. He has had his "new political science." It is the hegemony of Finance. There is no rulership more conducive to sobriety; none more "injurious" to resist. What fears it permits or engenders do not, certainly, include fears of itself, and its happiness in its own.

PORTRAIT OF MAJOR DOUGLAS

Postcard reproductions of the portrait of Major Douglas which appeared in last week's issue are now ready and cabinet size reproductions will be available shortly.

Prices are as follow:—
Postcards, 2d. each, postage ½d.
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" " mounted 1s. " " 2d.

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Group Revenue Supervisors and overseas readers may obtain supplies for re-sale at a special discount of twenty-five per cent. on all orders for one dozen or more of any one size.

Orders accompanied by remittances should be sent to SOCIAL CREDIT, 163A, Strand, London, W.C.2.

ELECTORS' LEAFLETS Demand National Dividends

Leaflet No. 4

For Recruiting.—Contains a space for address of local group or supervisor. For distribution at meetings, or delivery by post or from door to door after collecting signed demand forms.
6s. for 1,000 (postage 9d.); 3s. for 500 (postage 9d.); 1s. 6d. for 250 (postage 4d.); 7d. for 100 (postage 2d.).

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Electors' Demand and Undertaking.—The instrument of the Electoral Campaign, in purple on orange or purple on white.
(Post free) 7s. 6d. for 1,000; 4s. for 500; 1s. for 100.

Leaflet No. 6

For Personal and Business Friends.—Not suitable for the house-to-house canvass, but for use in offices, factories, or by travellers, or at parties. Space for 24 signatures.
(Carriage extra) 27s. 6d. for 1,000; 3s. for 100; 1s. 6d. for 50; 9d. for 25.

Leaflet No. 7

For Getting Workers and Funds.—A cheap give-away leaflet which should attract buyers of the 2d. pamphlet "How to Get What You Want."
(Post free) 3s. for 1,000 (in lots of 1,000); smaller quantities at 1s. 6d. for 250.
Obtainable from the offices of SOCIAL CREDIT, 163A, Strand, London, W.C.2.

What to Read

- THE WORKS OF MAJOR C. H. DOUGLAS:—
- Economic Democracy (4th Edition) 1934) 3s. 6d.
The original statement of the philosophy and proposals of Major Douglas.
 - Credit-Power and Democracy (4th Edition, 1934) 3s. 6d.
One of these two books is essential for the serious student.
 - Social Credit (3rd Edition, 1933) ... 3s. 6d.
Contains the philosophical background of the subject and includes the Draft Scheme for Scotland.
 - The Control and Distribution of Production (2nd Edn., 1934) ... 3s. 6d.
 - Warning Democracy (2nd Edition, 1934) 3s. 6d.
Two collections of speeches and articles treating the subject from different angles.
 - The Monopoly of Credit 3s. 6d.
The latest technical exposition, and includes the Statement of Evidence before the Macmillan Committee.
 - The New and the Old Economics 1s. 0d.
Contains an exposition of the A + B Theorem.
 - These Present Discontents: The Labour Party and Social Credit 1s. 0d.
 - The Nature of Democracy ... 6d.
The Buxton Speech.
 - The Use of Money 6d.
The Christchurch Speech.
 - Money and the Price System ... 3d.
The Oslo Speech (reduced price for quantities).
 - Social Credit Principles 1d.

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- BY OTHER WRITERS:—
- The Douglas Manual, by Philip Mairet 5s. 0d.
 - Economic Nationalism (3rd Edition, 1935), by Maurice Colbourne ... 3s. 6d.
 - The Social Credit Pamphleteer ... 3s. 6d.
 - Money in Industry, by M. Gordon Cumming 3s. 6d.
 - The A.B.C. of Social Credit, by E. Sage Holter 2s. 6d.
 - Ordeal by Banking, by Allen Young 2s. 6d.
 - An Outline of Social Credit, by H.M.M. 6d.
 - Banking and Industry, by A. W. Joseph 6d.
 - Introduction to Social Credit, by M. Gordon Cumming 6d.
 - Poverty Amidst Plenty, by C. F. J. Galloway 6d.
 - Poverty Amidst Plenty, by the Earl of Tankerville 6d.
 - Social Credit and the War on Poverty, by the Dean of Canterbury ... 6d.
 - Economics for Everybody, by Elles Dee 3d.
 - How To Get What You Want, by G. W. L. Day and G. F. Powell ... 2d.
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Overseas Notes

New Zealanders Can Do It

WE have been taught to expect so little, and to endure so much, that we are disturbed and even frightened by the coming of the new age. The plain, unvarnished fact is that if we follow Douglas's lead and demand results of our Parliaments through the medium of an electoral campaign, there will be no more poverty and no more economic anxiety in the English-speaking world by the year 1940. This is a conservative estimate in some cases; New Zealand, for example, could enjoy a universal standard of living such as the world has never seen within a year.

Solemn Fooling

The people of New Zealand, like the people of all other democracies, have been taught to vote solemnly on certain technical questions about which they can have no kind of clear opinion, every four or five years, and then to sit back and trust the new government until it so obviously fails to deliver the goods that an election is necessary. They then troop obediently off to the polls once again and vote on the same set of technical questions, slightly reshaped. This is the theory; in practice, of course, the majority either vote on the principle of "turn the Government out," or else vote for people rather than policies. In either case they get exactly what they asked for, in the first place a new set of dummies, in the second a mixed set of dummies.

An M.P. is a dummy only because he is not allowed to be anything else. Nothing in democratic government is more striking than the contrast between the personal intelligence and the public impotence of Members of Parliament. I am not necessarily suggesting that the average member is more intelligent than his constituents, but why in the name of democracy need he be? Is he the master, or the representative of the people? The point is that his constituents are intelligent, too, in the sense that they know very well what they want, when (and if) they are given a real chance to say so. The member's proper business is to act as the mouthpiece of their will, and to see that their desires are carried out by the experts he appoints in their name.

Need not be Dummies

The M.P. is a dummy at present because, and only because, the money monopoly knows what it wants and acts, whereas the electors know what they want, but do not act. I have not the pleasure of knowing many M.P.'s, but those I have met divide themselves into two varieties. There are those who know they are dummies, and hate it, and there are those who do not know, and are under the pathetic delusion that they govern the country in the interests of their constituents. Fortunately the number of those in the first class is increasing with great rapidity.

It is reasonable to assume that New Zealand contains a high proportion of members who are genuinely anxious to know what the will of their constituents may be. Also, the large Labour majority returned at the General Election is likely to be composed of men who do know what poverty and insecurity mean in practice. Like other Labour Parties elsewhere, however, they have been brought up on such slogans as nationalisation, which appeared to have a reasonable basis in the days when the employer was looked on as the villain of the piece, and private profit as the stumbling-block in the path of freedom for the workers. Under the impact of Social Credit ideas a large but indefinite section of the new government party has shaken itself free from the stifling effect of this dogma, so much beside the point and therefore so acceptable to the money monopoly. Others, no doubt, have not.

What Social Credit Is

The danger lies in the probability of compromise between the two wings, if the electors do not take a hand. One form the compromise may take is the subsidising of sectional interests, by means of "guaranteed" prices or some such device, the money to be supplied out of the national credit account. In so far as this may save the primary producers from bankruptcy, there is something to be said for it, just as the payment of increased unemployment rates by means of new money will at least help to raise men above the economic level of animals. (Political control of the Reserve Bank, again, is a matter which is likely to exercise the party unless more essential matters are insisted on by the people.) The fundamental fact to be

remembered, however, is that Social Credit means, simply and exactly, the credit of society, and not the credit of any particular section of it. There are technical reasons for thinking that the piecemeal application of Social Credit would be more difficult and more dangerous than its universal (though perhaps progressive) adoption. Further, Social Credit, as its name suggests, is a right and not a gift.

The Prime Minister

There are good grounds for believing that Mr. Savage, the new Prime Minister, is among the most progressive members of his party, and he combines with this a reputation for balance and good sense which should stand him in good stead with the people when finance begins its whispering campaign, as it will quite certainly do in proportion as the new government follows Douglas's principles. The use of debt-free national credit, for the benefit of farmers, unemployed, and old-age pensioners, would undoubtedly embarrass the financiers, but they must by this time be resigned to a certain amount of trouble over the New Zealand situation in any case. There is very little doubt that they would be prepared to put up with a good deal of tampering with orthodox financial principles, provided only that an unconditional money payment, regarded as a universal right, is not seen to be the fundamental question. For various reasons it might be preferable in the case of New Zealand to issue additional purchasing power rather more by means of a price discount than by a dividend; that is a matter of local policy. What matters is that payments shall be taken as quickly as possible out of the political field, and made to depend solely on the ascertained ratio between production and consumption.

Continuous Pressure

Tremendous pressure is about to be put on the new Government to make no reforms of any importance, or if reforms must be admitted, to see that they do not touch the heart of the subject. Those Independents in the House who are outright supporters of Social Credit (there are, I am told, at least eight of them), can be relied on to do their utmost to keep the fundamental question before the Government, but they are too few to hold the balance of power in case of necessity. The Labour Party is divided on Social Credit, and every advantage will be taken of the fact. There is just one sure way, and one only, in which the people of New Zealand can get results from an otherwise tangled situation, and that is to demand them through continuous pressure on their individual members, between elections as well as at them. Pressure for results, not for Social Credit. This need not, and should not, be a party matter, but it should be a national matter. The position is a critical one, for New Zealand is the first self-governing state to have reached the stage of challenging the money monopoly.

Petitions

Writing the above reminds me that even in the Dominions people can often be persuaded to beg for what is their own, and so with the best intentions in the world put themselves in a false position. To petition His Majesty King George V., however, adds to this the onus of putting him in a false, in an impossible, position. When kings were in fact "sovereign," the case was clearly very different. But under a democracy, whether one likes it or not, the people are or should be sovereign, and for the sovereign people to appeal to what has been described as the "hereditary presidency" is to do justice neither to it nor to themselves.

The fate of a petition depends in practice on the recommendation of the Home Secretary to the King, and the opinion of the Home Secretary at present is and must be, as every Social Creditor knows, at the mercy of finance. If any petition does not traverse their interests, it may be judged on its merits, otherwise, to quote an invaluable Americanism, it has about the same chance as a snowball in hell. The so-called "King's Prerogative" is to-day a legal fiction, and any reliance on it only serves to conceal and strengthen that false basis of power which is at the root of our troubles.

A petition for an enquiry into the financial system provides exactly the opportunity which those who are now controlling the financial system most desire. It gives them an opportunity, at the very least, to influence the personnel of the Committee of Enquiry; it enables them to ensure that the agenda

Overseas Affiliation Important Notice

FOR the information of overseas groups and organisations wishing to affiliate or to renew affiliation with the Social Credit Secretariat, the conditions of such affiliation are, as from November, 1935, unqualified acceptance of the following:—

(a) Statement of Policy of the Social Credit Secretariat. (Set out on page 99 of Social Credit for November 8, 1935.)

(b) Statement of Overseas Relations of the Social Credit Secretariat (November, 1935), as follows:—

1. The Secretariat exists, as the result of a widespread demand, not only as the headquarters of the Social Credit Movement in Great Britain, but also as a consultative and clearing-house of information for the rest of the world.

2. It cannot, therefore, interfere in internal affairs overseas, except by request, and then only to indicate whether, in its opinion, specific proposals deviate from correct principle, either in technique or policy.

3. Its general attitude towards technique is that it would not support any proposal, scheme or plan which is, in its opinion, technically unsound, or which would limit the economic freedom of the individual by imposing moral conditions on his receipt of a national dividend.

4. Its general attitude towards policy overseas is that it does not support the putting forward of detailed proposals by any group or party for election purposes, but is prepared in the person of its Chairman, Major Douglas, to advise any government.

5. The Secretariat believes that the function of democracy is to demand results, not to indicate methods. (The form of action endorsed by the Movement in Great Britain is the Electoral Campaign, promulgated by Major Douglas at Buxton on June 9, 1934.)

6. Any person, group or party not in agreement with the principles expressed in paragraphs 3, 4 and 5 may, of course, be doing valuable work in attacking the credit monopoly, but the Secretariat cannot be expected to accept responsibility for, or allow its name or that of its Chairman to be used in connection with such course of action.

J. D. BENNETT,
Director of Overseas Relations.

W. L. BARDSLEY,
Secretary.

November, 1935.

Note.—The Secretariat, under the Chairmanship and personal direction of Major Douglas, is generally acknowledged to be the centre of the world movement for Social Credit, and while there can be no obligation for overseas organisations to affiliate, it is hoped that to an increasing extent they will wish to do so, to make use of the Secretariat's services (including SOCIAL CREDIT and the newly-formed technical bureau), and where possible to make a contribution, however small, to the funds.

of the Enquiry will be such as can be turned to their account, and it enables them to use such evidence as may be put forward, not for the purpose of bringing in an unbiassed report, but for the purpose of taking steps to see that the ends of the petitioners are not attained.

Finally, should, as is almost inevitable, the findings of the Committee be adverse to any comprehensive scheme of reform, these findings are invested with an authority which they neither deserve nor should have been allowed to assume, and as a result of this they are referred to in any future agitation for the reforms which have been adversely criticised as having already disposed of the matter.

The Majority Report of the New Zealand Monetary Committee, the personnel of the Australian Monetary Committee now about to sit, and the personnel of the Irish Monetary Committee now sitting, may be cited in confirmation.

Finance would welcome such a course, undertaken in all good faith, costing money and energy, rousing false hopes from which the reaction, according to temperament, would be either hopelessness or violence. It is, let it be admitted, a fine conception, but it belongs properly to a past age.

J.D.B.

ACTIVE SERVICE

The National Dividend Club

REPORTS have been received of five meetings in the London area addressed by members of the National Dividend Club. One of these was organised by the Supervisor for N.W. London and resulted in the recruitment of five workers. Three of these volunteers were ardent Socialists who "could not see how poverty could be abolished except by Socialism." A little talk by the Supervisor after the meeting, and they had signed along the dotted line.

Women and the Campaign

Two branches of a women's organisation were addressed by speakers. The first obtained twenty-six signed offers to help. The second, without asking for volunteers, received an offer from one of the officials of the branch to take over the organising of the Campaign in her district. These two branches are in neighbouring constituencies in the East End, another neighbouring branch has arranged for an address. The women waste little time asking futile questions. At one of the meetings there was only one question, and it was "What can we do to get on with the work?" The speaker complimented them on not having asked the question: "How can poverty be abolished?" He pointed out that men could only think of this question, although they knew nothing of the subject, whereas women could see we have organising skill and ability, we have the plant, we have the men, and all we want is the money, too, and this mere fact showed that poverty could be abolished if we can compel the financial authorities to arrange their book-keeping to make financially possible what is physically possible. It was quite evident that the audience appreciated the difference between telling the experts how to do their job, and telling them what to deliver.

Do Socialists Want Results?

An East End audience of young men were far more concerned with the fact that the speaker was talking Socialism without being a Socialist than they were with the idea of compelling Parliament to obey their will. "This is Socialism. You are not a Socialist. Why are you not a Socialist?" This questioner was more concerned with the idea that

if he could buy two loaves where now he only bought one, the "owners" would make bigger profits than with the idea of eating two of the "owners'" loaves where now he is lucky to eat one, although his friends appeared to see the point. The Chairman told the audience that Social Credit was "just another red herring." The speaker agreed that it was, and strongly urged them to have nothing to do with it. He pointed out that, if Socialism was the only way of abolishing poverty, the quickest way of getting Socialism was to insist that poverty be abolished. The majority appeared to see the point, but there were a number who could only murmur: "Socialism is the only way!" We ought not to laugh at them because there are many good Social Crediters who are so far quite incapable of seeing this point.

Join the National Dividend Club

The National Dividend Club may shortly have a permanent office and social centre, with someone always in attendance. Membership is growing rapidly, and it is now only a matter of finding suitable accommodation. Application for membership should be sent to the Hon. Sec., c/o SOCIAL CREDIT. Attention is called to the announcement on the back page of a meeting at the Charing Cross Hotel on Tuesday, December 10, at 6.15 p.m. T.H.S.

Lord Tankerville at Folkestone

An Electoral Campaign meeting will be held at the Folkestone Town Hall on December 10, at 8 p.m., at which the speaker will be the Rt. Hon. The Earl of Tankerville. The small band of workers at Folkestone are now getting about 120 signatures each week, and hope after the recruiting meeting to go right ahead in East Kent. Good luck to them.

The Dean at Bradford

On November 27 the Dean of Canterbury addressed a very successful meeting held in the largest hall in Bradford, under the chairmanship of Mr. A. L. Gibson. A correspondent reports upon it as follows:—
The Dean's meeting was a most inspiring affair. I can say with truth that never in the whole of Bradford's immediate history has there ever been such a wonderful

appeal or more powerful sermon given than the one last Wednesday evening. Our meeting was timed to begin at 8 p.m., and at 6.15 people were at the doors of the hall. A more attentive audience could not have been found anywhere, no coughing during the whole hour and a half of the Dean's address. At the end of his speech the whole great crowd got up from their seats as one man and applauded for several minutes.

Southampton

The Electoral Campaign brought about a unique position in the Southampton Parliamentary Elections, for it is a constituency which returns two Members and consists of an electorate fairly evenly divided in political allegiances.

Four candidates presented themselves: two Labour, one National Conservative, and one National Liberal. Of these, the National Conservative candidate alone (Mr. W. Craven-Ellis) was prepared to sign an undertaking to the effect that he would act promptly in accordance with the wishes of a reasonable majority of his constituents. This fact was, of course, placed before the electorate by the local organisation of The Only Democrats, the implication being that while Mr. Craven-Ellis was worthy of all possible support, the other sitting Member, Sir Charles Barrie, should if possible be removed.

This immediately split the vote between the National candidates and was responsible for the return of Mr. Craven-Ellis as senior Member with a substantial majority over Sir Charles Barrie, who was, in fact, generally expected to assume seniority.

Throughout his campaign Mr. Craven-Ellis made it amply clear that he understood and appreciated the principles of democracy. He stated again and again, for example, that he was the servant of his constituents and was prepared, at any time, to carry out the demands of a majority of his electors. Should his party oppose him in this, he declared, he would again come before the people of Southampton as an independent candidate pledged to carry out their wishes.

In view of Mr. Craven-Ellis's undertaking addressed to the electors of Southampton, the Electoral Campaigners there have a definite object for which to work; it is necessary now for them to obtain signatures from over fifty per cent. of the voters (the total electorate is just over 110,000), and they are facing this task with determination.

Sound Finance

Although the Allies extracted about one thousand million pounds worth of assets from the Germans, the United States, and to a lesser extent Great Britain, lent Germany at the same time over two thousand millions more than she had paid.—*The Right Hon. Winston Churchill, P.C., in an article entitled "The Truth About Hitler," Strand Magazine, November, 1935.*

The Cry Goes Up, How Long?

1690, John Locke, in his Essay Concerning the True Original Extent, and End of Civil Government—"The end of government is the good of mankind" and "There remains still in the People a supreme power to remove or alter the Legislative, when they find the Legislative act contrary to the trust reposed in them."
Have we yet, do we now, find them wanting?

SECRETARIAT NOTICES

All Secretaries and Supervisors are recommended to keep for reference any paragraphs appearing in this column that may concern them.

Back Numbers of "Social Credit." — There is still a quantity of back numbers of SOCIAL CREDIT available in bundles of fifty assorted copies, suitable for free distribution as specimen copies, at 1s for fifty, carriage free.

Christmas Cards and Calendars. — See special announcement on this page. In addition the special card advertised on page 102 November 8 is still available.

Photographs of Major Douglas. — See special announcement on page 132.

How To Get What You Want.—Specially written by G. W. L. Day and G. F. Powell to bring home to electors their responsibilities and their powers. This 2d. pamphlet will serve as a very powerful education in Social Dynamics, simply and racy written.

Price to Affiliated Groups in minimum lots of one gross (144): one penny each, smaller orders at 1s 6d. a dozen, carriage paid. Retail price of single copies, 2d. See special announcement on page 123.

Volunteers Wanted. — Speakers on the Electoral Campaign are wanted. The Secretariat is receiving constant enquiries for them.

Will those qualified, or willing to work in order to become so, please send in their names and addresses to The Secretariat, 163A, Strand, W.C.2?

Please state whether available in the afternoon, or evening, or both.

Social Credit Library.—With the object of constructing a lending library, books on Social Credit and allied subjects are required, and the Director of Propaganda would be grateful if Social Crediters would let him have lists of any such books that they would be prepared to contribute for this purpose.

Demand Results

INSTEAD of running the industrial system to produce a rigid financial result... we are now demanding that the financial system shall be adjusted to produce a desired distributive result. That is all there is to it.—Major C. H. Douglas in "Social Credit" (First Edition, 1924, page 211.)



This emblem is available as a poster, 20in. wide by 30in. deep, with a space of 4in. at the top and 5 1/2 in. at the bottom for overprinting with particulars of meetings, etc.

Orders for these posters should be addressed to SOCIAL CREDIT, 163A, Strand, London, W.C.2.

Price 10s. 6d. for 25, carriage paid.

Extra for over-printing in black or colour 12s. 6d. up to 50, or 14s. from 50 to 100.

His Britannic Majesty*

This essay vindicates the Crown as the head of the British, or Britannic, Empire.

"A striking feature of the modern world is the simultaneous appearance of a certain group of countries whose independence, otherwise absolute, is limited by an implicit condition which is termed "Dominion Status," not arising from agreements; and, on the other hand, another and wider group which is united by an elaborate contract known as the Covenant of the League of Nations. It is not yet clear, as we shall see, that the contract league is more promising for civilisation than the status league."

"The Douglas theory and policy of Social Credit, treating the supposed evil of Unemployment as the new blessing of nationally inherited Leisure, seems to stand alone, not only in fitting a future of hope to the industrial facts and tendencies of the age, but in

giving some reality to "freedom of contract." It would leave Socialism, with its fraudulent patronage of liberty, derelict in the sands."

The author has some interesting things to say on the responsibilities of Dominion Status, the right of individuals to appeal to the Privy Council, Ottawa, and India. Also on the problem of Currency; "Throughout the realm the feeling spreads that the control of currency ought not to be in the hands of any private corporation, whatever may be the supposed safeguards in its charter, or the personal merits of its directorate. The emblem of reform would be His Majesty's image restored to the paper tokens of currency."†

Discussing The New Despotism "which has been so vigorously exposed and condemned by the Lord Chief Justice of England," he says "The safeguard of our liberties can only lie in strengthening the royal prerogatives as regards the appointment of judicial officers, from the Lord Chief Justice to the local magistrate. It was in the King's Courts that our primitive forefathers found a bulwark against the predatory barons who claimed to have courts of their own; and it is to the King's courts that our children must look for protection against the new baronage—of technocrats let loose by Parliament. In the age-long struggle to preserve liberty by balance of power, the pendulum is once more swinging to the Crown.

* By Richard Jebb, M.A. St. Albans: Gibbs and Bamforth. 1s.

† See article on front page, entitled "Bank Notes Propaganda."

NATIONAL Dividends are money to buy goods that are now destroyed and production that is restricted.

National Dividends Would Abolish Poverty

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The greeting on both (a) and (b) will be:—

Wishing you a Happy Christmas and, in the New Year, a National Dividend.

From

All those who have placed orders are asked to send remittances at once. Readers who have not yet placed orders but wish to obtain supplies should send in remittances without delay to avoid disappointment to SOCIAL CREDIT, 163A, Strand, W.C.2.



CORRESPONDENCE

The Chart of Plenty

The review in your issue of November 22 of "The Chart of Plenty" leads me to submit the following extracts from a review of the same book published in *The Canadian Engineer* of October 8, 1935:

To provide for the full and complete life it is estimated that every family in the United States should enjoy an income of around \$4,400 a year, and to produce the goods which would be necessary, present plant and man-power are more than abundantly ample.

The conclusions arrived at by the authors of the survey are quoted in full in *The Canadian Engineer* and are at least as interesting as the estimate of productive capacity. They are four in number:

First, that goods and services be divided into two classes: those which can be provided in desired quantities, and those intrinsically scarce (which need not be further considered since the open market still fosters their increased production).

Second, that the prices of the former be fixed—at any price level—and totalled.

Third, that the total price (budgeted quantities multiplied by unit prices), translated into monetary terms, be issued to the prospective consumers to be cancelled when exchanged for goods and services.

Fourth, that the industries concerned with producing and distributing these potentially plentiful goods be centrally controlled so that the budgeted quantity of goods (subject, of course, to unforeseeable variations in consumer demands) shall be produced.

Although the authors admit that these conclusions are rather outside the scope of the survey, it is refreshing to find that they contain none of the moral conditions that are so apt to find their way into the recommendations of economists. Money, too, finds its correct place in the authors' scale of values: "that the prices of the former be fixed—at any price level— . . ." indicates a recognition of the fact that "money" is simply a matter of book-keeping.

Aylesbury. HUGH R. GOLDER.

Our Advertisers

I wonder how many of your readers study the advertisements in *SOCIAL CREDIT*. Support of advertisers is the certain way of increasing the advertisement revenue, thereby enabling the size and scope of the paper to be improved and the circulation increased.

An increased circulation will not only help propaganda, but will release for other purposes the funds which now have to be used to subsidise the paper.

Personally, I have bought from more than one Social Credit advertiser, and have been fully satisfied. In particular, I would like to draw the attention of readers to the products of the Chota Hazri Tea Co., Ltd. This company gives from 2s. 6d. to 3s. to the Secretariat for every 10 lb. of tea sold to readers of *SOCIAL CREDIT*. In addition to this the tea is sold in parcels of 10 lb. or more, at special reduced prices. In the small suburban S.C. Group to which I belong, we are taking about 30 lb. of the tea per month. This means that the Secretariat receives 7s. 6d. per month, while we and our friends enjoy most excellent tea at the price normally charged for inferior qualities.

Birmingham. TEA-DRINKER.

A Canadian Reply

I feel like replying to T.H.S., one of your correspondents in the October 11 issue. He calls us Western Canadian farmers "hard headed." Yes, "gosh darn it" we be a hard headed lot. In order to make a living as producers of wealth under our old social system, it is absolutely essential that we be "hard headed." The average Canadian farmer is no doubt a poor man. He has a poor home, mere hovels or shells which give poor protection from the cold of winter. His diet is certainly not very varied, his clothing as bad as any in the world. We have spent thousands of dollars here in Canada and I have farmed here for nearly thirty-five years. Yet it is difficult for us to make enough to pay the grocer. We have good stock, some of the finest in the world. We grow the finest grain. We have produced abundance of real wealth during the past twelve years and because we have not received in return a fair share of these pieces of paper and bits of metal which we call money, we are not able to smile or be anything but "hard headed."

Like most people, we thought Social Credit was another form of Russian Communism or some such thing. Not worth looking into. We just happened to hear some such remark as "Social Credit does not claim to increase work, it will create leisure." Naturally, we thought such an idea was foolish, but when one thinks a little, leisure or an attempt to lessen labour is what we are all trying to bring about. We ride a horse out here to avoid walking. We buy a car to transport

us easier and quicker from one place to another. We use grain binders and threshing machines to do away with manual labour as much as possible. Then the idea comes quite naturally that if we replace human labour by machines, we should consider it a great blessing. Why, instead of us having all to work long hours, only a few need work at one time and only for short periods. And so, we begin to think that Social Credit has some good points. If we are "hard headed" enough we will begin to look deeper into it and the deeper we go the more interested we become. That is what has happened to us here in Alberta.

Edmonton. P. H. ASHBY.

Social Dynamics

One of the most useful lessons of the General Election undoubtedly is that M.P.'s are in deplorable ignorance of their rightful status and functions. The will of the people must indeed be on very wobbly crutches if so many candidates as you indicate can so easily flout democracy as to refuse to sign a simple straightforward undertaking to obey the will of the majority of their constituents as from time to time manifested.

However, of the 615 Members of Parliament, many must be susceptible to teaching and I suggest that steps be taken forthwith to bring their education up to the high water mark of Douglas Social Dynamics. Is it not possible either centrally or through groups or individuals to ensure that every single M.P. receives every week a copy of *SOCIAL CREDIT*, and also that he receives a copy of "The Nature of Democracy" and the new pamphlet "How to Get What You Want?"

It takes time to educate people, and I suggest that the eventual working and success of the Electoral Campaign will be greatly facilitated by taking every possible step to lessen the resistance from above as soon as possible.

If every Electoral Campaigner takes upon himself or herself the duty of writing their M.P. every so often, say every month, impressing on him that he is the servant of his constituents, and directing his attention to *SOCIAL CREDIT* or certain pamphlets, useful work may be accomplished in many cases.

Then, again, in every constituency where the M.P. has refused to sign undertaking B and where there are Social Crediters or Campaigners, interest, comment, even rage may be aroused by publicising in letters to the local press and other such means the M.P.'s undemocratic action. In fact, if such publicity is clearly separated from Social Credit or National Dividends, other organisations outside the Electoral Campaign may be induced to sit up and take notice. If we can get the motive power of the Will of the People moving on this very clear and simple issue, it should be a much simpler matter, having accomplished it, to slip the clutch into National Dividends and the Abolition of Poverty.

Bordon, Hants. FARM LABOURER.

Social Credit and Electoral Campaign

Don't think me Bolshie or critical, but here is a bone—just to set you thinking to see whether there is any meat on it.

You rub it into us (and I am thoroughly convinced) that we must get everyone to demand results—and stop talking Social Credit. Very well then, but in every Group:

Propaganda—is Social Credit.

Publications—is Social Credit.

Revenue—must push Social Credit.

Internal Relations—includes Social Credit.

Now I quite see the necessity for these Directorates at Headquarters; and you have good reasons for their formation at centres.

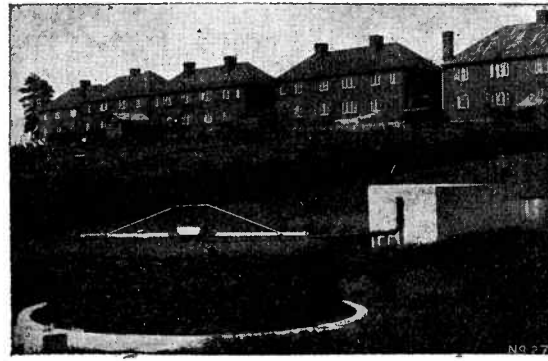
What I do feel rather lost over is that every Supervisor (and his team) are "so many" pushing the method of Social Credit, whereas every Electoral Campaign Supervisor (and his team) are "so many less" pushing Demand Results and Stop Talking About Social Credit.

If we are to get Conservatives, Liberals and Socialists (as I am beginning to get) to work the Electoral Campaign, it is becoming increasingly difficult when they see that our organisation is, say, four-fifths Social Credit and one-fifth Electoral Campaign (and Social Crediters at that).

I may be wrong in my analysis, but it looks to me as though we are, in effect, turning them Social Crediters from the Electoral Campaign platform—but on the other hand not trying to turn them Electoral Campaigners from the Social Credit platform.

100 PER CENT. "DOUGLAS."

[It is only in the Electoral Campaign that we say "Stop talking Social Credit—and, in fact, wear a gag if you can't!" But read the leading article this week.—Ed.]



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National Dividends Would Abolish Poverty

TRUTH in SKITTISH MOOD

In the left-hand column are extracts from an article which appeared in Truth, satirising the Social Credit proposals. In the adjacent column Mr. W. H. Wilde, a Birmingham Social Crediter, replies in the same vein.

"HERE comes the Hatter," said the Cat, with a grin. "Tell this little girl about Social Credit."

"Delighted, my dear," said the Hatter. "I would if I had any clear ideas about it, but I haven't. That's the advantage of it: it's so beautifully vague."

"But surely you can give me some idea," argued Alice. "For instance, what kind of business do they do in the shop?"

"Oh, that's simple," said the Hatter. "Let us say you want to buy a motor for £100. Well, you pay £100, and they credit you with £25. That is put in the bank for you, and you can go on buying other things. The more you buy, the more you have."

"What a splendid idea," exclaimed Alice. "But where does all the new money come from?"

"Oh, it is just created by the banks. They do that now, anyway. It is the credit idea. We call it the National Dividend," explained the Hatter. "You see," he went on, "no economist is quite sure what money is, so we can call anything money, including the credit of Tom, Dick and Harry, the Dodo, the Cheshire Cat. . . ."

"Old Uncle Tom Cobley and all," concluded the Hartebeeste, who had joined the party.

"Who arranges it all?" asked Alice. "It is going to be done by the new system," explained the Hartebeeste. "The only condition is that all the National Dividend income must be spent within the year."

"No difficulty about that," interpolated the Hatter. "Most people find the trouble is not to spend it but to make it last as long as that. That is why they are all rushing to Alberta, a land flowing with credit and money. Now it is going to be started in Brighter Britain they may come back."

"I suppose this system is to be run by economists and experts," said Alice, "as it must be rather difficult to manage."

"On the contrary," said the Hatter, "most of the Social Credit authorities are people like Bishops and Deans, marquises and earls, retired officers and novelists, who have never had anything to do with finance or even ordinary government. There is an advantage in that, as they bring a fresh mind to the problems. The main thing is that they like the idea. It is only industrialists and business people who don't like it."

"Who is going to do all the work to make money to pay the monthly payments?" asked Alice.

The Hatter and the Hartebeeste looked at each other. "Well," said the Hatter rather doubtfully, "we haven't quite settled that yet, but no doubt it will be all right."

"HERE comes the Sound Financier," said the Cat. "Tell this little girl about poverty amidst plenty."

"Delighted, my dear," said the Sound Financier. "You see, the people have been so clever in inventing machines that there is less work and therefore less wages and the people cannot buy all the food and goods so we have to destroy it."

"So if they invent machines to do all the work," said Alice, "no one will have any wages to buy anything."

"Oh, yes," said the Sound Financier proudly, "some will, because many people will be wanted to destroy things—to burn wheat, cattle and coffee, to throw fish back into the sea, to pour milk down drains, drive surplus lambs into the sea, break up spindles and other machines; many more will be employed on quota systems."

"What is a quota system?" asked Alice. "It is to prevent things being produced," said the Sound Financier.

"But have the people got all they want?"

"Oh, no," answered the Sound Financier, "half the people would like more and a quarter are suffering poverty, but the nation as a whole is not starving."

"Why does the nation as a half, or quarter, not speak or vote against poverty?"

"They have been taught that it would be very bad for them to have money without work," said the Sound Financier, with a grin. "That if they did, it might mean inflation and other terrible things."

"But do not the food and goods give the value to money," said Alice, "and if the people or the machines can make the food and goods could they not have a National Dividend to buy these things instead of destroying them?"

"Shush," warned the Sound Financier, "a man named Douglas has suggested this, but it would not suit Sound Finance."

"But surely the people could all be happy and contented if they were allowed to enjoy the things which can be made," said Alice.

"You are very foolish, my dear," said he, "no one can be happy without work."

"But you said that men had made machines to do the work for them," said Alice. "Did they do it to make people unhappy?"

"I cannot answer any more silly questions," said the Sound Financier.

"But I thought you were so clever in 1935," objected Alice.

"We are clever," said the Sound Financier with a wink, "we shall soon solve the problem of poverty amidst plenty by destroying the plenty."

"It seems mad to me," murmured Alice.

ELECTORAL CAMPAIGN

Below is the form Parliamentary electors are being asked to sign. Please read it carefully, sign (if you have not done so already) and send it (½d. stamp) to The Only Democrats, 163A Strand, London, W.C.2.

Will you ask others to sign this demand and undertaking? Supplies of the form (Leaflet No. 5) can be had.

We Will Abolish Poverty
Elector's Demand and Undertaking

- I know that there are goods in plenty, so that poverty is quite unnecessary.
- I want, before anything else, poverty abolished.
- I want, too, national dividends distributed to me and every Briton so that we can buy all we want of the goods that are now destroyed and the production that is restricted
- These dividends must not increase prices or taxes or deprive owners of their property or decrease its relative value.
- In a democracy like Great Britain Parliament exists to make the will of the people prevail.
- So I pledge myself to vote for any candidate who will undertake to support the abolition of poverty and the issue of national dividends and to vote consistently against any party trying to put any other law-making before this.
- If the present M.P. here won't undertake this I will vote for some other party and keep on changing until my policy has been achieved.

Signed.....
Address.....
(Signatures will be treated confidentially)

Volunteers for Help

I want to make my vote effective, so I volunteer to work.....hours each week at delivering and collecting these forms, in a district convenient to me, for the next six months, or until further notice. I will try to induce all my friends to do likewise.

BLOCK Name.....
LETTERS.....
PLEASE Address.....

Announcements & Meetings

Notices will be accepted for this column at 6d. a line, minimum three lines.
Notices must reach the publishing office with remittance by the Monday morning before the date of issue.

Belfast Douglas Social Credit Group
Group Headquarters: 72 Ann Street
Office Hours: 2.30 to 5.30 and 7 to 10 p.m.
Meetings will be held in H.Q. as follow:
Tuesdays—Technical Lectures. 7.45 p.m. Admn. 6d.
Thursdays—For Unemployed, 3 p.m. Free.
Thursdays—Public Lecture, 7.45 p.m. Admn. Free. (Questions and Discussion at all meetings).

Blackpool, Lytham St. Anne's Social Credit Group
Meetings open to the public 8 p.m. Thursdays.
1st in month, 44, Leads Avenue, Blackpool.
2nd in month, Kiosk Café, Square, St. Anne's.
3rd in month, Dickinson's Café, Square, Lytham.
Hon. Sec.: C. T. Barton, 31, Rowsley Road, St. Anne's-on-Sea.

Cardiff Social Credit Association
Meeting at 10, Park Place on Monday, December 16, at 7.30 p.m. Mr. R. Fowler will speak on "Why Have Slumps?"

Glasgow Douglas Social Credit Association
Free Public Meeting in the Rooms, 200, Buchanan Street, on Wednesday, December 11, at 8 o'clock. Open Discussion. Subject: "The Fight with the Money Power."

Hastings
Social Crediters! Please note new address, E. C. V. Symonds, "Netherwood," The Ridge, Hastings. Central heat, h. and c. throughout. Dance hall. Four acres of lovely grounds. Book now for Christmas Party. Entertainments and discussions. Special fare for all diets. From 7s. 6d. a day. Write for booklet.

Liverpool Social Credit Association
Meetings open to the public held on the first Friday of every month, in Reece's Café, 14, Castle Street, Liverpool, at 7.45 p.m. Hon. Secretary: Miss D. M. Roberts, Fern Lee, Halewood Road, Gateacre, Liverpool.

North-West London District
Public Meeting at St. Alban's Hall, West Heath Drive, Golders Green (1 minute from Golders Green Tube Station) on Monday, December 9, at 8.15 p.m. Speaker: The Marquis of Tavistock, "Poverty and Overtaxation—The Obvious Cure."

Southampton
Douglas Social Credit Association, 2, London Road. Campaign and Propaganda Meetings on Tuesdays at 7.30. December Speakers: H. A. Carré, December 3 and 17; A. S. Copson, 10th; L. D. Byrne, 31st.

Wavertree Social Credit Association
Meetings open to the Public, held 2nd and 4th Friday in the month at Holy Trinity Church Hall, Church Road, Wavertree, Liverpool, 15, at 8 p.m. Hon. Secretary, Miss N. Lunt, 40, Grant Avenue, Wavertree, Liverpool, 15.

National Dividend Club
There is to be a meeting of the National Dividend Club at the Charing Cross Hotel, Charing Cross Station, on December 10, at 6.15 p.m. subject for discussion, "The Next Move: Campaign Tactics."
The Club is open to receive nominations for membership from anybody actively interested in the Electoral Campaign.
Applications should be addressed to the Hon. Sec., c/o SOCIAL CREDIT, 163A, Strand, London, W.C.2.

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