

SOCIAL CREDIT

For Political and Economic Democracy

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Weekly Twopence

LITTLE MAN, WHAT NOW?

CHARLIE CHAPLIN IN "MODERN TIMES"

THE greatest clown of modern times, having made a vast fortune by his clowning, can now afford to turn his art to leave people thinking after they have laughed. In this film, written, produced, and acted by himself he has set out to show the individual, caught in the toils of industrial, social, and economic regimentation, yet still human, still captain of his soul.

Charlie gets into ludicrous scrape after scrape, and each time he is caught and carried off to gaol he surrenders fighting. In gaol he makes friends with the warders, out of gaol he befriends a waif, delightfully played by Paulette Goddard. A lovely touch is that she is waiting for him round the corner each time he emerges disconsolate from the friendly prison house.

As a worker on the assembly line of a great factory he tightens nuts until the action gives him St. Vitus's dance, a dance of painful mirth; he is forcibly fed by a mechanical feeder which runs amok and rams food into

him. Meanwhile he is careful to show the managing director of the same concern also caught in the toils of the machine, though in a different way.

Nobody addresses a word to anybody else in this silent-talkie, the spoken word being always mechanical. The only intelligible words heard by the audience are shown on the screen as coming from a gramophone, or through an amplifier.

Everything in the film except Charlie and his waif is inhuman, systematised, official. Here is the first instalment of what we have been waiting for from this far from erratic genius. It is destructive criticism of the encroachment of society upon the individual.

Oh, Charlie, will your genius rise to the constructive; can you put over as a side-splitting drama the brave new world that will really come when Social Credit comes?

Your last and greatest film is yet to be.
W.L.B.

3D. WORTH OF MILK FOR 2D.

ONE WAY TO DISTRIBUTE THE GLUT PRICE COMPENSATION IN DISTRESSED AREAS 30 to 40 per cent. Discount

FAMILIES in distressed areas are to receive milk at 2d. a pint, instead of 3d. and 3½d. a pint for the next twelve months. This has been made possible by negotiations between the Milk Marketing Board and Mr. P. Malcolm Stewart, one of the Commissioners for Distressed Areas. Mr. Stewart has allocated £50,000 from his funds to assist the plan.

Mr. Thomas Baxter, chairman of the Milk Marketing Board, . . . said that the scheme would apply only to unemployed families, and families certified by local authorities as being unable to pay for milk at the ordinary price.

A previous attempt to operate a scheme of this kind was frustrated by local distributors. They refused to take part in it. The board now offer the distributors a margin of 8d. a gallon.

This is to be paid out of the funds of the board and the Distressed Areas Commissioner.

If distributors refuse to work on this basis, the board, backed by the Government, will seek to arrange for producer-retailers to operate the scheme.

The milk to be sold in the distressed areas is the surplus liquid milk which normally would be sold for manufacturing purposes at 5½d. a gallon. This milk is of exactly the same quality as that retailed to the ordinary householder.

The above announcement, which we reproduce from the *Daily Express* of February 25, discloses yet another example of the rapidly extending support for the technical device known as the Compensated Price, which is one essential of the Social Credit Proposals of Major Douglas. Some other examples follow.

The Wimbledon Electricity Corporation is now allowing a discount of no less than 25 per cent. on all accounts paid within 21 days.

In October the Potato Marketing Board published the report of an experiment in Bishop Auckland (Co. Durham) in which potatoes were sold at 4d. a stone instead of the current retail price of 7d. to unemployed persons who obtained vouchers from the Unemployment Exchange. The consump-

tion of potatoes practically doubled and the report stated:

This experiment definitely shows that in a town having a high proportion of low level incomes, and even at a time when prices were already exceptionally low (February and March), consumption in potatoes can respond to price to a remarkable degree.

The machinery of distribution, the report continued, worked smoothly, and since the potatoes grown in this country in a good season were more than sufficient for the demand at normal prices, there is indicated

A vast potential consumption which, under special circumstances, should be tapped by a drastic price reduction to the benefit of the national well being.

The unemployed, who numbered 33 per cent. of the population, bought, during the experiment, more potatoes than were previously bought by the entire population of the area.

The Labour Party pamphlet entitled "Socialism and Social Credit" advocated amongst its constructive proposals that the poor should be provided with commodities at low prices, the difference between cost and price to be made up by the State. This was described by the *Manchester Guardian* as "a fashionable expedient at the moment both in Whitehall and Geneva."

On February 7 we published particulars of disclosures made by Sir John Orr that 4,500,000 in this country spend, on an average, only four shillings a head on food. Commenting on this, Sir John said that these facts prove a great need for increased consumption of animal products, fruit and vegetables. These foodstuffs must be made available to the poorer sections of the community at a price lower than the present retail price. At the same time he pointed out that the one thing needed to bring prosperity to agriculture is *better prices* to give the farmer more money.

As we remarked at the time, the compensated price technique is the only proposition which can achieve better prices for the farmer which are lower than the present retail price.

Comment on the growing use of the compensated price technique is made in our leading article. Particular attention is also called to an article and leader on this subject in our issue of October 4, 1935.

THE ECONOMIC PHILOSOPHY BEHIND ROOSEVELT'S AAA*

By F. B. Housser

Financial Editor of the "Toronto Daily Star"

THE frantic efforts now being made in Washington to find a substitute for the AAA for the purpose of controlling the output of wheat, cotton, corn, barley, beef, milk and other raw necessities of life while ten million people in the United States are half-starved, half-clothed and on relief do not apparently strike us to-day in the same way as they may the historian of the future, but as a demonstration of the odd places into which orthodox economic thinking can lead men with a conscience there is nothing more to be desired.

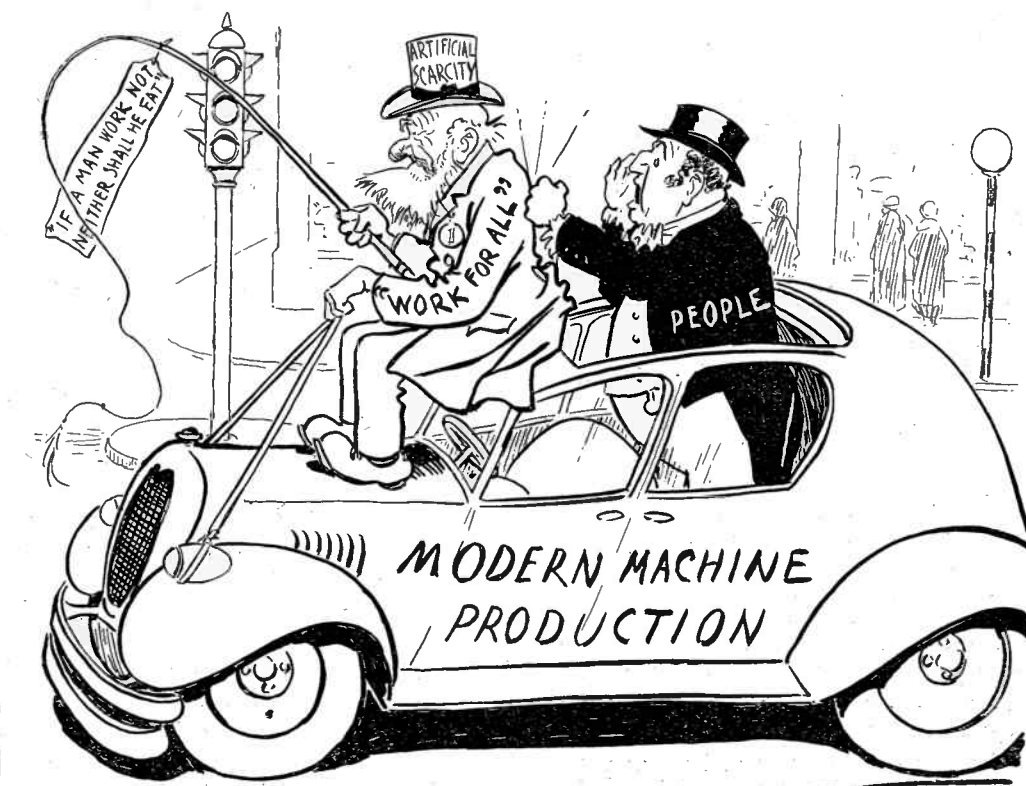
The philosophies of economic reformers are often said to belong to Alice's Wonderland. If that is so, the economic philosophy which is common coin to-day was apparently made in the same country. In effect it runs something like this:

The American cotton situation is now serious because there is no longer any limitation to the amount that may be grown. As a result the price of cotton is likely to fall, which would be too bad because it would bring down the cost of clothing. The price of bread, milk and meat may possibly be lowered and more people may be able to buy a square meal. When crops fall or are destroyed or are not grown their prices go up and prosperity returns because the purchasing power of the farmer is being restored as the buying power of the consumer of farm products goes down.

In Wonderland the economic system can only be kept afloat by sabotage, an impolite word for control of production. We must never produce enough properly to feed and clothe everyone. There is not enough purchasing power to buy it. Prices might fall to a place where they could be bought, but that would ruin the producer. Producers must always be protected. We are dependent on them for the things we need, especially for jobs. True, the producer could

not live without the consumer, but the consumer will have to get along as best he can. There is not enough work for him to earn a living, but to give him money without work in return would demoralise him. It might even do worse than that. It might make us alter our financial system, and that we must uphold with our last breath. The end justifies the means.

Baldly stated with its implications, this is our present economic philosophy. Its recitation is not meant as an attack upon Roosevelt's new deal—far from it—it is the philosophy to which new dealers and old alike subscribe. It is sound philosophy under our present promise-to-pay economic system in which the interests of the producer and consumer are arbitrarily separated and the consumer made to carry the burden.



FED UP WITH TAXES? WELL—WHY PAY THEM?

In my professional practice I am brought into contact with hundreds of cases, which never become news, of income-tax payments which are years in arrears.

This can nearly always be accomplished by a policy of passive resistance and formal appeals, with the net result that not only does the Exchequer lose the use of the money, but the cost of collection and administration is increased.

It may be a revelation to your readers, but it is nevertheless true, that the methods adopted by inspectors of taxes are based on bluff. As a retired collector of taxes I know what I'm talking about, and I have never ceased to wonder at the weakness of the majority in paying to save themselves a little trouble. Have we lost the fighting spirit? . . .

The above are extracts from two letters appearing in the *Daily Express* of February 25.

Taxation is technically unnecessary, administratively cumbersome, and politically irritating. The Social Credit Secretariat Limited is forming a department to direct attention to it, and there is every reason to expect strong support from the public and the press in this aspect of our work.

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* Extracted from the *Toronto Daily Star* of January 16.

SOCIAL CREDIT

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Letter and Spirit

THE primary objective of Social Credit is to increase the economic and political power of the individual, which involves the widest possible decentralisation of initiative. This is exactly the opposite of the present tendency of finance to centralise control in the hands of a few powerful institutions.

The individual, both as manufacturer, farmer, and trader, and as citizen and consumer finds his initiative ever more circumscribed and frustrated by the rise of huge combines and trusts, financially controlled, whether under state or so-called private ownership. As elector the individual finds that initiative has been seized by those who control political party funds.

The residue of his liberties are steadily filched from him by repressive legislation, and still more repressive taxation.

As Major Douglas said in his first book, the mighty words of the American Declaration of Independence "the inalienable right of man to life, liberty, and the pursuit of happiness" are still a promise, and it is to the fulfilment of that promise that Social Credit is directed.

We aim at the reconciliation of society and the individual, made possible by the abundant resources of modern production. The domination of the individual by society and the State, which may have been expedient in an age of comparative scarcity, is now a dangerous anachronism which will destroy our civilisation if it is not checked.

The principal obstacles in the path of the individual in his ceaseless struggle for liberty, initiative and self-expression are a financial system which fails to reflect the physical facts of plenty, and thus imposes an artificial poverty and restraint; and a political system which fails to reflect the will of the people, and is being used as a cloak for plutocracy.

Drastic reform of either one or the other of these two systems must be the first task of all those who look for a happier world in which compulsion and fear have given place to inducement and love as the main-springs of society.

This at least provides a choice of battle grounds, and quite apart from the obvious difficulty of any direct attack upon the strongholds of finance there are a number of practical advantages in concentrating upon the purification of democracy.

First a very large part of the battle has already been won by the long fight to establish the principle of democracy, although a lot of ground has been lost in the last few years, both at home and abroad. Whereas the increasing domination of the financial system has never yet been seriously challenged, unless the sham fight put up by Roosevelt is conceded.

By using the existing machinery of democracy to transmit a demand for results, individuals acting in association, may yet gain control of the ultimate powers residing in their army and navy so as to force a beneficial change in the financial system, thus killing two birds with one stone.

Moreover, the public discussion of political machinery is far more feasible than that of financial machinery, about which there is greater ignorance and greater opportunity for misrepresentation and double dealing.

Both, therefore, upon the narrow grounds of practical expediency, and the broader grounds that the objective is what matters, far more than the means, we urge everybody to obtain the widest possible acceptance of the policy of Social Credit. For where there is the will a way will be found.

The dangers that attend the popularisation of a demand for technical devices, such as the compensated price, have been reiterated in these pages. And welcome as are the instances reported on our front page of its actual application, both as practical experiment, and as evidence of our growing influence, nevertheless these instances prove how persistent is the determination to retain centralised control.

They are the concessions of a ruling monopoly, instead of the right of a free people. Unless we are careful they represent the final stages of the surrender of individual liberty in return for the bondage of the well-fed slave.

From a Seat in the Stalls

Public Opinion

That enterprising journal, the *Daily Express*, is conducting an interesting experiment, which we hope it will develop. It is sending out questionnaires to an approximate cross section of society picked from local rating rolls. In its issue of February 25 it analyses the answers to the following questions:

- (1) Are you in favour of sending all of the aliens at present in Britain out of the country?
ANSWERS: 30.4 per cent., yes; 60.6 per cent., no; 9.0 per cent., uncertain.
- (2) Are you in favour of Great Britain (a) continuing membership of the League; (b) resigning from the League?
ANSWERS: (a) 67.7 per cent., yes; 30.2 per cent., no; 2.1 per cent., uncertain; (b) 29.2 per cent., yes; 68.3 per cent., no; 2.5 per cent., uncertain.
- (3) Are you in favour of alterations in the law so as to make divorce more easily obtainable?
ANSWERS: 40.9 per cent., yes; 46.2 per cent., no; 12.9 per cent., uncertain.

Without commenting on the results, we note that some of the questions require as an answer "No, but—" or "Yes, but—" instead of plain "Yes or No."

As the technique of framing questions develops it will be found that they tend more and more to require the rigid exclusion of all expressions which assume or imply any knowledge of methods or administration. Questions one and three are nearer the mark than question two.

A Peep into the Future

This experiment, which is a testimony to the dynamic quality of the ideas which we are putting forward in this paper, is also an indication of the kind of mechanism which may develop as the rectification of the present distorted system of democracy proceeds.

We see no reason why the taking of straw votes by newspapers, or by any other agency, should not become a valuable guide to those whose duty it will be to frame questions of policy in a form suitable to be placed before an electorate.

Although the machinery of the Electoral Campaign, which we are engaged upon is of necessity rough and ready, it already conforms to the principles of political democracy defined at Buxton.

The *Daily Express* has shown one way in which successive approximations to the will of the people may be prepared.

Heidelberg University

There is great heart-searching just now as to whether our universities ought to accept or refuse the invitation to send delegates to participate in celebrating the 550th anniversary of Heidelberg University. The natural inclination is, of course, to accept, and honour the glory of that ancient institution which has so many links to bind it to this country. But thoughts of the harsh treatment, during the three years of the Nazi régime, of those members of German universities who have been made to suffer for alleged Jewish associations is a deterrent, and may lead to a refusal. The root of the anti-Jewish movement in Germany is the economic struggle for work to provide incomes. The root could so easily be extracted, and bitter hatred replaced by mutual tolerance, if the wages paid for work were supplemented by the National Dividends which are so amply justified by Germany's real wealth.

Hunger and War

Mr. Ramsbotham, Parliamentary Secretary to the Ministry of Agriculture (Lancaster, U.), in the course of his remarks in moving the financial resolution in connection with the Milk (Extension of Temporary Provisions) Bill on February 17, said

the Government proposed to extend the period of assistance in regard to manufacturing milk for 18 months, and the measures for stimulating consumption until the same date.

The cost of extending the period of payment to boards administering milk marketing schemes was estimated to amount to not more than £2,500,000.

If milk is to be sold at a price which will pay the producer it is necessary to put more money into the pocket of consumers to meet the extra price, not to take it out. To take money from Peter to pay part of the price of Paul's purchases may be nice for Paul, but it cuts down Peter's expenditure on consumable goods generally, and trades other than those connected with milk will suffer. Mr. Peter Taxpayer-Consumer, as usual, will have the pleasure of paying the subsidy.

Mr. Bernays (Bristol, N.L.) let a little light into the discussion which followed when he said hunger for food was at least as potent a cause of war as hunger for territory. But he put the cart before the horse when he said "The paradox of scarcity in the midst of plenty, was, AFTER the problem of peace

and war, the most formidable problem facing civilisation."

If it is true that hunger for food is as potent a cause of war as hunger for territory, why does Mr. Bernays say the problem of war takes priority over the "problem" of hunger in the midst of plenty? He evidently means well, but so bewildered is he with "problems" that he doesn't know where he is. Which comes first Mr. Bernays, the cause or the effect?

Sweden Prepares for Next Depression

Sweden has probably suffered less than other countries from the depression inflicted upon the industrial world by "sound finance," yet, according to her Prime Minister she must now take measures to meet a possible new economic depression.

To this end it is announced that full repayment is to be made of the short-time loans borrowed from the banks during 1933-4 for extraordinary public works.

Speedy repayment is to be made of 218,000,000 kronor (about £11,000,000), but unless a fresh loan is to be raised for the purpose (the "sound financial" device of borrowing oneself out of debt, which is actually, of course, getting deeper than ever into debt), the wretched taxpayer will have to stump up. Which means that he will have less to spend, which means a contracting market, which leads directly to the next depression.

So silly, when the expenditure of those 218,000,000 has produced magnificent new public facilities that have made Sweden richer (in the *real sense*) than ever, and ought to be the basis for paying National Dividends instead of the reverse.

British Industry

The British Industries Fair is, according to *The Times*, "a show which must astonish layman and expert alike by the revelation it affords of what the nation can manufacture."

It is a demonstration of the justification for National Dividends, for its *purpose* is not to show how much the country is capable of producing, but to try to persuade people—especially foreigners—to buy the product. It is only shortage of purchasing power to remove the output of industry that prevents a veritable flood of good things being poured forth for our enjoyment.

National Dividends—or money for people to buy the production that is now being restricted, as well as goods that are actually being destroyed—would solve the only remaining problem of the producer by providing him with a market.

The Bacon Muddle

The Bacon Marketing Board's report is not very hopeful for the policy of restoring prosperity by force. It shows that British bacon factories are working this year at barely 40 per cent. capacity and at only 56 per cent. of the declared minimum economic "throughput." The pig factories are equipped to handle 5,000,000 pigs a year. They would just be working on an efficient scale if they could cure 3,670,000; but actually only 2,050,000 pigs are available under the contracts made with the producers.

At the same time, British housewives are paying half as much again for their bacon as they did in the days before the Bacon Board existed!

The report says that the reason for its uneconomic working is that the Bacon Board is obliged to issue a licence, to continue under the scheme for at least two years, to every bacon curer in the kingdom, no matter whether he is efficient or not. Some factories have many pigs to cure, others have no pigs at all. The Board demands in its report that henceforth all the factories shall be maintained on a standard of level inefficiency. They have notified the Pigs Marketing Board that in future contracts farmers must be compelled to sell their pigs to the Board for equal distribution among all the curers, instead of selling direct to individual curers.

More and more compulsive legislation! But the real trouble is that not enough people can buy the bacon. National Dividends would remedy this.

Can't Pay

A correspondent to the *News Chronicle* writes: Sir Samuel Hoare, at Geneva, expressed the Government's readiness to join in inquiry regarding access to raw materials. Empire raw materials are available to any customer of any nationality who can pay for them. The real trouble is inability to do so, and for that inability trade barriers are to blame. If there is any other solution but a speedy return to Liberal principles I, for one, should be interested to hear it."

In other words, he wants all obstacles removed in the path of a return to the old

game of exchanging real wealth for monetary wealth. It is perfectly true that any amount of raw materials are waiting for customers; but the Empire wants something better in return for them than mere figures in ledgers. What we need is goods which for one reason or another we can't produce at home.

As things are, of course, there would be no way of distributing these goods if we did receive them in exchange. Not only this, we should be afraid to take them in case they caused unemployment amongst British workers. But if we issued National Dividends all these difficulties would disappear.

In Many Forms

Throughout the whole of the Anglo-Saxon world to-day the idea of Social Credit is active. It has shown itself in many forms in the United States, through the agitation of Huey Long, of Dr. Townsend and Upton Sinclair's "E.P.I.C." The idea is alive in California; and in the Canadian Province of Alberta there is at the moment a Cabinet which has promised to every citizen a State allowance of five pounds per month. In England there is preached by G. D. H. Cole and his contemporaries another type of National Credit Control, another type of abolition of poverty by State Credit. Their publication *The New English Weekly*, was able to show, after the Election, that in three districts on the 14th November, three Representatives of the new Party stood in vain, but nevertheless received 19,000 votes; Hitler himself once received a smaller number.

This quotation is from a report by the London correspondent of the Vienna paper *Der Tag*. He is so grossly misinformed as to be suspect of the intention to mislead, and the suppression of any mention of the name of Douglas strengthens the suspicion.

Now that Social Credit is news, and is securing more and more support, the misuse and misappropriation of the title will become increasingly common. Probably there never was a time when all who called themselves Social Crediters were so in fact, and from now on the description may become increasingly misleading. If such people as those named in this quotation are to be described as Social Crediters, then any large-scale demand for the Social Credit *method* would be a serious threat to the attainment of those results which all true Social Crediters believe can be secured only by its adoption.

Motor Tax Revolt

According to the *News Chronicle* of February 11 (it did not appear in all editions), Makers and owners of motor-cars are planning a deputation to the Chancellor of the Exchequer for a reduction in taxes and duties on motor vehicles.

They will ask for 2d. off the present petrol tax of 8d. a gallon, and a further cut in the horse-power tax on private cars.

The reduction from £1 to 15s. per h.p., made a little more than a year ago, was accepted as an earnest of a concession later on.

Commercial users of motor vehicles will seek a reduction of 25 per cent. in the taxes on goods vehicles. They will also support the petrol tax demand.

It is pathetic, in a way, that they should be asking for small reductions in taxation when the whole system of taxation is a gigantic fraud. They are pushing in the right direction, however, and should give us support in our war against all taxes.

Motorist readers should write to their associations to point out what a colossal case they have if they really mean business, sending copies of this and last week's SOCIAL CREDIT.

Meanwhile, we wish them good luck.

Attacks on Social Credit

Attacks on the Social Credit analysis of the financial system and the proposals for its rectification, so as to make it an effective means of distributing goods and services, are multiplying in number and irresponsibility. They nearly all ignore the objective of Social Credit, which is individual freedom, and without agreement upon which any argument is a waste of time.

Invalid at the outset, the usual "attack" begins by misquoting Douglas, proceeds then to demolish the arguments which Douglas has never advanced, and repeats this amiable process of setting up and bowling over nine-pins until the allotted space is exhausted.

We frequently have our attention drawn by correspondents to "attacks" of this kind—a recent one was in the *Catholic Student*, the organ of the Glasgow University Catholic Students' Societies—and we are glad to learn that answers are usually sent direct to the papers concerned, either in the form of letters to the editor or as articles. The former is probably most effective, especially if the letters are brief and make it obvious that the premises of the attack are faulty.

At the same time as attacks on Douglas are increasing, there appears to be a growing tendency to refuse to publish replies. We are sorry to learn that the *British Weekly* is a case in point.

FIGURES VERSUS FACTS

Major Douglas Reviews the Present Monetary System

(Continued from page 11 of last week's issue)

Bankers' Hegemony Over Community

THAT the banks are overlords and supreme is admitted by bankers themselves. Mr. Montagu Norman, Governor of the Bank of England, admitted at an annual meeting of that bank not long ago that the banks now exercise an effective hegemony over the economic activities of the community, and suggested that in the course of time this bankers' hegemony would further be extended.

Mr. Herbert Hoover, when he was President of the United States, advised the Federal Reserve Bank that certain things should be done. The reply to Mr. Hoover was that his note of that date had been received, "and was being given attention." And that was that.

Mr. Walter Leaf, late Chairman of the Westminster Bank, one of the Big Five, said, "The Banker is the arbiter of commerce." The banker is supreme. That being so it is reasonable to charge him with these catastrophes which are continually happening under the present economic system. If you had an industrial undertaking run by a board of directors and they had continuously led that undertaking into a series of catastrophes, you would say first of all: "We will have a new set of directors," and if this did not cure the condition of failure, you would say: "We will have a new policy."

There is, I think, no parallel to the successive catastrophes and depressions during the past 50 years; yet all the bankers say is: "Oh, yes, we have made mistakes," but their policy remains unchanged. You will notice that if you get a reply to this at all from prominent financial people they say: "We are not going to change the policy. Its administration may be defective, but the policy is absolutely sound."

That is the position at the present time. I have been trying to put a general picture before you of the world as it is, and I want to emphasise one or two defects before passing on to the remedy.

The Great Dictatorship

One of the first things to notice is that this unchanging system is wholly autocratic and more dictatorial than any political dictatorship I ever heard of. For the banker in refusing to extend a loan need give no reason for his refusal. The greatest of all political dictators would not dare to do that, for he must, after all, serve his people. Well, we will have an increasing number of politi-

cal dictatorships, too, unless the system of financial control is changed for the better; and I think my suggestions would result in a change for the better.

Take, for instance, the question of building a road. Money has to be borrowed from financial institutions, and there is only one argument applied. The need of the road is not discussed. The lending institution wants to know if the borrowing body is able to extract in taxes from the community to be served enough to pay them back with interest.

The system has not worked. It has brought worry and misery in its train, making it increasingly difficult for the individual to keep his head above water. All this in spite of our splendid position for producing real wealth.

A Faulty Accounting System

The first step in the reform of the financial system is to create a financial set-up which at all times reflects the physical conditions of productivity. The road I have just mentioned is wealth for the community. The money required in its construction should reflect that fact; and so with all goods and services. It should not be possible at one and the same time to have goods in plenty and scarcity of money to move them into consumption. Our money, after all, is only a ticket to claim goods, or an accounting system; and no accounting system should be permitted to show a stringency when the economic system with which it deals shows plenty.

Under the present system of financial control we might have the greatest crop of wheat in Western Canada—the addition of real wealth to our resources—and yet have bankers calling in all their loans and ruining every farmer in the West. I don't say that it is likely, but it is possible and should not be possible. Why, then, carry on with a book-keeping system that bears no relationship to economic reality, especially when there is wealth enough for all, but only a shortage of money?

With such a position you cannot have real politics, because you are basing your ideas on figures that have no relation to conditions or facts. When money is permitted to reflect facts you will get into the realm of real politics, but we cannot know what real politics are while figures lie to us, and the real things, the good things, have to be twisted and ruined to suit them.

I keep all suggestion of crookedness out of my discussions, because I do not think

there is normally crookedness. There is only, if you will permit the expression, damn-foolishness. It is mere foolishness to let prices of wheat go down when there is a big crop of it, so that the wheat producers are reduced to bankruptcy when they should be better off than ever.

There is in Canada room for a great deal of legitimate development, because, particularly in Western or Northern territory, that development will raise the standard of living of those who live out there, which is the only real reason for development.

This is not the case in Europe, where there is not such room for development. The only thing Europeans can think of doing is to put up a lot of capital properties which are not required in order that through this capital they may distribute purchasing power, and then to destroy them. In other words, they are living on their capital. As Charles Lamb suggested, every time we want roast pork we burn the house down.

Leisure

All along the line, goods may now be produced with less and less man-hours per unit. We have worked consistently towards that object for generations. **And now we have an attitude towards unemployment that is sheer lunacy, in view of the efforts man has made to reduce the number of men's work required in production. Having worked to obtain leisure we actually call it a calamity.** What we need now is a method of distributing goods produced to the men who, as we say, are not working. The reasons why they are not are largely technological and of our own creation.

In 1922 the Buick car required 1,100 man-hours to make. In 1932 the Buick car required only 91 man-hours. If you think about this you will realise that to treat the unemployed problem as if it were something you have to cure is just what I called it—sheer lunacy. The unemployed are simply the leisured class achieved by power production; they should not be penalised for their idleness. Power is the keynote of production to-day, and if we find ourselves able by use of power and machines to have a relatively few men tending the productive machines of the nation, shall we not say that the output belongs generally to society and that the money system should be revised and administered so that the goods produced are in fact distributed to all consumers in the community?

The only mechanism under modern conditions that makes the distribution of goods on that basis feasible is the National Dividend of Social Credit. **With the National Dividend, the man "on the dole" would no longer be regarded as an unfortunate, but rather he would be regarded as one of the natural inheritors of the marvellous wealth-producing devices with which society to-day is equipped.**

(To be concluded)

The Eternal Lie

By Charles Jones

No. 3 Big Business

THE Board Meeting of the Fine Crafts Shoe Company was drawing to a close. The usual droll pantomime of serious-faced elders lifting a hand to signify assent to every foregone conclusion was enacted, and the boredom of a spiritless procedure was a little embittered by a tale of gradually declining sales owing to cut-price competition.

The Company Secretary lifted his fountain pen with a flourish of the hand as he completed the last minute, and beamed deferentially at the Chairman in expectation of formal dismissal. But the Chairman frowned over a foolscap sheet he held in his hand, and then frowned upon the Secretary. The Secretary frowned. The whole meeting was a frown.

"Gentlemen," rapped out the Chairman, "I want you to consider this report from Haycroft. He seems to have gone mad. Says there is no demand for our new models. Only cheap lines wanted—good market for cheap stuff, he says. I'll read it to you."

So a travelling salesman's bewildered and passionate plea was read to the assembly of worried men slumping in their chairs. Backs straightened. The Secretary minuted the ensuing scene as "a lively discussion" through sheer inability to follow a torrent of talk.

The Board rebelled. They challenged the Chairman's strong policy of perfect and tested quality in the firm's goods; they rebelled against the very name. What had Fine Crafts to do with making boots and shoes? The firm existed to make money, not to set standards. Public taste had to be catered for. The public didn't want fine crafts, they wanted cheap footwear.

So the afternoon wore on, and in the end a great scheme developed. A new factory must be built, with modern labour-saving plant for mass production. A model factory, finished in gleaming white concrete, flood lit as an advertisement, to turn out boots for the million—cheap as could be, cheap and nasty if need be. A subsidiary Company must be formed, "LOW PRICE FOOTWEAR, LTD." How should the venture be financed? Somebody muttered about a debenture issue whilst the Fine Crafts Shoe Co. was still on its legs.

The Secretary perspired over his crowded minute book, and saw, in the fever of his haste, visions of a great organisation, ambitious activities, and a prosperous Secretary. The Board dispersed.

The Chairman, an old man, lingered after the rest. He felt weak and stricken. The eternal lie had beaten him. The ideal of flawless workmanship, of fine material carefully worked, of seemly shape and enduring substance, had crashed. There was a big demand for cheap lines.

"Ah! well," he murmured to himself, "I suppose the public do want this shoddy stuff." So fell a fighting victim to the eternal error, the advertised lie that what that soulless entity the Public can pay for is what it really wants.

(Names of persons and firms in this article are entirely imaginary.)

(Continued from preceding column)

being independent workers, became wage-earners wholly dependent for their livelihood upon somebody else employing them.

It is certain that when our ancestors first saw that better results could be obtained by working together than as separate units, they did not foresee the time when, it having become possible to produce plenty of everything with the aid of machinery tended by a few, those whose services were not needed would be left to drag out an impoverished existence, maintained at a miserably low level at the expense of the rest of the community, while the plenty that would keep everyone in comfort was being destroyed.

They would not have believed it possible that their descendants would submit to such a lot.

Great Britain is a democracy. Those who set up Boards to limit the production of milk, of bacon, potatoes and fish, etc., only do so because WE do not rise up in our wrath and tell them that we will not have it, that we want National Dividends to buy more of these things, dividends on our inheritance from the past, and that we intend to have them.

The surplus wheat of the world is estimated to be about 625 million bushels as against 1,158 million bushels in 1934. "... virtually the whole of the abnormal surplus accumulated ... will have been dissipated by the end of the current season."—"The Times," January 31, 1936.

NO HANDS WANTED!

The Inverted Philosophy of Toil

By D. Beamish

"HOW would you feel in his shoes?" asks an advertisement in one of the London dailies, depicting a thin, shabby man standing at a street corner gazing with an expression of wistful resignation at a notice posted up on a brick wall stating: "No Hands Wanted." "He is not asking for vast wages or a wonderful position," proceeds the advertisement, "all he asks is security and you can give it to him. He is one of thousands of men in the radio trade who lost their jobs at Christmas and maybe won't get them back until September. All because you will not buy sets in the spring and summer."

A headline in the same paper states: "Healthy Diet Would Mean Big Spurt in Farming."

Mr. Walter Elliot, speaking on the Sugar Beet Industry and defending it against the criticism levelled against it, said that the Greene Committee recommended that the subsidy should be dropped, and that the workers should turn to some alternative crop or industry, but what crop or industry could absorb the 40,000 workers engaged in sugar beet? He argued that some form of protection was essential against the world surplus of food. Without the subsidy British sugar producers could not compete with foreign sugar producers, and but for the sugar crop East Anglia would be another depressed area.

These are just a few instances showing how completely inverted is the viewpoint of those in Parliament who are supposed to represent us. It is taken for granted that the purpose

of growing food and manufacturing wireless sets, is not that we may eat and listen in, but to provide people with labour, without which it is inferred that they must suffer poverty and hardship and be maintained at the public expense.

Now strange as the simple truth may seem in a world which has unfortunately grown accustomed to hearing and reading all sorts of blasphemous nonsense without turning a hair, the only reason why any of us should go without wireless sets if we want them, is if it is impossible to make enough sets to go round. As wireless manufacturers, in common with most other manufacturers, cannot get all the orders they would like, this reason does not apply.

Why Buy a Wireless?

And there is only one reason why any of us should buy wireless sets or anything else, and that is because we want them. We should not have to buy things we do not need or want to keep somebody else "employed." If people are employed making things which nobody really wants, they are doing useless work, i.e., they are wasting time.

Quite apart from this, it is impossible for most of us, with the best will in the world, to buy radio sets, motor-cars, tennis racquets, Hoovers or bathing suits because we have not the money. According to this perverted way of thinking, these things ought to be made in large quantities because it provides people with "work," but at the

same time they ought to be used sparingly—except by a favoured few—because listening in, motoring, playing tennis and bathing do not constitute work but pleasure. They become work, however, if they are done for money.

The Machine Works for YOU

Let us consider how it is that such vast quantities of goods can be made while millions are unemployed, i.e., not engaged in making them. Presumably it would have been possible for primitive men to have remained primitive and to have continued working each for himself and his family, tilling the soil and skinning his own animals while his wife and daughters cured the hides and made them into garments. Had they done so, doubtless in the course of the centuries they would have made certain improvements in their simple tools and have discovered various ways of saving time and making their labour a little less arduous, but it is quite certain they would never have evolved modern machinery with its stupendous possibilities.

Benefits of True Co-operation

They associated together and worked in co-operation because they saw they would achieve certain benefits thereby. One of the benefits of co-operation was a certain amount of leisure which enabled men to think, to observe and experiment, to invent things. One man would have an idea; another man would come along and see in it further possibilities, improve upon it and in his turn leave it to be the starting point of other inventions by succeeding generations. With the coming of the second half of the eighteenth century, more and more persons were compelled to co-operate whether they wished or not, and more or less rapidly the majority, instead of

(Continued in next column)

Overseas Notes

FINANCE CLEARS THE DECKS

PROGRESS OF AN IDEA

A NEW and dynamic idea such as Social Credit has to face four stages of opposition in modern times. First it is practically ignored, then it is discussed and if possible misrepresented, then it is openly opposed, and if all else fails it is taken over and perverted by those who stand to lose power by its genuine application.

The first stage lasted till August, 1935, when the result of the Alberta elections precipitated the second. Owing to the fact that the demand for the abolition of poverty on the part of the people of Alberta was made under a Social Credit label, and that technical principles for using the credit of society may show discrepancies though the objective is the same, the opposition has been quick to emphasise the differences in technique while ignoring the identity of objective. If these conditions can be perpetuated or developed, the third stage will, to put it quite plainly, be child's play for high finance, at least so far as Alberta is concerned.

Quack Remedies

The simplest form of general misrepresentation is to confuse Social Credit, which is a principle until its application becomes a practical question in any given case, and such "plans" as the Townsend old-age pension plan, which makes a thorough job of confusing methods and results. Sometimes they are simply described as "the same thing" and no bones about it, sometimes there is an implied identity in phrases like "all such nostrums" or "various quack remedies." The rather more subtle process, where any government shows an inclination to financial heresy as in Alberta or New Zealand, is to spread the suggestion that "they will forget all that nonsense now that they are actually in power," coupled with the superficially reasonable attitude that "they are a good sound government anyway, and that's a lot to be thankful for." I have been meeting this line of talk in the world's press increasingly of late, and, of course, it is made temporarily the more plausible since neither Alberta nor New Zealand has yet made any noticeable step in the direction of unorthodox finance. "Talk about it by all means," as Professor Hilton recommended his unemployed listeners, "so long as you don't actually do anything."

Demanding Results Avoids This

When Alberta or New Zealand actually begins to try and do something unorthodox, the third stage begins. What pressure will be applied can be partly deduced from the preparations already being made, such as the formation of the Canadian Loan Council (which is blackmail on so big a scale that many Canadians do not yet realise it), or the well-known fact that a "financial crisis" in modern democracies can be engineered at will, when the people do not stick unwaveringly to a demand for results and exert continuous pressure to obtain them. I do not suggest that attempts at a financial crisis may not be made even where people have learned how to demand results, but, first, it could not be laid at the door of Social Credit (not that it would matter if it were), and, second, its political agents could immediately be identified and thrown out on their political ear by an infuriated people.

In the fourth stage, what pseudo-social credit scheme might be put forward in response to a mistaken demand for a plan no one can foretell. If results are demanded, there will be no such fourth stage, and the third will have been effectively by-passed. Its place will be taken by the rapid abolition of poverty and taxation, and the saving and immense extension of individual liberty. The label of the method used need not be "Social Credit," so long as it produces the required results. For all we care, it can go down to history as "Norman's New Era," or "The Great Baldwin Budget of 1937." Speaking on behalf of 40 million people in Great Britain who only want what they are entitled to: IT'S RESULTS WE ARE AFTER.

CANADIAN NEWS

Mr. R. J. Magor, special financial adviser to the Alberta government, is back in Edmonton. He is reported in the *Edmonton Journal* as denying that he had recommended partial default to the provincial government "with the supposed deliberate object of preventing the province from making new borrowings." In reply to a question whether he would recommend that no new loans be made he said, "I don't know that we can do

that. Like a sick man, it is possible that we will have to taper off on the treatment." He is uncertain how long he will stay in Alberta this time, and has given the Aberhart government "no advice" on the question of a loan council. In this connection it is worthy of note that the *Ottawa Citizen* gave a front page spread and big headlines to the report from its London bureau of Major Douglas's remarks on the loan council proposals.

The changes which would be necessary in the British North American Act to allow the working of this council have been discussed lately by a dominion-provincial committee. This has now adjourned *sine die*, leaving a sub-committee in Ottawa to carry on its work. "In keeping with the complete privacy in which the committee's deliberations have been conducted," says *The Western Producer*, "the names of those acting on the sub-committee were not made public."

NEW ZEALAND

The Finance Minister of New Zealand expects, according to *The New Zealand News*, that the financial year will close with a balanced budget. It is not indicated whether this is held to be good news or bad. All we should feel inclined to say is "May

applied, no gift of prophecy is needed to see the probable consequences. Secession is being discussed in Australian States; they were prevailed upon to submit to the centralised control of money power through a federal loan council."

Plenty of Australians understand this well enough. Addressing members of the Douglas Credit Association of Tasmania, Mr. A. G. Ogilvie, the Prime Minister, went a good deal further, and said that "it was the fundamental principle of monetary reform which concerned him, and not the question of the methods involved." He regarded reform as inevitable, and added, "They might just as well try to push the rising tide back as try and stop it." It is an open secret, as the first quotation shows, that Mr. Ogilvie understands and approves of Major Douglas's conception of democracy. I wonder, not very hopefully, whether as much could be said of our own Prime Minister here.

HOME THOUGHTS FROM ABROAD

The following is from the letter of an overseas "Director of Electoral Campaign": "The Electoral Campaign idea serves to prove the Douglasite, doesn't it? It is very interesting to note the jump towards action by those who eventually get a rational understanding of the purpose and possibilities of the Campaign, with a further lift-up when its infallibility is realised."

PRESS ITEMS

Various press items. A three-column report, in *The Kerryman*, of the inaugural

THE SUPREME POWER

BY the illustration of financing the building of a house, I gave a hint—the merest hint—last week of the immense power of the banks, because of their authority to create money by writing figures in books, and to destroy it by writing other figures.

Only banks have this authority. They have the "monopoly of credit." Even the Government may not do it. The Government, when it wants money, as it continually does, has to borrow it from the banks, who demand repayment of the loans they make. And in order to repay the banks the Government has to tax the people!

But, more serious still, nothing can be done at all if the banks refuse to create the money required for it.

The slums could have been abolished long ago and decent houses built to suit everybody, just as easily as the house I mentioned last week was built. All the materials and equipment and labour have been ready for use for years.

Not only so, but they could have been built, and can now be built, without incurring the financial debt that I, the borrower-victim, incurred when I built my house.

How can it be done?

Next week I will tell you.

NIKE NOUS

it be for the last time, under the orthodox but fantastic definition of "balanced."

His Grace Archbishop O'Shea, Metropolitan of New Zealand, is an outstanding example of a Christian leader who is doing much to remove from the Churches any reputation for indifference to modern problems. Speaking in Wellington recently on the social order, he made it clear that no system founded on social injustice can survive, and quoted the words of Pius XI. in "Quadragesimo Anno," words so striking and uncompromising that they cannot be too often printed. "Immense power and despotic economic domination are concentrated in the hands of a few. This power becomes particularly irresistible when exercised by those who, because they hold and control money, are able also to govern credit and determine its allotment, so that no one dare breathe against their will."

AUSTRALIA

The internal strains that are set up by the centralising methods of finance, and the political centralisation that is then invoked to eliminate those strains, are not things which can any longer be kept successfully from the man in the street. For example, the *Ottawa Citizen*, in a leading article comparing the Loan Council situation in Canada and Australia, reminds its readers that there has never been any real doubt about the reasons for setting up the Central Banks of the Empire, and concludes, "Where they refuse to submit, the provinces will be penalised, presumably by being denied any lightening of the debt burden through a refunding loan. When this penalty is

meeting at Tralee of the Irish Social Credit Party. An article entitled "Milk and Honey, Ltd.," in *Collier's* for January 25, written by the Assistant Editor. This purports to describe the Alberta situation, and it is not surprising to hear that the Premier took strong exception to it. A letter in the *Egyptian Gazette* on "War and Social Credit." Long and serious articles for and against Social Credit in the November and December issues of *The Industries of South Africa*. J.D.B.

GIVE 'EM NATIONAL DIVIDENDS! AND LET THEM BUY THEIR OWN PRODUCE

The problems of production were solved or soluble, but the solution of the problems of effective distribution would do more to restore health and prosperity to a stricken world than any other remedy... Under the economic conditions in which every country in the world found itself to-day, the continuance of unrestricted competition, which was no other than the law of the jungle seemed to him to be a denial of intelligence. —"The Times" report of a speech by Sir William Larke to the British Electrical and Allied Industries Research Association.

The estimated total cost of administration of the unemployment assistance scheme in the current financial year is £4,250,000.—"The Times," February 19.

Tasmania

WE quote the following passages from the "General Comments" which follow the report on the Monetary System recently issued by the Government of Tasmania, and abstracted in SOCIAL CREDIT of January 24.

Report of the Bank of New South Wales

"It is evident that no proposal for further borrowing will be approved unless it is accompanied by definite indications that the Governments are doing all things necessary to reduce their expenditures in keeping with the condition of the time. This would involve a reduction in their establishments, with consequent additions to unemployment, but the problem of resultant unemployment is secondary, and should not deter Governments from taking necessary action towards balancing their budgets."

"Banking was one of the first industries to be conducted on specialised lines. The reasons are fairly obvious. It requires an unusual degree of capacity, personal reputation, standing, and sound judgment to conduct a banking business with success. Those men who are the best equipped in the ways indicated became bankers, and devoted the greatest part of their time and effort to the conduct of that section of the nation's business. Then, as now, men possessed in large degree of the qualities mentioned were not numerous, and, as a result, banks have not multiplied like many other sections providing for the needs of the people."

Mr. Robertson said:—"For consummate egotism and boastfulness, this paragraph would take some beating, particularly when it may be remembered that in 1893 the National Bank was one of the 13 banks out of 25 which suspended payment, confiscated the assets of the depositors, ruined thousands of producers, traders, and citizens generally, and then had the sheer impertinence to use the machinery of Government to re-establish themselves and build up huge dividends and reserves for their shareholders while repudiating their liabilities and dispossessing depositors."

H. D. McLeod, in "The Theory of Credit," says:—

"This misconception of the meaning of the word deposit leads to a somewhat amusing error which is usually seen in the newspapers every half-year, after the joint-stock banks publish their accounts. Many papers give summaries of the accounts of the banks, which show that they have about £800,000,000 of deposits: and those innocent writers evidently consider that these are deposits of cash, and hold up their hands in astonishment at the vast quantity of cash the banks hold. Now, as no one supposes that there is more than £90,000,000 in gold coin in the country, it would somewhat puzzle these ingenious gentlemen to explain how there can be £800,000,000 in cash in the banks. But anyone conversant with banking would tell them that these £800,000,000 are not deposits of cash, but are merely creations of credit, and are nothing more than bank notes in disguise."

* This refers to Great Britain before end of last century.

SAVE US FROM PLENTY

News that, for the time being at any rate, France will cease to export wheat has had a steadying influence on prices. It has been not so much the amount offered of late that has been disturbing as the fact that supplies continued to come forward to London at all from that quarter.—"The Times," February 22.

Yet there are millions of Britons suffering from "malnutrition," i.e., slow starvation.

MAJOR DOUGLAS AT THE AUTHORS' CLUB

On Monday last Major Douglas made an impressive speech at the Authors' Club in London on "War Danger—One Aspect of the Social Credit Problem." We hope to publish the speech, which was well reported in the *Morning Post*, in an early issue.

British artificial silk production for 1935 totalled 123,770,000 lbs., an increase of 33 per cent. on 1934.—"Financial Times," January 30, 1936.

G. W. L. DAY on BEARING REINS AND BLINKERS

AN old gentleman has just died leaving about £20,000 to his daughter, a young lady, it seems, with ambitions to go on the Stage.

It also seems that her father disliked the Stage, for he added a codicil to his will saying: "Should she give in public any performance by way of acting, singing, dancing, playing any musical instrument, or giving any performance with a view to its being broadcast or reproduced by cinematograph or gramophone process, the life interest given her shall cease."

This is Dictatorship from Beyond the Grave. Rich cranks before now have forced their heirs to remain celibate, to marry people they disliked, to give up smoking and drinking, and to become members of strange religious sects.

Those who make such wills are people who love to control the lives of others. When Death beckons them to a Better Land, they shudder to think how their lifelong victims will make Whoopee as soon as they are gone. And then they remember their money and sigh with relief.

Money is the most far-reaching and potent weapon of compulsion in use today. The reasons for this are two-fold. Without money we are helpless outcasts. We cannot get food, clothing, shelter, or the commonest services of life, such as transport or medical attention; we can have no freedom or leisure, and we cannot initiate the simplest enterprise. And secondly, the vast majority of us are short of money: both the supply and the means of making more money has been cornered by a monopoly which releases it only upon terms.

The technique of cornering key commodities has been developed by Wheat Kings, Meat Kings, Soap Kings, and later by Beer Barons and other practical monopolists. If you can establish a watertight "corner," you can do almost anything you like. The League of Nations

is thinking about trying to corner oil and stop the War.

But hitherto the only permanent and universally successful corner that has ever been established is in money, which is the very Father and Mother of all commodities. Consequently we exist only on sufferance, by the Grace of Gold. Our whole lives are governed and conditioned by a series of economic pressures.

Those who regulate the pressure-gauges can impose upon us their own system of morality. They can force us to be "good," and save us from what they consider is sin by fines and penalties, or even by threats of starvation. And because the ethic of "Sound Finance" is Puritan, this means that we are forced into lives of outward observance and hypocrisy.

Thus we are allowed to drink whisky only if we pay about ten shillings Conscience Money on each bottle, and if we are so abandoned as to visit the theatre we must pay Penance in Entertainment Tax. We may gamble on the Stock Exchange if we pay a fine to the Treasury for doing so in the form of a registration and transfer fee, and we may smoke if we pay an enormous extra percentage on our tobacco.

From the earliest age we are taught that to do work-for-profit is the reason for which we came into this world, and woe unto him who shall not find it! Unless we are running about like ants, says "Sound Finance," we are not in a state of Grace and scarcely worthy to be called men at all.

If we are rich and leisured, we shall be lashed with the whip of Tax on Unearned Income, and if we are penniless and leisured we shall be deprived of most of our rights of citizenship and fed on iron rations as a wholesome stimulus to get busy again.

Finance even sends its official Prodnoses to spy upon us and see that we are not contravening the regulations. A speaker

from a distressed area at a recent university conference asked the undergraduates how they would like it if inspectors swooped down on them and enquired into the state of their wives' underclothing. The horrors of the Means Test will never be fully known.

Not content with these inflictions, some of the Pharisees accuse the unemployed of frittering their dole money away on sweets and cinemas. They even want to dictate to them how they shall spend the miserable pittance which is allowed them!

Meanwhile the Government, which is frequently the tool of Finance, passes an endless series of restrictive and prohibitive laws. As I see it, laws should be passed to prevent or discourage crimes—that is, injuries to other members of society. But where is the boundary line between Crime and Innocence now? The Law is obliged to reckon as crimes all sorts of non-criminal deeds which are merely offences against needless rules. For example, selling milk to a neighbour below the authorised price, or growing "too many" potatoes.

On the other hand, crime, if it is on a sufficiently large scale, is not recognised as such at all. We have no concept of a criminal nation, and still less of a world-wide criminal system.

Three men have recently been tried on a charge of criminal misrepresentation in their efforts to corner Pepper. Can we imagine the Kings of Finance being tried on a charge of criminal misrepresentation in cornering Money?

Not in the law courts, perhaps, but why not at the Bar of Popular Opinion?

Why make so much fuss about the Pepper and do nothing about the Money? That is one of the many fantastic absurdities of this cock-eyed world. The corner in Pepper failed, anyway, but the corner in Money has succeeded only too well and is affecting us every moment of our lives. Why not get together and stop it?

SHOT AND SHELL

The reports of the bank chairmen continue to cover a position disquieting for them with a thin veil of optimism. . . . the banks are in a position of difficulty should depositors demand their money back, for the investments could not be sold to meet the demand. —"G.K.'s Weekly," January 30, 1936.

Under the Leeds Municipal Housing Scheme only 4,460 of their 11,010 tenants are paying full rents; 5,315 are in receipt of relief of from 1d. to 11s. per week, and 1,235 are living rent free (paying only rates) on account of their insufficient incomes. — "G.K.'s Weekly," January 30, 1936.

The unescapable facts are that we must stand in the market place to be hired, and become wage slaves, or else we must stand in the queue to be rationed and become consumer-slaves. — Sir Ernest Benn in "Freedom."

A Roman collar or a doctor's practice, even when attached to a life insurance policy, is a form of collateral less easily negotiated than a boot factory. — "G.K.'s Weekly," January 30, 1936.

A credit to the French Government is to be arranged in London shortly, by means of a blocked deposit for the Bank of France at the Bank of England.

"The creation of a book credit for the Bank of France . . . would allow the Paris central institution to increase its advances to the French Treasury." — "Daily Telegraph," February 7, 1936.

The furniture industry is running at 80 per cent. capacity, with 10 per cent of its operatives unemployed — 13,000 trained men — "Daily Express," February 6, 1936.

There were 20,108 underground rooms in London, Sir Kingsley Wood stated, used for sleeping purposes in 1934, and officially condemned as unfit for habitation. — "Daily Express," February 6, 1936.

Major Dorman-Smith (C., Petersfield) stated in the House of Commons that it had been calculated that by the next general election unemployment would have risen from 15 per cent. to about 21 per cent. — "Daily Telegraph," February 7, 1936.

Rumania owes British traders about £3,000,000, but only £57,000 out of the £270,000 due in December has been paid. — "Daily Telegraph," February 7, 1936.

The Duce stated that the war would be financed by loans. This is tantamount to an official admission that the limit of taxable capacity has been reached. — "Daily Telegraph," December 31, 1935.

It is possible that the Government's rearmament programme of over £100 million may be financed by a loan. — "Daily Express," January 27, 1936.

Owing to high cost of defence programme it will be found impossible for public money to be devoted to any other purpose. The Government will consequently be compelled to give up many of their schemes. — "Daily Express," December 19, 1935.

CHILD MURDER CHARGE

"I HAVE NOT THE MONEY"

Last Saturday a little girl of eight was found dead in a Maida Vale flat. Her mother, Carmen Swann, aged 32, and described as of no occupation and of no permanent address, was charged with murder and attempted suicide. A letter was read to the coroner which concluded: "My lungs have 'gone phut' again, and I have not the money to be looked after."

NEW STAINLESS STEEL MAY REVOLUTIONISE SHIPBUILDING

A Sheffield inventor, Mr. F. F. Gordon, has patented a process for producing a mild steel plate with a stainless veneer.

The process brings within range of practical possibility, says the *Sunday Times*, the building of stainless steel bridges and stainless steel ships.

It is claimed that barnacles will not stick to this surface, with the prospect of a huge saving of labour, as repeated visits to dry dock are now made to have barnacles removed.

EXPORTING THE UNEMPLOYED

A writer in the *Daily Dispatch* on February 15, discussing Mr. J. A. Lyons' favourable attitude towards a resumption of assisted immigration to Australia, said:

Another matter favourable to a revival of immigration is the Australian home market.

Production has far outstripped consumption, and a larger population would mean more goods consumed.

How are they to get the cash to buy the grub and other goods they will be so kind as to consume? By going to work of course; what a silly question. What will they do when they work, destroy production or increase it? Oh, increase it, of course — what's the matter with that? Oh, nothing—will they make more goods with their hands or with the aid of machinery and so on? Oh, shut up, I know what you are trying to prove. All right, but I wonder if any of the people already in Australia want to get the cash to buy the production that has outstripped consumption.

WORK AND LEISURE BISHOP OF CROYDON ON WORK OBSESSION

The Bishop of Croydon, speaking at Birmingham University recently, said that everyone would agree that life ought to have a rhythm of work and leisure, but he was not sure if the theory of work for its own sake had not been overdone. The gospel of work had been preached until it had become almost an obsession, and one could still meet unpleasant individuals who boasted that they had not had a proper holiday for years, and had no time for the play or games.

"It is obviously part of the duty of man to put into the community, by means of some form of service that we generally call work, his equivalent for what he takes out in the way of necessities for his life. But that should not be interpreted to mean that the worker, unless he keeps his nose to the grindstone in season and out of season, is a moral delinquent . . . It is certain that we are heading straight for a new period in the world's history when the time spent in work will be less and less, and that spent in leisure proportionately greater. We are on the threshold of the 'leisure age.'"

NEW ZEALAND LEGISLATIVE PROGRAMME

Mr. Savage, the Prime Minister of New Zealand, announced on Monday the programme for the Parliamentary Session opening in March. Included in it will be the following legislation:—

The Arbitration Act will be altered to restore and extend facilities previously available to workers. There will be important proposals affecting farmers' finance, including mortgages. The Government hopes to increase the incomes of pensioners as a step towards a general superannuation system. A Bill for shortening working hours will be introduced. The national health service is receiving close attention, but may not be dealt with in the next session. Unemployment will receive immediate attention.

Important financial proposals will be submitted, but Mr. Savage did not disclose details beyond saying that the Minister of Finance would be in a position "largely to overcome the money problem," and that a compulsory loan, of which there have been rumours, had not been discussed.

50 PER CENT. OF PEOPLE UNDERFED

AND HAPHAZARD CUSTOM PAYS POLICEMEN MORE THAN MINERS

"The advance in scientific methods of production has been blamed by many thinkers for present unemployment, poverty and insecurity; 50 per cent. of our people exist below the subsistence level and 85 per cent. below the comfort level, whilst less than 15 per cent. enjoy what nature can provide through the ingenuity of engineers," said Mr. W. Shilstone, before the Institute of Fuel on January 17.

And he did not stop there, but proceeded to show that all engineers are not blind to the defects of "sound finance."

"Up to the present the wages of labour have been fixed quite arbitrarily, though they are partially controlled by the law of supply and demand, but the real reason for a policeman getting £4 per week, a miner 30s. per week and a clerk £2 per week is merely due to the haphazard custom which has brought about this curious level of wages.

Purchasing Power Must Follow Production

"The question of these wage levels, together with the higher salaries and the manipulations of profits by the use of money as a commodity itself, must be examined by engineers immediately if we are to solve the problem of poverty amidst plenty which must necessarily increase in complexity, if scientific methods are allowed to progress in the production of commodities while similar methods are not used for a distribution of purchasing power.

"The unsolved problems of economics have led engineers into the error of assuming that a wastage of raw materials such as coal is of no account provided that the cost of recovery will not produce a profit. In this connection we might consider the use and generation of electricity. We know that for every 100 tons of coal burnt in the production of electricity no less than an average of 85 tons is wasted; this means that for every 100 miners employed in winning coal we are exchanging the labour of 15 miners with the labour of the electricity consumers, but the remaining 85 miners are merely being used, figuratively speaking, to dig a useless trench and fill it up again."

TO "PUBLICITY," SOCIAL CREDIT, 163A, STRAND, W.C.2.

Send me particulars of the little TASK OF HONOUR referred to overleaf. I want to help.

Stamp area with instructions: SEE REVERSE, 1/4d. STAMP, and a vertical line on the right side.

CUT ROUND THIS BORDER

Active Service

Report from Newcastle-upon-Tyne

The Electoral Campaign

SIGNATURES are still coming in fairly well in spite of the hard weather and an epidemic of colds among canvassers. Mr. Preston's group obtained 800 signatures in three nights' working and such old campaigners as **Mrs. Denny, Miss Hopper, Mr. Taylor, Mr. Gibson and Mr. Dunsmore**, are still bringing in their hundreds weekly.

The "Task of Honour"

It cannot be only coincidence that the main workers in the Electoral Campaign were the first on the list to volunteer for "the task of honour."

It is important for all members to realise that our paper must obtain a proportionate increase in circulation and so keep pace and contact with the number of signatures obtained. All of us who have done any canvassing will surely possess a list of unusually interested persons whom we have come across during our travels, and these persons should be interviewed and asked to subscribe regularly to SOCIAL CREDIT.

Propaganda

Several members have contributed to the propaganda side of our activities in having campaign letters published in the local press, notably **Mr. Notcut, Mr. Thompson and Dr. Horseman**.

One or two members who live in isolated positions are canvassing the churches and ministers of religion with the Dean of Canter-

bury's form and also distributing his New Year's good resolution leaflet.* **Mr. Norman** proposes to visit one or two of the main churches in the district and distribute two or three hundred of these leaflets. Other members have taken leaflets away for distribution to churches in their own home districts. As this leaflet is generally admitted to be one of the finest propaganda leaflets yet printed, it is hoped that members will make the fullest use of it.

One of our most enthusiastic members, **Dr. F. Horseman**, has distributed over 6,000 technical leaflets himself. This in spite of the fact that he is supposed to be "retired," a most apt refutation of the argument that people will not work if they are given a National Dividend.

Mr. Burns has offered to supply poster boards free of charge to any newsagent in the district who will promise to use them for the display of SOCIAL CREDIT posters. Will members please note this and interview their own newsagent to see if this offer will be accepted?

Revenue

Grateful acknowledgment is also given to **Mr. H. McGill** for both canvassing (Gateshead) and collecting monies for the Secretariat's and our own group funds.

W.A.B.,

Supervisor of Publications

* See Secretariat Notices.

Sayings of
PROFESSOR
PSHAW :

PSHAW, sir! these scientists should realise that the present state of affairs is entirely their fault for enabling us to produce far more goods than we can afford.

Pshaw, sir! if people only realised that ours is the safest, the soundest, most solid and secure financial system in the world, they might stop monkeying about with it. Why, the very rumour of this absurd Douglas scheme is enough to bring the Pound crashing about our ears!

Pshaw, ma'am! all very well to produce children, but where's the money to come from to feed them?

Pshaw, sir! there can be no revival in world trade until every nation is assured of an export surplus by international agreement.

Pshaw, sir! if this Douglas heresy were not nonsense it would receive the support of orthodox economists!

Pshaw, sir! the great danger about these National Dividends is that people would consume far more than is good for them, and of course do no work at all, so that their money would be quite worthless.

Pshaw, sir! the trouble is, not too little money, but too many people for the limited purchasing power at our disposal!

C.G.D.

GERMANY'S MODERN ROADS
AND WHAT THEY COST

AN article in the *Sunday Times* describes the magnificent new motor roads that are being constructed in Germany. They are built on modern lines with double carriageways, each 25 feet wide, separated by a 15 foot strip planted with shrubs and hedges to protect drivers from dazzling headlights. These roads are to be fenced, and all roads, paths and railways are taken over or under them; while pedestrians, cyclists, and horse-drawn vehicles are not allowed; so that great speeds are possible in safety, and economy in fuel and wear and tear is expected from the reduction in the necessity for braking and acceleration.

The foreign visitor to Germany, says the *Sunday Times* motoring correspondent, has had it drummed into him so consistently that the nation is so poor that he naturally asks where the money is being found to build these expensive-looking highways. The answer given is that the highways are not so expensive as they look, being made entirely of local material, while much of the labour is carried out by using men doing their year's compulsory service in the Labour Corps, in return for their keep and a few pence a day pocket-money.

Still, it is evident that the bridges (which average eight in every five miles) and a lot of the heavy work, such as long embankments or cuttings, have to be paid for by somebody. It is curious how, even in the face of facts the idea persists that roads and bridges are built with money. It is that which holds up the building of safe roads in England, despite the outcry against the terrible loss of life and limb which is caused by our inadequate roads.

The real cost of building roads is the material needed, and the food, warmth and shelter used up by those engaged in the work. There is no lack of material, and equipment, nor of Labour, nor of the things which the labourers need.

But the building of roads is made dependent on the provision of money, which is supposed to be a device for facilitating the activities of industry. Instead it has been exalted into the power over life and death.

Yet it need not be so, and you who read these words can help to put this intolerable situation right.

RELIEF STOPPED

There was no doubt, added the Coroner (Mr. S. H. B. Gill) that the man, Robert Pickering, aged 63, had died from malnutrition.

It was reported that the man had not received any relief from the town for seven weeks, and had been living for ten years in a hen-house.

The Coroner: It is surprising the authorities allowed him to live in such a place.

Dr. Wakefield: It is amazing.
(From a report of an inquest held at Batley on February 17).

the community generally is best served and improved by the steady development of the social, economic and financial policies of the Government." For this answer a good, hard biscuit, has been addressed to Mr. Runciman at the Board of Trade.

Each recipient will know the name and address of the sender, and the deed for which the award is made.

T.H.S.

SECRETARIAT NOTICES

HAVE YOU APPLIED YET? Please read the notice below addressed to EVERY READER. It applies specially to you.

Election of Executive Board.—The Selection Committee has completed its task of recommending to Major Douglas the names of suitable persons for the purpose of filling vacant posts on the Executive Board, and the complete Board will be announced in SOCIAL CREDIT next week.

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.

How To Get What You Want.—Specially written by G. W. L. Day and C. 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 racily 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.

A Christian's Resolutions for 1936.—Reprints of page 171 of SOCIAL CREDIT for January 10, containing the Dean of Canterbury's New Year article is available at 1s. 2d. a hundred, postage extra.

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

SLOGAN STAMPS



Stamps in two and three colours in this attractive design are now available at 1d. and 6d. each, or in sheets of twenty-five at 2s. and 12s. a sheet respectively, post free. The penny stamps are in two shades of green and white and the six-penny stamps in two shades of green and yellow.

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

GET TO KNOW ABOUT THEM

THE DOUGLAS MEETING

A request has been received for a number of seats to be reserved in the front of the hall on March 7, when Major Douglas is to address Social Crediters at the Central Hall, Westminster, so that those who may be a little hard of hearing may hear in comfort. Every effort will be made to cater for special requirements, and anyone desiring any special seat should communicate with Captain T. H. Story, Honorary Secretary National Dividend Club, 28, Ashburnham Gardens, Upminster, Essex.

AUSTRALIAN BANKING
COMMISSION
DISPUTED POWERS
BANKER AND SECRET
RESERVES

The proceedings of the Australian Bank Commission were suddenly adjourned to-day, when Mr. W. A. Leitch, general manager of the Union Bank of Australia, refused to disclose information regarding reserves and undistributed profits. Mr. Leitch acted on legal advice that the commission was not empowered to press for information.

The chairman of the commission said that secret reserves must be disclosed, as the commission was inquiring whether banks were making reasonable profits. If the English directors had not authorised Mr. Leitch to give the information, the commission would take steps to make him responsible for the refusal.

Mr. Leitch said he would telegraph to the English board.—*The Times*, February 25.

ECHO OF NEW ZEALAND PLAN

It will be recalled that in his plan for New Zealand Major Douglas proposed the monetization and distribution of the hidden reserves of banking and insurance institutions. New Zealand Social Crediters will be well advised never to let this plan be forgotten. It has a pungency and force that will serve their turn time and time again before the final battle has been won.

THEY TAKE THE BISCUIT

For saying: "The paradox of scarcity in the midst of plenty was, after the problem of peace and war, the most formidable problem facing civilisation" (*The Times*, February 18), Mr. Robert Bernays, M.P., has had addressed to him at the House of Commons a small dog-biscuit. If he gets many of these his great problem will be how to feed his dog if there are plenty of biscuits.

For saying: "There was a danger that enthusiasts for agriculture on either side might say, 'Let somebody consume something because there is a surplus' rather than 'Let somebody consume something because it is good for them,'" (*The Times*, February 18), the Right Hon. Walter Elliot, Minister of Agriculture, has had addressed to him a large dog-biscuit at the Ministry of Agriculture. If his dog is hungry there is a danger that dog-lovers on either side might say "Let the dog eat because there is food" rather than "Let the dog eat because food is good for it!"

In a Parliamentary debate on February 11, Mr. Kirkwood asked the President of the Board of Trade a question concerning how the system of distribution could be improved so that it might keep pace with production. Mr. Runciman replied that he could see no necessity for a general investigation. "I am convinced," he said, "that the well-being of

(Continued at foot of next column)

Roll of Honour

The following have reported
Task of Honour completed.

- | | |
|--------------------------|-------------------|
| 1. L. SHAW | Sheffield |
| 2. MISS W. L. RICHARDSON | Sidmouth |
| 3. REV. J. J. AGAR ELLIS | Ledbury |
| 4. MRS. J. KENNEDY | Limavady |
| 5. ALEXANDER THOMPSON | Belfast |
| 6. R. HORNBY | London |
| 7. W. A. BARRATT | Newcastle-on-Tyne |
| 8. H. J. BENNETT | Carshalton |
| 9. C. PICKETT | Coventry |

See Below.

TO EVERY READER

YOU CAN do something to help the cause for which this paper stands—if you will.

Unless you live alone on a desert island, there is at this moment a special little task that only YOU can do—waiting to be done.

A simple easy little job which will have far-reaching effects of great importance to the Movement.

FIVE MINUTES EACH DAY FOR A WEEK WILL SEE IT THROUGH.

Will you try it?

If you mean business — volunteer NOW for the TASK OF HONOUR — contribute freely and willingly a little time and effort towards laying the foundations of the SOCIAL CREDIT STATE in which the rule of fear and want will be banished for ever.

Don't delay—fill in your name and address overleaf, fix a ½d. stamp, cut out and post in an unsealed envelope bearing ½d. stamp to "PUBLICITY," SOCIAL CREDIT, 163A, STRAND, W.C.2.

CORRESPONDENCE

As Handsome Does

It is earnestly to be hoped that fellow-readers of SOCIAL CREDIT will send in their correspondence on the subject of our cause to the Editor of the *Daily Herald*.

In the course of recent correspondence I have had with the Editor of the *Daily Herald* he has personally informed me that so far as that paper is concerned it is simply not true that they decline to publish letters on the subject of Social Credit.

The proof of the letter is in its appearance!

Barnsley. REGINALD A. CHURCHER

Israel and Social Credit

In your issue of February 7 Major Douglas pointed to the fact that the results predicted for his technique coincide with the philosophy of the New Testament.

His claim is commendably modest. A careful reading of both Old and New Testaments will reveal that not only is the philosophy of Social Credit in accord with both books, but recent developments coincide with Old and New Testament prophecy.

To quote just one striking example: How many of your readers have noticed the extraordinary way in which Social Credit is spreading among the Israelite peoples of the world. Whilst so many countries do not appear to want to know Douglas, yet his teaching is being avidly followed in Britain and the British Dominions, in Holland and Scandinavia and in the United States of America. These countries, which are recognised by a growing body of thought, as the "Israel" of the Bible, are being drawn, almost inevitably it would seem, towards their destined task of providing an example to the rest of the world.

Walsall. REGINALD H. W. COX

For Press Controversialists

May I, as a newspaper man, submit one or two points to propagandists who find difficulty in having their letters accepted?

Newspapers are believed by journalists themselves to exist primarily for the dissemination of news. Their belief may not be fully justified, but that, for the present is beside the point.

News is that in which the public is interested, and a Social Credit discussion on highly technical matters is of no more general interest than a discussion on Relativity or the Binomial Theorem.

On the other hand the average man is interested or can be made to take an interest in the paradox of Poverty Amidst Plenty, the destruction of Plenty instead of its distribution, and in the suggestion that if he had more money he could buy more goods and so create more employment. He is also worried about rates increases which diminish his own spending capacity, and I suggest that propagandists should use their intelligence to the utmost degree in exploring lines of approach.

Further, a daily newspaper lives for one

day only—propaganda can only succeed where it is persistent. Papers should be studied closely and every possible opening should be used. Particularly should Social Crediters be on the look-out for a chance to "butt in" on a correspondence started by other readers—the door is already open.

The correspondence columns of newspapers are closely scrutinised and it is therefore of the greatest importance that technicians should make it a point of honour to take up immediately any technical challenge without waiting to be asked. The Social Creditor who draws the challenge may not be too strong in technique—don't wait until he has been apparently discredited.

Newspapers, like M.P.'s, are sensitive to public opinion, but they are usually only responsive to opinions that are expressed.

A single letter on a subject is an expression of personal opinion. Half-a-dozen letters denotes an interest. A hundred letters from different readers is evidence of a new trend of thought, and items of news which are of known interest to readers have a way of taking precedence over other items whose interest may be doubtful.

Birmingham WELL-WISHER

Pressure

I would like to draw your attention to a statement that should be of significance and encouragement to Electoral Campaign workers. On February 7 Mr. Raymond Swing, speaking from America in the B.B.C.'s weekly Transatlantic bulletin, referred to the Townsend plan and mentioned the case of a by-election in (I think) Michigan, where the supporters of the plan were able to secure the election of their candidate in spite of the full strength of opposition from the officially nominated candidate. Apparently this was an unprecedented result in United States politics, but apart from that, the important point and one that Mr. Swing himself drew attention to, was (I cannot remember his exact words) "the supporters of the Townsend plan evidently hold the balance of power in Michigan."

Here is direct evidence that the balance of power in a constituency can be obtained, and that when obtained officially nominated candidates can be defeated.

With best wishes for the continued progress of Social Credit and of the Electoral Campaign.

Birmingham S.H.S.

P.S.—I should like to say that I am in thorough agreement with the letter entitled "Pressure" in your February 14 issue of SOCIAL CREDIT.

Kentish Readers

I suggest to any of your readers living in the district of Chatham or Maidstone who wish to do something for Social Credit to get in touch with me at Ashdene, Maidstone Road, Chatham, within the next four weeks.

C. BOULTBEE

of consumer-credit—of "money free from usury."

"It is all a huge swindle," reiterates Fr. Drinkwater, "there is nothing wrong with this poor old country except that it has foolishly let go its power over its own money, and is now completely in the hands of moneylenders." J.M.D.

A Christian View

Within the limits of so small a book,* Mr. Knowles has here performed to admiration a task which has been crying out to be done. Any propagandist knows that the most stubborn objections to Social Credit can usually be classed in the category of "moral" objections. With the aid of numerous and significant quotations from Holy Scripture and religious writers, Mr. Knowles has demonstrated that the abolition of poverty is an essential feature of the work of Jesus Christ on Earth. It is shown that the present economic system renders the living of a Christian life unnecessarily difficult. The objection that economic freedom would permit the individual to fall into sin is met by the calm assurance that this is no more than the risk taken by God when men were endowed with free will. Without freedom, there can be no morality, and economic coercion consequently reduced our scope for moral action.

The book should be read by all Christian teachers, and those who conduct Social Credit propaganda in Christian circles, as well as all Christians who wish to relate their religion to a sane sociology. T. D.

* "Social Credit and Christian Ideals," by the Rev. John Knowles, B.A. London: Figurehead Press. 1s.

BOOK REVIEWS

A Priest Probes Monetary Myths*

"The whole system is a staggering swindle that has gone on long enough." Here you have, in his own words, the "raison d'être" of the twenty-six of Fr. Drinkwater's outspoken essays on credit-control which appear collectively as a "sequel" to his "Money and Social Justice." But let us hope that "sequel" does not imply finality and that this penetrating Catholic humanitarian may not rest content merely to diagnose the economic evils of our age: may he proceed to point the straight path to extrication through the people's effective control over the machinery of government.

Of "Mammon's Human Sacrifices," Fr. Drinkwater writes with intimate knowledge and with pity. Nor need you dip deeply into his disclosures before reaching basic facts. On page 2 we read that "Money in our time consists of a never-ending stream of credits" issued by and repaid to the banks "to be there cancelled and perhaps re-issued." Such and other queer anomalies — though common knowledge amongst Social Crediters — must surely set the uninitiated seriously thinking. I wish that Fr. Drinkwater's vigorous little volume might be read by every British voter.

"Many," said Ben Jonson in "Discoveries," "might go to heaven with half the labour they go to hell if they would venture their industry in the right way." But that can never be until there is a rational distribution

* "Why Not End Poverty?" by the Rev. F. H. Drinkwater. London: Burns Oates, 3s. 6d.

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Will you please compare the prices of these cars with anything offering elsewhere. It is in your own interest to do so:—

- 1934 Austin 10 h.p. Tourer, faultless condition. £89.
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- 1935 Morris 12/4 Saloon de Luxe, 7,000 miles. £125.
- 1930 Austin 12 h.p. Tourer, excellent, £30.
- 1931 Morris Oxford Sunshine Saloon. £35.
- 1934 Wolseley 9 h.p. Saloon de Luxe, £90.
- 1935 Vauxhall 14 h.p. Saloon de Luxe, £145.
- 1935 Austin 18 h.p. York Saloon de Luxe, £195.
- 1930 Buick fixed head Coupe, £45.

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GET THAT FRIEND OF YOURS TO SIGN ONE OF THEM

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Post this to SOCIAL CREDIT,
163A, Strand, London, W.C.2.

Announcements & Meetings

Notices will be accepted for this column at 6d. a line, minimum three lines.

Belfast Douglas Social Credit Group
Group Headquarters: 72, Ann Street
Office Hours: 2.30 to 5.30 and 7 to 10 p.m.
Public Lecture each Thursday at 7.45 p.m.
Bring or send that new "enquirer." Questions and discussion invited.

Cardiff Social Credit Association
Meeting at 10, Park Place, on Monday, March 2, at 8 p.m. Mr. W. J. White will speak on "Social Credit is not Utopian." Chairman: Mr. P. Fowler. Members are reminded that many subscriptions are still outstanding. Subscriptions and donations should be sent to the Hon. Treasurer, 59, Heol-y-nant, Rhiwbina, Cardiff.

Glasgow Social Credit Association
Meetings each Wednesday in the Rooms, 200, Buchanan Street. March 4: A. Hamilton McIntyre, C.A., "The Significance of Social Credit."

Liverpool Social Credit Association
Meetings held in Reece's Cafe, 14, Castle Street, first Friday each month, 7.45 p.m.
Hon. Sec.: Miss D. M. Roberts, "Fern Lee," Halewood Road, Gateacre, Liverpool.

National Dividend Club
Electoral Campaign.

At all meetings time will be set aside for comments, discussion, questions and answers, for our mutual assistance in the Campaign. Whether yet members or not, all are welcomed. The Campaign Supervisor invites enquiries from all.

All enquiries should be addressed to the Honorary Secretary: Capt. T. H. Story, 28, Ashburnham Gardens, Upminster, Essex.

Newcastle-on-Tyne Douglas Social Credit Movement
Please note this new address:— Mr. A. S. Carpenter, Secretary D.S.C. Group, 102, Fairholme Road, Newcastle-on-Tyne.

FROTTI AT THE FAIR

EDITORIAL High-chief, Surely and in very truthfully, sire, are we to congratulate noble N.B.G. for its marvellous creations of what certain maily daily calls "The Empire's 24 Mile-Long Counter." I infer, of course, to the B.F.I., now and for some little past Times in full-swung.

I cannot but asseverate, and you, most honorary cove, cannot but too, I mean, that this Fair-notion fools a long-needed want in these our pleasant green pastures of England. Once again indeed can Bright Anna hold up her hair and exclaim,

"This is my owed, my naked land."

Aboriginally there existed three main ideals of how to deposit unwished-for surpluce productions, like the spinning of coarse yarns, Sire, obviously not a good thing, and spangles, and so fourth. One was, simplicity, to burn it or throw it forthwith into the Riverside. But these was considered not the best methodism after all, as it detracted undew attentiveness from nasty-unemployed benchers and commoners sitting on Embankment benches or Wimbledon Common. They said they became splashed, or smoke got into their eyes—absurdulous! However it was decided to drop such schemes in difference to their wistfulness.

Next came great notions which have become infamous under name of the "Baldwin is Building a Wall" Plan, as found similarly in the Latin primer of our child-like days. The essences of this idea was to use surpluce productings, such as cotton-machinery, slaughtered calve-sheeps, sacks of wheatmeal and the likes, to construe high-made Wall from Clacton-on-Sea to the Swansea, the hole to be cemented together with butter, cheese, milk and eggs—in facts, with anything sticky and uncalled for of this nature, of which we have too much not half. This Wall when builded was to be lined with soldouts and machinery-guns; and north of it the Disemployables were to live in tents (if they owned a tent) and come to grills cut in the Wall for receiving minimum nutration allowancings every week.

IT WAS THOUGHT THAT WITH SUFFICIENT SOLDOUTS THE NUTRATION MINIMUM WOULD BE 2/6

ONLY, for a grown-up personage, and, of course, half-pricings for a child under 21, as is but fairplay. And as for the costings of building such a wall, well, a mere bag-at-hell, sire, just matters of drawing upon Jubilation Fun, I think.

Nevertheless, in the long runnings this excellent plans was thrown above-board, in favour, dear Mister, of these present notorious ideals, the B.F.I. PLANT.

How incredulously priceless, how worthless, indeed, of a mitey democrazy like ours, to undertake the stupefying work of constricting three enormous Dumps for all the unwanted productions — I mean, sire, Olympus, Burning Ham and the White Elephant! How much in keepings with our "rude island stories," old buoy, is this Plan, methought.

All one must do, I understand, is to pay nominal sums for entrance to any of these Dumps, and then one picks over refuses as it is tipped, with rights to carry away all that we are enabled so to do. Any foreigner is thus welcomed, I presume, but not the Italian fellows on account of Sanctions, and certainly not British unemployed chappies, on account of economic laws. It would not do to have these things distributed in English slummings. But if you are foreign-blokes and undertake to remove surpluce stuffings from English country-land into the abroad places, you can bear away whatever you are wsihful, such as herrings, spangles, eggs, greens, gasbombs, coal, dress-weskits, turbines, dinahmows, anythings! Is it not excessively tunesome Poet W. Woolworth who has it:

"And now I see with eye serene The firm repulse of the machine."

Well, Old Bean-chap, it is indeed realistically expiring sight and I hope you will attempt joining me in visiting these Dumps of the British Fairplay Industry. And, oh, Sirrah, oh, how most pathetic—! On one stole there is a LITTLE GOLD BRICK!!

Yours most admirably, FROTTI

c/o B.F.I., Burning Ham.

Address by Major Douglas to Social Crediters

Central Hall, Westminster, March 7, at 6 p.m.

There will be an opportunity for Social Crediters to meet one another in the library, where tea (1s.) may be obtained, between 4 p.m. and 5.45 p.m. Admission to the address by ticket only, 1s.

Accommodation is limited. Application for tickets should be made at once to the Hon. Secretary of the National Dividend Club, Capt. T. H. Story, 28, Ashburnham Gardens, Upminster, Essex, or to the office of SOCIAL CREDIT. Tickets for tea, 1s. od. each, should also be obtained in advance.

PLAY "FROTTICITY"! THE NEW GAME

Frotti asks us to say that he is forming an association of people pledged to write at least one simple-innocent letter to a daily paper every week.

Specimen Letter

"Dear Sir, In such a case where milk has to be poured down a drain because of surplus, would it not be a good idea to employ undernourished school-children to pour it, and to drink as much as they wanted in return for their labour? Or would it not? Yours, etc., "EARLY CUCKOO"

Frotti feels that such letters will improve the intellectual standards of the average correspondence column. We agree.

Become Frotticity-minded. There is no entrance fee. The only qualification for membership is the sending of a Frotticity which you have succeeded in getting published to Frotti, c/o this office.

Behold—two million workers with the Day Awoke. Machines about them lay; Making the Wealth on which they slaved of yore At tenfold pace. But not for such as they!

Hargreaves and Crompton, Stephenson and Watt Are dead. And do you think they'd care a jot To hear Finance say, "Those machines are Ours! You Unemployed can sit around and rot!?" A.G.S.

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 (1/2d. stamp) to The Only Democrats, 163A, Strand, London, W.C.2. Volunteers to help in the Campaign are wanted.

We Will Abolish Poverty Elector's Demand and Undertaking

- 1. I know that there are goods in plenty, so that poverty is quite unnecessary.
2. I want, before anything else, poverty abolished.
3. 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
4. These dividends must not increase prices or taxes or deprive owners of their property or decrease its relative value.
5. In a democracy like Great Britain Parliament exists to make the will of the people prevail.
6. 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.
7. 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)

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