

# SOCIAL CREDIT

## For Political and Economic Democracy

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Weekly Twopence

### MAJOR DOUGLAS AND ALBERTA

AS a number of Canadian papers have been claiming that the duties of Major Douglas are to provide a Social Credit plan to the Government of Alberta, it may be advisable to state that the agreement of Major Douglas with the Government of Alberta nowhere mentions the words "Social Credit" or the production of any plan.

The duties of Major Douglas are defined in the following clause:

"The duties of Major Douglas as such Principal Reconstruction Adviser to the Government shall be to advise and give directions upon all questions and problems of or arising in relation to the present financial and economic condition of the said Province of Alberta and to advise and/or give directions upon any matters desired by the Government relating thereto."

Readers of SOCIAL CREDIT will not require to be informed that the primary problem in Alberta, as elsewhere, is to regain control, for the individuals who make up the community, of the Financial Credit of which they have been dispossessed, and that this is a question of strategy and not of a "Social Credit Plan." A Plan for Alberta will be produced when, and not until, it can be put into successful operation.

Major Douglas has issued the following statement to the British and Canadian press:—

"The statement that Major Douglas has

received approximately six thousand dollars in respect of his appointment as Principal Reconstruction Adviser is still incorrect and misleading as amended by the Provincial Treasurer. He notices, however, that the cost to Alberta of the advice on which its Budget has been constructed will be 655,000 dollars per annum to begin with, although he is ready to believe that no direct charge has been made for the advice.

"Prior to his radio announcement of Sunday last, Mr. Aberhart had presumably received Major Douglas's letter of February 18 confirming his letters of October 29, 1935, and December 11, 1935, stating that the appointment of Mr. Magor and his continued dealing with matters affecting the finances and economic future of the Province, constituted both a danger to the people of Alberta in their aspirations for a reformed financial system and also a breach of the Contract with himself as Principal Reconstruction Adviser, and that he could not be responsible for duties which it was impossible under these circumstances to perform. Major Douglas has, therefore, given notice to Mr. Aberhart of his intention to terminate this Contract, for the reasons given in those letters, but has added that he is still at the disposal of any Administration, either in Alberta or elsewhere, which intends to take definite action towards the achievement of the aims of Social Credit."

### CHILDREN AND THE FAMILY UNDER "SOUND FINANCE"

#### Children Sacrificed to the God of Work

Great discussion has arisen within the Governing Body of the International Labour Office as to whether or not it should be officially regarded as good that the minimum age of admission to employment, which is now 14, should be raised to 15.

It was emphasised that the proposal was made to *alleviate unemployment and not in order to protect the health of the children*, Research, it was alleged, had shown that, except in unhealthy or dangerous industries, there was no harm in admitting children to industrial employment at the age of 14.

When markets all over the world are surfeited, despite what is cruelly referred to as a "hard core" of unemployment, one might be excused for feeling indignant at the very idea that children below the age of 21 should have to work for a living at all. The sight of little children, even younger than 14, purveying milk and newspapers in the early hours of the morning, before wearily dragging themselves, half fed, to school is a shame and a disgrace to Britain.

#### Prevention and Cure

"Mr. Julian Huxley has had the common-sense to say that it is obviously against the national interest that schoolchildren should be refused free milk until they are manifestly ill," says the *News Chronicle*. "Will anyone really say that it is the duty of the State to give milk to a sick child, but not to provide the milk which would have prevented it ever becoming a sick child?"

Nobody who thinks in terms of health and happiness and not in terms of money would really say it. But unhappily an enormous number of people think money—figures in ledgers—is more important.

Arguing in real terms, not in terms of cerebral hallucinations, why give milk only to children who are going to be ill if they don't get it? Why not give it to all children

who want it? Heaven knows, there's plenty of milk about. And why stop short at children? Why not let the mothers have some of it, and even the fathers?

And having got over the shock of distributing milk free, why not go on with meat, fish, eggs, butter and bread? And how about clothing and other necessaries of life?

You see how dangerous it is to think. No wonder "Sound Finance" takes good care that we don't.

#### The High Cost of Babies

"Up-to-date methods of contraception are available," writes a *News-Chronicle* reader. "By enforcing these there is every reason to hope that farm workers will be able to live on ten shillings a week instead of the ridiculously high wage of thirty shillings and ninepence."

"Our Members of Parliament tell us that every child is a liability to the State, and for a farm worker to load eleven liabilities on the State is very unfair."

The fact is that Nature, as we are now beginning to realise, does not understand the principles of Sound Finance. Because every child born into this world has to be housed, fed, clothed, educated and so on, and can give nothing in return for at least the first 17 or 18 years of his life, it is obvious that Nature should see to it that he comes into the world with some money in his hand, otherwise he will be getting something for nothing (which is immoral). Finance, it is true, immediately ties a label of debt round the child's neck; but there is no chance of his paying any interest on it for many years to come. Besides, the child might die young.

#### Cruelty to Fathers

What it means to be unemployed in this enlightened country is shown by the really blood-curdling story of Mr. G. A. Boynton, an actor, who has written a petition of protest to the King.

The letter says that his son, Tommie, is all he has left to remind him of his dead wife. When his wife lay dying he could not look after the boy, and so allowed him to go to an L.C.C. home at Ashford. Here he was allowed to see him once a week.

But when his wife died, the L.C.C. decided to adopt the boy under the powers given them by the Poor Law Act. "I was told that I was never to see him again," he wrote. "I had committed no crime. When I protested I was told that it was a decision of the L.C.C. Public Assistance Committee. I could not believe that they could be so cruel."

He had committed no crime. No, but he was unemployed, and could not find a job, which is treated exactly like a crime. Millions, because they have no money and cannot earn any, are at the mercy of institutions without a soul to be damned, or a body to be kicked. These are the Disinherited. They have lost everything, even their freedom, and it is mere hypocrisy to talk about political democracy until we have restored them to the status of human beings by giving them National Dividends.

#### GETTING READY!

Estimates laid before the National Assembly by the Finance Minister of Turkey for the 1936 budget show that 40 per cent. is earmarked for "national defence," a measure accounted for by the necessity "to meet the needs of the present international situation."

#### FOR CHARTERED ACCOUNTANTS

The pamphlet "Social Credit" by A. Hamilton McIntyre, reviewed in our issue of February 21, is obtainable for 4d. post free from the offices of SOCIAL CREDIT, 163A, Strand, London, W.C.2.

### A RETAIL TRADE PROBLEM FUTURE OF THE "SMALL" MAN

Mr. Gilbert D. Shepherd, president of the National Chamber of Trade, speaking at the annual dinner of the London and Suburban Traders' Federation on February 11, said that retailers did not favour legislation which tended to create monopolies and destroy individual enterprise. He was much concerned at the recent activities of a vigorous group of members who seemed to be committed to what they termed the planning of industry.

The sole purpose of the "planning" of industry is to limit output. The alternative is to provide people with incomes sufficient to buy the output it is proposed to limit. The future of the small retailer depends on National Dividends.

### COMPENSATION FOR SCRAPPED SPINDLES—YES!

#### FOR SCRAPPED MEN—NO!

Mr. Brown (Socialist) moved an amendment before the Standing Committee which is considering the Cotton Spinning Industry Bill, requiring that the Spindles Board should make provisions for compensating operative cotton spinners who lose their employment or are prevented from getting employment through the action of the Board's powers.

The amendment was defeated by 28 to eight, and a further amendment, to give three months' notice or three months' wages to a displaced worker, was also lost.

We advise all those displaced by the scrapped spindles to demand the wages of the redundancy—to ask and insist on the immediate distribution of their National Dividends. That is better than compensation.

### LAYING WASTE

A Reuter message from New York says "New Deal" officials are preparing gigantic operations under the new Farm Bill.

They declare that 50,000,000 acres are now producing commercial crops for which there is no foreign market. The agricultural authorities, it was said, are expected to work towards "retiring" much of this land.



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## SOCIAL CREDIT

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### Where There's a Will There's a Way

OF all proverbs none is truer than that "where there's a will there's a way." Its truth may be put to the test and proved by anyone.

In his historic speech at Buxton on the Nature of Democracy, Major Douglas mentioned the "Right of Eminent Domain," which, as he expressed it, is simply "that if any law or convention is operating in defiance of the will of the people it will inevitably be modified."

No conventions or laws can stand up for any length of time against the will of the people. Major Douglas was particular to point out that "will" does not mean "intelligence."

It was on this that the Electoral Campaign was founded. The Electoral Campaign has been most carefully designed, and is being most carefully directed, under Major Douglas's eye, as the mechanism for realising Social Credit.

It is not a new mechanism. It is the existing mechanism of Democracy which had become distorted by the "party system" but which, in the form of the Electoral Campaign, is being rectified and brought back into working order to carry out the will of the people.

The Electoral Campaign is a step-by-step campaign, and those who volunteer to work it may not always be able to foresee exactly what the next step will be.

Nor need they—any more than soldiers need—see beyond the immediate task allotted to them. In a voluntary army a sense of duty, of faith in its leader, and agreement on the objective are essential.

The faith may be weak at first, but it gains strength as the soundness of the leadership reveals itself in the capturing of strategic positions. But the basis of faith is unshakable, and any who may from time to time be assailed with doubts, should remember that where there's a will there's a way. Proverbs are founded on truth.

The more widely a will—or desire—is held, the stronger it becomes, and the more certain it is to prevail. The importance of unanimity in the expression of a common will cannot be over-emphasised. Anything that tends to disrupt unanimity must be avoided, or progress to the point at which the will shall prevail is slowed down.

The vast majority of people, when asked whether they are in favour of a larger personal income, with absolute security (in short, a National Dividend), will say "yes." That is the almost unanimous will of the people; and its fulfilment is possible thanks to the power of Social Credit (which is the belief of Society that it can get what it wants—a belief that can be based to-day on a knowledge of the vast productive capacity of the machine).

To obtain a *working* expression of that will of the people it is necessary to place before them just sufficient information to show that National Dividends are possible. The obvious facts of poverty amidst plenty have prepared the way, and through the Electoral Campaign the will of the people is finding ready expression.

There is practical unanimity in the demand for an end to be put to poverty; the demand for National Dividends; and it will be impossible to deceive, with any half-way measure, those who make the demand, because the result demanded is a simple one on which everybody is capable of pronouncing judgment.

From this it should be obvious that it is unwise to confuse the clear demand for a simple and almost universal desire, with any desire that is less universal, however, much we may want it. Still less should it be confused with any question of methods.

**SOCIAL CREDIT is the credit of society. In a machine age it is enough to provide plenty for all. Do you want it? If so, say so.**  
(See back page.)

# From a Seat in the Stalls

## A Warning

If ever a warning came in time it is provided by what is happening—indeed what has happened—to the Townsend Plan in the United States.

An article on page 28 of this issue paints a vivid picture of the fate that has overtaken this scheme for providing pensions to persons over the age of sixty. The result desired certainly was that a pension should be issued to all persons above a certain age without further qualification. The article referred to shows how the method advocated has been seized upon as of more importance than the result desired in order to fog the issue so that now the bill before Congress, which is supposed to implement the Townsend Plan, does not even demand the \$200 originally specified.

## How to be Sure

Symptoms are not lacking to show that a concerted mass attack is now in operation to frustrate the aim of the Social Credit Movement. We note that while the Townsend Plan was being subtly perverted, a "sound financial expert" was appointed to advise the Albertan Social Credit Government, and in *The Albertan*, which professes to support *Social Credit principles*, a eulogy of Australian "balanced budgets" and the work of the "Commonwealth's Loan Council" towards that end (with a keynote of strictest economy) has appeared.

We do not say that the executives concerned are aware of the design, or even the fact, of the perversion, but all the same it is becoming slowly apparent.

The lesson the people of this country can learn is to leave technical methods alone, recognising that the elector as such should demand only the plain and simple result of a National Dividend, without taxation or increased prices, and to regard anything less as betrayal.

## Alberta's Social Debit?

Most of the papers have now given the story of heavy tax increases in Alberta, including a 60 per cent. rise in the income tax. *The Times* of February 27 also reported that

The retail merchants in Alberta are meeting to discuss the new Master Retail Code, in which price fixing along the lines of a "just price" is advocated by the Social Credit Party. One feature of the proposals is the prohibition of the sale of any article below its cost or "just" price.

It is quite possible, of course, that the reporter was misinformed, for this statement is a travesty—in fact the complete inversion—of the Social Credit principle known as the Just (or Compensated) Price. If true, however, the people of Alberta are to find that the whips of previous governments were mild compared to the scorpions of the Social Credit Party.

Up to the present, although we hope that this will not continue, the Alberta Government has been, to all appearances, vying with Mr. Philip Snowden, as Chancellor of the Exchequer in the first Labour Government, for the laurel wreath of the perfect financiers' agent.

It is, of course, open to conjecture whether this may not be a magnificent method of demonstrating to the Alberta public, once and for all, exactly what is increasingly involved in the pursuit of orthodox finance. It may be remarked that Mr. Robert Magor, referred to in the same article in *The Times*, was reported on another occasion to have said he was not in favour of imposing drastic financial penalties until the spring.

## Figures versus Facts

Our attention has been called to an article entitled "Social Credit Up To Date" which appeared last week in the *New Statesman and Nation*, a weekly paper alleged to be the unofficial organ of Mr. J. Maynard Keynes.

Mr. Keynes, who is chairman of the Pearl Assurance Company, is an academic economist with a considerable reputation at Cambridge for "brilliant unorthodoxy." Like most of the scarcity-minded abstractionists he is inclined to be impervious to facts when these do not suit his theories. An instance of this in his latest book is noted in the current *Journal of the Institute of Bankers*.

His best-known floater was due to his failure to grasp the great productiveness of modern resources, for he prophesied after the Treaty of Versailles that there would be a great rise in the price of wheat on account of the withdrawal of Russian wheat from the world's markets. Of course, no such rise took place, in fact the production of wheat outside of Russia has, as everybody knows, been constantly in excess of effective demand.

## Kittenish

Mr. Keynes has always disliked the practical manner in which Major Douglas

approaches economics, and has generally referred to his ideas in slightly petulant footnotes. In his latest book, which we shall be reviewing when space permits, Major Douglas is "promoted" to the text, but the petulance is unabated.

Perhaps, therefore, the obvious malice which permeates the article referred to above is not surprising, although one might have hoped for a higher level of controversial integrity. Incidentally the style strongly suggests a common production with the Report of the Labour Party's Committee on Social Credit.

Like that report it will some day be a literary curiosity of the period. Collectors take note.

## Banks Create Money

Immediate action by the Federal Reserve system to reduce the "perilously high" excess reserves of member banks was recently urged by Mr. Winthrop Aldrich, chairman of the Chase National Bank. Without such reduction, he said, there would be continual danger of unbridled inflation.

The reserves of a bank consist of securities. The market value of these securities and the value at which they stand in the books of the bank may not be the same figure, the latter may be a very small fraction of the former, in which case the "excess reserves" would be the difference between the two—a difference which is sometimes called secret reserves.

Reduction of the excess reserve—and consequent deflation—would be brought about by the bank selling securities, for when a bank sells it destroys the money received by it for the security. To inflate, banks reverse the process, they buy securities, creating the money with which they pay the seller, by the simple process of writing cheques upon themselves.

Mr. Winthrop Aldrich confirms the fact that bank purchases create money and bank sales destroy money.

## The Terrible Turk

One by one foreign markets are contracting. Turkey is now going ahead with her economic development. Two railways, built at a cost of over £4,000,000 to serve mining areas, have been opened, while a number of factories, which cost an equivalent sum, have been either finished or founded.

The first of these two railways runs up to the Black Sea coal basin of Zoungouldal. A further sum of £800,000 is being spent on laying additional lines through the coalfields and providing modern mechanical transport facilities from the pitheads. The output of coal in Turkey has expanded considerably of late and has led to coal exports on a fairly big scale. These new railway developments are expected to speed matters up.

The second railway opened is in Central Anatolia. It taps the Ergari State copper mine and a new chromium mine which has been discovered.

Of the factories, one is to manufacture Kamgara wool at Brusa. It will begin working in 1937 and will produce 3,000,000 kilos a year. Another is to produce rayon at Ghemlik. This will have an annual output of 300,000 kilos, which is enough for home consumption. The first bottle and glass factory has been inaugurated at Pasha-bagtche, while in two months' time the first paper and cardboard factory in Turkey, costing £500,000, will be working at Ismidt.

The struggle for foreign markets gets keener as the markets contract and the production increases. This is the cause of war and "sound finance" intensifies it.

## Left-Handed Generosity

The sneaking parsimony of our economy campaigners almost passes belief. Sometimes it seems to take the form of immense practical jokes, in very bad taste. After all the fuss, which ended in the miners getting an extra two shillings—at the public's expense—it seems as if they are to lose some of it at the hands of the Unemployment Assistance Board.

"Wherever there are unemployed members in a miner's family," says the *News Chronicle*, "a large portion of the recent wage increases will be in practice appropriated by the Unemployment Assistance Board in the form of reduced benefits."

The same newspaper shows how the Government's tithe scheme will "help" the farmers. One farmer in Suffolk now pays £176 a year in tithe. Under the proposed scheme he will pay £144 a year into the redemption fund—a saving on tithe of £32 a year. But this relief will increase his Schedule A income-tax assessment by a similar amount—so he will pay £7 4s. more income-tax. There have been several dis-traits on his farm in the past. Now, instead

of having his stock-in-trade sold up by the Church, he may be made bankrupt by the State!

Nearly all the forms of so-called relief are just giving a little money with one hand and taking it away with the other. Nothing can alter the situation for the better except the distribution of National Dividends.

## What Does a Consumer Look Like?

A deputation went to see the Board of Education, taking with them a child. "What have you brought this child here for?" asked the officials of Whitehall. "Are you going to show him the sights of London?" "Oh, no," said the deputation. "We have brought him with us because we thought you ought to know what an ordinary human child looks like."

Now that the ice is broken, another deputation might like to visit Mr. Neville Chamberlain, taking with them a man in the street, so that the Chancellor shall know what an ordinary human consumer looks like.

"When I look round the country," he said recently, "when I study the figures which are the signs and the index of what the country is doing, I am really astonished—I was almost going to say frightened—at the extraordinary steadiness of the movement of improvement. . . . Our exports are going up at what, to us, is an astonishing rate; employment gets higher and higher; every month seems to make a new record."

Probably his head is so buried in figures that he hasn't had a chance to look at a consumer to see how *he* is getting on. One day, however, he will wake up to the fact that most consumers have votes and have learned what to do with them.

## Suspending Egg Tariffs

"Agricultural reorganisation commissions report with monotonous and unenterprising regularity in favour of restrictions upon cheap foreign food," says the *News-Chronicle*. It goes on to say that the eggs and poultry commission is an exception in one thing particular. It recommends that the present quota on imports of eggs should be suspended for the time being.

The reason seems to be that Mr. Elliot has given up trying to make eggs scarce and so raising the price. According to reports a desperate race is taking place between him and the British hen. Mr. Elliot has been clapping on import duties on foreign eggs while the British hen has been laying eggs faster and faster, so that, instead of laying only 1,000,000,000 eggs a year it now lays no less than 3,000,000,000—and all as the result of scientific methods of poultry breeding.

It is much the same with milk and meat. No sooner does Mr. Elliot do something to encourage farmers at home than the market is flooded with produce. There seems no way out of the dilemma—except National Dividends.

## Why Leave Prison?

The Rev. John Cawley, formerly Chaplain of Dartmoor Prison, has been saying that imprisonment is no longer a deterrent for a good many men. The reason is that conditions are much more pleasant inside and much more unpleasant outside.

Inside Dartmoor a prisoner is the object of general solicitude. If he loses weight, he is fed on special diet until he picks up again. He is given only five hours' work a day which, Mr. Cawley says, is hardly enough to keep him in training for the industrial work he will have to do in the outside world. And if he has any sort of grievance he has the right to demand a personal interview with the governor.

Many old timers no longer feel any deprivation of liberty. "And in any case," says Mr. Cawley, "how much liberty would they have if they were released?"

The consequence is that a good many are no sooner discharged than they take steps to get sent back again. It is the same in Pentonville Prison. Quite a number of "old lags" make it their winter quarters.

## Another Central Bank

While the people of Paraguay, and of course of Bolivia, are licking their wounds, exchanging prisoners of war, and doing the other natural things which occupy people after a war is over, something is going on while their backs are turned.

The provisional President of Paraguay has ordered the establishment of a Central Bank through which all foreign exchange operations must pass in future.

Bolivia also, if there has not been a Central Bank already formed, will doubtless have this dubious pleasure in the near future.

# THE SAVING TRUTH

By Charles Jones

"What Do You Require, Madam?"

THE shop, fronted with snow-white stone, was part of a graceful block in the bazaar of one of the new towns. Its lines flowed into the general scheme of the architectural pattern without any blatancy of form or colour. In the window a few choice kinds of boots and shoes were exhibited among ruffles of coloured satin, without price tickets.

A woman, with a bright boy at her heels, passed through the door which opened of itself as she crossed the porch, and closed gently when she and her quick-eyed boy had entered.

"What do you require, madam?" enquired the eager salesman.

"I want a pair of summer boots for my boy, suitable for school wear. You know what a schoolboy needs."

"Yes, madam, we have several qualities, all scientifically built, and strong. I will show you."

The woman smiled at her son, who skipped after the salesman to the fitting room. After a deft and rapid examination of the boy's feet and a few measurements, the salesman went to his shelves and selected two boxes.

"This is an inexpensive line," said the salesman, opening a box, "and this is a hygienic model recently designed, and certainly the most suitable."

The woman examined the second pair appraisingly.

"Shall we try them on?" asked the salesman.

"Please."

The boots were laced on, and the boy strode about in them awhile, as self-conscious as a mannequin.

"Comfortable, sonny?" enquired the salesman.

"Yes, thank you, sir," answered the boy, and added with a grin, "My word, boots are different from what they were. Mother used to buy me those cheap, hard ones which always hurt somewhere."

The salesman's eyes danced merrily, as they used to when he got a full quota of signatures in the hard days of 1936 when he was a worker in the Electoral Campaign.

"Oh! Those were the bad old days," he said. "You are growing up in a world which will soon leave the word 'cheap' out of the dictionary, and a lot of hurts will disappear with it. By the way, madam, shall we collect from your banker?"

"If you will. I find it more convenient."

"Will you sign this voucher then, please? The new price factor was declared yesterday, as I expect you have heard. The voucher is at one-quarter, five shillings."

"At one quarter! I didn't listen in last night as the engineers were fitting our television service at news time. But how wonderful everything is since the People's Government went in. I don't understand it all yet. When do you think this tremendous activity and improvement will come to an end?"

"Well, madam, the last two years have made philosophers of most of us. Despite the changes there is time to think. I believe the activity will quite soon be a smooth routine of efficiency, as it is in the distributive centres already. Of course there is still a lot of junk and muddle to be cleared generally, but improvement—well, it is the vital impulse of mankind to progress. We are free, but very, very far from the limits of improvements yet—perhaps there are no limits."

"Yes, I think you are right," said the woman, reflectively. "It is all beyond my understanding. It just seems as if we have all broken from a prison. To me, the most amazing thing amongst all this change is the way people laugh. The streets are full of laughter!"

The woman moved towards the door. "I will send the boots to you through the Goods Clearing Centre, madam," said the salesman, following her.

"Clearing Centre? Why, what is that?"

"The new delivery system. It prevents ten vehicles going down one street when one will do. But the boots will be delivered to-day—the new system saves mountains of labour."

"I simply cannot keep pace with things," said the woman. "Brains make a better job of running the world than money ever did. Shopping is full of surprises. Thank you very much, sir. Good day."

"Good day, madam."

The salesman went to his desk to resume a job he was engaged in before his customer interrupted. He was clearing out old catalogues and lists, some of which dated as far back as 1936. Underneath all he found a red-bound manual, the pages of which he turned inquisitively. It was the handbook of the "Salesman's Correspondence College."

"How to approach a prospect," he read; and turned to the far end, "The technique of closing a sale successfully."

He burst into laughter as he slit it in two and cast it into the waste basket. (To be continued)

## Sayings of PROFESSOR PSHAW:

PSHAW, sir! all very well for engineers and scientists and other Utopian dreamers to talk about these unpractical ideals, such as plenty of food and clothes for everybody, but I do wish they would face up to the hard facts of £ s. d. Pshaw, sir! the only way to solve the Unemployment Problem is to put production on a paying basis, sir; cut down staffs to a minimum, introduce the latest machinery, eliminate waste and—in a word, sir—rationalise! Pshaw, sir! no one is allowed to starve in this country! Pshaw, sir! dammit, sir! will I sign a demand for the Abolition of Poverty? Indeed no, sir! I shouldn't dream of such a thing. It can't possibly be done without breaking all the Laws of Economics! C.G.D.



## A BISCUIT HAS BEEN SENT

To Mr. Geoffrey Lloyd, M.P., who denied, in a debate on public building, that the action of the Government concerning air raid precautions represented a policy of despair. He called it a "policy of practical common sense." He takes one of this week's biscuits, and it has been addressed to him at the House of Commons.

To Mr. Chuter Ede, M.P., who explained that "the great advantage of gas-warfare is its cheapness," and he stated that being gassed was a more comfortable way of being put out than by a piece of shrapnel in the back ("Daily Mirror," February 28). Mr. Ede is a Socialist M.P., and he is doubtless worried by his constituents to "cure unemployment," or in other words to provide "work for all," but he favours gas-warfare because of its cheapness, or "work for few." He wins a biscuit, and it has been addressed to him at the House of Commons.

For saying at a public meeting in Liverpool that if one-half the money spent on gambling each year were used in productive services there would be no need for any to be unemployed, Mr. R. J. Russell, M.P., deserves a biscuit; but for his announcement, "When I have the privilege of introducing the bill to prohibit football pools in the House of Commons there is one thing which will induce the House to pass that bill, and that is the tone of this meeting," he has been sent a real Spratt's Square special dog biscuit.

## CREEPING FASCISM

Mr. W. Paling (Socialist) asked the Secretary for Mines whether the Government had yet considered the whole position and powers of the Coal Mines Reorganisation Commission. Captain Crookshank replied that it had.

The Government, he went on, was advised that the compulsory powers which Parliament intended to confer upon the Commission were not inherent in the provisions of Part II. of the Coal Mines Act, 1930, as those provisions stand. It was, therefore, the intention of the Government to introduce a Bill at an early date to amend Part II. of the Act so as to give the Commission effective powers.

## SOAP FROM COAL

A factory for the production of fatty acids from coal has been inaugurated at Witten, in the Ruhr district of Germany. The fat thus obtained is to be used for the most part in the manufacture of soap.

Yet another example of the transformation of matter, and a sign of the unlimited capacity of production made possible by the ingenuity of chemists and engineers.

trade balance is becoming progressively more difficult. The result will be still another war to secure market outlets for the production of the great producing nations, unless in the meantime our present financial mechanism is replaced by a Social Credit system of monetary administration.

What will happen after the next war I am not prepared to say, except in one particular. Our present theory of a favourable trade balance is merely a device further to entrench the monopoly of credit. It is a monetary system, which, in an age of change, has not changed for at least 200 years. But after the next war our present financial system, with its repeated failures, is one thing that will not survive. For that reason I sincerely ask those who are administering it to consider reasonable reforms before it is too late.

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# FIGURES VERSUS FACTS

Major Douglas Reviews the Present Monetary System

(Concluded from page 19 of last week's issue)

## A National Dividend the Solution

NOTHING is gained by introducing ethical arguments into a situation like this. No machine listens to that sort of thing. Returns from production must be distributed, and a National Dividend is the solution. Investors get dividends from money which was originally a book entry; why should not all members of the community?

Under our present system the wealth of the country increases only as debt increases. We live under a debt economy, whereby our only recourse is an impossibility and an absurdity, that is to borrow ourselves out of debt and into prosperity. Some die-hards actually favour debt repudiation rather than realistic reform of the money system. Apparently, they realise that the only terms on which the game can continue to be played is by the continuous breaking of its major rules. Why not alter the rules?

With debt increasing as the fourth power of the lapse of time, the world's debt structure absolutely cannot be reduced, and so long as we continue on that basis we must continue to stagger along under an increasing burden of debt and taxes without any possibility of escape.

## Cancellation

Some people say that Social Credit would create money that would pile up and pile up and never be cancelled. But it is an extraordinary thing that they never complain of a system under which debt piles up and piles up and is never cancelled. Now in my view it is possible to effect a reform that would work. If debt under the present system increases as the fourth power of elapsed time, it is possible to devise a system in which money, representing the produced wealth of the world, would increase in that

ratio and thus in time balance or distribute the debt and place the world under a wealth economy, as it should be, rather than under a debt economy as we now have it.

The mechanism of Social Credit is simple in its essence. Much of the debt of which I have spoken is included in prices and ultimately the prices charged for goods and services must include all debt that is repaid, for only with the recovery of prices from the consuming public are the debts incurred in providing the community with goods and services able to be met. But if you create fresh purchasing power, free from debt, you may apply it to the reduction of prices.

There are some illustrations even to-day of the application of that principle. In England for some time goods and services have been selling below cost, with payments accruing to producers from two sources. That is, things are sold to the community below cost and the difference between financial cost and actual selling prices is made up by withdrawals from the accumulated reserves of private individuals and of corporations.

That cannot go on indefinitely, however, with our present system, but it is the only way manufacturers have found by which they can dispose to the public of their wares, owing to the chronic shortage of purchasing power from which the community suffers.

## What Social Credit Would Do

Under Social Credit, the source of the latter payment is changed. It comes from the source of national money, not as borrowed funds, but as a legitimate payment by the state on behalf of the consumers. Producers recover their full costs and consumers get satisfaction of their wants at a price apparently below cost.

Another instance is the subsidies paid to

the shipping companies in Great Britain and the United States. These subsidies come from taxes and loans and enable the companies to sell their services below cost. Under Social Credit the same situation would exist, except that what is now a subsidy coming from taxes would not require the imposition of taxes.

Under Social Credit goods are to be sold apparently below cost, with the state completing full payment of all costs, plus profit, to the producer on behalf of the individual purchaser.

The consumer is to receive a National Dividend, representing his share in the increment from the common heritage that has accumulated to mankind from mechanical inventions to facilitate and cheapen production, and from the use of power devices which reduce the amount of physical energy required in productive enterprises.

## Distinction Between Wealth and Debt

And, finally, capital costs would be provided in advance of the accrual of earnings by the provision of almost costless loans to industry with which to finance the construction and the equipment of plant, etc. These loans would be repaid only at the annual rate of deterioration or the rate of obsolescence. If the properties created by industry were not permitted to deteriorate or did not become obsolete, the loans never would be paid, the existence of the buildings and their equipment being in themselves evidence of positive wealth in the community, not as now, evidence of debt owed to a private issuer of money.

With these conditions, we should have a monetary system that would reflect accurately in terms of financial figures the growing abundance of real wealth in the country. We should witness the disappearance of depressions and the elimination of the recurrent waves of bankruptcies and mounting tax bills at those periods when incomes are falling.

Current theories of "the favourable trade balance" merely mean that we give away to other countries more real wealth than we get in return. With increasing means of production at home and diminishing markets abroad, the realisation of a favourable

# THE OLD AGE MERRY-GO-ROUND

PERHAPS no recent social phenomenon in the United States is so well worth study as the so-called Townsend movement with its secret workings, for in them—if one could see them—lies a key to some measure of understanding of the forces, political, economic and financial, that whirl and clash as our capitalistic system enters upon its last stage—permanent wholesale unemployment, and social insecurity.

The monetary programme of the Townsend Movement is embodied in the McGroarty Bill. The financial mechanism of this bill and the ecstatic arguments made by its fanatical sponsors are paralleled in history only by the Mississippi Bubble and the Tulip Craze. Chief interest lies in the ways and means by which the Long Beach doctor and his collaborator, R. E. Clements, have risen to a position where they can wield a despotic political power over millions and offer a threat to representative government. A letter written to Dr. Townsend and published in the *Congressional Record* concludes:

"... And incidentally, he has stated that in his opinion he has never seen a better racket than the so-called Townsend racket, despite the fact that he thinks that you really believe yourself to be sincere. The best evidence of this, he feels, is that the co-founder and national secretary, Mr. Clements, is a former real-estate shark from Los Angeles, Calif."

One cannot delve very deeply into the movement in California without being told by the "wise ones" that back of this movement is one of the most powerful and sinister banking institutions in the State.

The public is quite unaware of the fact that what is called "Dr. Townsend's Plan," is not Dr. Townsend's plan nor are the so-called Townsend Clubs organised on the basis he suggests in his public talks. However admirable his remarks—and some of them offer a powerful idealistic appeal—they have practically nothing to do with the organisation called the O.A.R.P. Ltd. (Old Age Revolving Pensions Limited).

## Some Pertinent Questions and Answers

Was the idea of a revolving fund original with Dr. Townsend? It was not. Was the compulsory retirement of the oldsters that would benefit from a pension or annuity his inspiration? It was not. Is the McGroarty Bill now being discussed in Congress identical in principle and detail with the Townsend Plan outlined in the official literature of the O.A.R.P. Ltd.? It is not. Was Dr. Townsend the author of either of the bills introduced by Rep. McGroarty into Congress? He was not. Did Dr. Townsend directly participate in the revision of Congressman McGroarty's measure into its present form? He did not. Have the members of the Townsend Clubs been informed of the fundamental changes made in the revision of the legislative forms of the plan? They have been informed that they would receive up to \$200, that amount being constantly emphasised by the speakers and organisers?

Does Dr. Townsend believe that persons over 60 should receive at least \$200 per month? He does. Is not this belief contrary to the provisions of the McGroarty Bill? It is. Does not Dr. Townsend proclaim his belief in the power of Congress to coin money and control credit? He does. May a member of the Townsend clubs be ruled out of order for proposing such changes to the McGroarty Bill? He may.

Can political control be exerted over the movement from the outside? It can. Does the O.A.R.P. Ltd. pledge itself to support candidates for office who are in favour of the plan? It does not. Can the organisation lend its support to candidates for public office who are not in favour of the plan? It can—and has.

May a person be ruled off the floor of a Townsend meeting for attacking the Constitution of the United States or criticising the president? He may not. May he be ruled off the floor by calling attention to the fact that an authorised official does not believe in the plan? He may. May he be ruled off the floor for reading a quotation from the *Congressional Record*? He may.

## The Hidden Hand?

Students of Social Credit, of course, would never be surprised by anything the hidden hand of finance might be up to, and in light of the foregoing facts, Social Crediters would indeed be surprised to find that "finance" had not gotten its hand well into the O.A.R.P. Ltd.

There was a time when it looked as if the Townsend Movement held a threat to the credit monopoly, and would be one more whip to be used in driving the money-changers from the temple. Indeed, Dr.

*Does Finance manage the Townsend movement? Why has it ceased to fight the Money Power? The following is extracted from a remarkable article by Luther Whiteman and Samuel L. Lewis published in "New Democracy" by a Social Credit leader and a former Townsend Club worker.*

Townsend agreed that the Social Credit mechanism would provide the best means of raising the money for his pension plan, but later he reported that he had been advised by one of his staff with banking experience to leave Social Credit strictly alone, as his own original plan was so far superior.

The doctor's original plan, however, must have been frightening enough to the bankers who believe that no money is good money or sound money that is not borrowed from them.

The initial fund was to be created through the disbursement of Treasury checks, and collected again into the Treasury by means of a universal sales tax. This tax was then estimated as probably not exceeding ten per cent., and would progressively fall as National Recovery ensued. The original plan of the doctor was offered primarily as a National Recovery measure, and secondarily as a method of affording social justice and economic security to the aged, and so to their dependents.

To quote from the *Modern Crusader*, originally designated as the official organ of the O.A.R.P.:

"According to the plan which we are advocating, a sales tax is to be placed on retail sales. We do not believe the purchase of a home would be designated as a retail sale, and if it were not there would be no tax on same."

In its early conception considerable elasticity was granted both as to the type of tax and its practicable operative rate. But all of this has since been changed and a universal transaction tax of two per cent. (with certain notable exceptions) substituted.

To the regret of monetary reformers, the "government-creation-of-money-plan" has long since been abandoned by the official movement. In the beginning advocates of Social Credit in California welcomed the Townsend Movement, and co-operated with it.

Doctor Townsend appeared to grasp the concept of an "age of plenty." Despite the fallacy of his financial arguments, he had created a potential, if not an actual threat, more terrifying than the technocrats, to the financial masters.

To listen to a Townsend radio broadcast in those days was much like listening to a talk on Social Credit so far as it touched upon money, banking and credit. Social Credit advocates were even in demand as speakers before official Townsend meetings. The Social Credit movement then had hopes of a new ally.

## Social Credit Tabooed

The hopes have proved to be more than vain. Social Credit and monetary reform have been "tabooed" by "headquarters" in official Townsend meetings. The original McGroarty Bill was revised and the Treasury appropriation deleted. The threat to the money monopolist has passed.

The revised McGroarty bill (H.R. 7154) provides for a universal transaction tax of two per cent. instead of for a universal sales tax of ten per cent., this to be placed on all transactions other than any loan deposit, withdrawal from deposit, hypothecation or pledge of property or money.

It is this bill that is now touted up and down the land by the Townsend leaders as the Townsend Plan Bill. But nowhere in this bill does it state that \$200 a month is to be paid to anybody. As Representative Gifford of Massachusetts says in his carefully prepared speech of January 8:

"Nowhere does the amount \$200—except the words 'not exceeding \$200'—appear, and liberal estimates show that even if the plan could work the most that would be paid would probably be not over \$50 a person. And with this the pensioner, as well as everyone else, would be faced with prices increased 50 to 100 per cent."

Congressman Boileau of Wisconsin said: "I want to predict that the use of a two per cent. transaction tax as a means of raising the money to pay this pension will ruin each and every small business man in this country. It would be impossible for the independent merchant, for example, to compete with the chain-store system, because the independent merchant buys his merchandise through a system that requires many transactions, with the result that there would be multiple taxes; whereas the chain-store system has a more simplified system of distribution that avoids many transactions and would have a decided advantage over the

independent business man. The result would be a tendency to avoid transaction taxes through combines, mergers and consolidations. Great corporations would become larger and more powerful, and what business is still in the hands of small industrial units would be forced to pool their assets with others and thus form more large industrial corporations."

The unexplained mystery is, "What happened?" And why do the official Townsend spielers even now go over the air and in the press, still promising \$200 a month from the legislation they have introduced?

A completely new complexion has been taken on by the organisation in recent months. New leaders, new organisers, and new dictators have appeared and the pioneer workers have been summarily dismissed in the great majority of instances. In San Francisco, a none too successful or too highly respected business man, E. J. Margett, entered the Townsend movement in great earnestness. He had heretofore been a politician in a small way and he came forward with apparently liberal funds at his disposal. A great stimulus was given to the recruiting campaign in many counties in California where earlier progress had been slow.

## Liberal Funds and "Rigid Control"

From the headquarters in Los Angeles word came that Margett was now State Manager. Following upon the heels of his appointment, a rigid control was exercised over speakers before the official clubs. Social Crediters, monetary reformers and others, hitherto welcomed and looked upon as valuable allies in fighting the "system," were now taboo.

Why this change in attitude and policy? Why this change from the original legislative programme? The answer of the "wise ones" is that dictator E. J. Margett was "backed" by a San Francisco bank!

The facts, it seems to us, are that this present propaganda readily serves two purposes. First, to keep the minds of the millions who have become interested in the Townsend Movement away from the subject of monetary control and Social Credit. This is done by making such subjects taboo and supplying in their place an economic and financial system of distribution of potential plenty (the knowledge of which can't be downed) based on taxes only.

## The "Sanctity" of Taxation

Should it become convenient or necessary for the invisible government to inaugurate a régime of balanced budgets with such

relief expenditures that must be made to forestall revolution, what better preparation for such a programme than forty million voters obsessed with the efficacy, holiness and virtue of taxation? Millions taught to believe in a two per cent. tax on most transactions, another ten per cent. income tax and a steep inheritance tax, as their salvation, are not going to be so squeamish about paying taxes to balance the budget when the time for that comes.

Secondly, the Townsend movement puts the politicians upon the hot griddle. Political disturbances and upheavals are meat for the financiers. Congressmen, torn between their natural desire to keep their jobs, and their commonsense knowledge of arithmetic and economics, are compelled to give much time to the Townsend Plan. In the first few days of the present session more time was given to its discussion than to any other subject, even including the soldiers' bonus and the president's messages. Threats of this sort serve also to keep Congressmen's minds away from credit and money reform.

In times of stress it would be natural enough for our political leaders, seeing the hocus-pocus in this plan, held as a club over their heads, to stick strictly to orthodox finance and the status quo. Furthermore, a ridiculous scheme has been masked as an economic recovery measure, throwing a baneful shadow over all well-thought-out plans, and making it possible to ridicule any measure proposed as a recovery measure which purports to affect the financial system.

The press has taken the cue. The Alberta experiment is called another "Townsend scheme." Social Credit and the Townsend Plan are lumped together. Arguments against the McGroarty Bill are trotted out against the proposals of Major Douglas, as if there is any fundamental similarity between the two!

If this were not enough, a new dog-fight has recently been started on the Pacific Coast to further confuse the minds of the voters and to create a political issue which will attract their attention away from more fundamental problems. An organisation called The California Crusaders, Inc., is on the air regularly, and is distributing literature as part of a campaign against the Townsend Plan and other "crack-pot" movements. The Crusaders seem well financed and there are those who suspect that part of their funds, at least, come from the same or similar sources as has been intimated the Townsend Movement has drawn from.

The bedevilled voter is being asked to take sides for or against Townsend, just as he was asked to take sides for or against Prohibition.

# INCEPTION OF LEAGUE OF NATIONS

*WE publish the following communication, which we have received from an unimpeachable source, without comment and because we feel that, whether it is correct or not, the relationship between the Bank of International Settlements and the Finance Committee of the League of Nations in its dealings, e.g., with Austria, as well as other indisputable facts, make the matter one upon which our readers should have an opportunity of exercising their individual judgment.*

*We have suppressed the first portion of Section 7 of the document which follows in consideration of their reference to matters affecting a friendly nation, whose instinctive action in repudiating the decisions arrived at in Paris was probably the finest tribute to its national common sense.*

\* \* \*

The following statements can be almost entirely substantiated by reference to authentic documents, and there are persons living who are prepared to give evidence of the truth of those unsupported by written or documentary evidence:—

- (1) That some time before the end of the war there was a conference in New York of the elite of the hierarchy of International Finance, composed almost exclusively of Jews.
- (2) That the conference decided to draft the terms of a peace treaty—assuming the defeat of Germany—which would embody the demands and aspirations of International Finance.
- (3) That this was duly carried out, the designer of the draft being the Jew, Bronstein alias Trotsky.
- (4) To secure the adoption of the terms of the draft by the U.S. Government, the agreement and sanction of two persons were of primary importance:
  - (a) A Judge of the Supreme Court.
  - (b) The President of the United States.

# OF NATIONS

- (5) As things then stood, it was a certainty that neither of the above-mentioned individuals would give their assent.
- (6) It was decided to remove the former, and by bringing pressure to bear on the latter to secure the appointment of a Judge of the Supreme Court who would not oppose the draft.
- (7) .....

The letters remained, however, and were bought for the sum of 100,000 dollars by the International Financiers. Armed with these they secured:

- (a) The appointment of a Jew, Brandeis, as a Judge of the Supreme Court.
- (b) The complete acquiescence of the President to their demands.
- (c) The presence of the President at Treaty of Versailles, accompanied by a staff who had been specially selected for him by the International Financiers.

The rest is a matter of history.

## SECRET FINANCE

"Belgium must defend her independence and peace," said M. van Zeeland, Premier, in the Senate. "I am unable to reveal in this place the grave elements which govern my view, but I am convinced that we must strengthen ourselves immediately, diplomatically, financially and, chiefly, militarily."—*"Daily Express," February 5.* (Our italics.)

The Minister of Finance was asked at the Chamber Commission on Finance by deputies: "What is the amount of the loan which France has promised Roumania?" M. Regnier refused to answer.—*"Daily Express," February 6.* (Our italics.)

## NIKE NOUS NEXT WEEK



## SOCIAL CREDIT SECRETARIAT LIMITED

Executive Board

Chairman: MAJOR C. H. DOUGLAS.

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D.D., Dean of Canterbury.  
Treasurer: J. E. TUKE, London.  
Assistant Treasurer: F. C. LUXTON, London.

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Information: L. D. BYRNE, Southampton.  
Internal Relations: A. L. GIBSON, Sheffield.  
Organisation: D. THOMSON, Rugby.  
Overseas Relations: J. D. BENNETT, Godalming.  
Publications: W. A. WILLOX, London.

Secretary: W. L. BARDLEY.

Offices: 163A, STRAND, LONDON, W.C.2.

Telephone: Temple Bar 4154.

### Constitution of the Executive Board

The correct functions of the Executive Board can be clearly defined. The principle involved is individual responsibility for collective actions, as opposed to the more usual idea of collective responsibility for individual actions, which is a device for evading responsibility.

It is not possible for a board, as such, to take decisions. Individuals take decisions while the board provides the opportunity for these individuals to show that their decisions do not clash with the decisions of other members.

Any attempt to use a board or committee for the purpose of taking decisions is attended by certain inevitable results; either the decisions are those of one man who can void his responsibility on to the board as such, or else, since it is always possible to disagree with another's decision, meetings develop into an interminable discussion, and the tendency is for members to take only the kind of decision with which they expect the least disagreement.

The Executive Board of the Social Credit Secretariat can best be pictured either as a cabinet in which each member is the minister for a particular function, or as an American type of business organisation with a president, and a number of vice-presidents each in sole charge of a department.

It is, therefore, desirable that members of the Board should refrain, as far as possible, from opposing the decisions of their colleagues, except in so far as these clash with the work of their own department, and it is vitally necessary that no member of the Board should be regarded as representing the Secretariat except in respect of the functions for which he is responsible.

Each member of the Board should, therefore, refer all questions, criticisms or suggestions, not related to his own department, to the member responsible for the function concerned.

### Functions of Members of the Board

The following statement of the functions of members of the Executive Board is in outline only. Each head of a department will be responsible for co-operation with other departments, and should any gaps or any over-lapping appear between departments, the Directors concerned should consult as to how to adjust them, and place their agreed decisions before the Chairman.

**CHAIRMAN.**—Decisions of policy and strategy. Decisions of administration or tactics in case of dispute only. To act as consultant. To have power of veto, and power to request resignation of any member of the Board.

**DIRECTOR OF REVENUE.**—Responsible to Chairman and Executive Board for seeing

## 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.

# ACTIVE SERVICE IN SOUTH AND NORTH

ON Thursday last week members of the National Dividend Club listened to a moving appeal for workers by Mr. H. Dixon, Organiser for East London. Mr. Dixon recounted the experiences of Campaigners in his area. He gave figures showing the results obtained in cross sections of the community, and described the tactics he adopted. An attentive audience filled the room, and it was noticed that many visitors were present. Visitors are welcomed at all public meetings of the Club, and questions are invited.

### Practical Queries

Questioners asked for information as to experiences of canvassers for the Electoral Campaign at large boarding houses, one-room flatlets, and other similar properties. It would be instructive if those who have had practical experience of this class of property would send in reports.

### Satisfying Doubters

Another question was: "Bearing in mind the inevitability of war, will it be possible to get sufficient signatures before war comes?" The answer is, of course, that if they all will help with the collection of pledges, there is no doubt that we shall collect sufficient to hold the Big Stick over Parliament, and it is a mathematical fact that we are as near National Dividends and the Abolition of Poverty, which is what everyone wants, as 5,000 workers putting in two nights a week for six months.

### FROM THE FAR NORTH

#### An Example to All

Heavy rains have not impeded Electoral Campaign workers in the far north of the British Isles, and the voters have been signing forms in good numbers. The Supervisor of what is the nearest Campaign Group to the North Pole took his cycle and papers

30 miles by mail bus, then cycled with half a hundredweight of papers on his back for 100 miles, leaving forms for distribution with private persons and merchants, and returned 40 miles by short route. One man did this, ably backed up by strong groups of Northerners, and without any support from the few moneyed class!

### Oh, For Just 5,000 of Them!

Workers, small land-holders and crofters, scraped together what few pence they could in a district where pence are really few, and it is these men who are showing us how the Campaign can be worked.

They have worked to such effect that there is nothing more to do in some parishes but to wield the big stick. They have collected all the pledges they can; they hold the balance of power now; and they have the interested support of influential voters. Now they are in correspondence with their M.P. and they are wasting neither paper nor breath in asking him highly technical questions only a Social Creditor can answer, but they are dealing with him as their servant or agent. These men need gifts of papers and forms. If the Old School Tie can get support for a "lone wolf" in an East Anglian town, will not the Old Tartan Tie send support to the Northern Island parishes? What about those books and pamphlets stored away for future references which are never made? Good use can be made of them.

### Widespread Movement

Weekly report cards have come in from a number of places. In 49 hours GATESHEAD collected 409 pledges. VENTNOR gets 168 in 30 hours. A "lone wolf" in BLACKPOOL obtained 74 pledges in one week, and in FOREST HALL AND BENTON the ball has been set rolling. LIVERPOOL wins 800 pledges in 60 hours.

T.H.S.

that a flow of funds sufficient to meet the requirements of the Social Credit Secretariat is maintained.

**TREASURER.**—Responsible to the Director of Revenue for budget of estimated expenditure, and of revenue required; for audited accounts of all funds received and disbursed; and for payment or non-payment of all accounts.

**ASSISTANT TREASURER.**—Responsible to Treasurer for keeping accounts, and to handle general correspondence of the Treasurer. To maintain contact with the Secretary and with the Editor and Business Manager of SOCIAL CREDIT. To inform the Director of Revenue of the state of subscriptions.

**DIRECTOR OF ELECTORAL CAMPAIGN.**—Responsible to Chairman and Executive Board for the conduct of the Electoral Campaign. The business of this department has precedence over all other business, both at the office of the Social Credit Secretariat and in the official organ SOCIAL CREDIT, and as between the Secretariat and Groups, etc.

**DIRECTOR OF EXTERNAL RELATIONS.**—Responsible to Chairman and Executive Board for the establishment, when required, of direct relations with the B.B.C., the Press, other organisations, the Church, etc.

**DIRECTOR OF INFORMATION.**—Responsible to Chairman and Executive Board for the correct information to the public and members of the Social Credit Movement on all aspects of Social Credit; for

the training of speakers and for decisions in relation to propagandist activities.

**DIRECTOR OF INTERNAL RELATIONS.**—Responsible to Chairman and Executive Board for absence of friction in the Movement, and between Groups and the Social Credit Secretariat.

**DIRECTOR OF ORGANISATION.**—Responsible to Chairman and Executive Board for the organisational structure of the Social Credit Secretariat and of the Movement in relation to it. To act as consultant in regard to questions of personnel.

**DIRECTOR OF OVERSEAS RELATIONS.**—Responsible to Chairman and Executive Board for maintaining contact with Social Credit activities overseas, and for obtaining information and co-operation from individuals and organisations overseas.

**DIRECTOR OF PUBLICATIONS.**—Responsible to Chairman and Executive Board for production and circulation of the official organ, and any other official publications in accordance with policy; for relations with all other Social Credit publications, and for literature department.

### From the Chairman

In the new Executive Board the names of two former directors are missing and two new names appear. In welcoming Mr. Hewlett Edwards and Major Thomson, I should like at the same time to express the appreciation of the other directors and myself of the good work done by Mr. Laub and Lt.-Col. Wylde during a difficult year of office.

C. H. DOUGLAS,

Chairman

## SECRETARIAT NOTICES

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

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

A PERSONAL SERVICE.

## SHIRTS

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## ELECTORS' LEAFLETS

Demand National Dividends

Leaflet No. 4

**For Recruiting.**—Contains a space for address of local group or supervisor. For distribution at meetings, or delivery by post or from door to door after collecting signed demand forms.

6s. for 1,000 (postage 9d.); 3s. for 500 (postage 9d.); 1s. 6d. for 250 (postage 4d.); 7d. for 100 (postage 2d.).

Leaflet No. 5

**Elector's Demand and Undertaking.**—The instrument of the Electoral Campaign, in purple on orange or purple on white.

(Post free) 7s. 6d. for 1,000; 4s. for 500; 1s. for 100.

Leaflet No. 6

**For Personal and Business Friends.**—Not suitable for the house-to-house canvass, but for use in offices, factories, or by travellers, or at parties. Space for 24 signatures.

(Carriage extra) 27s. 6d. for 1,000; 3s. for 100; 1s. 6d. for 50; 9d. for 25.

Leaflet No. 7

**For Getting Workers and Funds.** A cheap give-away leaflet which should attract buyers of the 2d. pamphlet "How to Get What You Want." (Post free) 3s. for 1,000 (in lots of 1,000); smaller quantities at 1s. 6d. for 250.

**The Dean of Canterbury's Forms.** Combined letter and pledge form. 6s. 6d. a thousand, post free.

Obtainable from the offices of SOCIAL CREDIT, 163A, Strand, London, W.C.2.

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Reproductions of the portrait of Major Douglas which appeared in SOCIAL CREDIT for November 29 issue are now ready.

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## WANTED! Munition Workers!

EVERY fighter in the war against poverty, every speaker, writer, and Electoral Campaign worker, needs reliable ammunition in the shape of authoritative information about what is happening in industry, politics, and finance.

WE want workers who will undertake to scrutinise newspapers, magazines, etc., for items of interest. Volunteers are required especially for trade, professional, and technical journals, magazines, and reviews.

IF you can do this, write to Mr. T. L. Mawson, Sea Breeze, La Moye, Jersey, C.I., of the Jersey Douglas Social Credit Association, which is undertaking this work, for particulars, and tell him to which journals you already subscribe.

# CORRESPONDENCE

## Catford Area

It is proposed to start an Electoral Campaign Group in the Grove Park, Catford area, and I should be glad if anyone interested would get into touch with me.

L. B. HIGGINS,  
119 Ridgeway Drive,  
Bromley, Kent

## Israel and Social Credit

I do hope that Mr. Reginald Cox will write no more letters linking the name of Social Credit with the cult of British Israel.

Social Credit, as I see it, rests upon hard, honest, critical thinking, and I can imagine nothing more disastrous than for it to "get about" that it receives the support of British Israelites, who are using it for yet another ingenious attempt to extract justification from the Bible for a belief as unfounded as is the "Aryan" faith of modern Germany.

Denmark Hill C.G.D.

## Press Cutting Bureau

The replies to my recent appeal on behalf of the Press Cutting Bureau have proved very interesting in showing what newspapers are read by the thinking members of the community. I will refrain from advertising the most popular, but it astonished me to find that no Social Creditor (oh, shades of Northcliffe!) reads the *Daily Mail*. Will some lover of good clean British fun volunteer to scrutinise this journal?

Scrutineers are also required for the Scottish and North-East English papers.

T. L. MAWSON

[See notice on page 30.—Ed.]

## An Appreciation

Herewith a postal order for 5s. for as many of the current SOCIAL CREDIT as possible. Although I have not heard all yet, the first half is so fine that I am going to broadcast it. I shall not have the pleasure of hearing Major Douglas next Saturday. To get there and back by taxi would cost nearly 10s. My practical mind tells me that money would be more useful spent on "broadcasting SOCIAL CREDIT." I would otherwise have liked to pay him the respect of being present—as it is I must hear about it later.

London, N.W.8. ETHEL BIRNSTINGL

[The fact that this letter was written by a blind lady adds to its value to us.—Ed.]

## A Challenge

May I attempt to spur on your readers in England to increase their efforts to get new subscribers to your journal? All I ask is that they get ahead of this Californian town in *per capita* sales of SOCIAL CREDIT. Here we receive at least six copies which figures one copy to every four or five hundred souls. Are your English Social Crediters there content to lag behind far-away foreigners in this respect? I trust not. Then every town, get busy! London alone needs to increase sales to about 14,000 to tie with us and for the country as a whole the circulation must increase to nearly 100,000 before we will know you are in the running. Are you game?

Carmel, California E. J. ATER

## Press Pressure

May I enter the lists of newspaper controversy?

In Birmingham I have found a ready response from the *Birmingham Gazette* and the *Evening Despatch* to publish Social Credit letters provided they are sufficiently interesting. The *Birmingham Mail* has on occasion published similar letters but is not so favourably disposed to Social Credit as the first mentioned papers.

I enclose for your perusal a letter published last week. There is no attempt to elucidate method, I merely had the golden opportunity of replying to a leader on the assassinations in Japan.

After some years of free-lance journalism I am convinced that long dissertations on academic points will not be considered. Many Social Crediters are probably not aware that space is limited, for instance, and also that editors would like to publish parts of a letter but refrain because the publication might injure the whole context. Letters should be short and snappy and completely to the point.

Again, if every Social Creditor would bombard the editors when opportunity presents itself, some letters would be published. Once the editor knows there is an extensive public interest in a subject it is to his advantage to "push" it.

Further, if every Social Creditor would start boycotting those papers refusing to publish articles or letters on Social Credit, the newspapers would soon find it within their powers to allow some notes into their columns. For instance, the *Sunday Express* appears to be hostile to Social Credit. I for one, therefore, am cancelling my order for

the *Sunday Express* and looking for another paper that is more liberal in its views.

The *Daily Express* also is apathetic. Perhaps if every Social Creditor reading the *Daily Express* would change to the *News Chronicle*, or the *Daily Herald* if they wish, Lord Beaverbrook might find something in Social Credit that would interest him. The boycott is the most effective weapon in the Social Credit armoury and should now be used.

Social Credit has gone beyond the academic field and effective use of existing weapons must be made if the movement is to have effect.

Birmingham A. H. BUFFHAM

[The enclosure is an admirably clear and apt pointer to Social Credit as the way out of conditions that give rise to such tragedies as that in Japan last week.—Ed.]

## New Readers of "Social Credit"

I have interested quite a few prospective readers, but they all have one criticism—and it applies to all, in my opinion, who pick up your paper for the first time, and may cause them not to read it again—it contains little for the newcomer, for the chance reader. He is left wondering what it is all about.

Could one column be permanently allocated to an elementary exposition of the aims of the movement—something to stimulate interest, ending by a suggestion to send for an elementary book, preferably named? Alternatively, could every copy have an insert on similar lines? Regulars could pass it on.

Bingley A. FLEMING

[We should welcome from readers short articles meeting the requirements suggested by Mr. Fleming for publication in SOCIAL CREDIT. These articles should not exceed 500 words in length.—Ed.]

## A Canvassing Experiment Succeeds

Concerning the remarks contained under "Active Service" in last week's issue of SOCIAL CREDIT regarding the distribution of the Dean of Canterbury's New Year Resolution leaflet, it may interest some canvassers to know that two of us hit upon the idea of attaching this leaflet (by means of a paper fastener, not a pin) to the Elector's Demand and Undertaking, placing both in an unsealed foolscap envelope and handing in at each house called upon.

This week's result: 83.3 per cent. and 84.62 per cent. respectively of pledges signed, with leaflet and fastener returned with signed pledge in envelope; new pledge forms only required to be inserted in envelopes.

Freshwater, I.W. TWO ISLE OF WIGHTERS  
P.S.—Our this week's prize refusal: "No, I ain't going to sign. These 'ere cattle destroyed is the result of swine fever."

[Results certainly justify this experiment. It would be interesting to see what happens by using the same method with Leaflet No. 7 (see page 30), to be followed up with sales of "How to Get What You Want," as a means of raising funds.—Ed.]

We have received the following from the N.W. London Social Credit Association:

## MASS ATTACK

We believe that we should concentrate on shock methods and all unite to attack at a given point on an agreed signal.

This theory can be put into practice in many ways, and the National Dividend Club was bang on the target immediately a scheme was outlined whereby huge meetings could be held in various strategic centres of London if all combined to support each in turn. In fact members vied with one another in quickness to sign the undertaking produced below.

In North-West London we propose to act boldly and swiftly (relying on South, East and West to back us as we will them in turn) by taking a theatre with seating accommodation of 2,500 and spending up to £200 (possible only by the guarantee to sell tickets) on flooding the whole area.

Londoners—and others who may so wish—will you join the shock troops in this method of mass attack? If so, kindly write out a chit as below and post at once.

To the Secretary,  
N.W. London Social Credit Association,  
70 Addison Way, N.W.11.

I promise to pay.....shillings to the N.W. London Social Credit Association, or sell tickets to that value, for a meeting shortly to be held in a London theatre.

Signature .....

Address .....

In support of the above, the Supervisor of the Electoral Campaign in N.W. London tells us he is convinced that such meetings will achieve increased membership of groups, which should mean bigger numbers of workers for the Campaign. The Director of the Electoral Campaign concurs.

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**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 16, at 8 p.m. Mr. R. W. Hannagen will speak on "Fallacies of Nationalisation." Chairman: Mr. E. F. Moroney.

**Glasgow Social Credit Association**  
Meetings each Wednesday at the Rooms, 200, Buchanan Street. March 11: A. F. Stewart, "What is this Social Credit?"

**Liverpool Social Credit Association**  
Meetings held in Reece's Café, 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.

**Sidmouth**  
Lieut.-Col. Creagh-Scott, D.S.O., will address a meeting at the Winter Gardens, March 17, at 7.30 p.m. Offers of help in starting the campaign to Mrs. A. A. Miller, Redwood Road.

**SOME IMMINENT ECONOMISTS**

No. 1.—THE G.P.

**D**EREST Blew-penciller,  
A most kindsome co-respondent from Norfolks has dispatched me copies of local paperings containing marvelous screech by Sir George Paish. This gent-person is inscribed as the noticed ecomicalist; and really one cannot but consider him the Grand Paish, so to speaking, of all these ecomicalists. In a most far-stretching and paishonate declamatory he argues that **PEACE CAN BE ATTAINED ONLY** when governments have lost their credits **AND HAVE GOT TO GO TO WAR** again to get some more.

"Before the War," says George, "we supplied other nations with £4,000 millions of capital and every year £2,000 millions of credit. The world was *thus put together* financially, economically and politically."

Dere Sire, I am not competent for improving upon these able dissertations. Is it not voluminous scribe Stoutfellow, indeed, who intones, "Let me not to the mirage of true minds permit intelligence"? And if all the same the world is dissoluting into little peaces nowadays, instead of putting together, what for are the reasons?

Well, as Geo. says, "*The power of Governments is limited*, and the Governments of the world are coming to the limit of their power in borrowing credit."

Prior of the War, you see, old bally-chap, we sold the whole world with credits quite unlimited; but, of course, power to use our own creditings ourselves is highly limited. And rightly so. How can we have what other chappies have borrowed, I ask?

"That is why Mussolini went to war. Even if he conquers Abyssinia, Italy will still be impoverished. But he had to do something."

Any old thing, Editor—shove-halfpenny or putting money on noble horse-animal, or something; but still something. So, of course, he goes off all warful—being Muscley by names and naturally.

"Hitler, too, is almost at the limit of his credit. Rumour of a German war with Russia is not an idle story."

I am not sure I am approving George's grammar in this last remark, sire, but certainly the gizzards of him are only too clarified. There you have it all in a nut-head. War is sole creditable operations remaining to menkind. And I agree.

In nobel Cunliffe Report on Banks, of 1918 (6d., the Ahem Stationmaster's Office), it says of our Government, the N.B.G. of war-time days:

"Suppose, for example, that in a given week the Government require £10 millions over and above receipts from taxation and loans from the public. They apply for an advance from the Bank of England, which by a book-entry places the amount required to the credit of Public Deposits."

Now perhaps you see, Sirrah, to what we are getting at, George Paish and I. It is the direful necessitude of conducting

A PERPETUAL WAR.

Nothing else would be of any usefulness.

**By Frotti**

That has become sufficiently indubitable, I hope, from what is fourgoing.

WAR FOR EVER,

say Frotti and Georgie, so as to cause credits to flu' freely all over the cistern, by means of book-entries, and keep the wheels of injury turning fast. And if two such keen absurders as me and Geo. say it, then it is quite all right.

Elsewhither, George says, "We must follow the words of the Master, 'Bear ye one another's burdens,'" and this, sire, was the only quotations which I was unable to verify, though I researched for it everywhere among the bong mows of Montagu Norman. But I should have supposed it would have been more trustworthy to say, "Bear ye one another's burdens and your own, too, and on top of that all those created by book-entry," don't you think? But I don't suppose Georgie himself knows where he got it—one hears a good thing and uses it, I find, often without never reading original works of sources.

Local League of Nature's Union in Sheringham was scene of these sage utterances, sire, and he was warmly thanked by some kernels and others for his nutable remarks and helpful attributions to creating World Pièces. But a distressful incident has marred final procedures, old banana-Sunday, and somewhat upset equilamity of meetings. A most reactionable fellow, really, whose name I gave in fulsome, Mister H. E. Cousens, this gentlemen, if indeed that he is, which Georgie and I think not, he had sheer inquisitiveness to ask if the trouble was not actively financial, that is, to be "attributed to a defect in the monetary system."

Well, Bard-Johnny, of all the audaciousness! The less said for the betters, I think, don't you, for it is of no use cringing over spilled milk, as Milk Board says. Georgie very promptly replied, "No, it is not financial, it is entirely political."

And really he, indeed, should know, I maintain, dear thing, are you not of same opinings?

As he himself playfully asseverates, "There is a company in this country that supplies all the gas to 100 municipalities on the Continent."

And he might have said to a hundred League of Nature's Unions in this country also, don't you think, not to mention 615 constituencies?

Yours humouringly,

FROTTI

P.S.—Georgie and I won Captain Storey's Biscuit twice last week! We have not yet received it.

**Roll of Honour**

The following have reported their Task of Honour completed

- 10. W. A. CAWLEY London, E.16
- 11. Mrs. K. CLARE London, N.2
- 12. J. W. BICKNELL Ventnor, I.W.
- 13. H. V. GERMAN Bembridge, I.W.
- 14. F. C. SOUTH Erdington, Birmingham
- 15. P. H. G. SMITH Wimborne
- 16. Mrs. E. GARNET Widnes

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

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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)

**What to Read**

THE WORKS OF MAJOR C. H. DOUGLAS:—

- Economic Democracy (4th Edition) 1934) ..... 3s. 6d.
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- Credit-Power and Democracy (4th Edition, 1934) ..... 3s. 6d.
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- Contains the philosophical background of the subject and includes the Draft Scheme for Scotland.
- The Control and Distribution of Production (2nd Edn., 1934) ... 3s. 6d.
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