

# SOCIAL CREDIT

## For Political and Economic Democracy

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Weekly Twopence

### MR. ROOSEVELT'S RESPONSIBILITY

#### CAN HE RIDE THE STORM?

##### All Opposition Annihilated

THE prestige of President Roosevelt is greater today than that of any President since George Washington. His victory at the polls was overwhelming, and it was won in the teeth of a virulent attack from the massed resources of finance and big business, and of 80 per cent. of the newspapers in the country.

Yet it was not surprising. During his term of office the country has emerged from the black crisis which ushered him in to at least a piebald kind of prosperity. The rotten patches in it are still pretty black, but the freight-car loadings, and the stock markets make good reading—and that is what American citizens understand as prosperity. It is a long way from it.

President Roosevelt has got the country more or less back to what it felt like before the slump in 1928, and the people have shown their appreciation by giving him a free hand for four more years.

\* \* \*

##### The Pressure of Facts

The following comment from *The Times* of November 5 is significant:

#### BRIGHTEN BANKERS' BRAINS

We do not want Parliament to pass laws resembling treatises on economics.

What we want is for Parliament to pass a minimum of laws, which laws will seriously penalise the heads of any industry, and banking and finance in particular, if they do not produce the results desired.

I will be specific. I think that the chairmen, superior officials, and branch managers of all banks, insurance companies, and other financial institutions, should be licensed. The fee for such a license should in the first place be moderate. Say £100 if the individual retains his post indefinitely. For any change in the personnel within a period of, say, five years, not due to death or disability, a very substantial increase in the license should be imposed. The general policy to be pursued by finance should then be imposed by Parliament, and no interference with the details of banking, insurance or other finance should be permitted. If the policy imposed by Parliament is not achieved within a reasonable time, a sufficient number of chairmen and other officials of financial institutions should have their licenses withdrawn; and the very greatly enhanced fee (I should suggest one thousand times the original license) exacted for the new licenses should be applied to the reduction of general taxation.

I have no doubt whatever that some such policy as this would brighten the brains of bankers who are unable to see any way out of our present difficulties, and I commend this policy to the governments of New Zealand and Alberta in place of the assumption of responsibility for technical details to which they appear to have committed themselves.—Major C. H. Douglas at Liverpool on October 30.

"From the buoyant behaviour of the New York Stock Exchange following President Roosevelt's sweeping victory, it is clear that despite their declared hostility to his political ideas, the financial and business classes are not really apprehensive of the consequences of his re-election."

Judging from past performances the financial optimists have some grounds for their complacency, if the matter lay in the hands of the President alone.

All his past efforts, save one, have been favourable to the money power; and when he was accused of this his classic reply was, "Well, it is my function to yield to pressure."

The fundamental truth of this dictum was illustrated in the one case in which he yielded to a greater pressure than that of finance, and paid out £500,000,000 for the Soldiers' Bonus.

The pressure of facts will prove the financiers' undoing next time.

\* \* \*

##### Trouble Ahead

Already there is the rumbling of tremendous labour unrest, which is expected to break out in the near future. Colossal strikes will rend the fabric of industry in many quarters.

These are but a foretaste of what is to come, for the unescapable fact has now to be faced by the world's most powerful ruler—the fact that more and more and more production is being done with less and less and less call on human labour.

There is no escape. The greater President Roosevelt's success in restoring the output of American industry the more heavily will the pressure of what is called "technological unemployment" fall upon him.

There is no escape from the age of leisure, except through chaos, war, revolution, and death.

That is the choice before this lonely man. To let the American nation have life, and have it more abundantly—or to let it have death and destruction.

He knows it and is afraid. He fears the uses to which people will put their

leisure. That is the fear that grips the throats of all Governments of all countries. It is a futile fear, for the tide of technological progress sweeps relentlessly on.

\* \* \*

##### The Casualty

Nothing could be more spectacular than the rise and fall of Father Coughlin, which is a complete picture of the efficacy of pressure politics and the bankruptcy of party politics to achieve results.

A few months ago his influence was incalculable. His opponents publicly admitted that he commanded ten million votes. He had a staff of over a hundred secretaries, and he broadcast weekly to an immense following.

He threw this influence into the pressure for the Soldiers' Bonus, and helped to win it in the teeth of opposition not only from finance but from the President himself.

There is no knowing what he might have done had he stuck to pressure politics and worked up a demand for results through his radio and newspaper following.

As it was he made the fatal error of entering the old, cunning, entrenched field of party politics; and his ten million votes dwindled to 650,000, including those that came to William Lemke through his own efforts, and those of the Townsend and Huey Long factions.

Had Father Coughlin stood firm his influence would still be waxing—he might have roused the people to demand results from their mighty President, who knows how to yield to pressure.

#### CHANGING NIGHTMARES IN MIDDLE OF THE DREAM



—From the Kansas City (Mo.) Star

### A PROPHECY FULFILLED

#### FATHER COUGHLIN'S GREAT MISTAKE

IF only Father Coughlin, when at the height of his popularity, with a colossal following for his weekly broadcast, had taken the line of urging the huge mass of voting power at his command to demand results, and place responsibility for methods where it should rest, on the experts' shoulders, he might have made the United States the true home of liberty and the pursuit of happiness.

As it is, he has allowed himself, by his support of a technical proposal, the Frazier-Lemke Farm Mortgage Bill, to be manoeuvred into just another left-wing popular-front party stunt, with a complicated programme of hooley.

Apart from the absurdity of fighting a presidential election on a programme of neo-financial jargon, the idea of joining forces with the Townsend and Huey Long factions is based on the old fallacy of compromise in place of genuine unity.

The only genuine unity in any country in the world today is a demand for results. All discussion of causes, and of remedies, produces the modern Tower of Babel.

The party system itself is based on the idea of conflict, of dog eat dog. How can one hope to obtain plenty for all on a party platform?

Unless he can withdraw in time, Father Coughlin faces the eclipse of his enormous influence following the defeat of Mr. William Lemke, his presidential candidate. — Reprinted from "Social Credit," June 26, 1936.

### FADE-OUT OF FATHER COUGHLIN

#### NO MORE BROADCASTING

Preparing to fulfil the promise he made before the election that he would cease broadcasting if he failed to deliver 9,000,000 votes to Mr. William Lemke, the Presidential candidate of the Union Party (who actually received some 650,000), Father Coughlin, the "Radio Priest," announced in a broadcast address last night that his "National Union for Social Justice" had been "thoroughly discredited" by the election results, and that he was therefore "withdrawing from all radio activity in the best interests of the people." — *The Times*, November 9.

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## SOCIAL CREDIT A Journal of Economic Democracy

### EVERYBODY'S POLICY

**W**EEK by week the evidence piles up to prove that the policy of SOCIAL CREDIT is the policy of every sane man and woman in the country—the policy, too, of every reasonable industrialist engaged in the production and distribution of the country's real wealth.

This week we state the policy of this paper (see page 107), not in our own words, but in the words of an official pronouncement on behalf of a great industry.

The correspondence between ourselves and Mr. W. M. Wiggins, President of the Federation of Master Cotton Spinners' Associations, reveals with startling clarity the rightness of the line we have taken, which is to criticise the *results* we are getting; to demand the *results* that everybody wants; and to fix responsibility for producing those results—where it should rest—upon the shoulders of the experts.

The discussion of causes is Babel. The discussion of remedies is Babel. In fact it is significant that while Mr. Wiggins states our *policy* with admirable clarity, he begins to disagree only when he comes to the specific remedy which we have made available. And there he disagrees with all the vigour of one who has a pet remedy of his own. And we would be the last to blame him.

We are disconcerted by his criticisms of our technical proposals to just the extent that he would be disconcerted if we criticised his own. So we will not play with him the useless game of "Borrowers quarrelling over how to run a moneylender's business." For so long as we did so we should find that "the same monetary authorities are still in power."

No. Policy comes first, and there we are in agreement with him, and he with us, and with practically everyone else. Technique comes second, a *matter for experts*, after policy has been decided—and *the final decision rests with our own people* using our own Parliament.

The problem is to force that policy upon the experts, instead of letting them have the sole voice in policy as well as in administration.

**Here is an issue on which the cotton trade, masters and men alike, can join and arouse the support of all men and women of good will—and so win.**

It is a problem of power, and the greatest power on earth is the will of the people. Nothing can withstand it.

And that, Mr. Wiggins, means the education of the people, not in the technicalities of monetary reform, but in *politics*, which is the art of enforcing *policy* (and, incidentally, has nothing to do with *party* politics).

Teach the people to demand *results*, not methods. For heaven's sake, for peace's sake, do not let us have a competition to teach them Wiggins credit reform, nor Douglas credit reform, nor Keynes credit reform, in face of the mass teaching by every pettifogging economist of Montagu Norman credit practice. Abandon hope all ye who enter there!

Mr. Wiggins refers to a "suggestion that we should give the powers of a dictator to Major Douglas or his nominees." It is no suggestion of ours. Mr. Wiggins makes the same error as "A Labour Man," whose article appears on page 108. On the contrary, we advise the people to make the demand and undertaking which is set out on our back page—a demand for results, not for a man.

Here let us correct Mr. Wiggins upon the error he makes in regard to a National Dividend. A dividend, so our schoolmasters taught us, is something which is meet to be divided. A National Dividend is something which is meet to be divided amongst the citizens of a nation.

Is the cotton trade producing all the cotton goods it can? No, there is a huge surplus it dare not produce while the present monetary authorities remain in power. That surplus could be a National Cotton Dividend.

Last week we quoted Sir Evan Williams, President of the Mining Association, as saying, "Before the war our difficulty was to produce all the coal that we could sell. Today our difficulty is to sell all the coal that we can produce." Another surplus. A National Coal Dividend.

And what of the building trade, and agriculture, and fisheries, and the boot and shoe trade, and the clothing trade? More surpluses—National Dividends of Food, Warmth and Shelter. And what of the films, and the stage, and the brewers and the confectioners? National Dividends of Pleasure and Amusement. And what of the unemployed in every walk of life? A National Dividend of Service.

More important still is the huge reserve of scientific knowledge in the application of power and organisation to the production of more and better goods with less expenditure of energy. A National Dividend of Leisure and Freedom in fact. For while we are at one with Mr. Wiggins in a desire to increase the material standard of living of our people, and in the certainty that this is the first thing which must come first, we are emphatic that the goal of leisure and freedom for individual self-development must not for one moment be compromised.

A surplus of practically every form of wealth, or well-being, exists, or is being held in leash. It is meet to be divided among the citizens of this great nation *if they so desire*. The final decision rests with them.

Perhaps Mr. Wiggins feels some personal prejudice against the words "National Dividends." Well, we feel kindly disposed towards him. If he will throw the resources of his great federation into this fight for freedom, security, and peace for all, we will gladly substitute "monetary or other claims to such production as is now destroyed or restricted." (Shades of 10,000,000 cotton spindles!)

But if he thinks that the policy of letting British people consume all they want of the goods and services Britain can produce or obtain in exchange with other countries, is a wrong policy, or that it would not be good for people, then he is not the man we think he is.

And if he thinks that the final decision on this policy does not rest with our own people, using our own Parliament if that will serve, or using any other instrument they can if it will not, then he is not the man he says he is.

## WORDS TO THE WISE

### Divide and Rule

The tactics of the money monopoly are simple, unchanging and effective. When they see a challenge to their power they set the debt trap about their enemy, and set him at loggerheads with another section of the community.

In an article on page 109, G. W. L. Day comments on the suppression of the landed gentry in this country. The game is being played again, as the following passage in *The Times* of November 7 shows:

Until recent times Argentina was governed by the landowners and cattle barons, who controlled the wealth of the nation. Now the Argentine manufacturers are challenging their rule. In the past the landowners were supported by the parties of the Right; indeed, the two were synonymous. Today the Argentine nationalist supports the cause of industry. The struggle for power between these two great interests has only begun. While many of the landowners are in debt, the industrialists dispose of ready cash, the product of protection. [Our italics.]

### Road and Rail

With industry and agriculture at loggerheads the bankers' rule in Argentina is well set; but that is not all. Another fight between borrowers is being staged, again in imitation of what has been so skilfully done in this country.

Let Sir Follett Holt, chairman of the Buenos Aires Western Railway, tell his own story, as he told it in London on November 4.

Roads are being improved or new ones made all the time and buses and lorries using them have made it impossible for us to maintain our old rates in many districts. Since this invasion of our territory commenced all available local knowledge and experience have been concentrated upon the means to meet it, and experts from England and America have been employed to help with their advice. The railways are building up an organisation to add an effective service of road collection and delivery, but no general action can be taken as it has been taken in the United Kingdom until road transport comes under authoritative control as it is here. At present in Argentina there is no such control. Any owner of a bus or lorry can go and come as he likes, endanger other road users, and cut his rates and incidentally ours as much as he sees fit.

### The Wrong Revolution

The Rt. Rev. Walter Julius Carey, formerly Bishop of Bloemfontein, spoke in stronger language than bishops usually do at a meeting in Caxton Hall, Westminster, calling on the Government for action on behalf of the depressed areas.

Bishop Carey first declared himself as so "bitter and bloody minded" about the problem that he "scarcely trusted himself to speak."

"I have trusted the Conservative Party, but I am losing, or have lost, my faith."

"If the Government does not provide a solution for the depressed areas—particularly in South Wales—then, when the bloody revolution comes from South Wales, I shall say 'God bless the revolution,' for it will be the most righteous thing that ever happened."

The date, appropriately, was the Fifth of November.

Bloody revolutions will only enthrone bloody tyrants. We commend to the Bishop's attention the article we published on October 9 on "The London Rioting." That will enable him to distinguish between the wrong revolution and the right revolution.

### Lest We Forget

The terrible memory of the last great war has been with us this week. Millions remember the sacrifice of life their fellow countrymen made that England might be free.

Meanwhile for two minutes the wheels of the great armament factories ceased, at the appointed time, their deadly din—and then hummed again.

The horror is close at hand. A mighty effort is needed, the men and women of this generation must act, and act quickly, if it is not to be written in the sands of time that those men who bravely fought and died, died in vain.

### Brave Echo of Distant Drum

The directors of Baldwins, Limited, have decided to rid the company of the whole of its debenture debt and to replace it with preference and ordinary share capital. In 1928 its plight was such that it had to undergo a drastic capital reconstruction in which the paid-up capital was reduced from nearly £6,000,000 to little over £2,000,000, and the company was left with a far higher proportion of debenture capital than any company ought to carry.

"It seemed," says *The Times* City Editor, "that a generation at least would have to pass before the capital structure could be put into a satisfactory state. But thanks to the recovery in the iron and steel industry

... (which has been primarily due to protection), the depreciation of the pound, and to skilful management... the company can now redeem its debenture debt entirely."

He is a funny fellow, that City Editor. Has he not heard that there is quite a lot of rearmament going on—quite enough to work miracles in the iron and steel trade? Or has he, and does he think it better to give protection a little boost, in spite of the "paramount necessity to remove the barriers to foreign trade" about which he is usually so emphatically booming?

### Plenty of Eggs

A Minister of National Economics, agreed the Council of the Central Chamber of Agriculture recently, would not tolerate the importation of 3,000 million eggs while poultry-keepers were hanging on by their eyelids.

Maybe he wouldn't, but there is nothing to show that he would assist in giving any of his constituents—or any of the 13,500,000 British people who have less than the price of 50 eggs to buy food with each week—some of the abundance which is now restricted or destroyed because of a financial system designed to defraud the people of their real wealth.

What the Central Chamber of Agriculture should have said was that, as the British poultry-farmers could produce all the eggs that could be eaten in this country, that the people should be allowed to have these eggs. They should accept no excuse for the refusal of this reasonable demand.

### Thumbscrew on the Japs

Twenty-two cities on the main island of Nippon now have "protective thought stations," and more are being established.

Any Japanese who is suspected of cherishing "dangerous thoughts" will be hauled to one of these stations and exhaustively examined. Strenuous efforts will be made to convince him of the error of his ways, but, if he should spit in the face of his examiner or prove unwilling to reform, a dose of third-degree will be his lot.

Already the reputation of the Japanese police espionage system rivals that of the OGPU, but this latest form of tyrannising inoffensive citizens by placing them absolutely in the hands of a set of bureaucrats and public servants exceeds anything yet evolved by Hitler, Stalin, or Bela Kun.

Why do people stand it? They need not. *The people have sovereign power*, but behave like a giant in thrall.

### Pay As You Rise

United Dominion Trust, Ltd., the hire-purchase financiers, whose largest shareholder is the Bank of England, are now prepared to extend their "normal services" to include financing the building of bomb-proof shelters on easy terms.

"Effective protection against gas and bombs cannot be improvised at a few hours' notice," goes the announcement, "and we shall be lucky if we are given as much as that."

It is a wonderful system when you come to think of it. No stone is left unturned. The bankers will finance the fight for export markets, which leads to war. They will finance the war when it comes. And, in the meantime, they will lend you the money to enable you to shelter yourself from the war they have engineered when it comes off. It's just a part of the Monty Norman service.

### Dora and Gas

During the last few weeks letters have been appearing in the press advocating the use of tear gas by the police for the dispersal of crowds, etc. Speaking at Hammersmith on October 29, Sir Samuel Hoare suggested that it may be necessary to reintroduce D.O.R.A., which, for the benefit of those too young to remember the old lady, means Defence of the Realm Act.

We are being threatened by our servants. D.O.R.A. is a measure from which Mussolini, Hitler, Stalin and people of their kidney could learn, for it provides pains and penalties for almost every act or omission that is disliked by the Government or those who now control it.

We had Dora and tears in the last war, now we are threatened by the old lady armed with tear gas. The Colonel Blimps will love it—"Knock the nonsense out of these fellows!"

Evidently we are in for a bad winter. The sooner we make our politicians obey us, the better; failure to do so may mean not tears only but bloodshed.

# A COTTON KING'S CHALLENGE

## BUT WE HOLD THE ACE

Correspondence which has passed between us and Mr. W. M. Wiggins, President of the Federation of Master Cotton Spinners' Associations Limited, is printed below at the request of Mr. Wiggins. On this page is printed also the statement of policy of the Monetary Policy Committee of the above Association. We comment on the whole matter in the leading article on page 106.

### I. From The Federation of Master Cotton Spinners' Associations Limited, Manchester.

October 26, 1936.

Sir,—Your issue of October 16 gives prominence to our views on "International Monetary Developments," which appeared in the *Manchester Guardian Commercial* of October 9. From your own selection of extracts from our article, your readers may gather that it mainly consisted of denunciations, for you omit all reference to our own diagnosis and constructive proposals. Further, your introduction and closing sentence to these extracts may lead your readers to believe that my Research Committee have approved the Social Credit movement. As you are doubtless aware, that is emphatically not so. The fact is that after carefully examining the basic assumptions and the precise proposals of Major Douglas, we as strongly disapprove of them as we do of the doctrines and methods of the gold standard system.

To replace one fundamentally unsound system, such as the gold standard system has proved to be, by another fundamentally unsound system, such as that advocated by the Social Credit movement, will, in our opinion, be to fall from the frying pan into the fire. It would only result in substituting another kind of chaos for the existing chaos; and the revulsion in public feeling, which must ensue on anything like a large-scale Social Credit experiment, would leave us open to the danger that the gold school would thenceforward be even more firmly established.

What everybody wants is a fair share in restored prosperity, security in their own

vocations, prospects of further progress and the removal of those economic influences which endanger the peace of the world. These the so-called National Dividend, in our considered opinion, will not provide. A more cumbersome, expensive and impracticable system than is involved with the National Dividend, when we get down to precise details, could not be devised. Moreover, we find no record in the history of our nation when any significant reform has been approved by the people without their having a fairly clear idea at least of fundamental principles. The suggestion that we should give the powers of a dictator to Major Douglas or to his nominees, because he says we are as a people entirely incapable of comprehending the major issues involved, is altogether alien and repugnant to our national character. The task of educating public opinion regarding the influence of currency control and the needful reforms is unquestionably difficult. It nevertheless must be accomplished. Already great progress has been made. Whereas our people were almost entirely oblivious to the problem, a few years ago, they are already acutely conscious of its importance; and we are glad to acknowledge that Major Douglas has at any rate helped to bring about this change. However, although a few may be ready to accord unquestioning deference and a free hand to Major Douglas, we believe that the majority will continue to view with suspicion his demand for their confidence and support.

In fairness to ourselves, we suggest that as prominent notice should be given in your newspaper to this disclaimer as to our article; and this, I trust, you will be able to accord.

Yours etc.,

W. M. WIGGINS,

Chairman, Monetary Policy Committee

### 2. From The Social Credit Secretariat Limited.

October 27, 1936.

Dear Sir,—Thank you for your letter of October 26. We have no objection in principle to the publication of your letter in *SOCIAL CREDIT*. In fairness to ourselves in turn, however, we should like to put certain matters before you in regard to it.

On the evidence of your letter, you are at

present misinformed. For example, there is no possibility, in view of the policy of our paper, of our readers making the inference which you suggest.

Before we put these matters before you for your consideration, we would warmly recommend you to pay a visit to Liverpool next Friday, October 30, to hear a speech which Major Douglas is delivering in the Central Hall at 8 p.m., and, in fact, we hope that you will accept a complimentary ticket for this meeting, since we are certain that you will revise your opinions about our publication of your remarks in *SOCIAL CREDIT*, though we do not suppose that you will revise your opinions in regard to the Social Credit proposals.

Yours faithfully,

W. L. BARDSLEY

Secretary

### 3. From The Federation of Master Cotton Spinners' Associations Limited.

October 29, 1936.

Dear Sir,—In reply to your letter of the 27th instant, I wish to inform you that when my attention was drawn to your issue of October 16, I was asked how long my Federation had supported Social Credit. Since this was from an outside source, it is evident that the inference, which you regard as impossible for your readers to make, can be made.

In order, therefore, to regularise the position, I must request that you be good enough to publish our disclaimer.

Yours faithfully,

W. M. WIGGINS

Chairman, Monetary Policy Committee

### 4. From The Social Credit Secretariat Limited.

October 30, 1936.

Dear Sir,—With the continued assurance that we are willing in principle to publish your disclaimer, we must say that we should not ourselves regard a question from a source which might be prejudiced as evidence that our readers could infer that your Research Committee have approved the Social Credit movement.

The policy of our paper, which is well known to our readers, is to criticise the

results of the present financial system; and to specify the results we believe everybody wants from the financial system and which we also believe from technical investigation can be obtained; and to fasten the responsibility for delivering the results desired, upon the controllers of the financial system, by democratic pressure through Parliament.

Your denunciation of the existing results chimes with ours, as the first three quoted extracts from your report prove; and in line with our expressed policy we neither commented on your Committee's suggestions for a remedy, nor did we substitute our own. You state in your letter that "What everybody wants is a fair share in restored prosperity, security in their own vocations, prospects of further progress and the removal of those economic influences which endanger the peace of the world." These are the results we also believe everybody wants—and we say finally that the final decision rests with our own people using our own Parliament.

We should like to discuss this matter further with you, as already stated. If you feel that no good purpose would be served by further discussion, we will publish your disclaimer provided we may publish the whole of this correspondence; and we shall in future take the liberty of using the four extracts already quoted from your report, together with the sentence from your letter quoted above as a permanent statement of the policy of our paper, quoting the source; since we really cannot disassociate ourselves from our own policy by reason of the fact that it has been so admirably stated by yourself.

Yours faithfully,

W. L. BARDSLEY

Secretary

### 5. From The Federation of Master Cotton Spinners' Associations Limited.

November 3, 1936.

Dear Sir,—I fully approve of the suggestion in your letter of October 30 that you publish our disclaimer, together with the correspondence which has passed between us. Our respective positions will thereby be made unmistakably clear.

For your information, I should say that the inquiry mentioned in my letter of October 29, was from one who professes to support the Social Credit movement.

Thanking you for the courtesy and consideration you have shown in this matter.

Yours faithfully,

W. M. WIGGINS

Chairman, Monetary Policy Committee

## EVERYBODY'S POLICY

WE publish below, and will repeat from time to time, a statement of the policy of this paper in the words of Mr. W. M. Wiggins, President of the Federation of Master Cotton Spinners' Associations Limited, and Chairman of its Monetary Policy Committee.

All these quotations are from his article in the *Manchester Guardian Commercial* for October 9, except the fourth, which is from his letter to the Editor of *SOCIAL CREDIT* dated October 26, 1936.

This is the first of a series of statements of our policy, which is everybody's policy, in the words of well-known people who, whatever they may think of our particular suggestions for financial reform, or of their own suggestions, or of any other suggestions, cannot help being in full agreement with our statement of the results which everybody wants, and with our allocation of responsibility for results.

Other statements will appear as and when they are uttered.

### The Dominance of Money

That monetary policy exerts a dominant influence over the life of the people is now generally appreciated. Those, especially, who depend upon depressed basic industries are therefore anxiously inquiring how these new developments will affect their industries and themselves. The prospects for the Lancashire cotton industry are our own special concern. We, however, are also among those who largely identify their hopes for world revival and pacification with monetary remedies; and we are anxious also on this score. . . .

### Controllers Quite Satisfied

The supreme conflict of interests in monetary control is not among the several nations of the world, but is, universally and irrespective of all national boundaries, between the lenders and the borrowers of money.

Monetary controllers, as is now conclusively proved, have been ready to

sacrifice everything conducive to world prosperity and peace to their not-disinterested devotion to gold standards.

Though confessing now even to "disastrous" mistakes, the same monetary authorities are still in power . . .

### A Complete Condemnation

True, the probability of war means a temporary stimulus through abnormal expenditure on armaments for war industries, but not for peace industries. Again the actual outbreak of war will release vast gold hoards and further relieve the situation. Nothing severer in condemnation of a monetary system can be said, however, than that it requires the probability of the outbreak of war to permit of industrial recovery and the re-employment of\* our people.

### What Everybody Wants

What everybody wants is a fair share in restored prosperity, security in their own vocations, prospects of further progress, and the removal of those economic influences which endanger the peace of the world.

### The Final Decision

It is fortunate in these circumstances that this is still a democratic country. The final decision rests with our own people and our own Parliament. While we have often been overreached by our monetary controllers in the past, we look to our Members of Parliament that they do not permit this to occur again.

\*NOTE. We should prefer to say "its full enjoyment by" our people, since employment is merely a means to the end of enjoyment.

The Bank of England is the supreme authority in determining the quantity of money available for the use of the public.—Rt. Hon. R. McKenna, ex-Chancellor of the Exchequer, to the shareholders of the Midland Bank Ltd., January 22, 1930.

## COWS BETTER TREATED THAN CHILDREN

Referring to Derry's housing problem, at the annual meeting of the Derry and Raphoe Diocesan Synod (Church of Ireland), in Derry, yesterday, Rev. H. A. McKegney said:

"We see our children in airy, well-heated and well-ventilated schools, but a great number go back to live and sleep in houses that are nothing less than filthy hovels, not fit for cattle, in fact.

"Under the new regulations cows have better accommodation than a great number of labourers' children."—*Irish Press*, October 29.

## GOING TO JAIL TO BE FED

A starving woman has been sent to jail a few days ago for six months, so that she could be given nourishment.

Elsie Margaret Chamberlain, a 41-year-old unemployed milliner, pleaded guilty at Old-street Police Court, to obtaining credit of 1s. 5½d. by fraud at a café.

She had been bound over before for a similar offence, and then ordered clothing and jewellery to the value of over £100 from various West End firms, but these were not delivered.

She had been out of work, and was suffering from malnutrition.

The magistrate said the best thing to do was to send her to prison—where she would be given nourishment—without hard labour.

## FIRST THINGS FIRST

"At Clay Cross, from which I returned yesterday, the electors seem utterly indifferent to world affairs, to foreign policies or even to the Arms Race waste.

"Yet they listened eagerly for hours to speakers who dealt with ordinary everyday problems of their existence."—*Hannen Swaffer*, in the "Daily Herald," November 4.

Of course, Mr. Swaffer, left to themselves, people are sane. They put first things first. Politicians try to confuse and divert this commonsense for Party's sake—politicians who are really our paid servants.

The people want FREEDOM IN SECURITY. By joining us and demanding results, they can obtain them.

## PRESSURE POLITICS THEY DEMANDED RESULTS

When a little boy was killed the other day on his way home from school at dinner time, the parents of children at the school serving the Grace Mary Council Estate, Tividale, took action against the inadequacy of the bus service.

There was only one bus, and that merely took the little ones to school in the morning and home in the evening.

The parents demanded a mid-day bus so that their children could come home to dinner, and meanwhile declared that their children would be kept away from school. For a time, therefore, the bus ran to and fro empty.

The Rowley Regis Education Committee were sympathetic but could do nothing without the consent of the Board of Education.

The parents have won the day. They have secured a mid-day service as well as arrangements to solve the over-crowding difficulty of one bus making one journey only.

In future the children will be conveyed comfortably to and from school morning, noon and evening.

The parents knew what they wanted, DEMANDED IT, AND GOT IT.

## 'DAILY HERALD' CALLS IT IMPROVEMENT!

Continued improvement in the outlook for the shipping and shipbuilding industries is noted by the annual report of Lloyd's Register of Shipping.

The amount of laid-up tonnage, which three years ago reached the enormous figure of 12,000,000 has now been reduced to 4,250,000.

This reduction, it is pointed out, has been brought about to a large extent by the breaking up of surplus ships.—*Daily Herald*, November 4.

Therefore we may expect the Labour Party, like every other political party, to try similar "improvements" if ever it gets a majority.

Only the sane and determined efforts of ordinary men and women will stop these parties from wrecking everything.

# IF I WERE AN M.P.

By a Labour Man

"PARLIAMENT seems to do nothing . . . Yet the problems are not insoluble. They can't be, in a world where there is a super-abundance of every kind of food and when, in our own land, there are empty acres and idle money and idle men . . ."

The Rev. Dick Sheppard wrote that in an article in the *Sunday Express* on June 28.

He said: "There is plenty of goodwill in all classes. Given a Government with guts, what a change could be worked in England!"

"Oh, for a few more men in Parliament with the courage to crusade against coffin houses."

Poor Dick Sheppard. There are plenty of men in the House of Commons with "the courage to crusade against coffin houses," but **WHAT CAN THEY DO?**

What can a courageous man do with his courage in the House of Commons?

Make a speech asking for a decent allowance for the unemployed . . . and be told the country can't afford it?

Advocate better maternity care for the mothers of the nation . . . and be told the country can't afford it?

Advocate better working conditions for the miners; advocate the provision of parks and open spaces for the children; advocate smaller classes in schools; advocate more leisure for the working man and for money for him to enjoy it with; advocate the provision of decent comfortable homes for the poorer section of the community . . . and be told the country can't afford any of these things?

What is the good of using courage in that way?

And Dick Sheppard doesn't suggest any other!

What is the courageous Member of Parliament to do?

## What I WOULD Do

I will tell you what I would do if I was a Member of Parliament.

I would make a speech—and such a speech as has never been heard in Parliament before. I would choose a day when the House was packed and I would say:

"I have listened to the arguments and debates in this House. I have read the national newspapers. I have visited the houses of the people of this country. I have considered and heard considered problems affecting citizens of this country.

I have heard solutions to these problems put forward and I have heard the Government say these solutions were impossible. I have seen compromises arrived at which have made me sick when I have thought of what might have been done.

## Poverty the Root of Most Evil

I have done all this and more. And I have come to one conclusion. The main cause of all problems which come before this House in these days is—**POVERTY**.

I have heard it suggested that the unemployed should have more of the good things of life than they get at present—and the answer has been that the country can't afford it. The country is **POVERTY-STRICKEN!**

I have heard men suggest roads should be widened and reconstructed so as to avoid accidents—and the reply has been that we cannot afford it. The country is **POVERTY-STRICKEN!**

I have heard it suggested that our coast-guards are overworked and that more are needed if the work is to be done efficiently—and the answer has been that we cannot afford it.

I have heard men say our schools are a disgrace to a civilised country and I have heard them suggest improvements. Those suggestions have been shelved because the country,

## TO ALL LABOUR MEN AND WOMEN

This article arrived in our office in a plain envelope. We do not know who wrote it. But, although it is quite twice as long as articles we accept from our known contributors; although we prefer not to publish anonymous articles; although we cannot agree with all it says—in spite of these things—we publish it without alteration, because much of it is common sense, and particularly because it contains the same error which is made by Mr. W. M. Wiggins in a disclaimer published on page 107, and which we deal with in our leading article on page 106.

so we are told, cannot afford to carry them out.

Hospitals are under-staffed, say those who ought to know. They remain under-staffed . . . because we cannot afford to staff them properly.

And so the sorry tale has gone on.

I have heard all these problems put forward. I have heard all the solutions of them rejected.

I have often spoken to the men who could solve these problems, and they have spoken in bitter tones of the poverty which prevents their solving them.

## War Is On the Way

But above all these problems loomed another—the problem of war.

We discussed it in the House and we decided to rearm. And so great was our fear of finding ourselves at war unarmed that for the moment poverty didn't seem to matter. We temporarily suspended poverty, it seemed, and we started on a huge programme of rearmament.

The same thing has happened in other countries.

Everyone is preparing for the next war. And some war it is going to be, too.

There seems to be no doubt in anyone's mind that there is going to be another war sooner or later, even though no one wants war.

## But Who Wants It?

It is a strange thing this inevitable war which no one wants. No one wants a war. Why are we going to have one?

This is the question I set myself to answer and the reason for war, I have found, is this same poverty which is the bogey-man of Parliament.

I can't go into it here, but no one will, I am sure, disagree after a little thought.

I have heard a lot of what the next war is going to be like, and I have no desire to see it.

## Then Why Have It?

The only way to prevent it seems to be to get rid of the poverty which causes it.

I am certain that unless we do this we will not avoid the next war. I don't think you will disagree.

I am a Socialist myself. I think nationalisation and the policy of Socialism will abolish poverty.

I have no hopes of convincing you or the majority of the electors of Great Britain that this is so . . . at least, not before the next great war.

I ought to say you will be equally unsuccessful in persuading me or the majority of the electors that your policy of planning, or rationalisation, or whatever it is, will abolish poverty either.

It seems we shall have a war because we, and the electors of the country, cannot agree on the *method* of abolishing poverty.

I have been studying the writings of Major C. H. Douglas, and he advises the electors of the country to demand National Dividends, these dividends to be issued without raising prices or taxes and without depriving owners of their property or lowering its relative value.

## It is I Who Am the Expert

I could do with one myself under these conditions, but as an economist I think it can't be done.

But this is the point. The folk who elect us seem to think it can (and there is a *prima facie* case for it), and they are willing to sign forms demanding that it shall be done. (I've seen some of them.)

They say it is up to us as Members of Parliament to engage experts to issue National Dividends, and if the experts we engage refuse, or say it is impossible to do it under the conditions specified, then we must engage other experts who can do it, or say they can.

I myself think that such a policy is lunatic, leading inevitably to economic collapse, but I may be wrong.

I say that again . . . I may be wrong.

I find it very hard to believe that I am wrong when I say "Douglas" is unworkable—I have my fellow-economists on my side—but

I must admit the possibility. Experts have been wrong before.

That means there is a chance, a faint chance in my opinion, but still a chance, of Douglas being right.

This is the position as I see it. Because of Douglas's *prima facie* correctness he can get support—given the necessary helpers—to give him an overwhelming majority.

There are not—surprising as it may seem—many people who will refuse to sign a demand for National Dividends.

Most of us can agree on what we want—we want poverty abolished. Most of the country agree on the same thing, and most of them agree that National Dividends issued under Douglas's conditions would solve the problem.

## Something CAN Be Done

This is the point. Given that agreement, *something can be done*. That something may be foolish. It may have disastrous results, but—and this is the crux of the matter—whatever its results, can they be worse than the war into which, everyone agrees, we are slowly and inevitably drifting under our present system?

If the people demand results in the shape of National Dividends they *risk* a national catastrophe with the *chance* of abolishing for ever the cause of war; or they let us go on as we are going, arguing over the merits of our various systems, and busying ourselves with shameful compromises to problems whose real solution is the solution of the problem of how to abolish poverty, *until we drift into the greatest and most terrible war that has ever been seen*.

A war so great that some of our greatest men prophesy it will be the end of civilisation itself.

## The Devil, The Deep Sea—

That, to me, is the choice.

It might be said, why give Douglas his chance? Why not give the Socialists theirs? I wish it were possible. But would we ever succeed in getting sufficient unanimity amongst the electors to give us Socialists our chance?

You know as well as I do the answer is "No."

Our only chance of unanimity is on this demand for results. Some—shall I say the more intelligent electors?—will refuse to demand National Dividends, but the vast majority will agree (are agreeing, so I'm told) to demand these National Dividends from their Members of Parliament.

## Or Douglas

Such a demand leaves us no alternative but to consult Douglas; he is the only man who professes to be able to do it; but there you are.

And I must admit there is something to be said for him. He's not the first man who has had ideas which have been contrary to the general expert opinion of the day.

Was not Mr. Arbuthnot Lane nearly flung out of the medical profession for performing an operation which his colleagues said was murder? They use it themselves now . . .

And that is no exception.

And Douglas has put forward the most plausible explanation of the cause of the recent Italo-Abyssinian war, and the reason why Germany is demanding the return of her colonies.

But that is not the point.

The point is—and I am speaking for myself now, apply it elsewhere as you please—the point is that we either mobilise the will for National Dividends or we blunder about here in Parliament until the next war suddenly hits us where we won't feel it.

## Immediate ACTION Essential

I do not want another war. I'm going to resign my seat here and concentrate on forcing you others to give me and my fellow citizens National Dividends without raising prices, or taxes or depriving anyone of their property or reducing its relative value. Do it without consulting Douglas if you can. Consult him if you must. *But do it*, or you'll lose your jobs.

(Continued at foot of next column)

## WHAT IS A MARKETING BOARD?

OFFICIAL REPORT THINKS IT IS A PRODUCER

A COMMENT BY OUR AGRICULTURAL CORRESPONDENT

FOR the sum of 24 copper coins one may now purchase from H.M. Stationery Office a report giving the black history of the eight marketing schemes now in force in England and Scotland.

But it appears from this report that some mistake has been made. The Marketing Boards are not *really* Marketing Boards, and all the hard words thrown upon them should have been showered on something else.

For the compilers of the report are at pains to show that these Marketing Boards, which everyone thought were designed to get markets for the various footstuffs, are *really producers*. The fact that, without any Boards or interference from anybody, we can produce as much milk, fatten and cure as many pigs, and ensnare as many herrings as we like, has been lost upon the Government and the bureaucrats of the Boards.

The production of pigs is reported to have increased by 15 per cent. over the 1934 figures, thanks to the Board concerned. Milk, too, was produced in larger quantities.

But what about consumption? What of these markets which were to be built up by these English schemes for milk, hops, potatoes, pigs, and bacon, and the three Scottish milk schemes? In the midst of all this abundance, which could be produced more efficiently if the eight Boards were swept away, millions of people are starving. The Boards might have been expected to see that these people get the goods.

Even more, it is up to the *people* to see they do get it.

## SQUEERELEGY

THE winters were long, the season of the nuts was short, so the squirrels stored up nuts to eat when the ground was frozen hard and food was scarce.

From birth the squirrels learnt that it was good to have many nuts saved against the winter. Prodigality was frowned upon, for food was scarce.

And it came to pass that the winters, year by year, grew shorter and less severe until at length the summer sun shone all the year round and food was plentiful.

Yet still the stores of nuts were prepared at the season of the nuts.

And there arose a squirrel who noticed that the stores of nuts were often not eaten, and in course of time went bad; for food was plentiful.

Said he, "Why work? Why save? Nature is generous. Let us cease to be parsimonious. Let us be happy." And they answered, "To work, to save, is good. If we cease to store nuts we shall become soft and our enemies will overcome us. We shall be degenerate, unsquirrelly."

But he said, "Rubbish. There are many things better than nut collecting. A race that needlessly collects nuts to avoid degeneracy is already degenerate." But they hearkened not to him, and called him no economist—and remained on the nut standard.

H. DURHAM WHIPPLE

## EVERYBODY'S POLICY

**I**n regard to the objective of policy, as applied to human affairs, I can say nothing to you which has not been better said by the great teachers of humanity, one of whom said, "I came that you might have life and have it more abundantly." So far as I am aware, no great teacher of humanity has ever announced that he came that we might have better trade or more employment, and I am wholly and irrevocably convinced that while we exalt a purely materialistic means into an end, we are doomed to destruction.—Major C. H. Douglas.

(Continued from previous column)

I'll risk an economic collapse on chance of finding a solution of the world's problems.

Unless you join me you risk war, terrible devastating war; war with bread queues and poison gas; with disease germs and shrapnel shells; with a Red Revolution afterwards and the consequent loss of your liberty of speech and press.

I think I'm taking the right road. Ask anyone your chances of avoiding the war you are preparing for. They're nil, nil, nil!"

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G. W. L. DAY on

# PERNICIOUS MONTAGUNAEMIA

ONE hundred years have passed since Sir Bernard Burke issued the first two out of his four volumes of "Burke's Commoners," and now the centenary edition of this book is ready for publication.

It deals with nearly 4,000 families of landed gentry who form a connecting link between the Peerage and Commerce. The story it tells is one of rapid change.

At the present moment, it says, the estates of the landed gentry are changing hands more swiftly than ever before. New Men are coming in. Owing to ruthless taxation the old order is passing.

The duties which these new landed gentry are expected to perform have by no means diminished. All that has altered is the method of carrying them out.

In the old days, says *The Times*, these duties were left to the personal discretion of the landowner, but now they are carried out by unpaid committee men.

The future threatens the New Men as much as their predecessors, and "Should the time come when all owners of estates must either support them by earning money in work, or by acting as 'resident caretakers' on behalf of the public, will the old tradition of service be maintained?"

Here, in that dignified and moderate language in which *The Times* is ever wont to express itself, is a sidelight on the wasting disease which has Rural Britain in its grip. Pernicious Montaguanaemia, shall we call it?

By this horrible phrase I mean the overlordship of financial method, and all that this entails.

Not so very long ago this country was still Feudal. Now it is almost entirely Financial, and every year it becomes more so.

The Feudal System, whatever its defects, was at any rate a system of individual responsibility. Landowners may have exercised despotic power over their retainers, but their attitude towards them was paternal. And the King, who was the apex of the Feudal pyramid, was identified with the nation as a whole.

The system under which we live today is different. The paternal landowner is being replaced by an impersonal financial syndicate whose responsibility is towards its bank account. Its land is a potential means of making profits or incurring losses and its tenants are mere cogs in a cost-accounting machine. The king of this system is an abstraction—just a code of rules without feelings of humanity, or love of country.

The old type of landowner was a man who wove the fabric of rural Britain and gave strength and stability to society. He knew his job at first hand and knew his men. When a field needed fencing or a house repairing he had the job done, and as a rule his sole object was to have it done as well as possible. Living on the spot, he felt himself part and parcel of his surroundings.

But a syndicate, or even a financially-minded New Man, acts from different motives. When a fence needs putting up or a house repairing he thinks at once of the cheapest way of getting the job done. His aim first and last is to come out on the right side financially. His allegiance is to mere method.

Rural tenants are no longer looked after by squires of flesh and blood who know them and study their little human difficulties on the spot, but by unpaid committee men acting in the interests of others who remain in the background, and whose oaths of fealty are sworn to Finance.

This is the chief reason why Rural Britain is sinking into a state of spiritual deflation. It is true that the life-blood of the country is being sucked into the towns—and again the reason is financial—but there is more in it than that. There is a loosening of the whole social fabric.

In a perfectly constituted State the impersonal factors in society should be hardly existent. There should be the very least amount possible of bureaucratic government. Still less should there be any omnipotent, abracadabra of methods to which every council and committee must bow the knee.

Why is it so fascinating to read about the Pilgrim Fathers, or the early colonists of Australia? Partly because of the dangers they faced and the adventures they encountered. But also, I think, because of a certain enviable free-and-easy feeling one has in exchanging places with them in imagination.

These early settlers were not governed by any arbitrary code of rules bequeathed to them as an unwelcome legacy. They were not several removes from reality but in touch with reality itself.

By this I mean they decided what were the things they wanted, and then aimed at getting these things by the best methods they could invent.

We, living in our superior civilisation of 1936, begin by accepting a great many methods as ordained by God and then pretend that whatever serves these methods is (more or less) what we want.

If you read accounts of these early settlers you will see that there was a warm communal feeling among them. Of course there were strong personal likes and dislikes, but at the same time there was a natural feeling of fellowship.

Nobody dictated to them at a distance through a committee. No one decided not to build a house because some body of men long since dead had laid down the conditions under which all concerted human effort must be carried out, and another body of men, remote and unknown, insisted that these conditions must be observed.

There is always the feeling at the back of most people's minds that some day, somehow, we may get back to a simple, closely-knit form of society like that of the settlers.

It could happen. There is nothing to prevent it happening straight away except the inertia of each one of us.

We must unite to make it clear that we intend to face our problems directly like the Pilgrim Fathers. That we ourselves mean to decide upon what things we want and then charge our Government to see that they are got for us by the appropriate experts responsible for using the best methods available.

## SOMEDAY! SOMETIME!

THE world is full of RACKETS, and the SAVINGS MOVEMENT is just one of them. Did you notice anything special a week last Saturday? Of course, it was HALLOWE'EN; but, in case you do not know it already, it was also WORLD THRIFT DAY, and we have it on the best authority that it was "CELEBRATED" by over thirty nations.

If this conjures up before your mind a picture of the governing classes of these thirty nations devoting October 31 in every year to some hard thinking as to how time and energy can be saved, let me tell you at once you've got it all wrong. The object of the movement is to appeal to what is called the "SMALL INVESTOR"; in other words, the man who has LITTLE or NOTHING TO SAVE. The spare SIXPENCE of the unemployed family and the schoolchild's SATURDAY PENNY—these and their investment is the objective of this world movement.

### Finance Crippling the Small Man

It is a startling fact that in a world rich in potential abundance the Savings Movement should meet with any success, and it seems to me that the only explanation to account for the alleged growth of small savings put forward in statistical form must be that gradually year by year a greater proportion of our population are being forced down to the level where they become small investors. In other words, yesterday's LARGE INVESTOR is to-day's SMALL INVESTOR.

It is well within the bounds of possibility that the very savings accumulated PENNY by PENNY and SHILLING by SHILLING by the SMALL INVESTOR denying himself his share of the goods that are obviously there for him, forms the smoke-screen, as it were, behind which the credit-mongers can create the necessary facilities to finance the DESTRUCTION and RESTRICTION of the very goods which the SMALL INVESTOR thought he was saving.

Lord Mottistone and Sir Robert Horne, according to the report of the meeting at the Guildhall on October 14, are greatly concerned that every mother should have "enough warmth in her home and enough food and clothing for herself and her children."

NOW? you ask. OH, NO, in the SWEET BY-AND-BY.

A. H. MCINTYRE

## News from Overseas

# THE BAIT OF PARTY LABELS

### AUSTRALIA

THE Electoral Campaign for results is gathering momentum in Australia. Reports from various States all point to an increasing realisation on the part of Social Crediters of the tremendous dynamic possibilities of the policy outlined by Major Douglas in the Buxton speech, "The Nature of Democracy."

As in this country, so in the Commonwealth, those taking part in the Campaign are surprised at the ease with which pledges can be collected. Still more important, at the welcome they receive from electors who, tired of party politics which at best offer only plenty for some at the expense of others, see in the Campaign a means to get what they want instead of what the party bosses think good for them.

### Political Manoeuvres

A General Election is due in Australia next autumn, but latest reports indicate that it may be held in the spring, "before the disunited Labour Party can compose its difficulties" (*Times Correspondent*).

Labour is looking round for allies and, impressed by the Labour victory in New Zealand aided by the votes of monetary reformers, it is making advances to Social Crediters. The situation is described by a valued correspondent as follows:

"New Zealand should have been a warning to us of the futility of relying on parties of any kind without an effective means of popular control. Yet, in every State in the Commonwealth, there are instances of Social Crediters—especially in those country electorates where there is a powerful direct following and monetary reform has, in consequence, become a popular issue—being secretly invited to stand for selection as Labour candidates. . . . You can never hope to do anything without men in the House, they are told, and 'You can never get in on a straight vote, but you can if you combine with us; so come on, and take this wonderful

opportunity to help your cause in the most effective and practical way."

### It is All Pre-arranged

Some who call themselves Social Crediters have taken this bait, and are to stand for the pre-selection ballot, of which my correspondent says—"Now all this is pre-arranged. None of them may win the ballot, but they will all have signed a pledge to support the Labour man who does win it, and are thus removed from active service. One or two may win the ballot, in which case the Labour organisers will go round the constituency saying—"Now then, you Social Crediters, here's your chance. Work and vote for your own man on the grand old Labour platform. No need to do anything else from now on. Rely on us." This spells finis for that electorate. Cunning? Yes. Party politics."

But it need not spell "finis," for if the electorate will insist on results and results only and demand obedience from its paid servants, it can beat the party politicians and the party machine.

### Poverty-Minded

It is understandable but regrettable that the Labour Party in Australia, in common with others elsewhere, still fails to realise that this is an age of plenty. It believes in work for work's sake and the "creation" of work, that money, which should be a means of distribution, is a means of exchange, governmental control of production, etc., etc. In fact, the whole bag of tricks originating in the illusion that there is a shortage of the means of life.

### Misleading Indeed

Reports of widespread malnutrition in Great Britain were described as "completely misleading" by Sir Walter Kinnear, Controller of National Insurance Schemes in the British Ministry for Health, who arrived in the Strathaird with Mr. G. H. Ince, chief insurance officer in the British Ministry for Labour.—"*Courier Mail*," Brisbane.

Sir Walter Kinnear is visiting Australia as an insurance salesman, for the Federal Government intends introducing unemployment and health insurance; aided and abetted by the Labour Party, incidentally.

Naturally, the fact that nine million people are forced to live on 6s. a week or less for food, and another 4½ million on 4s. or less, does not redound to the credit of the system of insurance in this country.

Australians should ask him to account for the fact that out of every 100 men wishing to join the army, 47 are turned down on physical grounds. Does he suggest that our panel doctors are no good? Has he never heard of the offence of "over prescribing," that is, prescribing medicines and treatment considered too expensive by his department?

In an age of plenty insurance against poverty is unnecessary, and insurance against ill-health should be of decreasing importance. The fact that it is to be forced on the Australian people, indicates that those who control their destinies have no intention of letting the plenty be distributed.

They can be forced to distribute!

### A Canberra Cat

There was a heated scene in the Federal House of Representatives at Canberra on September 18. A Labour member, whose name is the same as that of the Federal Treasurer's Secretary, was given a letter addressed to the latter. On opening it he found that it dealt with the evidence to be given by a Government official to the Royal Commission on Banking.

Rightly or wrongly, he disclosed his knowledge to an interested House and asked an infuriated Finance Minister whether all public servants giving evidence had been forced to have it doctored by the Secretary to the Treasury. The Minister denied knowledge of any alterations to such evidence, but admitted that all replies were submitted to him "out of courtesy."

The actual letter was from the Government Statistician, who complained that probably much of his evidence would be "blue-pencilled" by the Treasury.

There is a saying that "there are lies, damned lies and statistics!"

## WHEN THE DEVIL DRIVES

A COMEDY IN THREE ACTS

By

MARGARET CARTER

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## WHOSE POLICY?

Men are asked to choose between security and liberty. To improve their fortunes they are told that they must renounce their rights. To escape from want they must enter prison. To regularise their work they must be regimented. To obtain greater equality they must have less freedom. To make more secure the national solidarity they must oppress the dissenters. To enhance their dignity they must lick the boots of tyrants. To realise the promise of science they must destroy free inquiry. To promote the truth they must not allow it to be examined.

These choices are intolerable. Yet these are the choices offered by the influential doctrinaires of the contemporary world. WALTER LIPPMANN, *American Political Observer and Historian*

## BOOKS RECEIVED

- LORDS AND MASTERS. By A. G. Macdonell. (Macmillan, 7s. 6d.)
- THE KING SEES RED. By Anthony Bertram. (Chapman and Hall, 7s. 6d.)
- OUT OF THE PIT. By John Newsom. (Basil Blackwell, 3s. 6d.)
- FOREIGNERS AREN'T FOOLS. By Christopher Hollis. (Longmans, Green, 5s.)
- ECONOMIC AND SOCIAL HISTORY OF MEDIEVAL EUROPE. By Prof. H. Pirenne. (Kegan Paul, Trench, Trubner, 6s.)

# THE PARTY SYSTEM

By Hilaire Belloc and  
Cecil Chesterton

## TWENTY-FIVE YEARS AGO

"The Party System," by Hilaire Belloc and Cecil Chesterton, was published in 1911. It is a damning indictment of a fraudulent device, and we shall shortly have the pleasure of reproducing a large part of the book in these pages.

The extract published below will be of exceptional interest to our readers as a forecast of one of the most important ingredients in our own Electoral Campaign. The authors, however, laboured under the handicap of the idea that a vote confers upon a Member of Parliament competence to decide upon technical matters, instead of conferring on him plenary powers to demand results from experts, so long as they are the results desired by his constituents.

In spite of this, these paragraphs are a remarkable forecast of the policy of the Electoral Campaign, the more so as neither the Chairman nor the directors were aware of its formulation even in the incomplete form which from our point of view would seriously detract from its success.

IT might be possible, by scattering and using a sufficient number of trained workers, to extract from candidates definite pledges during the electoral period, which would have an effect upon the Party System comparable to the introduction of wedges into the diseased fabric of an ancient tree. Of the method of action of these pledges we will speak in a moment; for it is notorious that as things now are, the pledges of a candidate are worth nothing, if only for the simple reason that no candidate has any initiative, let alone the innumerable other reasons, one of which is that very few candidates under the present system have either any intention of carrying out their pledges or take any steps towards that end.

The principal pledge which should and could be extracted from candidates would be a pledge that they would vote against the Government—whatever its composition—unless there were carried through the House of Commons, within a set time, those measures to which they stood pledged already in their election addresses and on the platform. A schedule could easily be drawn up, within whose limits certain measures were required by the electorate to pass the House of Commons.

A supreme advantage attaches to this method and a grave weakness.

We will deal with the advantage first. The supreme advantage is that by this method even the professional politician cannot wriggle.

Such a pledge for definite action would be

efficacious—which no pledge now is. It would hold up the party boss and say, "Here are you and yours with such and such salaries. You can bend to the popular will, or you can go." By such a pledge, and by such a pledge alone, could short parliaments and the withdrawal of the professionals' power to dissolve Parliament be obtained.

In a word, a rigid pledge of this sort is a real instrument of war, or, to use the more accurate metaphor, of surgery. With it one might cut out the cancer.

Now for the weakness of the method:

That weakness does not consist (as we may imagine the professional politician at once remarking) in the fact that anyone might ask for any pledge, and that a mere confusion would arise.

The people know very well what they want, and they want a very few and definite things; and it is precisely in those things, as they are wanted with each phase of the national life, that the politicians cheat and betray the people.

No, the real weakness of the proposition lies in this: that the mass of men have so despaired of the House of Commons and its methods that no sufficient organisation with this end could be constructed. What they feel is: "The old thing is fading; let it fade. The enormous effort required for making any impression on it at all is not worth while."

Well, if it so prove, if freemen will not make an effort to control their representatives, then it is necessary to decide that the law-making institution of England, which has already ceased to be an instrument of government, is done with.

## MISS S. F. MEADE

Social Crediters have lost a staunch and generous supporter by the death of Miss S. F. Meade at Sandpit, Horsington, on November 4.

Though extremely retiring and unobtrusive, she became known to a wide circle in the early pioneering days as one who brought a highly intellectual and understanding mind to the study of Major Douglas's economic and philosophic teaching.

She was very widely read, and the rich content of her knowledge illuminated for many of us the tolerant philosophy and exacting technics which thus seem easier now to hold than they were then to grasp.

Rarely emerging from her quiet simple home at Horsington, where she has lived for years as a semi-invalid, she is probably unknown to all but the few who knew her well in the old days. They will feel for long that they, as well as the movement to which she was so devoted, have lost an irreplaceable friend and most generous ally.

## UNITED-FOR WHAT?

YOU may have attended some conference convened to form a "United Front." If so you will have heard each delegate affirm his strong belief in this idea; and then go on to expound his plans, whether from Marx or from either Henry or Lloyd George. Later, a committee will be formed, instructed to find some compromise, some form of words to which these planners may subscribe.

But you might say:

"Words! Compromise! Unity cannot be found in these, but only in some basis for action which is no compromise; which has its roots in reality—which in very truth expresses the deepest wish of every man. That basis—that Common Front—exists in the universal desire for security, freedom, and the use of our heritage of abundance. In this aim, this *policy* we are in truth united. Let us concentrate our every effort in raising this half-submerged desire into a demand that these results be provided. To begin with—that poverty be ABOLISHED, and a National Dividend be issued to every man and woman in the country. Let us unite for this and every citizen will be behind us, making such demand as will force those in control to find the correct means to that end.

And to all delegates here present I will issue this challenge—according to your reluctance to abandon your schemes so is your doubt that they will provide what people really want. And according to the belief you have that your own plans will provide the desired results, so will you be willing to surrender them; secure in the certainty that the overwhelming power of this united demand must force them forward."

One way of putting it. . . Something like this might well ring the bell at any such assembly, as it is plain fact that in "Douglas" we have the only basis on which any "front" can be united. Those who are working, or who will work to bring this home are asked to write: X.R., Social Credit Secretariat, 163A, Strand, W.2.

It's the banker and capitalist who need education most, not the average man. The former have been running the show right along, and the show has not been successful. —President of St. Francis Xavier University, Canada.

## TOY TICKETS

A little while ago I wrote about toy-libraries in New York, and the excellent work they were doing in poor districts. Now I hear that Los Angeles has no fewer than five libraries of toys, some of them being old toys of well-to-do children, others new ones given by the big stores.

The reason that toy-libraries were first started in Los Angeles is simply that the juvenile court found that many young children first came before them for *stealing toys*. The answer to that rather pathetic fact has been the toy-library.—*Morning Post*. (Our italics.)

Give them toy-tickets—money—to buy the toys. Opportunity does not make the thief, if the thief has the money to buy.

## Announcements & Meetings

Notices will be accepted in this column from affiliated Groups 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. Supplies of the pamphlet "Social Credit Restated," a rejoinder to the Rev. Prof. Corkey, and other literature, can be obtained.

### Glasgow Douglas Social Credit Association

A public meeting will be held in the Central Halls, 25, Bath Street, on Saturday, November 14, at 7.45 p.m. Speaker: Lt.-Col. J. Creagh Scott, D.S.O., O.B.E., on "Democracy or Disruption." Chairman, Dr. T. Robertson.

Admission tickets 6d. each. Reserved 1s. each, may be had from Mr. D. Gibson, 36, Langside Road, Glasgow, S.2, or from Grant Educational Bookshop, 91, Union Street.

### Liverpool Social Credit Association

Enquiries welcomed by Hon. Secretary: Miss D. M. Roberts, Fern Lee, Halewood Road, Gateacre.

### National Dividend Club

The election of the Selection Committee will take place at a general meeting of the Club at 7 p.m. on Thursday, November 19, in the Milton Café, Surrey Street, Strand, W.C.2. The Director of Organisation of the Social Credit Secretariat will be present.

### Newcastle-on-Tyne United Democrats

31, Oxford Street

Meetings held fortnightly as follow: November 25 and December 9 and 16.

### Bexley Heath

Social Crediters in Bexley Heath area willing to create a new group write A. E. Tyrrell, 63, Palmeira Road, Bexley Heath.

### Eltham and Sidcup

Eltham and Sidcup readers willing to form new Social Credit group write J. A. Dunnage, 250, Halfway Street, Sidcup.

## Miscellaneous Notices

Rate 1s. a line. Support our advertisers.

Do you read the *Daily Mirror*, *Grimsby Daily Telegraph*, *Economica*, *Hull Daily Mail*, *Investors' Chronicle*, or the *New Statesman*? If so, please write to Mr. J. L. Mawson, Sea Breeze, La Moye, Jersey, C.I.

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## "MONEY" LEAFLET

A new issue of this leaflet is now ready. Amended and checked by Secretariat Technical Bureau (with several new quotations).

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## WHAT TO READ

Advice on literature for beginners, students, and for their friends, and on special aspects of the subject, may be obtained on application to SOCIAL CREDIT, 163A Strand, London, W.C.2

### FOR BEGINNERS

Social Credit is the belief of individuals that, in association, they can get what they want. It is the very basis and reason of society, and it is essentially democratic.

The first democracy to claim our attention, on practical as well as historical grounds, is political democracy. It has been fought for through centuries, but it has not yet been won, and the finger-post to the final victory is the famous Buxton speech.

The earnest enquirer who is bent on the solution of the supreme problem of this age—the paradox of poverty amid plenty—will do well to read also his Westminster speech, "The Approach to Reality."

He should beg, borrow or steal a copy of the exhausted Electoral Campaign number of SOCIAL CREDIT, and he may enrich his mind with "YOU and Parliament," by Dr. Tudor Jones, and keep it ready for the voter who claims that he must use his vote intelligently.

"How to Get What You Want," is not merely written for the "man in the street," it should be read by, to, or with every voter in every democratic country. Moreover it is available to workers in the Electoral Campaign at a specially reduced price per gross for wide distribution.

### The Works of Major C. H. Douglas

Economic Democracy (4th Edition, 1934) ... 3s. 6d.

*The original statement of the philosophy and proposals of Major Douglas.*

Credit-Power and Democracy (4th Edition, 1934) ... 3s. 6d.

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Social Credit (3rd Edition, 1933) ... 3s. 6d.

*Contains the philosophical background of the subject and includes the Draft Scheme for Scotland.*

The Control and Distribution of Production (2nd Edn., 1934) ... 3s. 6d.

Warning Democracy (2nd Edition, 1934) ... 3s. 6d.

*Two collections of speeches and articles treating the subject from different angles.*

The Monopoly of Credit ... 3s. 6d.

*The latest technical exposition, and includes the Statement of Evidence before the Macmillan Committee. (Temporarily out of print, new edition ready shortly.)*

These Present Discontents: The Labour Party and Social Credit ... 1s. 0d.

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Social Credit Principles ... 1d.

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### FOR STUDENTS

No one can claim to be a Social Crediter, in the full sense of the term, who has not read Major Douglas's classic, "Economic Democracy."

This may seem a hard saying but it needs to be said. For while Economic Democracy has long been miscalled Social Credit, of which it is but the economic and financial section, in this first book of Major Douglas all the first principles of the new democracies are well and truly founded.

A careful reading of this book, and of his latest work "The Monopoly of Credit" which contains as an appendix his statement of evidence before the Macmillan Committee, will provide a solid basis for consideration of the only consistently realistic and objective study of economics and social dynamics ever proposed.

"Social Credit" is the book in which this larger philosophical background, is developed, and it has as an appendix the draft Social Credit Scheme for Scotland.

No one who has studied these three books will leave unread the remaining works of this profound, original and dynamic mind.

# CORRESPONDENCE

## "Daily Mail" Circulation Down?

I think the following incident will interest your readers. Two of my customers inform me that they wrote criticisms to the *Daily Mail* on its article "Money for Nothing" (October 10 issue), pointing out that the Government of Alberta was Social Credit in name only.

Their letters were neither published nor acknowledged, with the result that these readers have cancelled the *Daily Mail* with me, and I'm afraid no canvasser will ever get them back.

I am not being penalised as they are buying extra copies of SOCIAL CREDIT to pass on to friends.

NEWSAGENT

## Sales Resistance

I have recently been circularised by the proprietors of a certain periodical who solicit an annual subscription for 1937, with the inducement that I shall receive in addition free of charge the remaining issues for 1936. (Did someone say Compensated Price?)

I was asked to signify my acceptance on a postcard enclosed, but instead I wrote:

"When the Government of this country realises that its function is *not* to take from the people all the money it can by taxation, but to *give* the people sufficient money to enable them to satisfy their reasonable desires, then I may be able to read your periodical. Until then I must use the Free Library."

The postage on the business reply card, I was informed, would be paid at the other end, and I am duly grateful for the useful dividend.

Birmingham.

BOOKWORM

[The Government will not realise that its function is to get the people what they want until the people tell the Government, through their Members of Parliament, what it is they want.—Ed.]

## A Pertinent Point

No time should be lost in calling the bluff of Pertinax in the *Daily Telegraph* for October 16 (a belated copy just reached me). Pertinax, in oily voice, says that the Governor of the Bank of France used to be the nominee of the Government, and that therefore his position is now unaltered.

If any single London daily ever reported the known Continental facts, at least one of them would have educated its guineapigs to the fact that the way the Governor of the French Bank used to be elected was this: No man was eligible until he held a certain number of shares of the Bank.

These shares, or money to purchase same, were lent him by one or more of the gang, and at the first sign of his showing honesty or guarding the interests of the people and/or nation, that loan was called, and he ceased to be eligible to hold office. As sure fortune attended the obedient employee,

there are few, if any, cases of the disciplines having been actually enforced.

I wouldn't trust the present French Government with an old undershirt, but Pertinax bluffs at this point. A lurch toward decency has been forced on the Parisian monopolists. No news is printed in the Paris papers. But a little does leak through.

Pertinax has a classy pseudonym. I should respect a different kind of interest in veracity. He might even sign his own name unless it is Niemeyer.

EZRA POUND

[The method of hamstringing the French Governor affords an interesting precedent for Major Douglas's suggestion of licensing bankers just like the smaller pawnbrokers. See page 107.—Ed.]

## Abstract Prosperity

Lord Nuffield, whose achievements his countrymen sincerely admire and whose character they respect, is reported to have said at Olympia the other day, amid loud cheers:

"Great Britain is in the greatest state of prosperity that it has ever been in in my time."

If the conditions of uncertainty and anxiety that the great mass of Britons are experiencing represent a high-water mark of prosperity, God help us when the inevitable slump comes round again.

Pity that Lord Nuffield cannot distinguish between statistical and real prosperity. Unfortunately his vision would appear to be bounded by balance sheets. What he means, of course, is that everything is lovely in the board rooms of big business.

Thirteen out of every 45 people in these islands are struggling along on the border line of want; and of the remainder who can manage for the time being to satisfy more or less their natural desires at the rate of six shillings or perhaps more per week for food, many do not know the moment when they may slip over the edge of relative comfort into the slough.

No country can truly be said to be prosperous wherein *one single person* (willing to render to his fellow-men, as and when needed, such service as he is capable of rendering) is unable to satisfy all his reasonable desires, at least in food, clothing and shelter. Prosperity must be read from the bottom up, not from the top part-way downwards. What possible ground for pride or comfort can it be to the ordinary man, moldered and harassed, conscious that his family are improperly nourished, to learn that so many millions of pounds worth more produce was exported out of the country last month than at a corresponding period some time ago? Obviously he should stand on his head and so get a proper perspective.

Wavertree

W. J. ADAMSON

# BOOK REVIEW

## Blame Nature

*Naturam expellas furca tamen usque recurrit*

IT was the Romans who invented the idea of pushing Nature out with a fork, but Nature, alas, invariably came back again. Back with a *vengeance* in fact—it "saddled them with the most ineradicable and boring THING that has ever appeared on the surface of the earth." It was called Cornucopia.

From the first it was a mystery, nobody could get to the bottom of it at all, though a learned professor produced a theory that there was nothing but a carrot at the bottom of it.

All through history people kept on expelling Nature, and making everything orderly and proper, and Nature kept on coming back and making everything unbridled again.

That, briefly, is the theory of Messrs. Sellar and Yeatman, the cheerful and inconsequential authors of "1066 And All That" in their latest book,\* which I here and now commend to everybody as the SOCIAL CREDIT book of the month, and of next month, too, because it is the *Christmas present*.

We have all been waiting for the real humorists to come along and debunk the Puritan or "high hat" attitude which insists that Nature is "not only a Bad Thing, but practically a Scarlet Woman," and the fat-headed attitude of our bankers and economists towards plenty. And here they are.

If you are a Garden Lover you will delight in this book, particularly the chapter about "The Unpleasance," that well-known spot at the end of every garden, where the hostess

always says, "Well, we've seen everything now," and leads her guests firmly away.

Indeed, if you *are* a Garden Lover, incidentally, you will be God's gift to a hundred and two Tested Seedsmen (including the double-Dutch bulb-mongers) and to the cut-throat manufacturers of a hundred and three species of Lovable Garden Implements.

And, I may add, God's good gift to Sellar and Yeatman—and welcome, too. W.L.B.

## THE NATURE OF SOCIAL CREDIT

By L. D. Byrne

- |                                |                                     |
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\**Garden Rubbish*. By W. C. Sellar and R. J. Yeatman. Methuen, 5s.

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represent, however imperfectly, a steady aim in a world largely given to commercial opportunism. That aim is Quality as opposed to Quantity.

### THIS WEEK'S REMINDER

Systems were made for men, and not men for systems, and the interest of man which is self-development, is above all systems, whether theological, political or economic."

C. H. DOUGLAS

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

"DO you think I ought to keep these?" asked Mrs. Newage, as she held up her set of darning needles.

"Whatever for?" said her husband. "You've not darned a sock since National Dividends made patching up unnecessary."

"It's just because no one's using them any more that I thought they might become scarce; they'll probably be historic in a few generations."

At that moment their son Douglas — a most popular name for children since the beginning of the leisure age—rushed in.

"Hullo, ma, hullo, pa; bet you can't guess what my new job is?"

"In which case we won't even try," laughed his mother.

"I'm a dustman."

"A what!"

"A dustman. They're paying jolly high wages for all dirty jobs the machines haven't

# WHEN THERE IS NO MORE WAR

By Bruno Barnabe

what a difference having some money to spend has made."

"It certainly has, my dear. Jones showed me a most enlightening book the other day on that very subject. It was full of diagrams showing that the percentage of dull children had dropped almost to nil now that they all have proper feeding and healthy homes. So too with mental patients, neurotic cases and suicides.

"As for crime, well, I suppose most of it has disappeared simply because there isn't any incentive now. The book actually prophesied that no more policemen would be needed soon. Already the traffic lights nearly everywhere have made point-duty unnecessary."

"Today's great thought," said Douglas, "when that day arrives, what will American film stars say instead of 'I think your London police are wonderful?'"

"Really, Douglas," said his mother, laughing, "the things you think of!"

"Daddy," piped Johnny, the youngest, looking up from his homework, "what's a bill-poster?"

"A bill-poster, sonny, was a man who stuck advertisements on hoardings."

"What's an advertisement?"

"Usually a very ugly picture covered with lettering, that disfigured the countryside and the towns, and was intended to make people buy certain things."

"Why, I haven't ever seen one, daddy!"

"No, because now that people have more money to spend they buy what they want and don't have to be bullied and tempted into choosing between one thing and another."

"Oh! Well, what's a commercial traveller?"

"What a lot of questions you ask! A commercial traveller is a man who visits shopkeepers to show them new lines of goods the factories have produced, and tries to get the shopman to buy them. These days, there are hardly any of them, but in the bad old days, when people hadn't enough to spend there were thousands of them. Most of them were no better off than hawkers, and

they called at door to door to try and persuade housewives to buy their goods."

"Oh! Like the advertisements?"

"Yes, Johnny," said his mother, "only a far greater nuisance. Do you know that it's been found that, since those pests became unnecessary, housewives have been saved hundreds of miles of needless walking answering doors?"

"No, I didn't."

"Well, now you do," said his brother. "By the way, dad, here are tickets for that play you and mother wanted to see."

"But these are for a matinée," said Mr. Newage. "I'll be at the office!"

"No you won't, dad; don't you remember. Next Tuesday is a national holiday to celebrate the demolition of the last slum in England."

"What's slum, Doug.?"

"What's a dictionary for, youngster? Get

it down and see for yourself. Good heavens, look at the time! I must dash!"

"Where's he off to this evening, mother?"

"The local physical training centre, dear. Those exercises are making a fine man of him," she said proudly.

"They certainly are—and with no fear of his fitness turning him into cannon-fodder. To think that there will never be any more war! That frightful, insane horror we lived through will never be visited upon our boys."

He rose to his feet, crossed to the sideboard, and taking out a bottle filled two glasses.

"Mother, we'll drink to the memory of those who accomplished all the blessings we've been talking about."

He raised his glass.

"To Major Douglas and his followers who by their Electoral Campaign made the lives of our sons safe, healthy and happy."

"God bless them, George."

## ORANGES FOR THE RUBBISH TIP

"This display of fruit condemns the Government," declared Councillor Whiting at a show opened by the Hon. Minister (Mr. Shand) yesterday. "In the Baulkham district we have hundreds of growers producing the world's best citrus fruits, yet much of it has to be sent to the tip because there are no markets."—*Courier-Mail*, Brisbane, Australia, August 31, 1936.

Would you like more grapefruit and oranges? You would! Then demand that your Government issues National Dividends so that you can buy all you want of the goods now destroyed and the production now restricted. (See "Elector's Demand and Undertaking" on back page.)

Australia will be glad to send us oranges, but we must have the money to buy them, and Australians must have the money to buy the goods we send in return. The problem is the same in both countries, and it is not insoluble, for money is only tickets.

The people of Australia are uniting in demanding enough tickets, the people of Great Britain are doing the same. Are you pulling your weight?

Douglas Social Credit Movement,  
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HEAR

MAJOR

C. H. DOUGLAS

on

Dictatorship by Taxation

in the

Ulster Hall, BELFAST

on

Tuesday, November 24

at 7.45 p.m.

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### DEMAND NATIONAL DIVIDENDS!

They are monetary or other claims to such goods as are now destroyed and such production as is now restricted.

### DEMAND NATIONAL DIVIDENDS

yet had time to take over, and I saw a peach of a car I want, so I'm a dustman till I've earned enough to buy it."

"Well, well, well. People once thought that with everyone getting a National Dividend no one would do the unpleasant jobs," said Mr. Newage.

"I suppose this 'peach of a car' you've got your eye on is a fast one?"

"It is, ma, but you've no need to worry. These aren't the bad old days of narrow, crowded roads and blind corners and all the smashes they caused. It's only really bad driving that causes what few accidents there are now. Why, you scarcely ever hear of a road smash these days."

"That's true, mother. You needn't worry about Douglas," agreed his father, picking up his paper again. "Listen to this instead: 'The National Dividend will again be up several points next quarter owing to the continued increase in the country's wealth. It does seem strange that not so long ago I believed the home market was glutted. I never thought the demand had fallen off only because people hadn't enough to spend. It all seems so obvious now.'"

"It does," assented Mrs. Newage. "And

## READ THIS

1. YOU are short of money to spend and you therefore go short of goods and services which you want.

2. The majority of Britons are in the same boat.

3. At the same time the goods we all want are being destroyed and their production is being restricted, because we have not the money to buy them.

4. Sane people know that such destruction and restriction while people are in want is sacrilege.

5. Unless you protest with all your might your silent consent makes you guilty as an accessory to this foul crime.

6. Your conscience and your self-respect require that you do your duty as a voter in a democracy by insistently demanding the Abolition of Poverty and the issue of National Dividends (without taxation) to all, as a right and not as a concession.

7. National Dividends are claims on the goods that are being destroyed and the production that is being restricted.

8. Don't waste time arguing methods. DEMAND RESULTS at once and urge others to do so.

9. This is YOUR JOB and you cannot leave it to another and retain your self-respect. They also have their part of this great task to do. They cannot make good your failure. (See Electoral Campaign form on this page.)

10. IT'S UP TO YOU.

## THE NEW SUPPLEMENT

For Douglas Cadets only

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The Supplements are not intended for the general public, but for Douglas Cadets who, if they fulfil the following requirements, will automatically receive them. They must:

1. Be registered subscribers to the funds of the Social Credit Secretariat Limited under the Revenue Plan, which is available to everyone, *whatever their means*. The Revenue Plan, concisely set out on a leaflet, can be obtained from the Social Credit Secretariat, 163A, Strand, London, W.C.2.
  2. Be direct subscribers to the journal SOCIAL CREDIT.\*
  3. Have undertaken to treat the Supplement as confidential.
- \* Direct subscribers need not penalise newsagents, who are amongst our best friends, if they will find a new reader to take their place. The improved SOCIAL CREDIT should prove so much more attractive to the man in the street that the sale of extra copies should become much easier, and when this is pointed out to newsagents they will be more interested in displaying it than hitherto.

## ELECTORS' LEAFLETS

Demand National Dividends

Leaflet No. 4 (revised)

**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. (Post free) 4s. 6d. for 1,000 (in lots of 1,000); smaller quantities at 1s. 6d. for 250.

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.

**The Dean of Canterbury's Forms.**

—Combined letter and pledge form. 7s. 6d. a thousand, post free. Obtainable from the offices of SOCIAL CREDIT, 163A, Strand, London, W.C.2.

## WE WILL ABOLISH POVERTY

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 to United Democrats, 163A, Strand, London, W.C.2. Will you volunteer to help in the Campaign?

### 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 Member of Parliament here won't undertake this, I will vote to defeat him and his successors until this my policy prevails.

Signed .....

Address .....

(Signatures will be treated confidentially.)

## SPECIAL CONFIDENTIAL SUPPLEMENTS TO SOCIAL CREDIT

### Form of Application

I wish to receive the Special Confidential Supplements to SOCIAL CREDIT, and if I am not already qualified for this I wish to become so. I hereby undertake to treat the contents of the Supplements as strictly confidential.

Signed .....

Address .....

POST THIS FORM TO SOCIAL CREDIT, 163A STRAND, LONDON, W.C.2.

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