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# SOCIAL CREDIT

For Political and Economic Democracy

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Insurance Racket Exposed Page 5 Some Albertan Views Page 5 Where To Go In London Page 5

Amazing

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FRIDAY, JULY 16, 1937

Weekly Twopence

### Driven Crazy By Poverty— Attacks Child

COTTON mill worker Wilhelmina Lindsay, aged 27, stated to be suffering from tubercular trouble, was found "guilty but insane" last week on a charge of murdering her illegitimate son by drowning him in a

After her Public Assistance and National Health money had been stopped she was heard to say, "I am fed up with bad health and this blinking burden and the stopping of my money. I will go out and drown

Driven crazy by his failure to find a job, and the fact that his wife was forced to work to support their four children, Samuel Penn, aged 35, tried to kill his two-year-old daughter with a hammer.

He, too, was found "guilty but insane" on the attempted murder charge.

#### Nothing To Joke About

Mr. Justice du Parcq, ordering him to be detained during the King's pleasure, said:

"One sometimes hears of people making jokes and talking bitterly about men who do not try to get work or are rather glad if they cannot get work.

"I think people ought to realise there are cases like this, where a good man, a good husband and an honest working man, has been driven, for the time being, out of his mind and beside himself because of his despair at seeking unsuccessfully for work, and his horror at the thought that his wife had to go out to work to keep the home going.

"It is a side of the picture that is too often forgotten by people who do not realise what it means to an honest working man."

### Conscientious Objector To Income Tax

BECAUSE his conscience did not agree with the Government's policy, a man summoned at Northampton Borough Police Court today for non-payment of 10s. 3d. income tax and as. 6d. costs objected to paying.

He was H. R. Pitchford, Station House, Bridge Street, Northampton.

The following report of his appearance in court is taken from the Northampton Chronicle and Echo:

"First of all, I object to paying the tax," he said, "because I cannot pay the account for conscience sake."

The Magistrates' Clerk (Mr. L. K. Lodge): What is the matter with your

conscience and the income tax? Pitchford: I can't see on the present

policy of our Government why I should pay money for things I can't believe in. The Clerk: You are not coming here

to waste our time like that. Are you going to pay it or not? Pitchford: If I do so I do it under

The Clerk: If you pay now you will we yourself a certain amount of certain Pitchford said he could not pay all the amount immediately. He went on to say: "I believe that one-seventh . . .

Cutting him short, the Mayor (Alderman G. W. Beattie) said that an order would be made for payment.

The Clerk: It will cost you 4s. more

According to the Encyclopaedia Britannica, 14th Edition, vol. 4, page 329, "his [the taxpayer's] constitutional right is to accept or reject taxation."

#### MINISTER'S ARGUMENTS FLY IN FACE OF PROVED FACTS

THE Bill to extend the powers of the Milk Marketing Board to continue the policy of maintaining a price barrier and the policy of maintaining a price barrier. the policy of maintaining a price barrier against the consumers of milk in this country was given a second reading without a division in Parliament

This year there has been a surplus of 400,000,000 gallons of milk.

Under the regulations of the Board the consumer pays 3d. a pint, or 2s. a gallon, for fresh milk.

Milk Restriction To Continue

The farmer gets 9d. or 10d. a gallon, and what he cannot sell (at the Board's dictated prices) to consumers, he must sell to the factories at 5d. a gallon.

During the debate, Mr. Tom Williams (Lab., Don Valley) advocated the extension of the free milk supply to older children and to expectant mothers. He said that millions would buy more liquid milk at 1s. a gallon

Mr. Tom Johnson (Lab., Stirling) asked the Government to produce a scheme to provide sick and nursing mothers with milk at the price now paid to farmers for manufacturing purposes.

The Minister of Agriculture, Mr. W. S. Morrison, denied that prices were a problem or constituted the main barrier to a larger consumption of milk.

He quoted from a report of the Agricul that "the difficuly of the sale of liquid milk ! is not merely a matter of price, but of antipathy, indifference and prejudice."

Anyone who knows the realities of life, of people, of poverty, and the powers of purses and prices will recognise this for the nonsense it is.

Quoted by a Cabinet Minister in support of a measure of restriction, it becomes dangerous nonsense, for it means that waste and malnutrition will continue backed by the sanctions of the State.

No member in the House challenged the Minister by quoting another report which gives the lie to the report he quoted, with evidence far more real and convincing because it is based on experiment and not on financially biassed opinion.

In the autumn of 1935, the Potato Marketing Board published the report of an experiment made to ascertain whether a reduction in price would lead to greater consumption. The report said\*:

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

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

"a vast potential consumption which, under special circumstances, should be

\* See Social Credit, October 4, 1935.

tapped by a drastic price reduction to the

benefit of the national well-being." Potatoes were sold under this brief scheme at 4d. per stone instead of the current retail price of 7d., to unemployed persons who obtained vouchers from the Employment Exchange.

The Times, in its leader of September 26,

1935, drew the unmistakable conclusion:
"The experiment was intended to ascertain in the first place whether a reduction in price would lead to greater consumption. "Consumption has in fact increased in the

whole area by the remarkable figure of sixty-nine per cent.; and the unemployed, who numbered thirty-three per cent. of the population, bought more potatoes than were previously bought by the entire population

of the area.
"This confirms the result of other inquiries into questions of nutrition-namely, that the consumption of even the normally cheaper kinds of food will enormously increase it

Why did Mr. Morrison, the Minister,

forget this experiment? Any prejudiced person could have asserted

before the experiment of reducing prices of potatoes, that the consumers did not like potatoes, and that "the difficulty of the sale . . . is not a matter of price, but of antipathy, indifference and prejudice."

Yet the Minister of Agriculture can obtain a measure of restriction which forces consumers to pay 2s. a gallon for milk, and diverts 400,000,000 gallons as surplus, on the grounds that it has little to do with prices, that people don't like cheap milk.

With such a mentality it is useless to

These plan-maniacs must not be allowed to wreck the physical health of millions of British children. They must be told unmistakably and with determination, backed by every sanction the people can muster in a democratic State, that the milk we produce must be made available to every consumer to the quantity each one desires; and far from tolerating legislative measures designed to frustrate that policy, we will have an enabling measure instead.

#### French People Are To Be Savagely **Punished**

 $\mathbf{F}_{\text{EVASION; PENALISATION}}^{\text{RANCE FACES SACRIFICES; DRASTIC TAX DECREES; CURB ON EVASION; PENALISATION OF SPECULATORS—so ran the head-lines$ week. They are worth study.

They are the revengeful mutterings of a jealous god. Finance is back in the saddle and is, as usual, going to be mean and grasping.

It is clear, as The Times says, that M. Bonnet's programme "calls upon the country for sacrifices comparable only with those imposed by M. Poincaré in 1926 and 1927 in his victorious battle to save the franc."

It seems that, in spite of grumbling at the new decrees, the public has been fooled into believing that all these sacrifices are necessary. It has been fooled in much the same manner as the British public has been made to swallow the new Defence Tax.

The method may be described as the "Might Have Been Worse" Trick.

How far the vindictiveness of the moneylenders can go is disclosed in the following two passages quoted from The Times of July

"In one direction at least the present Government have gone even farther than M. Poincaré, for their decrees include the first serious attempt ever made to abolish what has long been a combined business and pleasure to very many Frenchmen—the evasion of income-tax. There is little doubt that the national finances would long since have been in a comparatively flourishing condition if the taxpayer had pulled his weight, and M. Bonnet is evidently determined that at last he shall."

"The provisions against tax evasion, which has often taken the form of investment in

bearer securities, have the advantage that the investor-taxpayer will not be pestered by formalities. Banks will be required to furnish regularly to the income-tax authorities information as to the payment of coupons, and this will ensure a check on the declarations made by the taxpayer for income-tax

"Will not be pestered with formalities" is rich. Banks acting as informers to the income-tax authorities! That should add to their popularity.

#### The "Might Have Been Worse" Trick

WHEN the Chancellor of the Exchequer, Sir John Simon, brought forward what he called his "new version" of the National Defence Contribution, Mr. Stanley Holmes, the National Liberal Member for Harwich, made an interesting contribution to the Debate. He said:

"I, too, would like to join in congratulating the Chancellor of the Exchequer on the reception which he has had for his new version of the National Defence Contribution.

"I think, as he himself indicated, that he has been a little fortunate.

"If this new version had been introduced originally into the Budget, there would probably have been some gasping and expressions that this tax was a very hard

"As it is, the Chancellor, bringing in this new version, appears before us, not as a taxing master who is going to take something away from us, but almost as a Salvation Army officer who is going to bestow something upon us."



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## COMMENTARY



#### The Passing of Mudies

THE closing down of Mudie's Library five years before its hundredth birthday has come as a shock to many people.

Indeed, many subscribers arrived at the closed doors to change their books, and left them behind on the doorstep.

In a circular sent to the subscribers it is stated that as it is most unlikely that the company's assets can realise enough to meet the secured liabilities to debenture holders and others it will not be possible to make any allowance in respect of the unexpired portion of subscriptions.

It is not yet stated who are the principal creditors, but no one who knows the trend of affairs at this time will be surprised if it is disclosed to be a bank.

Three hundred people lose their jobs, many of them having served the library for thirty to fifty years. It is a tragedy for them. It need not be but it is.

Unless these people can find new jobs at reasonable salaries they must curtail their expenditure on the comforts of life which have been theirs in the past.

This will be unfortunate for the suppliers of the goods and services they will have to do without. That is the system. It is a silly, cruel, unnecessary system-but it is the one we put up with, and will have to put up with until we unite in demanding for all the life abundant which is really shown to be possible by this very tragedy of Mudie's.

But it is the very success with which books can be produced and distributed which is one of the causes of Mudie's downfall. But that is only one cause.

"Killed by the competition of the twopenny library," is the verdict of The Times. It is a very superficial verdict.

It would be truer to say killed by the competition of the milk bar, the cinema, the pub, the greengrocer, the butcher, the baker, the candlestick maker, and by all the suppliers of goods who are competing together to get money from a public which has to count its pennies.

The thing which has killed Mudies is the abundance of good things which can be turned out in ever-increasing quantities, and which we should all vote for if we had the money votes.

WHEN General Smuts was installed as Chancellor of the University of Cape Town, he made, as is usual, a speech.

"You are citizens, you are humans," he said, "and the university is there to instil into you the ideals of citizenship, to humanise you, and in that way to fit you spiritually into the world in which you have not merely to earn your living but also to play your part

Now, this is not what the founders of universities intended. To them universities were to be places from which individuals could get what they wanted in the way of learning and life.

Smuts, however, thinks they are conditioning kennels to fit us for the employment

He continues:

"Our mother, South Africa, has been kind to you in the provision she has made for your higher education."

Who is this lady—this kindly old motherly body? Why, no one except the individual

Old Lady of Threadneedle Street.

These are not sentiments which would have been expressed by the men—the vivid personalities-whom Smuts once knew: Delarey, Cronje, De Wet, and the men of his own old commando. They believed in freedom to develop along the lines they themselves

General Smuts has left their noble company. But not altogether—there is still hope that he will remember his old self, for he

"Amid the evils of our public world of today, where the tendency is to follow slogans, to run after catchwords, to worship ideologies, or to exalt party politics unduly, the sovereign remedy is this disinterested

-The Light Spreads-

THINK the greatest imposture of Christian times is the sanctification of labour. You see, the early Christians were slaves, and it was necessary to show them that their obligatory toil was noble and virtuous.

"But when all is said and done, a man works to earn his bread and to keep his wife and children; it is a painful necessity, but there is nothing heroic in it.

"If people choose to put a higher value on the means than on the end, I can only pass with a shrug of the shoulders, and regret the paucity of their intelligence."

From "The Explorer," by W. Somerset Maugham.

loyalty to fact, this gospel of the sacredness of facts which is the supreme message of science to the world. This is a world of fact. It is based on facts and not on opinions, propaganda, or ideologies, which are but the froth on the surface of the deeper movement of facts.

"Burns enunciated one of the basic human principles when he said that 'a man's a man for a' that.' This fundamental recognition of humanity in spite of all failures and impediments and wrappings up, this respect for humanity as such, is exactly the same as the respect for fact as such which is fundamental for science."

That might have been said by Douglas. Only Smuts needs to go to school again to learn his facts, especially those of abundance and the true nature of democracy.

#### Who is Head of the Civil Service?

WHO is the head of the British Civil Service? The question has cropped up again in letters to *The Times*. Some say he is the Permanent Secretary to the Treasury, others the Secretary to the Cabinet, yet others contend that there is no last word except that of the Prime Minister.

But there is really no need to debate the matter when it is remembered that the final authority is how much money each section of the Civil Service has to spend. Whoever can decide that is the head of the Civil Ser-

It is, of course, the Treasury that makes such decisions, and the Treasury, in turn, is governed by how much money it can borrow from the Bank of England.

Who governs the Bank of England? Now-who is the head of the British Civil

#### The Real Government

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## THE FIG TREE

A QUARTERLY EDITED BY MAJOR C. H. DOUGLAS

South Africans themselves, unless it be the | vances, which are short-term loans granted by the Bank of England.

> The taxes the Government collects from the people are used to repay the Bank. Thus the Bank, which creates the money out of nothing ("Banks . . . create the means of payment out of nothing." — "Encyclopedia Britannica," Vol. 15, "Money."), controls the action of the Government.

> The essential function of the Government, then, is to spend what the Bank is pleased to lend it, and collect from the people enough to repay what the Bank demands, and to add the rest to the National Debt.

> Because we, through our Government, are thus in debt to the Bank, the Bank, by calling in loans or refusing to lend more, can throw the whole nation into chaos any time it likes. The mere threat to do so is the prime cause of financial crises and slumpswhich occur only when bank lending is cur-

#### **British Brains Trust**

SIR William Beveridge, director of the London School of Economics, favoured the formation of a Brains Trust for Britain in his speech at Ashridge.

It would be an economic general staff of Civil Servants, a small group, with nothing to think about or plan for except the future.

For government in a democracy like Britain he regarded as very largely government in a flurry.

He recalled that, when helping to prepare an insurance scheme for the Government in 1909, he spent three months in a "delightful academic atmosphere at the Board of Trade." Then they were told that the Government was going to proceed with a Bill on it. The moment they left the atmosphere of the department for that of the Cabinet they got into an atmosphere that seemed to be one of hastily snatched decisions and half-brewed compromises.

#### **Democracy and** Sovereignty

L ORD Lothian, of whom we have had to complain before, developed his favourite theme, which is the abolition of national sovereignty.

It is to be hoped that the Tory stronghold of Ashridge retained enough hold on itself to reject the Whiggish preaching it had in-

The following typical passages from his speech are worthy of comment:

In the last resort, so long as nations retained their sovereignty, international difficulties had to be solved either by agreement or by force.

This is intended to be an argument for abolishing national sovereignty, instead of removing the causes of disagreement.

The present tendency to exaggerate the conflict between democracy and totalitarianism was a danger both to democracy and to peace.

This is the soft speaking of one who favours totalitarianism. Beware.

They had fought one war on that issue from 1914 to 1918, and if we had now to fight another it was because the democracies had bungled the peace.

That shows what he wants us to think about democracy really.

The rise of dictatorship was not because nations liked dictatorship, but because they were confronted by problems which seemed insoluble except by strong and vehement government.

Excuses for totalitarianism. A strong government is needed when it proposes to flout the will of the people — no need for strength to obey the will of the people.

The fundamental trouble of the world to-day was not totalitarianism, but anarchy resulting from national sovereignty.

So, presumably, down with national sovereignty. Down with British national sovereignty?

#### **Fishing Story**

A T Jarrow Social Service Centre this week the Duke of Kent was shown the boat owned by the centre from which the men have been able to catch sufficient fish to provide 4,500 meals.

This boat has been useful for these poor

#### -COMMON SENSE-

THAT half the people of Great Britain were not properly fed was the startling assertion made by Sir John Orr at the Imperial Social Hygiene Congress yesterday. What are the reasons for this deplorable state of affairs? One, without doubt, is the very widespread lack of instruction in dietetics. Sir John quoted the statement that malnutrition was as much due to ignorance as to poverty, and said that if it were accurate it was a sad reflection on our educational system. This is perfectly true, and the various steps which are being taken in our schools and elsewhere to spread the principles of wise feeding are to be warmly welcomed.

One cannot, however, help thinking that deficiency of income is more responsible for bad dieting than deficiency of knowledge. The investigations recently made by Mr. Seebohm Rowntree disclose what a huge part of our population is still living below the Plimsoll line of "human needs." Stupid and unimaginative people living in comfortable circumstances are apt to deplore the "improvidence" of "the lower classes." If their eyes were not holden, they would rather be amazed at the miraculous patience and cheerfulness of the poor, their helpfulness to one another, and above all at the way in which they contrive to clothe and feed their usually large families on incomes which would not pay for even the minor luxuries of the rich.

A better knowledge of dietetics among all classes is, indeed, desirable; but fundamentally it is far more needful to cure poverty and to make abundance available. — "Huddersfield Examiner," July 8.

fellows who have not enough money to buy the fish that is thrown back into the sea by their unfortunate fellow-sufferers, the fisher-

Of course, since the regulations were made making the fishermen use wider mesh nets so that more fish can slip through, and restricting the number of fishing boats which can be used at a time, there has not been so much need to throw fish back into the sea.

Still it is nice for these men to have a boat. If they had a cow they could have some

#### Gold Again

A CCORDING to the Financial Times, the U.S.S.R. production of gold increases year by year. The following table is given, although the statement is made that it can easily be contested:

roduced in			Ounces	
1936		.11		7,000,000
1935		7		5,600,000
1934	• • •			4,200,000
1933	•••	• • •	• • •	2,800,000
1932		• • •		1,800,000
1928				650,000

A year ago 600,000 men were engaged in Soviet gold-mines, and although it is stated that the Soviet authorities have used forced labour, it has been found disadvantageous because of the cost of maintaining a large

They are now trying to attract free prospectors to the remote goldfields.

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

#### Announcements & Meetings

#### IMPORTANT NOTICE

Brief announcements of meetings and other activities of groups affiliated to the Social Credit Secretariat Ltd. will be inserted here free of charge.

**Bradford United Democrats.** All enquiries welcome; also helpers wanted. Apply R. J. Northin, 7, Centre Street, Bradford.

Cardiff United Democrats. Special Meeting to coordinate action at 34, Charles Street, at 7.30 p.m. on Wednesday, July 21. All departmental officers and workers requested to attend.

Cardiff Social Credit Association. A lecture on "The Democracy of Social Credit" at 34 Charles Street on Wednesday next at 8 p.m.

I sle of Wight. An open meeting to which all interested in democratic objectives are welcome, will be held at the Newport Literary Institute, Quay Street, Newport, I.W., on Thursday, July 22, at 8 p.m. Speaker: Mr. G. Hickling. Any enquiries to Mr. L. J. Staples, Thelma Cottage, Freshwater, I.W.

Liverpool Social Credit Association. Enquiries to Hon. Secretary, Miss D. M. Roberts, Fern Lee, Halewood Road, Gateacre, will be welcomed.

ondon United Democrats. Now forming. Applications and enquiries to Secretary c/o 163A, Strand, W.C.2.

N. W. London. Every Wednesday, 7 to 10 p.m. "At Home" for N.W. contacts at 14, Richmond Gardens, Hendon Central. 'Phone HEN 3151.

Newcastle United Democrats, 14A, Pilgrim Street (opposite Paramount Theatre). Fortnightly meetings, 7.30 p.m., from July 15 onwards. Enquiries welcomed

Poole and Parkstone Group. Every Tuesday, 7 p.m., The Studio, Hermitage Road, Parkstone. Inquirers welcome.

Portsmouth and Southsea. Group meetings every Thursday at 8 p.m., conducted by Mr. D. Jackson at Elms Club, 77, Elm Grove, Southsea. Holiday visitors and area residents are urged to make con-

Sheffield Social Credit Group. Friday, July 16, Cambridge Arcade, 7.30 p.m. Reports by Supervisors of the London Conference. Ramble, Sunday, July 18. Meet Grindleford Station 10.35 a.m. (10.2 train from Sheffield).

Weymouth. Lt.-Col. J. Creagh Scott, D.S.O., will address the Weymouth Rotary Club at the Gloucester Hotel (luncheon 1 p.m.) on July 19. Subject—"The Social Credit of Democracy."

Whitby District of Yorkshire. Social Crediter would W like to make contact with any interested persons in the above district. Will be in that district for fortnight commencing July 24. Write Barratt, 10, Warrington Road, Fawdon, Newcastle-on-Tyne, 3.

#### Miscellaneous Notices Rate 1s. a line. Support our advertisers.

Cornish Coast. Social Crediter (young man) seeks quiet holiday accommodation. September one week only. Spencer, "West View," Alveston, nr. Bristol.

Paris. J.E.U.N.E.S., 4 Cité Monthiers, Paris 9. This organisation invites readers visiting Paris to call at its Headquarters at this address or at its stand in the Paris Fair.

P.R.S. Send for particulars of the Public Revenue Scheme to help us and help yourself. It is very simple and has been designed to raise funds for group activities, independent workers' costs and headquarters' revenue. Social Credit, 163A, Strand,

#### **HOLIDAYS**— WHERE TO GO

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#### LOCAL OBJECTIVES

THE editor will be glad to receive reports from anywhere where people are asserting their sovereignty over the institutions which should serve

It does not matter whether they are initiated by Social Crediters, are spontaneous, or have been judiciously fanned.

It does not matter if they are badly managed or IH-directed. It is sovereignty that matters.

## MRS. PALMER'S PAGE

 $oldsymbol{1}$  . Take the proposition of the prop

## Two Rooms In Someone Else's House Is Not

NPATRIOTIC landladies were criticised at the conference of Medical Officers of Health at Cardiff.

Sir Ewen Maclean, a professor of obstetrics, said he knew of a sturdy young couple, the husband in good employment, with a natural desire for children, who settled in a tiny house.

When it was known that a baby was expected, the landlady said, "We can't have babies here, it will disturb all the other tenants."

The young couple, wishing to avoid a public institution, hurriedly found indifferent accommodation, where their first-born son arrived.

"Now when the Government is really concerning itself about the certainty of a future decline in the population," said Sir Ewen, "there is something wrong when a young couple can be turned out of house and home at such a time."

OF course, there's something wrong, but it's difficult to see that the landlady is any more to blame than Sir Ewen Maclean.

After all, she has as much right to a comfortable home as anyone else, and if the coming of a baby into an already overfull house is going to make things unpleasant, she has a right to say so.

Why, indeed, should the young couple be obliged to live in rooms? And why should the landlady be obliged to take lodgers?

Because they are poor, of course. The old idea that the poor ought to be content dies hard. They should put up with their tiny crowded houses, even though a crying baby keeps everyone awake at night.

Sir Ewen Maclean thinks that the young couple were turned out of their home because the landlady was inconsiderate. He is wrong. The cause of all the trouble was that there are not enough houses to go round.

I N her presidential address at the opening of the annual conference of the National Union of Railway Women's Guilds, Mrs. L. Farnsworth said:

"Many working people are under the impression that this country is in a very flourishing condition, especially with a National Government in power. This is a delusion. One has only to refer to the latest concession made to big

"The Profits Tax has been dropped at meaning people spend years of their life trythe same time that the Bill for Spinsters' Pensions has been thrown out. These profits were only possible by exploiting the worker. This concession has been granted to big business when a Bill which would have given comfort to a section of workers was thrown out as being too big an expense to be borne by the Government."

Mrs. Farnsworth labours under very much the same delusion as Sir Ewan Maclean. She thinks there is a limited amount of wealth vaguely known as "money" which big business has unjustly acquired from the "workers," and for lack of which spinsters cannot have their pensions.

Doubtless she believes that the only way to pay these pensions is to take the money from big business by means of taxation.

Mrs. Farnsworth believes that the spinsters are poor because big business is unjust and greedy.

But the real cause of the trouble is that there is not enough money (or tickets) to go

↑N every town, in every street, almost in every house, you will find people getting on one another's nerves, and elbowing one another out of the way, simply because they haven't got breathing space, all for lack of the money that would give them means of living a wider life.

And in almost every political society or guild of workers the cry goes up that one class is exploiting another.

Nearly everyone declares this is a very undesirable state of affairs, and many well-

to repentance of the sin of social exploitation was made in a resolution passed by the House of Industry League conference.

The resolution stressed the evils of exploitation of man by man, and asserted that until it was abolished service could not be willing and ennobling, but could only be ignoble and degrading.

It was agreed that the citizen should have his right to full education, full opportunity for creative service, full maintenance with opportunity for leisure, and full dignity and security.

I can imagine them all passing the resolution in a whirl of righteous indignation, and then going home to tea (or supper) and forgetting all about it.

HERE we are, all struggling together for a share of the good shirt. a share of the good things of life, like the wretched prisoners in the Black Hole of Calcutta, while members of the House of Industry League cry, "How wicked! See how they struggle and fight one another! What they ought to have is more fresh air!"

In the name of God, demand that the door

shall be opened, and let us all out into a new life, the splendour of which we can only dimly imagine!

We ourselves hold the key. The hinges may be stiff, the lock rusty, but with a little pressure they will yield.

The Electors' Demand is the key to the golden age of democracy.



### Mothers Are Strikers Now

Dear Mrs. Palmer,

M<sup>R. F.</sup> J. GOULD'S letter (SOCIAL CREDIT, July 2) stirs me to rejoinder.

"There will never be a strike of mothers." Really? Is there not already a vast "strike of mothers," in action? The kind of action that is far more telling, more efficient

than any armoured crusade? ARÉ NOT WOMEN, THE WORLD OVER, STRIK-ING IN THE MOST SIMPLE, SILENT AND SUB-VERSIVE MANNER POSSIBLE BY REFUSING TO BECOME MOTHERS TO CHILDREN WHOM THEY ARE AWARE THEY CANNOT FEED, CLOTHE, OR HOUSE PROPERLY, LET ALONE EDUCATE THEM AS CIVILISED MOTHERS WOULD WISH TO DO?

I know of many families where there is one solitary sad child: adored, spoiled, over-considered-and pitiable, in that it lacks that first essential of education, a small brother

and/or sister, which "cannot be afforded."

I know of other families where the possible advent of a third child is a dark nightmare to both young parents whose love is clouded, and whose patience and personal joys in life are curtailed to vanishing point, by the incessant self-sacrificing, scraping and cheese-paring entailed to keep five on what is insufficient for two.

Is not the learning (and teaching) of birth control the most invincible and effectual "strike" that women can use? And is it not increasingly and "alarmingly" in progress everywhere?

LET MR. GOULD-OR WHOEVER WISHES TO DO SO—ANSWER ME THIS: IS NOT MONETARY REFORM AND THE DISTRIBUTION OF NATIONAL DIVIDENDS THE ANSWER TO THESE AND OTHER "PROBLEMS OF POVERTY IN THE MIDST OF PLENTY" AND TO MOST PROBLEMS

As far as I can I place first things first and it seems to me that the first thing is Social Credit.

Is not the best way to save society for a future of anysort-worth-calling-a-future to make society aware of its vital needs, and how it can itself secure them?

By the one single demand society can attain:

Peace at home and abroad. Comfort in security.

Leisure to bring forth, feed, clothe and educate such children as Providence provides.

Leisure with the wherewithal to obtain information and instruction to enable society to decide for itself. What is right and what is wrong? If anybody knows of a more comprehensive single measure to do all this, let him or her at once disclose it. Time is short.

M. B. DE CASTRO

#### WE HAVE TO COUNT OUR BLESSINGS

"THE girls show less under-nourishment than the boys, and the percentage classed as excellent is almost twice as high among the girls than the boys," says Dr. V. T. Thierens, Blackburn School M.O., in his annual report.

Of 4,563 elementary school children examined 15.7 per cent. were undernourished.

Dr. Trierens says many of the children do not eat green vegetables, states the principal reason is that many homes lack the money to buy them.—"Daily Herald," June 17.

### And It's No Use Just Being Sorry

COR stealing £13 10s. from the Royal Artillery Charities—money paid as pension to her mother, who was dead—Mrs. J. Elmer, a widow, of Storey Street, North Woolwich, was at East Ham yesterday sent to gaol for six weeks.

"Poverty was at the bottom of it," said the magistrate. "I regret that I have to send this woman to prison."—"Daily Mirror," June 18.

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## SOCIAL CREDIT A Journal of Economic Democracy

The Official Organ of the Social Credit Secretariat, Limited.

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Vol. 6. No. 23

Friday, July 16, 1937

### The Price of Peace

LORD HALIFAX, better known by his former title of Lord Irwin, former Viceroy of India, delivered an address iast Sunday at St. Martin's-in-the-Fields to a full church and to radio

In these days, when much inspired propaganda is devoted to the ideal of peace at any price, the address of Lord Halifax is noteworthy because he stressed the fact that the pursuit of peace in all conceivable circumstances might mean the acceptance of greater evils than

He pointed out that 1,900 years after God's revelation of Himself in the world, war was still possible between men; this, he said, was the measure of man's failure to do God's Will. That war is still possible is a symptom of grave spiritual disease, and grave disharmony between God's Will and the wills of men.

ALL of this is perfectly true, but then Lord Halifax went on to say that "We all can and we all should pray for those whose business it is to take decisions . . . In particular, we may pray that they may be moved to examine in the spirit of Christian charity all questions that may from time to time appear likely to cause discord between nations, and . . . deal with them in accordance with Christian principles . . . If all nations could be brought so to act, we should indeed have been successful in the establishment of a new and better international order."

With such a large audience, it was a pity that Lord Halifax omitted to stress the individual responsibility of a Christian to pray that he might take right decisions himself before presuming to pray for others.

For a Christian it is of prior importance to know and ACT, as far as he is able, the Will of God himself, before worrying about the Will of God for

IS it, for instance, the Will of God that British children should suffer malnutrition in the midst of plenty?

Is it the Will of God that we, as electors in a democratic country, should vote for party programmes framed somewhere else?

Is it the Will of God that we pass laws to restrict and destroy His Bounty whilst the poor and humble starve?

If we do not pay attention to the Will of God inside our own country, how can we possibly know what It is between the nations?

Is the "means test" the Will of God?

Is the gold standard the Will of God? Is the policy of the Bank of England the Will of God?

Why ignore the challenge of the Will of God in the home and in individual affairs, whilst seeking His Will in the "ends of the earth"?

LET us do the Will of God, as far as we understand it, personally; not by deputy between nations, but in our own homes, in our own villages and towns, and RESIST any other will as of

Then the way to peace will be found, for it is not amongst nations but amongst individuals that the straight and narrow path is to be found and trodden; the path that leads to the fruits of the Spirit —not the least of which is peace.

### PROFESSOR PSHAW

# On Making WORK

A LTHOUGH 1 believe that the Work Machine invented by my friend, Professor Pish (see "S.C.," November 20, 1936), provides the ideal solution of the Unemployment Problem, owing to the financial diffi-culties involved I have been unable, so far, to persuade the Government to take it up. Meanwhile, however, I am glad to see that quite a number of other methods of making work have been put into operation.

### Work for Work's Sake -The Ideal

A new king every year is, for instance, an excellent thing from this point of view. An armaments boom is even better. The great virtue of armaments is that they are entirely useless, or at least everybody sincerely hopes

that they will never be used.

The making of them therefore approaches closely the ideal of work for work's sake, i.e., purely to provide some moral justification for paying money to the worker, which is embodied almost to perfection in Prof. Pish's machine.

Much more, however, might be done along these lines. The Great Problem of providing Work for the Whole Human Race must be tackled piecemeal, and with determina-

THE "Back to the Land" and "Back to Nature" movements would seem to provide a facile solution of our difficulties; but what then of Progress? What then of all the wonderful victories of Science? Are we to fling them aside as of no account? No! my friends, a thousand times, No!

### Let Us Make Machines Our Servants

What we need to realise is that, although of course machines make more work in the long run, they can be made to do so in the short run also. Almost any machine can be used to make work if used rightly, and men of genius such as Mr. Heath Robinson have devised machines by the hundred which are almost incredibly efficient in this respect.

That marvellous organism, the human

LTHOUGH I believe that the | fronted by this problem, as I hope some of the following suggestions will show:

> ONE of the simplest ideas for making work is that the barriers at Underground Stations should be re-arranged so that the public has to travel up the down escalators and vice versa.

This would result in great moral and physical benefit to the public, and would make full use of the workmaking capacity of the escalators, which at present is scandalously wasted.

The "Roosevelt" or "New Deal" vacuum cleaner is also well worthy of attention. This device beats as it sweeps as it cleans as it, blows all the dirt out behind, thus giving

further employment to the user.

The "Electromux" goes one better, mixing train-oil with the dust so as to provide the maximum work. This, I am happy to say is a British invention, having been patented by my friend Dr. Tush.

#### Must We Lag So Far Behind

From the States, I hear of that magnificent triumph of engineering skill, the Combine Harvester-Destructor. This reaps the corn, binds it, threshes the grain, sorts it into 17 different grades according to baking quality, and finally prevents its consumption (which would of course ruin the market) by burning it completely — the whole operation being performed by one continuous chain of synchronised

The neat thing about the whole affair is hat the motive power which drives the Combine is provided by the incineration of the wheat, thus making for the greatest effici-

Compared with this, our feeble efforts over here at fining farmers for growing potatoes, throwing fish back into the sea, and making milk into umbrella handles, pale into insignificance. Our Government might well take a few lessons from the Brazilians, who at least have the courage to tackle the Work Problem in a big way.

#### A Shining Example To All The World

In Brazil at least one-fifth of the coffee crop is carefully mixed with tar to prevent human consumption (which would of course ruin brain, indeed, is not at a loss when con- the market) and then dumped into the sea.

"The Great Problem of providing Work for the Whole Human Race must be tackled piecemeal and with determination,"

says the Professor 

This has the effect of poisoning the fish, thus making fishing a less indolent occupation and setting the industry on a sound

NO true Briton can be content that we should lag behind Latin America! Something must be done to restore our prestige. For instance, fish should not be wastefully thrown back into the sea in this wholesale way.

They should be thrown one by one, prizes being given for distance. The Minister of Agriculture and Fisheries should present special trophies for casting the cod, heaving the herring, hurling the halibut, putting the plaice, etc. In this way unemployment could be banished from the fishing industry and the morale of our splendid fishermen

### Milk Can Be Spoiled This Way

Much more, also, might be done with the Milk Industry. My brilliant friend, Professor Pish, has invented a machine which would solve all its problems at one blow. It is an up-to-date type of milking machine, which milks upwards of 150 cows simultaneously, pasteurises the milk, tests its specific gravity, fat, protein, mineral and vitamin content, mixes it thoroughly with paraffin to prevent human consumption, (which would of course ruin the market) and carries it direct into a large drain.

The great advantage of this arrangement is that the drain soon becomes blocked with clotted milk, thus providing work for the unemployed—work, my friends, which will restore their self-respect and enable them to obtain for themselves and their children that adequate standard of nutrition which is the birthright of every Briton.

\* \* THESE few suggestions merely serve to show what might be done in the way of making work once we set our minds to it. Any readers who have original ideas on the

subject are invited to send them to: Prof. Pshaw, c/o Social Credit, 163A, Strand, W.C.2. Worthy efforts will be pub-

#### Douglas Says-

AS I conceive it, Social Credit covers and comprehends a great deal more than the money problem.—Westminster, March, 1936.

THE Social Credit Movement has three aspects, which are quite distinct and require different treatment. The first is persuasive, the second is educative, the third is militant.— Buxton, June, 1934

THE future of the world lies between two radically opposed ideas, the first the regimentation of individuals along the lines of Italian Fascism, German National Socialism, or Russian socalled Communism, on the one hand, .. and on the other ... the institution of a modified financial system which will give the maximum amount of individual liberty to the individual, a liberty which can be defined as the opportunity to choose or refuse one thng at a time. — Christian Science Monitor (reprinted in Social Credit June 18).

IT is possible that there exists, somewhere upon this planet, a country which is satisfied with its government, but if this is so, the location of it has escaped me.—The Alberta Experiment.

I THINK it impossible to deny that war is a reaction against a threat of limitation, of exactly the same nature as the struggle of the pickpocket against the policeman whose presence threatens him with gaol.

I T seems to me that any argument based upon the assumption that mankind can be brought to like limita-

tion, or can be persuaded not to react against it is bound to be illusion.

THERE is all the difference in the world between regulation and limi-

SHOULD define regulaton as the prescribing of a particular course of action directed to an objective which receives general assent, such as, for instance, the ordinance that all motorcars shall drive on the left side of the road.

LIMITATION, on the other hand, A LINITATION, on the call is something which prevents either an individual or a country from achieving something which, rightly or wrongly, it wishes to achieve.—Debate with Dr. William Brown, M.A., M.D., D.Sc., April, 1935

## How The Insurance Octopus Is Sucking The Economic Life-Blood of the Masses

### Alberta

Local News and Views

ROM reports in the local press the dynamic idea of true democracy dynamic idea of the week in the local press the dynamic idea of the week in the local press the dynamic idea of the week in the local press the dynamic idea of true democracy dynamic idea of the week in the local press the dynamic idea of true democracy dynamic idea of true dynam has received a great fillip in Alberta since Mr. G. F. Powell and Mr. L. D. Byrne have been in the country.

Norman B. James, Social Credit member for Arcadia, speaking at Edmonton, said: "Now is a dangerous time. If we as a people are determined and interested enough, opposition forces will back down, as they always

"But if the people are not united, if they engage in disputes about methods . . . progress will be interrupted.

"The people have given their representa-tives a mandate for a monthly dividend for

#### DEADLOCK FOR DE VALERA

WRITING before the election, our Irish correspondent said: "It seems unlikely that any party will be returned with an absolute majority, and a short-lived Coalition Government is expec-

Events have since proved the accuracy of this forecast, for the final results of the election showed Mr. De Valera's party with 69 seats against 69 seats held by the other parties combined.

Mr. De Valera, who can probably count on only 68 votes because the last Speaker is one of his 69, is now expected to negotiate for the support of the 13 Labour members of the Dail.

The voting at the election, and also that on the new Constitution, which took place at the same time, shows clearly enough that, as our correspondent suggested, Irish voters are disillusioned.

The danger of this lies in the possibility that people may be led to condemn democracy, when in fact it has not been tried, for instead of demanding the results they wanted, they allowed themselves to be divided and voted for party programmes.

Final responsibility for the disappointment of the Irish people to get what they want rests on themselves, therefore, for they have failed to demand it.

#### On The Right Road

A CONFERENCE of the Fellows of the Theosophical Society, who recognise the need of dealing with the economic and financial problems which are today affecting the world and bringing about a state of perpetual disturbance and warfare in national and international life, will be held at Tekels Park, Camberley, on July 24 and 25.

The following statement will be suggested as a basis of discussion for practical action:

We demand for every consumer the results of the association together of men and women, whose manual labour in the past and whose development of machinery in the present have produced the existing amenities. This is the Increment of Association.

These results are the right and just inheritance of everybody in the land, without distinction. This is our individual cultural inheritance. Hence we demand as voters that H.M. Government set the specialists to work at once, so:

(1) That every consumer without distinction may have individual economic freedom, and that the monetary and other claims to the production destroyed or restricted be distributed to every Briton;

(2) that these distributions must not deprive owners of their property nor decrease its relative value, nor increase taxation or

### The NEW ERA

AUSTRALIA'S SOCIAL CREDIT WEEKLY 24 pages. Illustrated: Subscription Rates: 12 months, 12s.

The New Era, Radio House, 296 Pitt Street, Sydney, Australia

"Your share of the work is not over yet. You must press your demands until the thing is accomplished."

Mr. Aberhart, speaking in Calgary, said recently: "Democracy is government by the greatest common measure by the desire of the people. What the great majority of the people want, they will have, either for good or for ill.

"The vital difference between true democracy and Fascism is the freedom of the individual to choose what he wants.'

Premier Aberhart in this address described G. F. Powell as "an admirable Britisher," praising his work and that of L. D. Byrne.

The weekly organ, Commonsense Social Credit, had this in its editorial of June 25: "The so-called insurgent M.L.A.'s were

severely criticised by many people, but now it must be confessed that their strong demands have produced results."

The same journal published a version of Humpty Dumpty up to date:

"Insurgents and Loyalists sat in the hall, Insurgents and Loyalists had a great fall, But Major Douglas and two clever men, Brought Insurgents and Loyalists together

# DOWN FOOD

**B**RAZIL'S coffee exporters announce that they intend to raise the daily total of coffee destruction to 100,000 bags.

What about Britain? Here the law compels you to throw away potatoes under a certain size. You are fined if you grow more potatoes than before.

Hop - growing? The same thing. Production of pigs and of milk is restricted. Forced rhubarb will not receive the National Mark unless it is a particular shade of pink.

Brazil can teach Britain nothing in the art of cutting down food production at a time when people go hungry.—"Sunday Express,

NOTHING, perhaps, in our social life so clearly indicates the continued existence, and separation, of the 'two nations' as the meaning and character of insurance against death to different classes."

So writes Sir Arthur Salter in a review of Industrial Assurance, an Historical and Critical Study," by Sir Arnold Wilson, M.P., and Professor Hermann Levy.

"To those who may roughly be called income-tax payers," say the authors of this volume, "life assurance means some provision against the loss of earned income. To the majority of the population it means no more than provision for funeral expenses. Upon this pathetically limited need a vast business has been founded which now affects intimately the weekly budgets of most homes in the country . .

"It is for the rest of us a subterranean and invisible organisation concealed by its misnomer of 'industrial assurance,' conducted by a vast army of officials who visit other homes, but are never seen in ours, and exercising, or capable of exercising, a powerful political influence of which we are only occasionally conscious."

In a little under a century the friendly collecting societies and the insurance companies have expanded from humble beginnings until they have accumulated funds (not counting those used for other purposes) amounting to nearly £400,000,000. They employ 10,000 collecting agents and they have issued 80,000,000 policies which are still outstanding—that is, nearly two for every man, woman and child in the kingdom.

#### LAPSING SCANDAL

The desire to avoid a pauper funeral, as Sir Arnold Wilson testifies, is one of the deepest human instincts. The exploitation of this instinct by the insurance companies has become one of this country's leading

Vast armies of agents collect weekly a few pence premium from innumerable workingclass homes. There is nothing illegal or immoral in this. What is a scandal is that the premiums are much higher than they should be because nearly half of the proceeds are absorbed in overhead expenses and dividends, and that enormous numbers of policies lapse without any of the money being refunded to the defaulters.

In 1935 the total premiums collected by all the industrial assurance companies and societies was £63,725,886, and nearly all this vast sum came from working class and unemployed homes.

No less than close on £30,000,000 went in management expenses, commissions and dividends to shareholders and officials of

Whereas in the case of the Government Unemployment Insurance Fund the ratio of total expenses to premiums collected was only 6.8 per cent., that of the assurance com-

panies was as high as 32 per cent. This high figure is due not to high salaries but to the great cost of competitive personal solicita-

#### 40 PER CENT. EXPENSES

In general, out of every shilling paid in premiums, 5<sup>1</sup>/<sub>4</sub>d. goes in expenses, and only 63/4d. in benefits.

The authors estimate that out of some 11,000,000 policies which are taken out, about 5,000,000 lapse every year. Most of these lapses occur a few months after the policies are taken out and no compensation is paid by the companies unless the policy holders have been insured for over two years.

Industrial assurance (so called) is a very great drain on the poor. It has been found that in poor districts as much as 4 per cent. of total family incomes is being paid in premiums. According to the Cohen Committee, which reported in 1933, the owners of lapsed policies in 1929 paid a yearly aggregate of a million pounds in premiums over and above the assurance "cover" they

This is one side of the picture. The other is the accumulation of huge reserves by the assurance companies and the payment of dividends ranging from 50 to 90 per cent. For well over half a century this abuse of

the poor man's desire for a decent funeral has been the subject of political debate and proposed legislation. As long ago as 1874 a Government Commission reported in favour of State burial insurance, and in 1911 Lloyd George tried to include funeral benefits in his State insurance scheme.

"All these efforts," says the Daily Herald, "were defeated by violent opposition from the interests concerned. Indeed the stories of the methods which these interests have used to prevent any reform—or indeed public discussion—of 'industrial' assurance is one of the most extraordinary aspects of the whole business."

The authors suggest that funeral benefits should be made an integral part of the National Health Insurance scheme now.

#### POLITICAL POWER

If such a reform is ever proposed in the House of Commons there will probably be even more opposition than there was in the

As Sir Arthur Salter remarks, those who control the funds exercise the influence that such a concentration of wealth always gives, and the political power of 70,000 whole-time collectors intimately acquainted through the course of their daily business with most of the men and still more of the women electors of the country is one that no political party can easily resist.

Here is a most luminous example of the self-centralising action of Finance and of the inevitable abuses which follow. The insurance companies are like huge parasites, sucking the economic life-blood out of the masses, and themselves growing stronger every year.

By depriving millions of poor people of their shillings, by building up a vast semipolitical organisation and accumulating immense reserves of money, they usurp political power and have been able to frustrate attempts at reform for more than 60

#### **FUNDAMENTAL REMEDY**

Successive Governments would have liked to get rid of the abuse, but they could not do so because the only active expression of will came not from the people but from the threatened vested interests.

It is an interesting commentary on all this that, as anyone can see who reads the Elector's Demand printed on the back page of Social Credit each week, it would remove the need for "industrial assurance" in its stride.

There would be no need for Government

intervention at all.

The authors of this book are to be thanked for bringing this great scandal once more to light-they should now look into the fundamental, instead of the patchwork remedy

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LONDON, W.C.2

OPEN from 11 a.m. to 6.30 p.m. daily and until 1 p.m. on Saturdays. Other times by arrangement. The room is also available for evening meetings by arrangement. Morning Coffee, Afternoon Tea, and Light Refreshments

Enquiries should be addressed to Mrs. B. M. Palmer at the above address.

#### **NOTICES**

Mrs. Palmer will hold an informal afternoon meeting from 4 to 6 p.m. on Thursday, July 22, to discuss ways in which women Social Crediters can help to make the Social Centre a success. Tea 6d. each.

Beginning on August 19, a weekly open meeting will be held at 8 p.m. every Thursday. Short addresses will be given and questions answered. All will be welcome, especially visitors to London and enquirers, and it is hoped that all our supporters will recommend their friends to attend these meetings.

Refreshments will be served after the meeting.

SHORT STORY

5mmmmmmm@

## THE TALE OF THE LIZARD

T happened long ago in the dim past when the Zulu people still dwelt in the land of mysterious mountains and forests. To the people of ancient Tshaka it was a tale of distant days. The women of the great Mbedula used to whisper it in the gathering dusk. Mbedula, you remember, was the King who struck the waters of the Zambesi and parted them asunder, when the mighty monarch of African rivers barred the way of his people whom he was leading from their land in the wilderness to the fertile plains of the south. It is a story people tell in the twilight when the shining beer pots are passed round, and the lowing of the milk cows is no longer heard in the cattle kraals.

In those days of long ago there dwelt amongst the mountains of the moon an old, old man who created and made all living things upon the earth. Nkulunkulu he is called and his spirit still governs the lives of people, who look to him for help when in trouble and depend on him for safety in dangerous undertakings.

Yet, withal, he is no God, for the Zulus have no god after the manner of the nations of Europe; sufficient for their welfare is the care that is bestowed on them by the ancestral spirits whose connection with their earthly homes is never broken.

Now Nkulunkulu, having created his people, placed them in a beautiful country, amidst fertile lands plenteously stocked with cattle and goats, and full of the good things which make life kind and easy. Here they lived and increased in numbers and wealth under the watchful care of their father and guardian.

HOWEVER, as time went on it became necessary to decide the ultimate destiny of the people. So Nkulunkulu called together a council of the spirits. It was then agreed that the people should live for ever and inherit the whole earth. No man should grow old and feeble, and the women would retain the freshness of youth and the bloom of springtime.

When morning came, Nkulunkulu sent for his messenger the chameleon, named Unwabu, and bade him go forth from the forest to the land of men and deliver the word of the master that should bring life and hope to mankind, and cause the sons of men to live for ever and inherit the whole earth.

Get your SOCIAL and COMMERCIAL STATIONERY, and your PRINTING from BILLINGTON-GREIG 32 Carnaby Street, Regent Street (behind Liberty's)

~~ R E A D ~~~

Major Douglas's Liverpool Speech

## "The Tragedy of Human Effort"

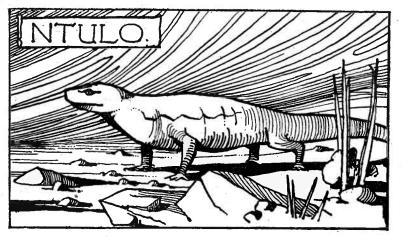
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Unwabu then journeyed away to the distant land which he only knew as the country where the sun sinks down amongst the mountains and makes the hilltops shine like the backs of cattle in summer.

In the meantime Nkulunkulu brooded over the decision of his council and became dissatisfied with the decree he had sent to his children. He saw in the future a great and powerful nation arising with a destiny unbounded.

He saw perhaps one greater than himself springing forth from among the people, and his own power vanishing, engulfed in the swelling tide of the race of immortals whom he had made and caused to live. No. The people must die! For thus only would his



own power be secured. This he decided without the aid of his council.

So he sent for his second messenger, Ntulo, the lizard, and sent him forth to the tribes who dwell in the golden rays of the setting sun, bidding him tell the people that they must die.

THE great one gave no instructions as to the speed of the messenger, nor did he tell him to bid the chameleon return without delivering the first message. Rather than his own waverin fate of the people to be decided by the industry of his envoys and the luck which befalls travellers to distant lands.

So it chanced that each bearer of the fateful tidings which were to change the fate of the world was wending his way through the African forests and jungles all unknowing that a fellow messenger was bound on a similar errand.

As the old man sat brooding in his forest home, wondering now what he would do with the spirits of men who died, now what would become of the tribes if men lived for ever and spread in great numbers throughout the earth, the messengers were plodding

along through the jungles to the land where the people passed their days in luxury and peace and little thought that tidings so portentous yet so diverse would soon disturb their life of ease.

Now it chanced one day that the chameleon grew tired of the long journey to the goal which never seemed to grow nearer, for the setting sun was the same distance ahead each night, and no further behind him when it rose again in the morning.

So, wearied and despondent, the messenger turned aside into the cool green forest to rest. There in the shade of the woodland he espied a shrub bearing crimson berries—cool to look upon, and sweet to taste.

Long the chameleon lingered amongst the whispering foliage of the Ubukwebuzane tree. Refreshed by the forest dews and the juice of the scarlet berries, he forgot his message, forgot his duty to the King, and only when the sun gilded the clouds on the mountain he remembered his trust and his jour-

But the crimson fruit had been too much for the faithless messenger. The time lost in sucking the blood-red juice could never be made up again, and the start he had on the lizard was inevitably lost.

THE lizard, however, mindful of his charge, kept his way through forest and bog, over mountain and river, till he came to the land where the people dwelt. He delivered the message of the father of men, and told the people they must die. That

LE NATIONALISME ECONOMIQUE.
By Henri Bonhaben ......... 1s. od.

By C. H. Douglas ...... 18. od.

THE OLD AND THE NEW ECONOMICS.

## Zulu Folklore

night the sun set in a ball of fire amidst black storm clouds on the mountain tops. Men drew their skin cloaks around them, for they shivered from the chill of death which had come into the land that night.

Next morning, when the sun was melting the mists which shrouded the mountain crags, the chameleon arrived with his message, but the people refused to hear him, they had heard the word of the lizard, and that was the first word from their father. The second message must necessarily be false.

So men died. Some perished in battle, some were rent by wild beasts, and others, growing old, went home to their father. Death came in many forms, but the old people who sink into their sleep in the peace of their fading lives "go home to the spirits," only the young who meet their ends by violence or sickness are said to die.

But even in death men are still closely linked to their friends on earth, for the departed spirits never wander far from their old homes, they live near the dwellings of men, taking often the forms of harmless snakes or lizards, and by unseen means protect their friends and direct the destinies of the living.

THIS is the tale of the lizard, which has been handed down from the beginning of time, and has given place to the wellknown Zulu saying—"we hold to the word of the lizard"—a saying which is used to confirm a message or order which may seem to be contradicted by a second.

The chameleon, too, has been made famous by the punishment meted out to him for his dilatoriness when carrying a message for the King. He and his descendants for ever were forbidden to eat fruit, being condemned to sit in the shade of the trees and catch flies, and their graceful gait was changed into a jerky walk which makes them an easy prey to their enemies.
From: THE OUTLOOK, November,

1918 (a magazine published at a prisoners of war camp in Germany).

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#### CLIPPINGS FOR A SOCIAL **CREDITER'S** NOTEBOOK

## Jail Only Way To Pay Year-Old Fine

WORKLESS chauffeur Joseph Dewsnip, of Lambert Street, Salford, walked into his home yesterday, kissed two-year-old Eric, baby of a family of seven, said to his wife: "I'm thinking of going to jail."

"You're joking," said Mrs. Dewsnip. But there was no joke.

Joseph cannot pay the £9 fine and costs for a motoring offence committed a year ago.

He had an accident and was convicted of driving without proper care. He lost his job.

Yesterday he had to go to Salford Court because his fine had not been paid.

Stipendiary magistrate Percy Macbeth heard his excuses—no work, five children—then said kindly: "Why don't you go to prison for seven days and wipe the debt off instead of having it hanging over you?"

By their fireside yesterday afternoon Mr. and Mrs. Dewsnip wondered what to do.

After a while Joseph said: "There's no alternative. I don't want to go to jail, but I can't pay the £9."

His other children are aged sixteen, thirteen, ten, and seven. One boy works, earns 13s. The family's only other income is 35s. Unemployment Assistance Board payment.

A man in prison cannot draw the payments because he is not available for work. Mrs. Dewsnip may have to apply for public

But Joseph was firm: "Mr. Macbeth said that jail would take the burden off us. He is right."

So this morning he will say goodbye to his wife and children and go to prison.—"Daily Express," June 24.

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SOCIAL CREDIT

# Extending

I LEARN that the lack of voters at the recent by-elections has led the the recent by-elections has led the Gang to consider giving the vote to The little animals will be encouraged to make their mark on a nut. Nobody will know what it means, so it can't matter much. And we shall be no worse off than we are now. --"Beachcomber," "Daily Express,"

## Spindle Board

MOSSLEY had suffered more severely than any cotton town in Lancashire in proportion to its population, and it appeared on the face of it that the Spindles Board had set out to give the town the finishing blow.

So declared Alderman M. B. Farr, at Mossley Council last night.

The council was discussing the purchase by the Spindles Board of the Brookbottom Spinning Co., Ltd., one of the oldest cotton spinning firms in the town, which owns 41,000 spindles and employs more than 100 work-

The Mayor, Alderman Laming, said a director of the firm had interviewed the Spindles Board and asked them if they would be willing to relinquish their claim on the mills provided sufficient capital could be raised to pay out the majority of the shareholders who voted for the sale.

The board replied that there was no alternative to their purchase of the mills going forward.—"Daily Herald," June 16.

### P.O. Workers' 'Deplorable' **Conditions**

MR. W. R. WILLIAMS, of Liverpool, addressing a meeting of the North Wales area of the Post Office Workers' Union at Rhyl, yesterday, said that conditions in the postal service were still deplorable. It was a disgrace that the Postmaster-General, having regard to the tremendous profits of the department, was the largest employer of sweated labour in Great Britain.

Many of their members could not get married until late in life because of the low rate of wages, Mr. Williams added. Many of the lower grades received less wages than those on the dole. He was surprised that there were so many Christians in the Post Office to-day, and not more revolutionaries.

Mr. Williams appealed to the union not to accept higher pay without shorter hours. "The Postmaster-General will give you time off for anti-gas practice but refuse you the time for healthy relaxation on the bowling green," added Mr. Williams.—"Liverpool Daily Post," June 21.

#### Gold Facts

WHY all this silly fuss about the price of gold? We cannot eat gold, or clothe our bodies with it. It never built a house, or a railroad, or brought a ton of coal

Some day, perhaps, the people will realise that it makes no difference to the physical material facts of life whether the vaults of the Bank of England are packed with bars of gold or bags of sawdust. F. E. Mosey

Rotherham.—Letter to "Daily Herald," June 17.

#### Fitness Test

FIFTY-TWO-YEAR-OLD Harry Walsh, of Green Lane, Birkenhead, arrived home yesterday after walking 100 miles to Newport (Staffs.) and back in 24 hours 4 mins.

Reason:—He is on the Means Test and wanted to show that he could still do a day's work.—"Daily Mirror," June 21.

THE pyramids are monuments to human toil. They exemplify all production prior to the mechanical era. Power then was supplied by human slaves, with a little aid from the ox. Men chipped out by hand the huge blocks for temple or aqueduct; they sweated to lift them into place. Man and ox toiled from morning to night to raise food for the human machines. And when these subjugated men were turned from peaceful occupations, they became the engines of the ancient ships of war, rows upon rows of sweating oarsmen. With the arrival of mechanical production "the drudge, upon whom all the previous civilization had rested, the creature of mere obedience, the man whose brains were superfluous, had become unnecessary to the welfare of mankind." -- "Outline of History." H. G. Wells.

It is to the greater productivity of machines that we must credit the vast improvement in the American standard of living between 1790 and 1930. One aspect of this progress is the decline in the hours of work in the manufacturing industries. In 1850 the average working week was 69 hours. By 1890 it was reduced to 60. The average week today is 40 hours. And there will be even further reduction, as hourly output increases.

The industrial era is one of plenty. Every year witnesses new devices, better products, more efficient manufacturing techniques, greater production per capita—with less expenditure of physical effort.-Extract from advertisement in "Time" (U.S.A.), June 14.

#### FRUIT GLUTS

BACKED by the fruit-growers in his constituency and inspired by the influx of sight-seers after a recent broadcast on blossom-time in the Vale of Evesham, Mr. De la Bere is to ask the Minister of Agriculture in the House of Commons to-day if, when gluts become unprofitable to pick, he will consider asking the B.B.C. to broadcast an announcement of the position and state where supplies could be obtained.—"Daily Mirror," June 24.

## LETTERS

#### Cost of Living

I AM wondering whether we have suffi-ciently stressed the fact that Social Credit will lower the cost of living.

Talking of a price discount does not really get the idea over to the mind of the ordinary citizen.

Such a slogan as "Social Credit will reduce the cost of living" is talking in a language with which he is familiar and therefore able to understand.

Admittedly, this is but an infinitesimal part of the Social Credit philosophy, but the electorate has too few philosophers, whereas the cost of living is an important consideration for practically all of us.

E. LIDDALL ARMITAGE

THE technique of Social Credit is not the province of the ordinary elector any more than, say, taxi-driving is the province

The slogan "Social Credit will reduce the cost of living," true as it is, has a technical bearing. It invites some such retort as "Oh, no, it won't, it will mean dangerous inflation." The inevitable result is an argument on abstractions and the true objective of Social Credit is forgotten in the dispute.

We point out to the public the facts of poverty in the midst of plenty and invite them to demand that the goods which are now being destroyed and restricted shall be distributed instead.

That prices shall not rise nor taxation be increased is part of that demand.

It is up to our servants, the Government, to devise the necessary method. See the Electoral Demand on the back page.



#### M.P. for Mother Power

AM the mother of four children, the oldest thirteen. When my husband is in full work, he brings home £3 10s. od. to £4, but some weeks it is only half that. I know that we are not so badly off as many others, but my life is one endless round of hard work and worry about making ends meet.

I agree with everything your paper says, but I cannot see how a woman situated as I am can do anything towards getting a National Dividend, much as she would like it.

#### A NOTE TO CORRESPONDENTS

NINETY per cent. of all the trouble in the world today has the same basic cause—the struggle between real plenty and artificial poverty. This struggle shows itself in a thousand ways, but the kind of action necessary to get the things we want should always follow the same general rules:

I. Join with as many as possible of those who are suffering in the same way as yourself.

2. Find out who is the Government servant immediately responsible to you for the unsatisfactory conditions.

3. Demand from him the results you

ALSO—Get as many people as you can to read SOCIAL CREDIT and to send their problems for review in this column. When you want to "round up" any cross section of Social Credit adherents, put an advertisement in the Miscellaneous Advertisements column. 

You can talk to them it calls count the same plight as yourself. You can talk to them, if only over the garden wall or on the way to the shops. Remember, your votes are as good as any body else's and your Member of Parliament knows this.

But it is not necessary to begin by gaining support for a National Dividend. Perhaps there is something near at hand which you and your neighbours need doing for the welfare or safety of your children— a subway under a busy street, a shelter at a 'bus terminus or something else of that kind.

If there is, you could get together and sign a requirement to your local councillor to supply your needs. The more proof you can give to your neighbours that they have power, if they will only use it, to get the things they want, the nearer we shall all be to getting a National Dividend.

"Mother" is a magic word. Advertisers know that it will move people to buy almost anything under the sun. This power belongs to you, not to the advertiser. Use it.

The mothers of South London recently demonstrated their power when they paraded with their perambulators in a park where prams. were "not allowed atfer 2 p.m." The notice was taken down.

Peo alu to s People acting in unison to enforce a specific and reasonable demand can always impose their will on those authorities and institutions whose job it is to serve them. This page is devoted to news of such demands and help for those who are fighting for them

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## Council Forced To Cut Grass Verge

## **RATEPAYERS**

RATEPAYERS on the King's Park estate at Bebington are complaining about the condition of the grass verges in the district. Residents on a Council estate in the neighbourhood are not asked to perform this duty. Until now some of the houseowners have themselves seen to the cutting of these verges, but they believe that as it is the Council's property and the Council's responsibility it should be dealt with by the Council workmen.

One resident on the estate said that he had not cut the grass verge in front of his house and did not intend to do so. He had already broken one mower on the verge.

Eventually the Council sent workmen to cut the offending verges, but a few days later a number of the ratepayers and houseowners received letters stating that the authorities expected that the ratepayers would look after these verges themselves in future and thus help to maintain the amenities of the

These letters were not taken kindly, and some of the house owners again wrote to the Council.

#### Who Is Master?

The ratepayers pay rates to obtain specific services, not to be told, like naughty children, that they are "expected" to do this or that. They have already forced the Council to cut the grass once; now it is up to them to maintain the demand until it is cut regularly.

### Dogs Banned From Park

P ADDINGTON dog owners are indig-nant at the sudden enforcement by the Council of a by-law prohibiting dogs in Paddington recreation ground unless they are on a lead.

By way of a start the Council has been

requested to receive a deputation.

Dog lovers claim that dogs should be allowed to run freely in the recreation ground, the only open space in which local dogs can be exercised short of Regent's Park or Hampstead Heath.

#### COUNCIL VIEW

According to the Evening Standard, an official of the Council said: "The committee consider, and the Council agree, that dogs, unless they are on leads, are a nuisance to elderly people and children. Much damage can be caused to the flower

The people of Paddington have the right and the power to decide what they want in

## London County Council Bans Tenants' Deputation

IN a letter to the Daily Telegraph about the threatened rent strike of 1,000 tenants of the London County Council in South London, W. G. Stubbs, of St. James's Road, S.E.I. said:

The L.C.C.'s refusal to let the representatives of those people go to County Hall and state their case is just another grave instance of that body's persistent violation of the principles underlying English justice and democracy.

London's best citizens believe in a fair and open hearing for all, and yet this is denied to these 1,000 aggrieved persons and | ticularly fair.

their families. Clearly this matter has a vital bearing on home life. Is the Englishman's home no longer his castle? Seemingly not, to judge by the damaging, interfering treatment to which London homes may be subjected by the L.C.C. and/or those borough councils only too prone to

Let our local governors learn from Members of Parliament to receive deputations and to answer letters, and let them do the former in the presence of the Press, so as to minimise the possibility of the hearing not being par-

#### 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**

- I know that there are goods in plenty and therefore that poverty is quite unnecessary.
- I want, before anything else, poverty abolished.

  I demand, too, that monetary or other effective claims to such products as we now destroy or restrict shall be distributed to me and every Briton so that we can enjoy all we want of them.
- These distributions must not deprive owners of their property nor decrease its relative
- value, nor increase taxes or prices.

  In a democracy like Great Britain Parliament exists to make the will of the people prevail. So I pledge myself to vote if I can for a candidate who will undertake to support this 'my policy, and to vote consistently against any party trying to put any other law making before
- 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.

(Signatures will be treated confidentially.) \*

## The Village Green

ON a village green, cricket or even lawn tennis may be played," says Alderman Reid, of Middlesex. But not at Histon,

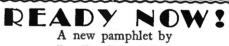
Cambridge. The green is too rough.

After some publicity in the local press, the nettles, docks and grass were roughly scythed; but the rubbish was not removed. It was suggested that the Cambridge Preservation Society, which has assisted in the remodelling of several rural cottages on the green, should next turn its attention to the green itself.

A Social Crediter from Cambridge has asked the Editor of the local paper to insert the following notice in the Histon news this

"Do the majority of Histon people want their green kept in good order? If so, they have their elected representatives whom they can instruct to carry out their wishes in the matter. Why wait for an outside body like the Cambridge Preservation Society to interfere? Let the Histon people present a united demand for a wellkept green to their Parish Council and preserve their self-respect."
It is now up to the people of Histon to

sepond to this challenge.



L. D. BYRNE
(A member of Major Douglas's Special Commission in Alberta)

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### **CHANCE FOR** ACTION

IF YOU LIVE IN:

BEBINGTON consider column 1.

BENTON you will probably be among those who want a public recreation ground where any member of the general public can go and enjoy a game of tennis or bowls for 2d. or 3d. Then get together and demand it unitedly.

HEATON (Newcastle) you may have children at the school in Heaton Park Road, which is to be pulled down and possibly not rebuilt. They would then have to go to Sandyford or Chillingham Road in all weathers and through more traffic. It needs only united action to prevent your school being taken from you.

HISTON notice column 3.

PORTSMOUTH you may object to the rates being spent on the Lang-stone Harbour Air Base, a scheme outside the primary functions of local government, when the city has already provided a first-class air base (entirely from the rates) which is run at a loss increasing year by year. There is already considerable opposition among the Councillors; they are your elected representatives—make it quite clear what YOU want.

SELBORNE (Hants.) perhaps you have already protested against the construction of a 60ft.-wide by-pass across 800 yards of land and lanes between Selborne and the Hanger, both associated with Gilbert White, the naturalist, whose grave lies in the Saxon churchyard. The plan, objec-tions to which may be notified before the end of this month, shows that the proposed road will run under the Hanger and cut through part of the house where Gilbert White lived, and will involve the widening and and will involve the widening and straightening of some of Selborne's loveliest lanes. It will ruin the village and it will be of little use when it is finished. Many protest meetings have been arranged; but why protest? The Alton Rural Council (which refused to put up 30-mile-an-hour limit signs in the village on the ground that there was not enough ground that there was not enough traffic) is too big for its boots. It is there to serve the people, who should therefore request that their representatives should obey them in dropping the scheme.

SOUTH LONDON then look at columns 1 and 2.

PADDINGTON-column 2.

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