SOCIAL CREDIT, September 24, 1937

As a Chancellor of the Exchequer in the early war years, I witnessed the mass consipping of Tribes, by maintaining exchange control, find them-
A Confused Governor

Mr. GEORGE H. EARLE, Governor of the New England Mutual Insurance Company, said: "The fundamental problem of the United States was the displacement of man by the machine."

His remedy was the raising of wages, the formation of a great public programme, and reciprocal tariff agreements.

There is another instance of a responsible person putting his finger on the spot—the "machine"—and immediately taking it off again. His proposed remedy was to solve the problem the he has himself indicated, for which he cannot take the responsibility of inventing a way of shortening their hours is merely to restrict production.

Mr. EARLE must improve the wages of men operating the machines is merely to raise wages by the same amount, and the resulting increased price leaves the purchase of purchase as it was before, very much short of the output.

Doesn't Mr. EARLE do? When the best financial policy refuses to monetise and disburse the increment of output the machine has realised? Why persist in dodging the financial register in the woofp? ...'

MR. HASE'S WORK MACHINE

"From the Mechanic Register for 1896"

A very simple but ingenious piece of mechanism has been placed on the floor of this (Chelmford) prison, invented by Mr. Wm. Haase, of Saxthorpe, in Chelard. Mr. Haase, who is manager of the Norfolk, denominated a hand-crank machine, it turns out to be a machine like a chaff-cutter; has two handles; a force-pump is conveyed, into which a full or half barrel of the turning time, all the machine pumps it out of one barrel another to the other. Why should not the machine of admittance, without waste. An index is attached, by which the governor can tell the number of revolutions the wheel performs in a given time; it can also be made hand to be done when wheels are worn, or it may be turned with ease by a hand. —Chelmer Chronicle.

Now So We Know

The report of the Australian Royal Commission on banks and finance, that has been issued as we ventured to predict when the Commission was appointed, its report to the Australian banking and financial system is almost beyond criticism. On

Bankers' Bluff

"Whatever else it will do, the new money institution is not going to help to make more money available for the people of Alberta, Mr. Aberhart has let loose downright statements this week in the province for the "measuring of currency"—on other people. For the looting of more money.

The only way to increase the supply of credit is to increase the demand. Banks and other corporations are not going to rush to hand out new credit when their own dealings already embrace a deluge of words about the need of people far-fetched. Why have these patriotic gentlemen, the Scottish & Australian banks, the Provincial Bank, the Citizens' and Commercial, not been done, or being done, as much as the people have been asking for.

As to prosperity the people have not yet been asked for. Mr. Aberhart's remarks to what Mr. Eden said but the prosperity he referred to is only commodity and, as we know, still leaves such a vast amount of poverty that our distressed across have by no means disappeared and the great bulk of the population still lives from hand to mouth. As to prosperity what the Government is doing appears to be making us strong where we were weak.

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In his speech to the League of Nations, Mr. Anthony Eden, the British Foreign Secretary, referring to the achievements of his British Government, outlined the extent of the rearmament already carried out, and said in progress, as also anticipated in the last five years, a considerable measure of the aid has already been brought to that end. There is truth in what Mr. Eden said but the prosperity he referred to is only commodity and, as we know, still leaves such a vast amount of poverty that our distressed across have by no means disappeared and the great bulk of the population still lives from hand to mouth. As to prosperity what the Government is doing appears to be making us strong where we were weak.

The best possible way of throttling off all the trouble he has himself indicated, for which he cannot take the responsibility of inventing a way of shortening their hours is merely to restrict production.

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The girl who "wouldn't touch a penny she hadn't earned ..."

Diana Diederhard: "Well, you know what I think. I don't believe in having money without working for it; if it would be desirable, she should have to be more like your personal Elvids even if they are possible."

Hope Newday (for the twentieth time): "If nobody did any work then there would be no money at all. That's why I can't stand it when people drown themselves for a birth. I can't see why you think? It's marvellous ... too, too romantic, just like a writer or a sailor about him, was moved to savage irony.

It is to me mere twaddle, and unkind twaddle at that.

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The Freedom of the Press

BEFORE the magistrates at Stockport on August 20 a journalist was prosecuted for an article in the Stockport Official Secrets Act. He was charged with refusing to disclose the source of certain local police information supplied to him by a newspaper.

Both the Institute of Journalists and the National Union of Journalists are making strong protests against what they regard as an attempt by the Home Secretary to render it possible to refuse to disclose the source of dangerous information to the Liberty Press.

The Official Secrets Act is in our opinion much more an instrument of high-pressure journalism than a measure of governmental policy, and therefore our sympathy is with the Stockport journalist, and above all, with the particular careful wording of the Institute of Journalists.

It is true that the principle involved in the compulsory disclosure of sources of information to which we invite the attention of the writer of this article, this country, and also particularly in Alberta, as being more likely to provide a safeguard to the freedom of the press than to jeopardise it.

The freedom of the press is a free country's greatest safeguard. We believe that influence that operates to suppress the truth or to supplant the voice of the people should be made known to the public, is a menace to that freedom.

The Province of a country, which should be an instrument of the will of its people, can be destroyed by the suppression of the press, and therefore a legal validity of legislation directly enacted.

It is generally, however, two main sources of pressure which can operate on the press without the knowledge of the public or even the competent organs of the law. They are the advertisers, who can withdraw the support of newspapers if they do not conform to their wishes, and the banks, who can withdraw credit facilities readily if the newspapers refuse to advertise their products.

Such pressure is irresponsible and mischievous. We know that it occurs and we are interested in preventing it. It is the influence of the press and a fraud upon the public.

Against such influence the press needs legal protection, since it cannot be vicinised by an irresponsible interest for partying with the law.

Such a law would assume or enact complete liberty to express opinion or argument, regardless of the views of the Government, or the actions of its members.

It would require any newspaper to publish, on receipt of official instructions, and also to give an account of its progress together with the source from which it had received such instructions and after publication in the ordinary way of any undertaking with regard to its equal publicity, on demand, to the source from which it was obtained.

Such a law, it should be noted, is the law which was agreed upon by the delegate of the United States, and which was inserted in the constitution of the province of New South Wales and accepted in its present form by the people of that state.

It is a law that it is hoped will facilitate full disclosure of all the facts in certain circumstances when that is the opinion of the public unless the rest of the facts were also published in the same manner by the same means by the same people by vested interests and to protect the press from victimisation by any interested party desirous to suppress the truth or part of the truth by methods which are hidden from the public.

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**SHORT STORY...**

**BY CHARLES JONES**

**The Lobster Claw**

**WHEN I first saw Cornelius Conway he was boating with pain. I was fortunate to be a second-class passenger on the ferrying boat on the Porcupine River, which runs out of Point Victoria, where, in a flowing tide, the currents of the norrows snatch, and he was rocking and dinging a boat, a rocky bottom inshore by cutting capers on his feet like a man in the grip of a devil.

When I pulled alongside I found he had a wound under his left arm which looked infected in a baited line, and out of the smother of brown blackblader an evil infection was working. The hand which had been in a devil's grip indeed. The sweat was running over Conney's face, and his yells would have turned a screaming wind.

I was told that there was a turned stone off a crab pot, and in a crevice Corny had his enemy extricated from the rotting strings and tangled wad of the net, with one claw trusted up in a soaked eider and the other out of action.

"Now, there's a gurt fellai!" said Conney, strengthening up and noosing his bow. The barnacled old lobster in the bottom of the boat looked as watery as an ancient toad. He was a large fellow, and to him man this way has seen a bigger.

***

It was this incident which gave point to Corny's gorm's remark when the longhommers woke in the morning to find the fishing house a month or two ago. Facing a link which, when the weathered face was like a mahogany box, he almost fell for a postcard.

"They'm got us, Mog. They'm got us!"

And a minute later I look of Victorea a year ago."

And there, to him, was a fact that a dead lobster doesn't gain five pounds in a twentiethem, that was substantially true. The trouble arose when the men in the Rocky Mountain Council was handling the matter of a sewage outlet and the whole affair was on.

Corny, who didn't want the inshore water fouled up, was in a fix. He knew more about the tides than anybody, but he could take a hint, and just as much apart from the whole yawning sea beyond him in wanting the outfall feet out.

***

Most modestly folded his paper and went away. A few days later he was dressed up in a serious gait which had been folded so long that the trousers were ribbed with transverse creases, and he went about with a straight back and free movements.

"Now I 's the t珉e," said Corny, "I'm off to Sydney."

"Now I ain't," said Mog, removing a row lock and settling on the gunwale of Corny's which was smartly varnished. Corny was a compaypin' twinthy liverpool an' Alberta. For residents who don't matter, of a sudden we all say, all sea-travellers, folks to that part wants to go to Sydney. It bein' their business to keep in touch, the Board of Directors gets to know this, they calls you, we'll say, as Cap'n Corny, you 'ain't under orders to make port of Sydney."

"What 'y' do? says them. "You, 'Ay, Sir. Port or Sydney?"

"Port, Sir."

***

It's just the same with this sewer. We all wants it to go 600 feet out to sea. That's our port of Sydney. Scow.

"Y'se, now an' time to talk 'bout lobsters an' sewer pipes."

But the credit-card logistics man paid on the back of the pipe, 'remember that Ministry don't stand by manners. It means—serve!'"
It is inaccurate, not to say intolerable, for him to tell Albertans that the trouble has been lack of loans and not lack of credit. They are debt-ridden to the last degree. This passage from "The Alberta Experiment," by Major Douglas, gives Albertans the answer to the false argument of Mr. McKenna:

"To understand the extent to which the Province of Alberta competes with the Federal Government in particular and the world in general, is riddled with debt, it is necessary to comprehend and approach the problem in mind that the major portion of the population enters the Province, whether by immigration or birth, in possession of little or no money. The Province does not grow money, it grows wheat. The earlier settlers were for the most part home-steaders, taking up a free quarter-section (160 acres) of Government land which they developed. They required money to buy supplies, to develop their land, to feed their cattle, for education, medical services, agricultural implements, as well as for immunities. They obtained this money from branches of the banks which were established on the prairie, giving as security, promissory notes and bonds which their produce was sold, and generally secured by chattel mortgages.

As an illustration of the process, Major Douglas gave the following instance which had brought him to his attention in Alberta:

"A branch manager was sent out by one of the eastern banks to open a branch in central Alberta, and conducted with a loan of 20,000 dollars at 5 per cent interest, the 20,000 dollars was the bank's own capital alone. Within six months of opening his branch of the bank, the official in question had loaned 600,000 dollars on the basis of his 20,000 dollars. So that the bank's 20,000 dollars in bills, due to ordinary banking business. This situation, after being achieved without the involvement of the central bank, creates a deposit. The average rate of interest charged on the $600,000 was 8 per cent, so that the profit on monetizing the borrowers' credit was 48,000 dollars per annum."

Mr. McKenna's argument is evasive and unsound in the extreme.

First of all, it suggests that it is necessary for depositors not to draw on their deposits when the banker has made a loan. This is ridiculous and Mr. McKenna knows it.

He could not defend his suggestion that granting a loan has the effect of making it harder for the Alberta bank to keep his own cheques honoured while the loan is outstanding.

He could not defend it because it is untrue. Secondly, he makes a great fuss of the fact that a deposit figure as a liability in the bank's books, but he never once refers to the fact that every loan stands as an asset in the same book.

Is this really the best that the Chairman of the Midland Bank can do in an attempt to discredit Social Credit? Mr. McKenna is even naive when he admits that money at present owes its value to the very fact that its issue is restricted. He claims that if the unbankers' complaint was true, the Alberta Bank lends is not usually cash, but his ability to pay—"in other words, his credit."

His credit! Mr. McKenna had better watch his step; this is much worse than his admission that banks can create credit—the credit of the community. It is a claim that they own it.

Perhaps the most revealing of all Mr. McKenna's remarks is his definition of "Real credit." It is, in his view, the ability to pay money when required. Money! Compare that with some Social Credit definitions.

Real Credit is the ability to deliver goods and services—Financial Credit is the ability to deliver money, and it should reflect the worth of the loan. It is the goods that the Albertan people want and can produce, and they demand that their banks should be financial until the Albertans can consume all the goods they want.

Furthermore, that the Midland Bank Acts have as their object the control of banking in accordance with the results desired by the people, Mr. McKenna starts with the handicap of being obviously prejudiced.

With such a handicap he should have chosen his language and his arguments more carefully. Nor is he much assisted by the fact that his own words have been quoted by Social Crediters for over 15 years, and yet the first time he has ever taken notice of the fact in 1937 in Alberta.

The Editor
**Parents Hold Out In Demand for School Buses**

When the new senior school Manningtree opened on Monday, parents of children too far away to walk to the new school, just over two miles away, to attend, were asked to send their children to the new school and offered a conveyance. The parents maintain that a conveyance is not enough and that the Board should also provide a school next to the distance the children will have to travel. The parents also feel that the Board is not fully justified, and intend to safeguard our children by not sending them to the new school.

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A meeting of parents who are on strike was held, the following resolution was passed:

**Resolution**

That we, the parents, are not satisfied with the conveyance being provided, and we therefore demand that our children be sent to Warners School.

The Secretary, Mr. A. J. Evans, announced his resignation on business grounds, and he failed to see how they were going to carry on. The resignation was accepted with regret.

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**They Should Demand Cottages at Luglassh**

The entire population of the village of Luglassh is out on strike because, it was said, they have been driven out by the Board of Education. Ten owners, Mr. Nelson Lander, a resident in the village, said they have been driven out because people from towns are buying up our cottages at prices we cannot pay and converting them into country cottages. The remaining cottages are being condemned one by one.

"We have nowhere to go, and our young men and women cannot marry, for they have nowhere to live."

**DICTATOR**

One winter, many years ago, as unusually heavy snow fell, some crofters, who were standing still, decided to organise a petition to the City Council for council cottages. Mr. Nelson Lander, a resident in the village, said they have been driven out because people from towns are buying up our cottages at prices we cannot pay and converting them into country cottages. The remaining cottages are being condemned one by one.

"We have nowhere to go, and our young men and women cannot marry, for they have nowhere to live."

**DEMAND SERVICE FROM YOUR SERVANTS**

Local grievances are apt to force themselves on our attention. We experience them—our noses contract to the smell, our legs have to walk the extra distance. Our bus and step-up (as well as the children) suffer anxiety when our children have to cross a road too far away to walk to the school, four times in the course of the day. Then comes righteous indignation and we say that, as democrats, we have a right to have these matters remedied; and when indignation has reached action and we obtain plentiful evidence that others are equally insistent on a remedy, then it is necessary to do just what society do to have the "appropriate quarter." These are the alternatives we are in the habit of adopting nowadays (the definitions are from the "Shorter Oxford Dictionary").

By Deputation: a person or body of persons appointed to go on a mission on behalf of other people. By Petition: a method of formally and respectfully, or humbly requesting, or making a written submission addressed to a superior person or body in authority soliciting some favour, right or mercy or the redress of some wrong or injury. By Protest: a formal declaration of dissent from, or of consent under certain conditions only, to some action of the Board's, by a Resolution: (passed by a meeting): a formal decision, determination or expression of opinion, on the part of a deliberative or other meeting. Now most of these seem suitable. Our representative was elected by us to get us the results we wanted—that is, he has been elected by us to do it. It is not suitable to send him away to beg of him, to beg of him, to declare dissent from, or to express an opinion to him. All we want him to do is to tell him. Here is the word: DEMAND: a word to ask for with legal right and authority.

**EIGHT THE**

Of course, we were told, the Board of Education had not to be interfered with; it had its own way of doing things. Well, we don't think the Board of Education always has its own way of doing things. We've been told that it is the Board of Education's decision that the children should attend the new school, and we have been told that the Board of Education is right, and we have been told that the Board of Education is the Board of Education.

"Then as sent it down 'ull take it away."

His attitude enraged the villagers so
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The Economic Crisis. Southampton Supplement.

The World of Tomorrow.

We Will Abolish Poverty ...

CHESTNUTS

The Gospel of today: Put not your trust in rich, but put your riches in Trusts.

The thing which the plowman waters is the supply of the Income Tax.

The one that ever grows smaller when consumed is debt.

Hot air can take a balloon up a long way, but it can't keep it there.

Remember that while it takes two to make a bargain, usually only one gets it.

Men who have to work like the Devil will not get the plenty of the world.

The difference between the financier and the car-buglar is that the financier gets in on the ground floor and the car-buglar at least leaves you the house.

The difference between an ancient pirate and a modern financier is that the one plans to get his plunder and the other to make it.

There are many who will tell you that what they want. The answer to all this is so patently obvious to readers of Social Credit that they need wonder if they are dreaming some great truth.

All the world seems bent on finding work for people who really want good, and whose services in making the goods are not required.

We Will Abolish Poverty

Below is the form Parliament 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.

ELECTOR'S DEMAND AND UNDERTAKING

1. I know that there is great poverty in this country and that poverty is quite unnecessary.

2. I demand that the government shall raise the real wages of the workers and lower the prices of essentials so that all people may enjoy all the benefits of them.

3. This demand will not be harmonic to their present position that they have used their position as large creditors to force unremunerative sales on the people.

4. I want to say that this has been so patently obvious for some time and that the answer to all this is so patently obvious to readers of Social Credit that they need wonder if they are dreaming some great truth.

PASTEUR

In relation to the orthodox economists of today Major Douglas occupied the position that Pasteur did among the orthodox medical men of the Nineteenth Century.

From Money, U.S.A.

SOCIAL CREDIT SUPPLEMENT

(Confidential to Douglas Cadets only)

WHAT IT IS

It is a well printed house organ of Social Creditism, containing technical, internal and confidential matters of special interest to Douglas Cadets only.

CURRENT ISSUE

The Treasurer's Report for January 23rd, 1937

NEW AREAS

We will abolish poverty.

For this They Died

For this, they died. It is eloquently said by the Spanish Government that this is a war against the exploitation of the exploited.

In common with every other country, the production of goods and services in Spain proceeds at a greater rate than the issue of money (money) by which they are distributed. From this basic defect in the distribution of the money system arises the struggle between the "haves" and the "have-nots".

The struggle takes many forms, such as the fight between labour and capital, agriculture and industry; producers and consumers and of both with the middleman; the big monopoly and the small producer or manufacturer; and so on.

This interminable warfare in Spain has become a most bloody civil war. And it is waged over the division of an insufficiency of money, although Spain could provide by direct production and exchange with other countries sufficient of the essentials of life for all its citizens. The Spanish people suffer a shortage, or black market prices, as the result of an overproduction of goods.

This may seem to be an oversimplification of the Spanish situation. But it is not the only factor in the struggle, the intervention by foreign governments, the opposition of Fascism or Communism or Fascism, even the religious question, that all are involved.

France's decree, from which I have quoted above, refers to "a chronic state of overproduction." Quite obviously it is intended to overcome the situation in respect to wheat, not by enabling people to buy all they want, but by compelling production. "Poverty in plenty" is its slogan. And this Spanish Government has already made clear that its policy is similar to that of the decree, that the means of production would be employed, and, of course, a different set of means would be employed.

Spain has been brought to bloody civil war because the people have allowed themselves to be misled into quibbling over methods of distributing an insufficiency, when in fact its creation, and the solution, is much broader.

This is the case in Spain today. This will be the case in Europe tomorrow unless we act, and act now, to prevent it.

J. DESBOROUGH

TRAINING FOR JOBS THEY MAY NOT GET

Two of the new vocational training centres for R.A.F. men who have completed six months' course in such trades as carpentry, engraving, hairdressing, hotel waiting, machine scraping, metal finishing, metal painting, plastering and other trades useful to men who have had little or no experience of civilian employment.

The Ministry of Labour, says a Birmingham newspaper, "is endeavoring to find work for those completing the course."

This is not meant to be funny, and in fact the North Mail as recently as August prepared a meeting of the Confederation of Shipbuilding and Engineering Unions, and which concern at the Government scheme to train shipwrights, etc., on leaving the Army, for the shipbuilding and engineering industries.

A statement issued after the meeting declared that it was felt that it would be a serious menace to the industry if large numbers of partially trained men passed through these centres into the industry each year.

The answer to all this is so patently obvious to readers of Social Credit that they must wonder if they are dreaming some great truth.

Get your SOCIAL and COMMERCIAL STATISTICAL, seeing as how of each IS.)

To the Workers oblivious to the real political imperative to get your SOCIAL and COMMERCIAL STATISTICS, seeing as how much the profits of industry, AND, I.O. intends to make all the workers displaced by the coming, do the government for Industrial Organisation, popularly known as the C.L.O., distribute to the workers.

There need be no slump, though there may be "unemployment," but as they can have a method of its distribution have been known. This is not meant to be funny, and in fact the North Mail as recently as August prepared a meeting of the Confederation of Shipbuilding and Engineering Unions, and which concern at the Government scheme to train shipwrights, etc., on leaving the Army, for the shipbuilding and engineering industries.

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