

**Marriage By
Permission
Only**
Page 4

**Terrorism In
Your Name**
Page 6

SOCIAL CREDIT

WE live in the Power Age, with ability to produce wealth enough for all. This paper exists to champion The People's right to proper distribution of this wealth; to declare the subservience of all financial and other institutions to The People's will; and to demand the National Dividends our country can well afford, so that all may enjoy the Plenty that is now possible.

**Another
Wireless
Ramp**
Page 7

**Banks Stop
Air Raid
Precautions**
Page 8

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FRIDAY, MAY 6, 1938

Weekly Twopence

TAKE YOUR CHOICE

SPEAKING on "The Impact of Science Upon Society" to the British Association for the Advancement of Science at Blackpool in 1936, Sir Josiah Stamp (a Director of the Bank of England) said:

"Direct taxation 30 years ago in relation to its effect on individual effort and action seemed to reach a breaking-point and was regarded as psychologically unbearable at levels which to-day are merely amusing. The copious protection of women's dress then would have looked upon to-day's rationality as suicidal lunacy. One hesitates to say, therefore, that resistances to scientific changes will be primarily in the difficulty of mental and physical adjustments. But there can be little doubt that with the right applications of experimental psychology and adjusted education, the mind of man would be still more adaptable."

In other words, by the "scientific" administration of tax-propaganda, we can "educate" the people to stand a lot more taxation yet!

Science! Education!
Bank directors know what *they* want, but is it what *you* want?

Do you like tax-burdens which to bankers are merely amusing? If not, it is time you got busy, and put in a spot of action to "educate" your paid public representatives to act according to *your* will about this taxation matter.

You can, if you will, act in such a way that instead of being a laughing-stock and a tax-slave of the banker, you can swap the tax for a laugh.

Tax the Bank and laugh yourself, or be taxed and laughed at by the Bank.

Take your choice!

PRESS 'EDUCATION'

IT is perhaps a cruel thing to say that the press is nobbled and now instead of being an instrument of freedom it has become a reptile of the basest sort. The function of the press is to chronicle small beer, to tell us who is dead and damned, or hanged, or married, to print the list of shares, to let the public know what theatres are open, and when the glove fight and the football match come off . . . In fact, to be a pimp of news for the public at a penny."

From "Don Roberto," by A. F. Tschiffely.

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It was probably at Ernest Sutton's

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TO THE BRITISH TAXPAYER

DO you realise that securities probably amounting to nearly £10,000,000,000, were acquired by banks and financial institutions at your expense during the last war, and the years succeeding it? If you do not, do you realise that it would be possible for this country to be free of taxation even under existing circumstances of re-armament, if these securities were placed at the disposal of the taxpayer?

If you do not like paying taxes, most of which are concealed and which you pay in

prices, instruct your Member of Parliament to vote against the Budget until a statement is made:

(a) of all the securities held by banks and insurance companies either directly or indirectly and their present market value (not their book value) together with the subscriptions made by cheque money by the Bank of England, Joint Stock Banks and Insurance Companies to New Issues of all descriptions since 1914.

(b) What alteration in the control of the Bank of England has taken place since 1914, and whether any such control either expressed or implied was ceded to American interests during the European War, and the connection if any of Lords Reading and Baldwin with such cession of control.

C. Douglas

Another Rates Ramp

Wolverhampton Ratepayers Preparing to Resist

TREMENDOUS indignation at the general high level of the rates and assessments is being expressed by residents of Wolverhampton, where at one time the cost-of-living index was the lowest in the country.

Guided by an energetic Lower Rates Association and well supported by the local press, the citizens are learning just where most of the money they pay goes to, and they are not pleased to hear that over half of the £500,000 they pay each year in rates goes to produce exactly nothing.

Within 23 years, Wolverhampton has increased its debt to financial institutions by no less than 392 per cent. Spread over Wolverhampton's population of 135,000, the debt of every man, woman and child to these pernicious corporations is over £45, for the outstanding debt of Wolverhampton now is £6,428,382. In 1914 it was £1,307,256, and this was bad enough.

But since the beginning of the war Wolverhampton has become far richer in its industries and public services—that is, its real wealth has increased. It is ludicrous

that the richer Wolverhampton becomes—or for that matter any other town—in its material assets, the deeper it finds itself in financial debt. The financial ramp of which this is a result already has been explained by such authorities as Mr. Reginald McKenna and the *Encyclopaedia Britannica*.

The same thing is happening all over the country. The aggregate local government debt in England and Wales now approximates to £1,500,000,000. Can this ever be paid off even without present extensive borrowings? Well, we ask you!

Interest and redemption charges on the increasing debt are becoming fantastic. Fortunately, they can be removed—at least to the extent of the 80 to 85 per cent. of the loans which are believed to have been created costlessly by financial houses. And they can be removed without the slightest deterioration of the social services.

All that is needed is action. Action by a few determined ratepayers to make their rightful will prevail will set whole districts moving. If your town isn't moving, set to and get it going.

ANOTHER PLAN!

THE work-god is at it again, and this time he is allied even more closely with the rates-and-taxes and keep-you-where-you-are deities. Strange as it may seem, the emissary of this god has assumed the guise of a Minister of Health, to wit, Sir Kingsley Wood, none other than he over whom, by united and rightful action, citizens of this country won a victory on the question of increased assessments.

The new vicious five-year plan is to spend some £500,000,000 (after the present armament racket has temporarily spent its force) in building and in road-making. Not to meet the wants of ratepayers, but (a) to insist again that if a man does not work he shall have no money tickets; (b) to increase the stranglehold of the financial institutions and the Treasury on local authorities; and (c) to get the public still further in the debt of financial institutions which create (out of nothing) loans to finance these schemes.

A backbone of State and municipal employment is said to be the whole idea of this plan. That in itself would be bad enough, but it is just as potent as a rates-and-taxes ramp. And remember, rates and taxes are not primarily a means of getting money. Their power lies in the tyranny which they can impose upon your liberty. Read the note to taxpayers at the head of this page. Get going on that and resist the creeping tyranny the bureaucrats are "planning" for you.

A NEW ENTENTE ?

IT was no accident that the fall of the exchange value of the franc last week coincided with the arrival in London of M. Daladier, the French Premier, and M. Bonnet, the Foreign Minister. This fall, with its implied threat of further "exchange instability," was undoubtedly an important factor in the negotiations.

Said the French paper *Canard Enchaîné* of the slump in the franc last October, "The business man of the City [of London] is opposed to our social reforms. 'So you want to keep your 40-hour week?' says he. 'All right, just see what will happen to the franc!' And we saw."

British finance supported French finance in its fight to lower the French standard of living then, just as French finance had come to its assistance in a similar worthy cause in 1931.

This time, however, the stakes were bigger. Finance in France has practically won its fight to reimpose the old low standards temporarily raised by the Popular Front Government, and the issue was, it would appear, control of French foreign policy.

Apparently, a part of the policy imposed on France was to weaken her attachment to Russia, and her support of Czechoslovakia in resisting German demands. This, at least, would explain the fact that both the German and Italian Embassies were informed immediately of the outcome of the talks, whereas that of Russia, France's ally, was not. In this connection another report is significant. It is that agents of Dr. Schacht are touring the German-speaking areas of Czechoslovakia, telling industrialists that financial interests in Britain are to co-operate with Germany in the exploitation of the Danube basin countries. Support for this report comes from the *Wick*, which states that a very well-known insurance company is being specifically mentioned as the channel through which credit will be advanced by a merchant bank linked with the Bank of England.

One thing is certain, anyway; these people are playing with our fate and that of our children. They will continue to do so just as long as we fail to unite and demand the results we want.

M.W.

POWELL OUT

MR. G. F. Powell who was sentenced to six months' hard labour for alleged libel has at last been released a month after Mr. Unwin, having served about three months of the sentence.

No further details are to hand, and it is expected that Mr. Powell will at once resume his work in collaboration with Mr. Byrne.

M.H.

THEY'VE PUT ANOTHER NAIL INTO THEIR OWN COFFIN

SIXPENCE on the income tax. Bad for us—but worse for those who have pressed the Government into imposing it. The over-taxed public is getting to the end of its tether, and, more important, it is becoming wise to the nature of the swindle that is causing its distress.

Every extra sixpence demanded by Big Banking—whether it be on to rates or taxes—is another nail in its own coffin.

In principle, there is no difference between rates and taxes. Nor is there any difference between John Smith, ratepayer, and John Smith, taxpayer. In each instance the twain are one: the self-same swindle, put over by the self-same fraternity upon the self-same public. It cannot be long before this will be obvious to everybody.

The intelligent public awakening, now evident in every part of the country, can be traced directly to the principles of action laid down by Major Douglas four years ago at Buxton. It is the fruit of the untiring effort of the Social Credit Secretariat, together with those who have associated in its policy.

Particularly noticeable is the acceleration of success during the past twelve months. We are rising on a geometric curve of achievement. At the present rate we shall, in a reasonably short time, have a backing more solid, more sincere, more safe and more powerful than that of any other movement or institution in the world.

Then Budget Day will be a day of rejoicing and festivity.

Help to bring that happy time nearer by becoming a regular subscriber to the Secretariat Funds.

W. WILSON
Asst. Director of Revenue

Every Man Is Worth Two—In Association

POST ONE OF THESE FORMS TO-DAY

To the Treasurer, Social Credit Secretariat Limited, 163A Strand, London, W.C.2.

FORM A I wish to become a Registered Supporter of the Social Credit Secretariat, Ltd. I can afford to pay £ : : a week month year and enclose my first contribution.

Name

Address

Subscribers to Social Credit Funds under this plan who are also direct subscribers to the Social Credit newspaper are entitled to receive the Monthly Supplement.

To the Treasurer, Social Credit Expansion Fund, c/o Social Credit Secretariat, Ltd., 163A Strand, London, W.C.2.

FORM B I enclose the sum of £ : : as a special donation to the Social Credit Expansion Fund, to be expended by the Administrators at the sole discretion of MAJOR C. H. DOUGLAS or his nominee.

Name

Address

Views On Our Budget

ACCORDING to the *News-Chronicle*, "French experts of all political shades admire two features of British financial policy: the Chancellor's courage in decreeing and the public's courage in accepting heavy increases of taxation..."

An American writer, however, says, "England, land with the biggest income-tax, has raised its taxes again. Just another reminder why it's swell to be American." (If he only knew, he's got it coming to him, too.)

★ COMMENTARY

Perhaps you've read these items in your newspapers—our comment will give them a new significance

Democratic Responsibility

THE Bishop of Liverpool (Dr. David) in a recent speech pointed out that "it was a democratic principle of this country that if a sufficient number of people wanted a thing sufficiently and pressed for it they would get it."

To which we would add that the responsibility of exerting the pressure belongs to the people.

Aircraft and International Finance

AMONG the delegates chosen by the Air Ministry to visit the United States and Canada to investigate the obtaining of supplies of military aircraft is Mr. J. G. Weir, who is a director of the Bank of England, Special Areas Reconstruction Association, and Securities Management Trust.

This visit is regarded by many as a queer business, considering we have fully equipped and efficient factories capable of getting busy on the supply of aircraft with no orders.

Was it via the Bank of England came the order to reduce the strength of the Navy by one-third (Mr. Baldwin announced this decision to a "hushed House" some years ago); to change over from coal to oil; to boycott home development of aircraft in favour of foreign supplies?

'Sound' Finance

SAYS a leader in a provincial paper: "In the middle of this twentieth century it seems strange that rural cottagers should be dependent for their water on such primitive and precarious sources as tubs and wells."

But then, "sound" finance is strange to the requirements of life and health. The patience of the people who are the victims of "sound" finance is stranger still.

Redress for Widows

THE perilous economic position of women is clearly shown by the Inheritance Bill which has just been given a third reading. This Bill seeks to make it impossible for a man to leave all his money to another woman to spite his wife and children.

Several speakers doubted the Bill's efficacy. The only way to protect women fully is to give them all National Dividends.

Starve for Fitness

IN spite of the historic dictum by a well-known doctor Member of Parliament that a little starvation is good for the unemployed stomach, a good many people are beginning to see through the savage absurdity of the Fitness Campaign.

Mr. Comyns Carr, K.C., for instance, has been saying that it is a cruel farce to conduct a national fitness campaign and at the same time keep the people from the boon of cheap food.

Milk and Health

AN inquiry by a committee under the chairmanship of Sir John Orr shows beyond doubt that a little extra milk works wonders on a child's constitution.

The work of the committee began in 1935 and covered 8,000 school children. Some were given no milk, some one-third of a pint, and some two-thirds of a pint. Improvement in children who got two-thirds of a pint was almost double that of children who got only one-third of a pint. Those who got the maximum milk ration gained 4 to 6 per cent. more in height during a year and 9 to 10 per cent. more in weight than those who only got biscuit but no milk.

Benefits of Taxation

"THERE is no reason from the economic point of view," says *The Times*, "why the extra taxation should have adverse repercussions on business activity. After all, the proceeds will be spent and the money will be kept in circulation."

On the contrary, the bulk of taxation goes to repay debts to banks and is extinguished.

Magor in London

MR. ROBERT JAMES MAGOR (the man who Failed in Alberta) is in London. Mr. Robert Magor is chairman of the Board and President of the National Steel Car Corporation of Canada, and, according to a London gossip writer, if any man were to be chosen to co-operate with the British Government for the building of

shells in the Dominion, he would doubtless be the first to be called on.

Mr. Magor's interests range from mass building of heavy steel railroad cars to the making of armaments for the Canadian Government, not to mention such activities as took him to Newfoundland (where a "sound finance" commission has superseded democratic government) and Alberta.

Dope

"THE arrival at Southampton to-day," says the *Aberdeen Press and Journal*, "of Don Bradman and his colleagues meant that other topics of conversation will fall into insignificance for the whole of the summer."

The Romans kept their public quiet with bread and circuses. We keep them quiet with physical jerks and test matches.

LETTER FROM CARLYLE TO EMERSON

"May the Lord deliver us from all Cant: may the Lord, whatever else He do or forbear, teach us to look facts honestly in the face, and to beware (with a kind of shudder) of smearing them over with our despicable and damnable palaver into irrecongnisability, and so falsifying the Lord's own Gospels to His unhappy blockheads of Children, all staggering down to Gehenna and the everlasting Swine's-trough, for want of Gospels."

"O Heaven! it is the most accursed sin of man: and done everywhere at present, on the streets and high places at noonday! Verily, seriously I say and pray as my chief orison, may the Lord deliver us from it."

King Spud

IF the Chancellor can lay out ten millions on storing food (no complaint about that) why can't he lay out a few on GROWING food?

Let's encourage the growing of potatoes here, now.

The potato can be turned into meal or flour and easily stored. The potato contains more real "feeding-power" than almost any other crop.

Germany grows and stores millions of tons. Perhaps the French leaders, here to-day to talk about the forces of defence, will ask the British Government to put King Spud on the agenda.—*"Daily Express," April 28.*

At present farmers who grow potatoes without a licence are liable to a fine of £5 for each acre. This is known as "planning"!

THE TYRANNY OF TAXATION

WE Social Crediters are sometimes dubbed "cranks" when we uphold the statement "that taxation is robbery." Yet if we look at the principles of taxation and all the implications which arise therefrom, we are driven by the ruthless logic of facts to admit that it is a considerable understatement of the present taxation system.

MOST people would admit that some form of taxation is necessary for public and State services. It should be remembered that the true theory of taxation is that the citizen should give a portion of his services or the result of his services for the general benefit. It follows, then, that taxation could easily be paid to-day in goods and services with considerable advantage to everyone, instead of the unbearable burden imposed by the necessity of paying our taxes in some form of money.

Total up the 1½ million unemployed, the known huge quantities of goods which are being destroyed, the far greater quantities (which are unknown) being restricted, and a source is revealed whereby taxation could be paid in full, with smiles instead of suicides. This would not suit our financial tyrants, it would take the whip out of their hands; we should grow too independent.

MAJOR DOUGLAS has said, in his admirable pamphlet, "Tyranny": "The taxation system is a device for exercising despotic pressure." Taxes must be paid in money—both local rates and State taxation. As the only organisations which have the right of creating money are the banks, it follows that they are the only beneficiaries of taxation.

Money taken from the individual's pocket for taxation purposes, depletes his power to purchase goods, and so the shopkeeper, who in turn is taxed, and is forced to include the amount of his taxation in the price of his goods, is robbed of his much-needed customers.

THIS condition of things gives irrefutable evidence that the money system is not doing what we want it to do. Money should be a mechanism for the smooth distribution of goods and services to the consumers who want them, but at present it appears to be a mechanism for the destruction of goods and services; in fact, it is the great dictator, instead of being our humble servant.

It is, at present, being demonstrated that the existing means of collecting taxation with its inquisition and army of officials is quite unnecessary.

The rearmament programme is being financed on borrowed money, and this money after percolating through industry has caused a rise in prices, thereby forcing the public to pay for rearmament now, and then again later on through direct taxation.

W. A. BARRATT



THE FIG TREE

A Quarterly Edited by Major C. H. Douglas

CONTENTS

M
A
R
C
H
1938

Contributions by

The Editor	Self Immolation
Miles Hyatt	The Second Reformation in Europe
L. D. Byrne	Alberta Leads
Charles Jones	John Glave in Search
W. L. Bardsley	Mr. Hawtrey's Giraffe: Part III
F. M. Angelo	The Present Economic Dilemma
A. W. Coleman	Australia and Credit Reform

Major Douglas on
The Policy of a Philosophy

R. L. Northridge, H. E. de Pré, E. J. Roberts,
Bernard Rowntree, Geoffrey Dobbs, B. W.
Kitching, B. M. Palmer, Herbert Bluen

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BOUND COPIES
of the second volume of THE FIG TREE from June, 1937, to March, 1938, will be available at 15s. each to readers who apply for them before May 1. Separate binding cases 3s. 6d. each, post free.

Mrs. Palmer Asks What Does Service Mean?

Letter from a Correspondent

Dear Mrs. Palmer,

I have almost converted someone to Social Credit—her only objection is that with national dividends, domestic servants will disappear, in which case she's against us! Can you write an answer to this in SOCIAL CREDIT?

Yours, etc.,

They are disappearing with great rapidity as it is, so in any case a national dividend is not likely to make things much worse!

This letter came from New Zealand, where the lack of domestic help seems to be causing much hardship. By the same post came a bundle of news-cuttings from the *Otago Daily Times* (also New Zealand) dealing entirely with this question. The letters, written by both mistresses and maids, were long lists of grievances from each point of view—very much the same sort of thing that we hear in England.

The biggest problem to the employer is the general inefficiency and scarcity of household help; of the employees, the lack of social status and freedom.

The president of the Dunedin Domestic Workers' Union says that few girls take up domestic service unless driven to it through economic pressure, and must therefore take whatever work offers. She continues: "A great many of the girls, through lack of incentive, monetary or otherwise, become shuffling, inefficient workers. The outlook is hopeless; the domestic worker is completely at the mercy of her employer as far as working hours and freedom go." She is pressing for legislation to regulate conditions of employment.

It would be difficult to find an occupation in which employers and employed were more discontented. It is generally admitted that girls will not enter service if they can find more congenial work, and that as a result mistresses have to be satisfied with untrained and even untrainable workers, that wages are low, and conditions sometimes unbearable. Whenever there is a boom in employment, as now, when more girls are being taken into munition factories, it is more difficult to find a maid; and if I am asked whether a national dividend would make any difference, I am bound to say that I think it will, though not in the way my correspondent thinks.

When people first hear of Social Credit, and consider for the first time the amazing prospect of a dividend for all, they usually think of it as something which will, in the natural course of events, be made available to all of us, one of these fine days, if we live long enough.

After a little more experience of the movement, a more disturbing fact forces itself on our consciousness. This national dividend, which was so alluring to dream of at first—we realise that we shall never get it unless something is done about it, and who is to take action if not ourselves?

At last we come to the realisation that, far from being something for nothing, the national dividend will only be won by an awakened and determined people alive to their own responsibility for getting what they want, and that this entails a mental revolution.

The people will have to strive for the

national dividend if they want it; no one is going to give it to them on a plate.

And when they get it they will be worthy of it; that is absolutely certain.

What has all this to do with domestic service? Quite a lot. Household duties are not the only unpleasant work in the world, and others besides maids dislike their work; and it would be the duty of those in charge of administration while the change over was effected to see that there was as little dislocation in industry as possible.

It would be perfectly easy to have everyone registered under their own occupations, with the proviso that if they refused to work during the first five years of the inauguration of the new era, they would not be entitled to their share of the national dividend.

The details of a scheme of this sort would be left to the experts; my point is that the people will not go through the struggle for power which will give them what they want without learning at least the meaning of the word responsibility, as they are learning in Alberta now.

One of the complaints of the employer of labour to-day is that young people are not capable of accepting responsibility—nor do they seem to want it.

I consider this to be the direct result of the system of spoon-feeding under which most of them are educated.

There is always someone ready to tell them what they want, and then to provide it for them.

You can trace the tendency right away through life, beginning with mass education, where the classes are far too large to give the individual the power of self-expression; health services, mass production amusements, cinema, B.B.C., etc.; mass production propaganda in the press, "keep fit" movements, so that it is quite unnecessary for the individual to think; in fact he makes a much better unit in a dictatorship if he allows others to do all the thinking for him.

And it's a dictatorship we are heading for, if not for Social Credit; there is no other way.

The struggle for the national dividend, then, whatever form it finally takes, must do this; it must break the mass hypnotism under which many of us are spellbound; must enable us to accept responsibility for our own actions; must make us more individual; must prepare us for freedom; and there is no doubt whatever that it must

eventually improve the relations between employer and employed by making one more fit to give orders and the other more ready for service, provided that it is service that is willingly chosen and not the result of economic pressure.

The answer to my correspondent's question has led me a long way, but it was ground that had to be covered before we could see the question in true perspective. The next part is easy to dream about, but not nearly so important from the point of view of present activities.

What will happen during the five years of the change over, or however long this period may be?

That is partly speculation and very fascinating to one who likes giving the imagination full play, so details may be filled in by the reader; but think of the revolution we shall be able to make in household management!

Every housewife will be able to have an ideal home and kitchen, with all the gadgets she fancies. She will not have to cut down the household accounts for food or clothing—if she keeps a maid she will be able to give her as pleasant a life as she wishes for her own daughters.

I feel convinced that this new freedom from care, with the new outlook on life and the wonderful new hope that will be irradiating every part of the nation's being will be sufficient to solve our domestic servant problem, and many other problems which in these bad old days seem so hopeless.

THE FIRST ANNIVERSARY

JUST a year has passed since the opening of the Social Credit Rendezvous. We can look back upon a very satisfactory period in which many new contacts have been made, and new workers have come forward to help in all departments.

On Thursday, May 12, we shall begin our second year. Those who can call some time during that day will have the pleasure of meeting two friends from Australia, whose warm support of our meetings during the year they have spent in this country has been much valued by all of us.

Though they do not wish to be mentioned by name, I feel confident that many readers will join me in thanking them for the encouragement that their tireless energy and enthusiasm has given to so many of us. Our kindest wishes will go with them when they sail on May 23rd. B. M. PALMER.

Paul Pry Unlimited

A TENANT of the Newark Town Council, along with other tenants, has received a demand from the Borough Accountant demanding full details of his income in order to ascertain whether he is eligible for a rebate off the standard rent of his house.

The Borough Treasurer, in his letter, adds menacingly:

"It is very important that you should state correctly the actual income received by the occupants of your house, as your figures may be verified with your employer, and in the event of your return being found inaccurate, you will be required to pay the standard rent without any rebate if you are allowed to remain as tenant, but you may be given notice to quit."

FREE COUNTRY

(A letter to the *Bradford Telegraph and Argus*)

THE BRADFORD BILL

SIR,— . . . In view of Shipley saying quite definitely "No" to Bradford, why should there be any further question of amalgamation of Bradford and Shipley? If this is a free and democratic country and one of the parties to a proposal has turned the suggestion down, then what authority in the country can force that party to accept the proposal?

If the Bradford Bill goes through, then this is not a democratic country because the expressed will of the people of Shipley has been thwarted.

Any suggestion that Shipley must accept amalgamation with Bradford stinks of totalitarianism.—Yours, etc. R.T.

Shipley Member of Parliament is sticking up for Shipley folk in Parliament.

CAUSE OF SLUMPS REVEALED

Admission By Bankers

EARLY in 1937 the worst slump on record began in the U.S.A., so that before the end of the year production of steel (which is a good index) had fallen to about a third of what it was in May. Railway freight carryings had gone down, and unemployment and distress had increased correspondingly, and no one felt secure even if his income was not directly affected.

As usual, people were prepared to accept the usual explanation: it was an "economic blizzard," no more to be controlled by man than a blizzard of wind and snow, though infinitely more disastrous.

Now our good friend, the *Financial Times* (in a leader on April 23) has frankly admitted that the cause of the trouble was nothing but money manipulation—"deflationary activities" by the banking system is the polite term used, which is in tune with the polite word "recession" instead of "slump," or "malnutrition" instead of "starvation."

"That year [1937] provided in America the culmination of the most comprehensive effort to control a nation's economy ever made by a country maintaining normal international relations."

Those are the words of the *Financial Times*, with our italics. It would have been just a little too frank to be quite truthful and substitute the word "bankers" for "a country"!

The bankers are here shown by their own pet newspaper to be at the root of slumps. It is they who can turn on the pressure taps of an economic blizzard. And they will do so whenever it suits them so long as we—THE PEOPLE—leave them in control.

BATTENING ON INSECURITY

TWO great insurance companies report large increases in the issue of life policies.

Life insurance is a double blessing. It brings to the family security against the death of the breadwinner. It brings to the economic system of the country as a whole a flow of savings.—*Evening Standard*, April 30.

The ever-rising prosperity of the life insurance companies is a measure of the ever-growing sense of individual insecurity. Life insurance, far from being a blessing, in common with armaments, is a drain on the already insufficient supply of money in people's pockets, by meeting which—if they can—they hope to gain security for the future. But, again, in common with armaments, life insurance, however big the policies, is no guarantee of security for the future. No policyholder can be sure that when the time comes for his policy—often bought at the cost of great sacrifices—to be paid out, it will be anything like the equivalent in value to what he paid for it. Like the policyholders in many countries which have suffered from inflation in the last twenty years, he may find it almost, or entirely worthless. These things are known to the insurance companies but they will not cover this risk.

So much for the "blessing" of "family security" offered, but not given by the insurance companies, what of its value to the economic system? Here its chief use is as a camouflage, to hide from the ordinary man—the policyholder—the fact that the banks can create all the money necessary for the development of industry, and that this money or credit belongs, by right, to the community, on the existence of which it depends to give it value. It is this system, by which the banks claim the ownership of money and control of its creation, that produces the insecurity against which we are invited to insure! Through this system, money rules us all. It will cease to do so, when we unite and demand that it be made to serve us, instead of being used to rule us.

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Food or Medicine

AFTER the second news broadcast on April 28, listeners heard talks by Sir John Orr, the famous dietetist, on certain experiments in feeding children, and by a member of the Council of the British Medical Association, on a scheme to extend health services.

The experiments described by Sir John Orr were to test the effect of giving poor children milk at school. The children were divided into three groups, those in one being given no milk, in another, one-third of a pint a day, and in a third, two-thirds of a pint a day. As was to be expected, the children receiving milk, particularly those getting the larger ration, gained physically and were healthier and more mentally alert than those not so favoured.

And there are still people who suggest that "all this talk of malnutrition is nonsense"!

THE second broadcast, by the member of the B.M.A. Council, described a scheme drawn up by that body which, if adopted, would extend National Health Insurance to an additional 18 to 20 million people.

This scheme would set up a vast central organisation. It is based, fundamentally, on acceptance of the conditions of poverty disclosed by Sir John Orr. It is one more example of socialistic planning for poverty.

Obviously, there is much to be said in favour of increased co-operation and consultation between members of the medical profession, and increased hospital and other facilities. But there is still more to be said for action that will decrease the need for such services.

So long as millions of our fellow citizens suffer intermittently or continuously, from birth to the grave, from malnutrition, and from childhood to death, from anxiety, the demands on medical services must increase. The combination of empty belly and anxious mind provides a forcing ground for disease.

PREVENTION is better than cure, and in any case, even the marvels of modern medical science cannot make good the ravages of slum life and starvation in childhood.

Drawn up doubtless with the best of intentions, the B.M.A. scheme is bad. It would set up a vast national organisation with a vested interest in treating ill health, which in turn is largely the product of another vested interest, the money system. An advantage claimed for it over the present National Health Insurance scheme, is that it would permit individuals to choose their own doctors. This is to the good, but it does not go far enough, for it would not enable people to pay them. The beneficiaries would still be a kind of "panel" patients and, as such, a class apart from real "private" patients.

WE want no nationalised medical and hospital service, drawing revenue from taxation and based on the maintenance of things as they are. What we want is the removal of such artificial and unnecessary breeders of disease as poverty, slums and anxiety due to economic insecurity, with freedom to choose and pay for such medical help as we require. Some of us may use this freedom to go to "quacks," but after all, for aught we know, they may be the Listers or the Barkers of the future.

National Dividends—money to buy the goods now restricted, exported on credit, or destroyed for lack of a home market—would give us this freedom of choice. By abolishing poverty and its attendant evils, they would make many diseases a thing of the past.

Let us demand the insurance of national health by the issue of National Dividends.

STATE PERMITS FOR MARRIAGE?

SIR FARQUHAR BUZZARD, Regius Professor of Medicine at Oxford University, has been saying that the State, which interferes with the liberty of a criminal because he is harmful to the community, has still stronger grounds for interfering with people who contract ill-advised marriages, since the consequences of such marriages are "equally damaging, much further reaching and almost impossible to estimate."

Some 30 per cent. of the population, he says, is sub-normal, and under the present economic conditions these people have every encouragement to produce large families which again are sub-normal. The remaining 70 per cent. of the population is obliged to help support the sub-normal, and are tempted, or even forced, to remain sterile or limit the number of their children.

"It does not require the brains of a Senior Wrangler," he adds, "to calculate the ultimate effect of such a system. We are confronted not only with a declining birth-rate, already an established fact, but with the prospect of a population in which the unfit will outnumber the fit."

In these circumstances he recommends more research work in Eugenics, more education of children in the science of life, particularly in heredity, more economic encouragement in raising a fit family, and finally, State regulation of marriages, involving an investigation of the personal and family health of the contracting parties.

All this brings us to the fundamental question of the day: the existing and the ideal relationship between the individual and the State.

People want health, freedom, security and

by G.W.L. DAY

a reasonable supply of goods and services. If everyone were allowed to do exactly as he liked, the theory is that we should all run amok or idle away our time, so that John Citizen would be at the mercy of robbers and murderers and rapidly perish from starvation.

This is the theory on which the organisation of society is based and it is almost certainly a false one. But let that pass. Let us agree that a State is needed to enforce heavy penalties against criminals and idlers, and to prevent us burning our fingers in various ways by removing temptations such as habit-forming drugs. In return for this protection we agree to forfeit a certain amount of our individual liberty. Hence the State in its rôle of policeman.

Now is it necessary that this policeman should knock on our door and pry into our most private affairs to prevent us from injuring ourselves by breaking the (supposed) laws of Eugenics?

Sir Farquhar Buzzard implies that it is the

30 per cent. of sub-normals whose marriages should be regulated, the 30 per cent. who are so poor that the remaining 70 per cent. have to help support them. It is only they who constitute a danger.

So really it is all a question of money. Those who are well off, who are properly fed, housed and educated, would rarely be prevented from marrying. It is the "submerged tenth" which the doctor fears.

If these people were given enough money to provide them with a decent standard of living and not too savagely arduous a life, their babies would have a better start, and not being under-nourished, ill-housed or sweated, would no doubt grow up into marriageable men and women. There would be no need to instruct them in current eugenical theories: Nature works efficiently enough under reasonable economic circumstances.

Furthermore, the remaining 70 per cent. would no longer be saddled with the burden of their support and would thus be free to have more children of their own.

Sir Farquhar is looking at the results of many years of economic disinheritance and because he has not quite reached the root cause of the trouble he is led into proposing State coercion. Actually the trouble has arisen from economic coercion.

What we should do is to remove the mischievous economic pressure by distributing National Dividends to all and achieve our ends by permissive instead of prohibitive means.

THE MONEY SPELL

By D. BEAMISH

SNATCHES of conversation heard casually in the street, in buses or shops, in seven cases out of ten, if they are between women are about illness; if between men, about money.

These are not statistics, but it is safe to say that these two subjects easily head the list as popular topics, perhaps not in, let us say, Mayfair or to prosperous middle-class neighbourhoods, but I think it does apply generally to the poorer middle-class and artisan districts.

Why is this? Why are these subjects so popular? Is half the population on the sick list and the other half composed of money-grubbers?

There is certainly a great deal of illness about, despite our greatly increased knowledge of hygiene, and quite as certainly there is not a great deal of money about.

There is an intimate connection between the two. Illness in the Middle Ages was most frequently caused by ignorance of hygiene and sanitation. To-day most people know enough about the laws of health to keep well, but they are prevented by lack of money from carrying out those laws. Young people at the crucial stage of adolescence have to work long hours in a vitiated atmosphere, or keep their noses to the grindstone at school in order to pass examinations which will fit them for a commercial career. Old people have to go on working hard because they cannot afford to pay for help. Middle-aged women often have to bear the double burden of looking after their ailing children and their sick old folk, at a time when they are themselves passing through physical crisis, and become ill with the strain.

What a difference a little more money would make. John or Jean would not have to go back to work at office, shop or factory as soon as they are up after that severe bout of 'flu, thus sowing the seeds of future illness or breakdown.

The old people could take their proper place by the fireside, and pottering happily about, knocking off when they felt inclined instead of having to force their poor old arms and legs to keep going long after they are weary, their tired brains to think and scheme until brain or body gives way.

And the mature would not be torn between their love and pity for the old folk and their duty towards the young.

No wonder that men's minds run on the subject of money.

It is so important.

AND yet to read the daily papers, and articles and books by writers both of the Left and Right, one would suppose that

anything and everything was wrong with society except just lack of money.

It is not, of course, suggested that if the money system were reformed and everybody had economic security, there would be no more illness or ill-temper, no more people with mercenary minds, no more friction and no more crime, and that the earth would immediately and automatically become a paradise.

But until poverty is abolished and economic security established, these evils cannot be tackled properly, just as until we take a fork or spade or some other implement, a crop of potatoes cannot be lifted. Books can be written, speeches made and societies formed to educate people on the subject of potatoes; their wholesomeness, nutritive qualities and other advantages, and on the patriotic duty of eating them so as to keep fit, but nothing but forks will lift them from the ground and enable people to eat them.

Money is a tool and why so many good people should suppose that it is of relative unimportance, it is hard to imagine.

THE Commons, Open Spaces and Footpaths Preservation Society, is concerned about the vanishing beaches of Britain and the spoliation of the coast. Mr. Humphrey Baker, Secretary of the Coastal Preservation Committee, said the other day, "The trouble is that the rural areas, where the greatest danger lies, simply cannot afford the compensation."

There it is. The desire to preserve natural loveliness exists, but—well, there is not the money.

If there is not the money, there's no getting away from the fact, probably most people would say. They are spellbound by a false belief.

That is where they are tragically mistaken. It is a fact that there is not the money, but it is not a fact that the money could not be provided.

"Banks lend money by creating the means of payment out of nothing," says the "Encyclopaedia Britannica." Text-books on banking say the same thing in more technical language.

The inference is obvious. Money could be provided for any purpose deemed necessary or desirable—to preserve the countryside and to preserve our health and happiness. To say we cannot distribute the things because there is not enough money is like saying we cannot distribute the corn which exists because we have no bushel measures.

When we all have enough money as a matter of course, whether our services happen to be required or not, we shall find many more interesting subjects of conversation than the details of disease and the getting of pounds, shillings and pence.

THE COCOA HOLD-UP

THE refusal of the native cocoa growers in British West Africa to sell their crop to the pool of buyers formed last year continues, and with it, their boycott of European goods.

As reported in "Cocoa Hits Cotton" (SOCIAL CREDIT, April 15) a British Government Commission of Enquiry is now investigating the situation in the Gold Coast. Instead of awaiting the outcome of these investigations, the Colonial Government has now intervened by passing the Cocoa Control Export Ordinance. This, it is claimed, is intended only "to ensure the orderly exportation of cocoa when the hold-up comes to an end." Taken in conjunction with the fact that the native chiefs have been persuaded (or forced?) to release their subjects from their oaths not to sell to the Pool, it can be regarded only as intervention against the native growers, whose interests the Government should protect.

Despite this betrayal, latest reports seem to show that the natives are standing firm.

It has been stated in the House of Commons by successive Colonial Secretaries that "native interests are paramount," in such colonial territories as the Gold Coast and Nigeria. Apparently this should be qualified to-day by adding "so long as they do not conflict with those of the banks, by affecting the trade of their customers—the merchant houses, Quaker and other cocoa and chocolate firms, and British exporters."

Figures recently published of world cocoa stocks, show them to be at "dangerously low levels." In London, they have fallen from 260,000 bags a year ago to 90,000, and in New York, from 975,000 to 590,000 bags. Given the honest application of the policy of paramountcy of native interests, the cocoa growers would seem certain of better prices than the Pool is offering, even if less than last year, given merely fair play, they still might win them. The actions reported above seem to show that they are to receive neither.

Since the above note was written news has been received that the natives have called off the boycott in return for an assurance that the members of the buyers' pool will revert to the old methods of purchase for the current crop.

M.W.

Space reserved

by—

THE UNITED RATEPAYERS' ADVISORY ASSOCIATION

Secretary:

John Mitchell

THE *Daily Telegraph and Morning Post* reports that a statement of the Government policy in view of the rapidly increasing volume of local expenditure is to be made in the House of Commons shortly by Sir Kingsley Wood, Minister of Health.

Anxiety at the growth of spending by local authorities, which has already been voiced from time to time, will be accentuated in the near future by the publication of statistics showing an all-round increase in rates to be levied this year. It will be the aim of the Minister to allay doubts by emphasising that the Government is maintaining a close watch upon the situation.

There is reason to believe that Sir Kingsley Wood will state that consideration has been given to the possibility of a conference of rating authorities on the subject. It is unlikely, however, that he will commit the Government to any definite action in the immediate future, but he may be expected to indicate that existing powers will be exercised where cases of extravagance are detected.

At the same time it will be pointed out that there is little evidence of any general tendency to extravagance and that increasing rate expenditure is largely due to circumstances not at present in the control of the authorities.

The amount of rates levied in 1936-37 showed an increase of £8,000,000 over 1935-36 and was a record. It is possible that a fresh record in expenditure will be set up in 1938-39.

This statement, which is taken from the account given in the *Daily Telegraph*, is a tempting plum to pull to bits. One might comment on the cautious and ambiguous wording; on the admission that, under present arrangements, the rate must continue to increase; on the threat to stop ratepayers having their wants in cases termed extravagance—even if supplied out of their own materials and labour in their own districts; and on the contrariwise admission that rising rates are due to circumstances beyond the control of local authorities.

But while all this is interesting there are two points of greater importance to those who want lower rates with no decrease in Social Services.

Firstly, someone is trying to allay our doubts and to smooth us down by saying that they will engage in a vague activity called "maintaining a watch on the situation." If this activity gives us what we want—good. If not—bad. It is the result we want, and we will not be put off by the mere promise of activity.

Secondly, there is an opportunity in the (possible) conference of rating authorities. Members of the rating authorities are our representatives, and here is their chance of transmitting our desires. To each representative it should be made quite clear that he is expected to represent the wishes of his electorate. In this case it is lower rates without decrease in social services, an end which has been shown to be obtainable by a slight modification in the money arrangements of the country, now arranged so arbitrarily. This gives the rating authorities a chance to push with the whole of their electorates behind them, a force which, if resolute, must be irresistible.

The success of this move depends on the extent of the pressure from the ratepayers. If every representative be subjected to such pressure, if every representative transmits the urgency behind the desire, then we shall get what we want.

It is this action that the U.R.A.A. is co-ordinating.

Is there a Lower Rates Demand Association, or any other association, in your district working on these lines for lower rates with no decrease in social services?

If there is, throw your weight in with it.

If there is not, start one. The first step is to distribute the leaflets "Lower the Rates," obtainable from

JOHN MITCHELL,

Secretary, U.R.A.A.

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

CALL TO ACTION

"The happiness of our citizens is more important than a lot of figures in books."

(From the Speech of a vice-chairman of the Ratepayers' Association of a large town to a meeting of about 600.)

IT must, at times, have appeared strange to you that we here in a great city of nearly half a million souls, find it necessary to organise ourselves into a body to protect ourselves against something which we do NOT want, and which someone else wishes to impose upon us—higher rates!

And WHY do we resist higher rates?

Because higher rates means less and less money in our pockets to spend on ourselves, on the wife, and on the children, and in any case since this is a great Christian and democratic country, we like to feel that we are competent enough to spend our own money as we choose.

Surely no one could disagree with that?

Yet quite clearly there are such people, for that is the VERY reason why we are compelled to organise!

In this enlightened city, the vast majority of the citizens do NOT want higher rates, but on the other hand we have a small section who want to impose this very thing upon us!

Since democracy simply means "rule by the majority," it must again appear strange to you that we allow ourselves to be harassed by this minority into doing things we don't want!

Now why should this minority be so persistent in thrusting upon us financial obligations we do not like?

Amongst others, they offer two main reasons:—

1. That really—in the long run—it is good for us; and
2. That it is necessary in order to provide social services.

To my mind, both reasons are somewhat difficult to understand, because in the first case, it surely is not good for us to have money taken out of our pockets we do not like taken out, and no one knows better than YOU do what is good for YOU. Again, you did not elect Councillors for that purpose!

As for the second reason, it certainly looks as if they have based this on a false conception of things, and I would like the opportunity of enlarging upon that.

We are taught to believe that the only way money can be obtained for such things as social services, etc., is by taxation, in this case known as Rates, thus the idea is implanted that there is only a certain fixed amount of money in existence which cannot be altered, hence if any city wants a new sanatorium or waterworks, etc., these things

can only be provided by extracting the necessary amount of money out of our pockets either by rates or coaxing it out by lending—investing.

This is not only an illusion but untrue!

Supposing it were true, then the amount of money in the country to-day would be the same as it was, say, 20 or 25 years ago. But what are the facts?

Well, 25 years ago was the year 1913, and there was then in round figures £900 millions in the country (Great Britain and Ireland). To-day there is roughly £2,100 millions. Where then did this difference of £1,200 millions come from?

According to these people it was provided by savings and rates, etc. That is to say, they start off with £900 millions, pay out £1,200 millions, and have £2,100 millions left!

What marvellous arithmetic!

You can therefore see quite clearly, that if the Government and the Corporation had to wait until they had collected out of our pockets that £1,200 millions, we could not have possibly had any social services!

You cannot take £1,200 millions out of £900 millions and yet have £2,100 millions left—yet that is the kind of magic we are expected to believe in!

Therefore, social services are not paid for out of someone else's savings, for we never had enough to start with!

Now the point I am directing your attention to is that 3s. 3d. out of our 10s. rate is paid away expressly for that purpose.

That is to say, that every year YOU as ratepayers have to stump up about £432,000 as Debt and Loan Charges, and if we take into consideration the same charges on our trading undertakings, we pay another £450,000 in the price of our gas, electricity, and transport services. Altogether we pay nearly £900,000 EVERY year as Debt and Loan Charges.

This Association considers this excessive charge a matter of great importance. Don't you consider it well worth looking into?

Why if sacrifices are to be made, must WE always make the sacrifices? The poor quite obviously haven't got the extra money asked for, and the business man is already finding it very difficult keeping his doors open. Then why should we not demand that the people who make these heavy Debt and Loan Charges be called upon to make sacrifices? Why is it a one-sided arrangement?

I haven't the slightest doubt that it could be done, and done at a greatly reduced charge, and that we could have the finest social services it is possible to provide, at a fraction of the present cost to us as ratepayers.

This Association therefore not only seeks a drastic reduction in rates, but also INCREASED social services.

In fact, it seeks a happier community. It claims that the lives and happiness of the citizens are of far more importance than a lot of figures in books.

We seek your aid in this noble undertaking. The greater our numbers the greater power we will be able to wield in giving the necessary instructions to our elected representatives.

We send them there to make laws for the common good, and to represent us, and NOT to represent some kind of book-keeping or accountancy.

The whole crux of the position, however, is the driving force behind our orders, and we can only secure this by INCREASED membership. If YOU want lower rates and increased social services, then your course is clear—JOIN up NOW, and give this Association the numerical strength it deserves!

AT WALLSEND

THE new, non-political, "action" group, formed at Wallsend to press for lower local rates, will first seek the town's support to its claim that interest charges on the borough's £1,750,000 debt, can be reduced.

The Wallsend Lower Rates Demand Association will assess the backing it has by an organised canvass of the town, and then demand an early cure to a situation under which Wallsend pays £83,000 annually in loan charges.

Householders will be given full explanations of why only 5s. 10d. of the rate of 13s. 8d. they pay, is spent on Wallsend itself.

When the Association's plan of campaign was outlined at its inaugural meeting recently, Mr. G. Masson, the acting secretary, said they had already been promised the support of Independent councillors, who were members of the Wallsend Ratepayers' Association. Socialist Town Councillors had not, however, as yet responded to the overtures made.

"People don't realise that they get only 5s. 10d. out of every rate they pay," he insisted.

"At the existing rates of interest paid on Wallsend's £1,750,000 debt, the borough's financial position could only become worse.

All-Party Objects

"A Councillor has told me that if we stopped services of all kinds and levied the rate as at present it would take eight years to pay off our debt."

Councillor T. G. Allan, chairman of the Wallsend Finance Committee, is to be asked to attend the next meeting on April 22.

THE U.S.A. railways have to pay about £130,000,000 a year to meet fixed charges, largely bond interest. At present their takings are falling rapidly owing to the slump. Freight traffic is about 26 per cent. less than a year ago. So the railways are dismissing employees by the thousand. In March, 1938, there were 927,000 railway workers compared with 1,101,000 in March, 1937, or 174,000 fewer.

For Lower Rates with NO Decrease in Social Services

2d.

Read LOWER RATES

Every ratepayer wants to know how to escape from the ever growing burden of Rates and Assessments, and at the same time fears any decrease in urgently needed Social Services. Here is the answer to this conundrum, fearlessly stated for all to read. The price is 2d. a copy, 1s. 8d. a dozen, or 12s. 6d. a hundred.

From LOWER RATES
163A STRAND
LONDON, W.C.2

FABLE

FIND THE ENEMY

By Charles Jones

THE Country couldn't balance its Budget, that is to say, it couldn't extort enough out of itself, but the Banker said, "You must balance your Budget," that is, being interpreted, you must squeeze someone else. The Foreigner, however, wouldn't take goods he couldn't pay for, but put on Tariffs, which are a kind of soft armament, to keep them out.

"Take up your sword!" cried the Bishop from his marble pulpit. "Take up your sword against the tyrant and oppressor who would ravage the land the Lord your God has given you."

Inspired by these words, a sensitive Young Man who knew that swords are only metaphors, and fluent Bishops a bit archaic, took up a Bomb and flung it at a mild young Foreigner who had left his job as a clerk to defend the land God had given him from the ravages of a tyrant and oppressor. His mother wept very bitterly afterwards because although he had proved his valour, he had no grave. Christian heroes are entitled to a grave, but the Bomb had scattered him in pieces far and wide. So they gave the mother a medal.

* * *

THE Young Man came home to a lunatic asylum because, human nature being weak, flesh and blood cannot stand too much flesh and blood and remain reasonable company for sane home-lovers. As the Young Man by this time didn't know who he was, the Bishop unveiled a beautiful memorial to him, thinking him to be among the happy dead. The Bishop said a piece of poetry during the proceedings, very resoundingly, so that it should be clearly understood that at the going down of the sun and in the morning they would remember them. It was touching, and many wagged their heads and echoed this sentiment in their hearts, but the Young Man spent the time crashing his head against a wall, for he was raving mad.

* * *

MEANWHILE, the Banker who made the money that made the Bomb charged it up as a debt in the usual way, and nudged the Chancellor of the Exchequer for his interest on it. Interest is the wage the Banker draws when his figures do a bit of overtime. So the Chancellor of the Exchequer was back where he began, busier than ever trying to balance the Budget with the figures left over after the interest was paid.

As you see, all the trouble arose because nobody really understood who the enemy was.

TOO MUCH

THE British tanker fleet could transport over 25,000,000 tons of oil, or 2½ times the present annual consumption in the United Kingdom, estimates the *Financial Times*. The British tanker fleet is the largest in the world. Oil output is at present being deliberately restricted.

* * *

On April 1, 139 British ships were idle, equivalent to 420,000 tons gross, or 249,000 tons more than at the beginning of the year, according to the Chamber of Shipping. In addition, 51 foreign vessels of 175,000 tons gross were idle in U.K. ports. There are also more than 60 cargo vessels waiting in the River Plate (South America) for employment, about 25 per cent. of which are British.

* * *

On March 1, reports *The Times*, there were in store in the U.S.A. 10,000,000 more boxes of apples than at the same time last year. This is worrying growers in New Zealand, where the apple season has just started.

QUAKER Employers' Conference

A NEW and strong note of dissatisfaction made itself evident amongst Quaker industrialists at the Conference reported below.

The sense of awareness that in the existing financial system there exists a potent and active anti-Christian power frustrating peace and security and continually creating social conditions that violate Christian goodwill and conscience, appeared stronger than ever before.

THE Third Quaker Employers' Conference was held at Woodbrooke, Birmingham, over the week-end April 22nd to 25th. The first of these conferences was held in 1918 during the War, and the writer well remembers tramping up and down the corridors, while, near by, anti-aircraft guns were aiming at a German Zeppelin, which was plainly visible in the beams of the searchlights.

The Second Conference was held ten years later, in 1928, at the same place, and there was a somewhat self-satisfied conviction that the War was a thing of the past and that industry and commerce had got back to normal, and there was little expectation of the coming slump in 1930 and 1931.

About 120 men and women were present at this Third Conference representing all the main Quaker industrial firms, and the atmosphere was much more one of questioning as to the future, both politically and commercially, as the following titles of the addresses will show:

1. "Review of Industrial Changes during last Ten Years." By the Chairman, Herbert G. Tanner.

POINTS FROM THE SPEECHES

"No Christian could be satisfied with a state of affairs under which there were 1¾ millions of unemployed and of those in more or less regular employment, a large percentage received a wage insufficient to provide the bare necessities of physical existence for themselves and their families."

2. "Public Control of Industry," by Laurence J. Cadbury.

3. "The Quandary of a Financial Executive in a Competitive Business." By John H. Guy.

4. "Planning Industry for the Utilization of all available abilities." By Shipley N. Brayshaw.

5. "The Needs of Everyman," by Howard C. Collier, M.C., M.B., Ch.B.

There was a note of interrogation sounded in all the sessions as to where the world was going economically, both as to nations and as organisers in industry.

Perhaps the outstanding feature of the Conference was the repeated references to our financial and monetary system, which was frequently questioned and criticised.

The proposal to adjourn for another ten years was strongly objected to, as it was felt that great changes are likely to come, and are required, and the consensus of opinion was that probably the conference should meet again in three years and that a standing committee should prepare for this by a close examination of our banking system and the whole question of credit and credit creation. J. E. T.

"No Quaker could share the all too prevalent view that prosperity and scarcity travelled hand in hand, or that there could be a question of over-production until the needs of all had been fully met."

"For Quakers to acquiesce in the existing order was transparent hypocrisy."

THOUGHTS AND AFTER-THOUGHTS

By W.A.B.M.

British Terrorism—
In Your Name!

In case anyone should imagine that this country's affairs are conducted with more humanity than is shown by the power-groups in Japan, Italy, or Spain, it would be well to remember that the cause of Peace suffered considerably when the British Government reserved to itself the right to use the bombing aeroplane to terrorise independent tribes and families in the outlying parts of the Empire into submission to its policy.

You don't see it in the papers! What a wealth of indignation was poured out from press, pulpit and Parliament on the bombing in Abyssinia, in Spain, in China.

But not a word about the bombing in Arabia, in Palestine, in Yemen, and in Hadhramaut; because, of course, these bombings are the privilege of Great Britain.

Your Government

Is the Government that commits these crimes your Government? Is the aerial bombardment of helpless natives your policy? Whether it is pleasing to hear or not, the plain truth is that the responsibility for these criminal massacres belongs to each member of the nation.

Whom does the Government serve in pursuing lines of action that are not even reported in the press?

Your Turn Next For Death!

In recent years the first victims of atrocity were the Abyssinians; then followed the tortured Spaniards; after them the massacre of helpless Chinese; later, in your name, the murder of Arabian tribesmen.

Do not be lured into a false sense of security, the powers that work these evils never rest, and they command the Governments of nations. It will, undoubtedly, be your turn next for violent death—UNLESS you take a firm hand in helping to impose on the Government of this country the policy which is advocated in this paper; the policy of Peace, Freedom and Plenty.

Peace

Peace can only be attained by a cessation

of the war for export markets, which is going on continuously and leads inevitably to armed conflict. Therefore, that policy is the policy of Peace that aims at expanding the home market to the proportions required to absorb actual and potential production, thus rendering the struggle for export markets unnecessary. This can only be done by increasing the purchasing power of the public in such a way that this increase does not figure in costs or prices; it must be extra money created for consumption. Therefore, if you desire Peace, and security from the threat of violent death, demand a National Dividend.

Freedom

Freedom depends on the means of existence, and no man can be free unless he is in a position to command the means of existence—food, clothing, shelter, at the very least—without reference to the will of any other man, group or authority. In other words, he must be able to command the means of existence as a right, if he is to be free. Therefore, again, if you desire freedom and security from the powers of coercion, demand a National Dividend.

Plenty

Plenty is an undeniable fact of modern life. If you haven't got plenty of the things you need, it is because you lack the money to buy them. Whatever you can pay for, you can have. There is no difficulty in producing the goods. They are here in abundance, in spite of efforts at destruction, waste and the restriction of production. Not only should you have everything you require, but it is positively dangerous for you to accept the present artificial condition of personal poverty, or mere sufficiency, as the case may be. If you wish to save your own life, and the lives of countless others—not to mention the whole structure of civilisation—you will have to demand Plenty. So, once again, if you desire Peace, Freedom, and Plenty, you must lose no time in demanding a National Dividend. If you have not already done so, sign and post the formal Elector's Demand and Undertaking on the back page of this paper. If you have already signed it, hand it to a friend for his signature.

REVIEW

FAMINE IN ENGLAND!

IF war comes, what shall we do for food in Britain?

With grain reserves less than 1914, the fertility of our soil sadly inferior, and British shipping less by over a million tons than in 1914, the risk of famine in war time is a very real one.

Viscount Lymington, in his new book,* has drawn attention to this vital aspect of food-production, which at this time is of great importance to the defence of the country and the security of every person living in it.

The author obviously knows his subject, and he is aware that finance takes precedence over farming.

It is rather startling to be reminded that, during the war, even though the German navy was bottled up in the North Sea, we had at one time less than seventeen days' supply of food in the country.

Just now we import annually some 600,000 tons more of meat and several

WHY PAWN THE PLOUGH?

MUSSOLINI is reported to have said that no country can hope to put through a policy of internal regeneration unless it can make its banking system serve national before international interests.

WHEN war is over, the sword is sold for junk; but the plough is pawned for bankers' dividends. Yet when war is imminent even the newly-tempered British sword is useless unless the soil be ready for the share.

ORTHODOX financiers for some reason or other do not think it funny to have anything from two to five hundred million pounds worth of bar gold in the Bank of England vaults. It is not used for commercial purposes, but simply to satisfy the financial system that by keeping gold without real uses we make the financial system of paper real. It might as well have stayed in the ground unmined for all the good it does us.

Viscount Lymington in *Famine in England*

hundred thousands more tons of wheat, flour, butter, cheese, vegetables and fruit than in 1914, and our population has increased by more than 3,500,000 souls.

But, in spite of our increased vulnerability in this matter of food-defence, our agricultural policy has been ruinous, the land and its servants have been sacrificed and the whole nation put in jeopardy to consolidate the lust for power inherent in the policy of finance (which is always international).

Hence, as the author points out:—"The history of the Ottawa Conference, the world conference of 1932, and all our subsequent trade pacts, make it clear that finance and foreign trade has had consideration over everything else. Thus our policy has never been truly national. Russia can get as much money as she needs under the Export Credit Facilities Act, but there is no such benefit to British agriculture as there has been to collective farming on the Steppes."

This book is an important contribution to the subject of food-defence, it is clearly written, and should be read by all lovers of security and personal freedom, for though it does not indicate how to deal with the "financial nigger in the woodpile," it does at least show the dangers he has created and the source of the mischief. G.H.

* *Famine in England*, by Viscount Lymington. Witherby, 7s. 6d.

MONEY OR LIFE

A TOTAL of 2,569 "illegal train riders" and other trespassers on the American railways were killed by accident during 1937. Another 2,629 were injured.

They would have been safer inside the trains, for only three persons were killed and 536 injured in train accidents last year in the U.S.A.

There was plenty of room for them in the trains, but they had not got the money to pay for their rides.

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Announcements & Meetings

All London Residents and Visitors are welcome at the Social Credit Rendezvous, 163A, Strand, W.C.2 (entrance in Strand Lane, close to Aldwych Station). Open meeting: Thursdays, at 8 p.m. Thursday, May 12: Mr. Theo Rick, "Social Credit and Agriculture."

Bangor (Co. Down) Social Credit Group, 65b, Main Street, Bangor, open from 3 till 10 p.m. every day. Public Meetings: Every Wednesday at 7.45 p.m. Reading Room: Social Credit literature available. Whist Drives: Every Thursday at 7.45 p.m. Tickets 1s. Meetings in the afternoons. Refreshments. Bring your friends.

Belfast D.S.C. Group. Public discussion circles every Thursday evening, 7.45. Monthly group meetings first Tuesday of every month confined to members. Come plenty and come often. There is always work to be done for the cause, especially on distribution of "The Voice of Ulster."

Birmingham and District. Social Crediters will find friends over tea and light refreshments at Princes Café, Temple Street, on Friday evenings, from 6 p.m. in the King's Room.

Blackburn Social Credit Study Group meets each Tuesday at 8 p.m. in the Y.M.C.A., Limbrick All welcome. Enquiries to Hon. Sec., 47, Whalley New Road, Blackburn.

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

Cardiff Lower Rates Demand Association. Hon. Secretary, Mr. R. W. Hannagan, The Grove, Groveland Road, Birchgrove, Cardiff.

Liverpool Social Credit Association. Hon. Secretary: Miss D. M. Roberts, "Greengates," Hillside, Drive, Woolton.

Newcastle-on-Tyne. Weekly business meetings will be held on Thursday evenings at Lockhart's Café, Nun Street, at 7.45 p.m. Enquiries: Mr. E. Burton, Sec., 61, Bideford Gardens, Monkseaton, Northumberland.

North Kensington Social Credit Association. Will all those willing to help in a Local Objective Campaign, please communicate with Hon. Sec., E. Liddell Armitage, 43, Blenheim Crescent, N. Kensington, W.11?

Penarth Lower Rates Demand Association. Hon. Organiser, Miss H. Pearce, 8, Cwrt-y-vil Road, Penarth.

Poole and Parkstone Group. Every Friday, 7 p.m., The Studio, Hermitage Road, Parkstone. Inquirers welcome. SOCIAL CREDIT on Sale at W. H. Smith & Son, The Square, Bournemouth; Walker & Witterat, Post Office, Parade, Parkstone; and C. T. Snook & Son, Poole.

Portsmouth D.S.C. Group. Weekly meetings every Thursday at 8 p.m., 16, Ursula Grove, Elm Grove, Southsea.

Southampton Group. Public meetings every Tuesday at 7.30 p.m. for lectures and discussion. Advisory Council Meetings (open to all members) 7.30 p.m. first Friday of each month.—2, London Road.

Sutton Coldfield S.C. Group. Next meeting Friday, May 13, at 8 p.m., in Central High Schools, Victoria Road. RATES. Visitors and enquiries welcomed.

Tyneside Social Credit Society invite co-operation to establish a local centre for Social Credit action in all its aspects. Apply, W. L. Page, 74-6, High West Street, Gateshead.

Wallasey Social Credit Association. Enquiries welcomed by Hon. Sec., 2, Empress Road, Wallasey.

Wolverhampton D.S.C. Group. Fortnightly meetings in the Ante-Room, Central Library. Next meeting, Tuesday, May 10, at 8 p.m.

United Ratepayers' Advisory Association. District Agent for S. Wales and Monmouthshire, Mr. P. Langmaid, 199, Heathwood Road, Cardiff.

LECTURES AND STUDIES

Courses available at lecture centres or by correspondence. CALENDAR AND PROSPECTUS, 3d., obtainable from Headquarters, or from the Information Supervisor of the nearest Group. All applications to join Correspondence Course to Miss Brill, Social Credit Secretariat Limited, 163A, Strand, W.C.2.

Mystery!

LORD McGOWAN, presiding at the annual general meeting of the Imperial Chemical Industries Ltd., in London recently, said no one had fathomed the mystery of the waves of industrial and commercial activity called trade cycles. Why are shops busier at week-ends than in the middle of the week? Ah! nobody knows. Why don't the two million dole-drawers buy more of the good things they need and which industry can produce in abundance? Oh, unfathomable mystery!

OVERSEAS SURVEY

CANADIANS HAVE ONLY TO ORDER

CANADA

Hon. H. H. Stevens:

"DEBT A ROOT EVIL"

MR. H. H. STEVENS in his speech at Ottawa, reported in SOCIAL CREDIT last week, charged the Government with continually heaping opprobrium on the Alberta administration. He said, as reported in the *Edmonton Bulletin* for April 8, that the Federal Government went out of its way to paint the activities of Premier Aberhart in the worst possible light, "because the Premier of that province is an exponent of some peculiar ideas of economy—with which I do not agree—but, after all, Premier Aberhart is Premier of Alberta." It had been made evident only a few days ago, in the Edmonton East by-election, that the people of his province agreed with him that debt was one of the root evils of the country Alberta farmers recognised this after paying 8 to 10 per cent. on mortgages and from 10 to 30 per cent. in deferred payments on agricultural implements. And they knew it, after paying money on a mortgage for years and still owing more than they did at the start.

Though expressing his disagreement with "Social Credit theories," Mr. Stevens said that Mr. Aberhart was seriously tackling the debt problem and that in this respect he agreed with the work he was doing. It will be recalled that the Hon. H. H. Stevens, who held a ministerial post in the former Conservative Government, broke away from that party to form his own Reconstruction Party, of which he was the only member returned in the 1935 elections. It is evident that Mr. Stevens, while preferring not to support the Social Credit financial proposals, is in sympathy with their aims, and it is to be hoped that no time will be lost by Canadians in placing before him the simple and infallible recommendations contained in the policy of pressure politics for RESULTS.

Interest-Free Money For Public Works

AS we mentioned last week, according to the *Toronto Daily Star* of April 7: "Pressure is being brought to bear upon the Government by Western members to finance its forthcoming \$100,000,000 four-year programme of highway construction, parks development and related public works, to relieve unemployment on a practically interest-free basis through the Bank of Canada.

It would appear that the public works themselves are considered less urgent than the relief of unemployment, and we marvel why the Canadian Government does not strike a bargain with the unemployed to pay them even half the sum mentioned above as a free dividend against the Dominion's real wealth—the existence of which has evidently rendered the developments of secondary importance. But that is by the way.

Opponents of the suggested plan contend that it would mean inflation, although the reason why interest-free money should be more prone to produce this result than money carrying heavy interest charges is obscure. Endless wrangling will doubtless ensue on this point, as it will in regard to whether the Bank of Canada will be able to create the money—since it is to be an almost non-interest-bearing issue.

The essential point, however, is that Canadians are realising rapidly that all the money they require can be created free of interest, and free of debt for that matter. If Canadians want safe roads, beautiful parks and generally improved social services, they have only to demand these things and to demand also a reduction rather than an increase in provincial and national taxation.

AUSTRALIA

Fruit Growers' Apple Pie Bed

MR. KELLIE McCALLUM, orchardist of Coorabel Creek, N.S.W., spoke plainly before the Royal Commission on the Fruit Industry which sat recently to enquire into the scandal of the Australian fruit growers' plight.

Consumers, he pointed out, liked fruit. That seemed odd, perhaps, but they would even eat far more fruit, if they could afford it. To-day it was correct to say that most people looked on it as a luxury. Families subsisted on more and more limited amounts

By Miles Hyatt
Director of Overseas Relations

NEW ZEALAND

Now Closing Down

WE must have often wondered in England why it was, some years ago, that all those nice friendly wireless stations, 2LO, 5IT and the rest were shut down and merged in those soulless abstractions, National, Regional this and Regional that. Well, listen to the Mayor of Palmerston North, Mr. A. E. Mansford, giving the last broadcast on 2ZO of that city.

"I want to take this opportunity of expressing my very deep regret that Mr. Kyle is being forced to close his station. Owing to instructions issued to the station, I am prevented from speaking as plainly as I would like to. When I say that the station is being compelled to close down, I mean every word that I say. I have seen the correspondence and I know what I am talking about. It is very regrettable to think that a city such as ours is not to have a station of its own."

From the New Zealand paper *Progress* comes this further item. Discussing the B.B.C., the editorial states: "The rigid censorship imposed by the B.B.C. at the time of the abdication of Edward VIII. made it abundantly clear that the entire service was dominated by the British Government. . . . The only difference between the New Zealand and the British systems is that the former is frankly and avowedly under political control, while the latter is covertly under it."

So now we know why Birmingham (Eng.) and Palmerston North (N.Z.) had to lose their local stations. For, even if there is something to be said for wave-length economy in crowded Europe, it is difficult to see the same excuse holding water in New Zealand.

of butter, eggs, milk and fresh vegetables, and hardly knew what it was to eat fruit.

Did the Commission consider that the first function of the fruit industry was to prop up the debt structure or to provide people with good, wholesome fruit? Had they taken into consideration the basic motives of human existence?

Mr. McCallum refused to go into the question of ways and means. It was within his sphere, he said, only to fix the responsibility and to call upon those responsible to apply a right remedy.

Other growers in past weeks had been describing scenes of unparalleled waste—crates of oranges or loads of bananas left stacked at railhead or on the farms because it would not have paid to transport them to the city. In England, we can assure Mr. McCallum, fruit is one of the dearest of commodities, and a great many poor families have to go without all but the most inferior kinds.

Modest Flower

IN the past the authorities of the Commonwealth Bank have rather shunned publicity so far as stating what the bank is accomplishing. They leave people to glean what they can from the weekly statements, from the statement of the quarterly averages, and from the half-yearly accounts.—*Sydney Morning Herald, Finance and Commerce Supplement*, February 18.

"Glean" is the word. From the same paper striking public-debt figures are gleaned. The Commonwealth debt was £19 million in 1914 and is now not far short of £387 million. The States owed £320¼ million in 1914, £397½ million in 1919 when the war ended—and £876 million now! The total debt that every Australian citizen is supposed to owe at birth is £184 18s. 10d. as opposed to £68 11s. 9d. in 1914 and £135 16s. 8d. in 1919. And now try to blame the war for it!

When Debt Spells Death

PEOPLE lack hospital treatment when they need it most, and so become incurably ill; or they die because of inadequate or harsh pension regulations, when they are too old to "earn their living"; and all because of the debt-system. *The New Times* remarks that these matters are the last to engage the attention of politicians, who "put themselves and the debt charges first."

Item

THE Dee Why-Colloroy Branch of the Returned Soldiers' League is demanding fully paid leisure and not work for returned soldiers. (*"New Era,"* March 4.)

How To Deliver An Order

WRITING in *The New Times* of February 7, Mr. R. E. de Nevatt, of Angaston, South Australia, disagrees with the use of the word "Demand" in pressure politics, on the grounds that it creates unnecessary resentment in the mind of "the other fellow."

"You get the best co-operation from your servants," he adds, "if orders are communicated in a friendly and tactful manner."

We agree, Mr. de Nevatt, provided that (1) your servant clearly understands that he is your servant and (2) that his masters know their power.

At present we, the masters, need to be aroused to know that we have the right and the power to DEMAND—and politicians and all other public servants need to be forcibly reminded that their duty is to OBEY, as Mr. Kennedy, Member of Parliament for East Edmonton, so clearly realises. When public servants take the line Mr. Kennedy has taken, the tactful and friendly approach will be possible, but not before.

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Air Raid Safety Valve For London

CANNOT BE PROVIDED FOR THE PEOPLE

BUT THE BANKERS MAKE SURE

IN a London daily paper recently a scheme for a deep-level air-raid shelter was sketched. It was to be situated beneath one of the parks in a central position and would have accommodation for large numbers of people.

Its chief advantage, however, was that all the main-line railways were to serve it by a central station reached by tube tunnels from the outskirts of London.

In this way, there would be an easily accessible means by which not only could the population of London be evacuated in the event of air-raid bombardment, but provisions could be brought into the centre of the town from the country.

The scheme was highly ambitious, but quite practicable from an engineering point of view.

* * *

The London clay is an exceedingly good medium in which to situate such a shelter and station. It is easy to excavate, homogeneous, and would provide an almost perfect insulation from bomb explosions.

The work could be started almost at once—the engineers, labour, equipment, and materials are all ready to hand—and although it would be a tremendous job, it could be worked from many points simultaneously. Thus it could be completed in a matter of a few years, and might be made available in parts for effective use within a comparatively short time.

Nothing is being done about this matter, however; for, although its undertaking might be the means of saving countless lives and untold suffering, it is held up for lack of money.

* * *

Money, which has no other use for the ordinary common people than to enable them to have access to the real wealth they are able to produce, is at present being used to do the opposite. It is kept chronically short, by those who control the money system, in order to prevent the common people from being able to enjoy their rightful wealth.

This shameful misuse of a wonderful mechanism of convenience will be practised just so long as the common people permit it.

United, the people could exercise supreme authority and force those who control the money system to act as their servants. But the people must first unite to make such a simple clear demand for what they want, as is indicated in the form to be found at the bottom of our back page.

Meantime, in default of the people exercising their authority, and allowing the controllers of the money systems—the bankers—

to act as their masters instead of their servants, the bankers are steadily digging themselves in.

In London, the Bank of England has, during the past few years, been converted into an impregnable fortress—not for the protection of the people of England, but for the protection of the bankers.

* * *

Similarly in Paris, the Bank of France has been made proof against any and every possible form of attack. Some interesting details are given in *The Engineer* of the new vaults that have been recently completed there. They contain within a chamber measuring roughly 110 yards by 120 yards: (1) a public room with small vaults rented to the public, (2) an office, and (3) gold vaults. There is also a separate machine chamber.

These vaults are situated about 80 feet below ground in solid limestone. They are enclosed in a shell of reinforced concrete of such tremendous strength that they could not be broken into even from tunnels bored in the limestone by a possible "enemy."

Access is by way of a concrete casement with a door of steel, 20 inches thick, giving entry to a revolving turret. The entrance can be further blocked by a heavy block running on a track and fitting into the end of the entry.

The vaults are arranged so that all the personnel of the Bank could, if necessary, live in them for several months without having to leave them. They are air-conditioned and have ample lighting, heating, water supply and kitchens.

To construct this Paris fortress for bankers and their friends, 800 men worked continuously for 24 hours a day in three eight-hour shifts.

That is how those who should be the people's servants, to work the vitally important money system for the people's benefit, look after themselves, at the same time as they say it is impossible to provide the money for similar conveniences and safeguards for the people!

"GIVE THEM BEANS"

THOSE of us who are old enough may remember threatening to give someone "beans," or urging our side in some contest to treat their opponents in this way. Reports in the papers last week seem to show that in the near future, Japan may be threatening the world with this commodity, not in the slang sense, but literally.

That amazingly versatile vegetable, the soya bean, will be the cause of the trouble. Already this bean is used as a raw material for such diverse commodities as sauce, explosives, soap, cattle food, and manure; now a Japanese scientist has discovered a way, by which a silky fibre suitable for the manufacture of textile materials, can be produced from it. This new "bean silk" can be mixed with cotton or wool, or can be used alone to produce a warm soft fabric. A suit of this fabric can be sold, it is reported, for a few yen—the yen used to be worth about 1s. 4d., but its exchange value is not quoted at present.

If the claims made for this new fibre are true, Japanese competition in the textile trades may be expected to be greatly intensified once the war with China is over. In the past, despite the need to import raw materials, Japanese cotton and artificial silk goods have flooded the markets of the world. In the case of "bean silk," however, Japan would be at no such disadvantage, for soya beans are grown in huge quantities in the Japanese colony, Manchukuo.

The outlook for Manchester is black indeed, unless, of course, in the meantime, the British Government decides to make financial policy subservient to national policy, in which case any Japanese threat to "give us beans" could be met with equanimity.

Alberta Oil

WHEN a lease of oil rights in Alberta is obtained from the Provincial Government, the lessee is required to pay the Government an annual rental of 50 cents an acre, together with 10 per cent. of all oil, gas or petroleum products produced from the leased area, without any deduction whatever. While the right is reserved to take this 10 per cent. in kind, the Government accepts its value in money at the current market prices. Government leases are for periods of 21 years.

During February, 1938, the total of oil produced from Alberta wells was 401,587 barrels, of which 397,815 came from the Turner Valley.

Crude oil production in Canada was 2,995,025 barrels in 1937, compared with 1,507,931 in 1936, despite deliberate restriction of output due to insufficient demand. The bulk of this oil came from Alberta.

Tweedledum and Tweedledee Take To The Air

SPEAKING of the relationship between the Treasury and the Bank of England, Mr. Montagu Norman once compared them to Tweedledum and Tweedledee. In the light of this statement, it is significant to find that the Bank has, in effect, two representatives on the newly-appointed Supplies Committee of the Air Ministry, one a Treasury official, and the other Sir Charles Bruce-Gardner, a nominee of the Bank, who was recently made "independent" chairman of the Society of British Aircraft Constructors.

As the money for rearmament—6d. on the income tax notwithstanding—will have to be created by the banking system—as debt, of course—and as that system is controlled by the Bank of England, it is perhaps to be expected that that organisation should have so large a say in the question. Another, and perhaps a greater reason is, that it is the policy of the Bank of England that, more than all the other factors put together, has made rearmament necessary.

The Bank, having originally forced us to disarm by a policy of credit restriction, has been largely instrumental in bringing about a situation in which rearmament is essential. It is now going to lend us the credit to pay for rearmament, and, incidentally, it is our own credit it will lend us! That's "sound" finance, that is!

The Man In Possession

AS local authorities approach nearer to bankruptcy—in spite of the poor relief which they receive; England and Wales alone had £77,110,192 from Government grants in relief of the ratepayers in 1934/5—so will banks become more and more anxious that something must be done to secure their "loans" to those authorities.

Mr. R. A. Wilson, President of the Institute of Bankers, gave a hint as to the direction in which action is desired by bankers, when he addressed his Institute at the Goldsmiths' Hall, London, on November 3, 1937. *The Times* reports him as follows:

"Mr. Wilson cited the Local Government Act, 1933, which had perpetuated the anomalous position which the treasurer of a local authority occupied with its attendant liabilities. This aged branch of the law, he said, was obscure, and radical alteration would be needed before the existing legislation could be brought into line with the practical requirements of the times."

Now the treasurer of a local authority is usually a bank, which has no direct representation on that local authority's council. The bank keeps an account for the authority in the ordinary pass-book way, but in addition it can lend money to the authority, under the Rating and Valuation Act, 1925, and Rating Statutes, 1928-1932, up to any amount approved by the Ministry of Health. The total municipal debt in England and Wales alone at March 31, 1935, was £1,421,500,000,

and this is increasing rapidly; it may be assumed that banks hold about 85 per cent. of this total.

It is in these circumstances that it appears to the President of the Institute of Bankers that the treasurers' position is anomalous; that is to say, the banks have lent colossal sums to ratepayers but have no representation on the "board." It may be presumed that "the practical requirements of the times" would be satisfied if the Bank of England, the Joint Stock Banks, and the Savings Banks were given seats and votes upon each and every local council.

May we reassure Mr. Wilson; this supposed debt is really national credit, it is not owing to the banks for they never had it to lend—they created it under licence of their Charters—and they have already been grossly overpaid for their accountancy services in the matter to the community of ratepayers. The remedy is not closer control of the ratepayers by the banks, but lies in the transfer to the community of ratepayers of their own credit, for the accountancy of which the banks would have been amply paid by a single payment of 1/2 per cent. on the sums of credit released.

The banks need not worry.

A.W.

Lochaber Crofters Form Union

A WELL-ATTENDED meeting of Lochaber crofters, held in Fort William, unanimously agreed to form a union to be known as the Lochaber Crofters' Association. The meeting was presided over by the Rev. Jonathan Campbell, Corpach, who congratulated the crofters on the victory obtained in the Lands Valuation Appeal Court.

They were met, he said, to conserve the fruits of that victory by rallying themselves in an Association to be directed by their legal advisers without political influence. There was a strong feeling of indignation and resentment on the part of the crofters against the County Council, and they had consulted their law agents regarding steps to be taken to recover expenses.

It will be remembered that the crofters kicked hard at the increases in rating assessments put on their property because of improvements. And they won.

We Will Abolish Poverty

ELECTOR'S DEMAND AND UNDERTAKING

- 1 I know that there are goods in plenty and therefore that poverty is quite unnecessary
- 2 I want before anything else poverty abolished
- 3 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
- 4 These distributions must not deprive owners of their property nor decrease its relative value nor increase taxes or prices
- 5 In a democracy like Great Britain Parliament exists to make the will of the people prevail

This is the form for Parliamentary electors to sign. It should be sent to United Democrats, 163A, Strand, London, W.C.2. Signatures will be treated confidentially.

- 6 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 this
- 7 If the present Member of Parliament here won't undertake this, I will vote to defeat him and his successors until this my policy prevails

Signed

Address

SOCIAL CREDIT SUPPLEMENT MONTHLY

This well printed house organ is privately circulated monthly or oftener as occasion demands, and contains technical and internal matters of special interest to "Douglas Cadets." Speeches by Major Douglas are usually first printed in the Supplement.

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