

The
Technique
Of
Tyranny
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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.

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FRIDAY, MAY 20, 1938

Weekly Twopence

LORD TANKERVILLE'S QUESTION

FOLLOWING his brilliant speech of May 4 on the failure of electors to get the Results they want from the present system of voting for parties, persons and methods, Lord Tankerville put the following question in the House of Lords on May 10.

"What proportion of the total securities representing the national and local government outstanding debt is held, either directly or indirectly, by banks and insurance companies, and the present market value (not book value) of the securities so held.

"Also, what is the total amount of the subscriptions which have been made by cheque-money by the Bank of England, joint stock banks and insurance companies, to new issues of all descriptions since 1914."

It was noticeable that this question, of such a novel nature and touching on matters rarely, if ever, ventilated in the House, caused an appreciable sensation. There was a stirring of interest among the noble lords, many of whom were, perhaps, getting illumination on a matter which must often have disturbed their minds, and they turned to hear the Government's reply—which was a "written answer" in reply to a "noticed" question.

Lord Templemore (for the Government), "I regret that the information is not available."

In other words, we are deeply in debt but we don't know to whom? Nonsense! The peers should insist on a proper reply to this question. Anything less than the disclosure of exact and specific figures is an insult to them and to their House. Lord Tankerville has performed an inestimable public service if he has succeeded in making his colleagues aware of the fact that there is something behind this business of public indebtedness which cannot on any account be revealed, even when it is demanded by a member of an hereditary legislative body in which his ancestors have played their part for over 200 years.

Lord Templemore and all concerned have our sympathy, for to those peers whose duty it is to represent the Government in the Lords the unparalleled insolence of this treatment must be as painfully apparent as it is to the Earl of Tankerville. Apart from a few ennobled financiers, the House of Lords contains a body of men whose traditions have always trusted with this information.

GREAT WORK AT EASTBOURNE

Citizens' Meeting Demands LOWER RATES

ON Monday last a volume of enthusiasm rarely experienced in Eastbourne was raised at a meeting held by the local Lower Rates Association, and addressed in a rousing manner by Lt.-Col. L. F. Wylde. An audience of well over 500 indignant ratepayers packed the Town Hall, and were unanimous in their demand that they be given lower rates without any diminution of social services.

They had ample cause for their indignation, for no less than £172,560 was paid in loan charges, and £331,000 was collected in rates. Loan charges, as Lt.-Col. Wylde explained, are simply a banker's tax on money they create out of nothing, a service which might be well repaid by a charge of half per cent. of the sum created.

This mass meeting was presided over by Mr. J. D. Beresford, the well-known author, and it is just the first move of the Lower Rates Demand Association, acting under the guidance of Lt.-Col. S. R. Normand, to make the rightful will of the people prevail, and end this filching of the people's credit by private financial institutions.

At Eastbourne, the ratepayers, the Lower Rates Demand Association, such as Mr. Bertram C. Jones, Mr. W. H. Benson-Dare, Mr. S. Buxton Gregory, Miss D. J. A. Lay, and Mrs. Gregory, have put in an enormous amount of hard work to marshal the people's will into an effective force.

Therein lies the secret. Thousands of Eastbourne ratepayers think their rates are too high. And so they are! But until these half-dozen stalwarts and a few of their friends did something, there was nothing but a lone voice or two protesting against the ever-increasing debt.

This handful of active workers have aroused a town of 60,000 inhabitants. YOU, and your friends, can do the same in your district—if you will ACT.

SOCIAL CREDIT AT EMPIRE EXHIBITION

FROM the Social Credit stall in the Empire Exhibition, Glasgow, 83 per cent. of the copies of SOCIAL CREDIT ordered were sold.

To quote from a letter received: "Sales are improving, interest is wonderful, and contacts very promising. Two men from Alberta on separate days this week—one of them a banker (bank manager, I presume), who appears to have been sympathetic! . . . enthusiasm is growing."

STOP PRESS

DOMINION DARE NOT DISALLOW

IN spite of very strong protest by the banks, the Ottawa Government is afraid to disallow Alberta's latest laws, the Security Tax Act, the Home Owners' Security Act, and others, which *The Times* says the financial interests regard as "outrageous."

Every constituency in Saskatchewan is being contested by Social Creditors, and the Cabinet is hesitating because if disallowance is now forced, speakers from Alberta "will denounce the Liberal Party as the servile tool of financial interests."

The Ottawa tools have to "consider the political consequences of such a step" before interfering—at least until after the elections. Well, it is up to Saskatchewan! M.H.

CABINET RE-SHUFFLE

THE reshuffling of the Cabinet has been the political event of the week. It has largely filled the public eye, as it was intended to do.

The Prime Minister has shown himself as an expert in the politician's trick of deceiving the public and Parliament by confusing persons with policy.

Throughout the country there are many persons who have observed under their noses certain facts which do not square with the statement that we are utilising our best resources for the production of armaments, and aircraft in particular.

The possibility of a wide disclosure of these facts would have indicated something which at all costs must be kept hidden, and in order to forestall the motion of censure backed up by unwelcome evidence, the political manoeuvre of reshuffling the Cabinet was resorted to so as to give a false appearance of a change of policy when, in reality, all that has happened is a change of puppets, while the policy goes on, and will go on, as before.

It is not an accident that the shadow factories for the production of aircraft are controlled by firms all of which have been rationalised, that is, whose control has been centralised via the big insurance companies and the Bank of England.

The absence of American control may be the real reason for the refusal to use the Morris organisation or such firms as the Alvis factory in Coventry, while firms with foreign origins are busy. It may explain also why we have sent a mission to America to buy aircraft and why an order for 20,000 machine guns was recently placed with a Canadian plant.

Now comes the news that France is buying aircraft from America, not on the plea that the American machines are better than the French, for they are similar in performance to that of the Morane-Saulnier.

Can it be that the democratic countries of Europe have already succumbed to a successful invasion of Wall Street financial control? Can it be that our Cabinet is a series of rubber stamps operating a policy which aims

at the consolidation of Wall Street control in Britain and the Empire?

Who knows? But there is plenty of evidence to make it look like a feasible explanation of much that is quietly happening. And the key to the rearmament muddle and the political whitewashing that has gone on; the reshuffling of the Cabinet as a political manoeuvre to forestall investigation; lies in the obtaining of a correct statement regarding "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 action, if any, of Lords Reading and Baldwin to such cession of control."

Every person in the British Isles who has a grievance against foreign invasion of our industrial field, or who objects to crushing taxation and the shearing away of our liberties, should make himself acquainted with the message to British taxpayers given by Major Douglas in the issue of SOCIAL CREDIT dated May 6, 1938, and to act according to the advice given in that message.

INSKIP ACCUSED

IN a report presented at its annual meeting in Liverpool, the Mercantile Marine Service Association declared that Britain's position in regard to shipping would be worse in the event of war than it was in 1914.

After quoting from speeches by Sir Thomas Inskip, in which he said that as a cargo-carrying machine the merchant navy to-day was as effective as it was in 1914 and that we should be able to call upon foreign tonnage to some extent just as we did in the last war, the report states:—

"Your council must oppose in the strongest possible terms the complacency which makes use of such arguments and incomplete statistics . . . whether or not the total British tonnage is nearly the same as in 1914, the fact remains that there are 1,624 fewer ships of all tonnages . . . The next war will see things done on a bigger and faster scale than ever before and the final and winning argument will be in numbers.

"The appalling theory which is being subscribed to is that we can place dependence on the availability of foreign tonnage for our war requirements—a most disastrous dependence and a deplorable theory. The country could easily be held to ransom by a small combination of foreign maritime powers."

THREE CONFERENCES FOR THOSE INTERESTED

SATURDAY, MAY 28th, 1938.

At the London School of Economics, Houghton Street, Aldwych, W.C.2. Room 8.

- 10.30 a.m. Chairman—Professor John Hilton, M.A.
Subject—"An Adequate Minimum Standard of Living."
- 2.30 p.m. Chairman—Dr. T. H. Marshall, M.A.
Subject—"Efficiency in an Equalitarian Society."
- 7.30 p.m. Chairman—Mr. H. L. Beales, M.A.
Subject—"Equality of Opportunity."

LOOK UNDER THE LABEL

ONE sign of the fake-antique economy that controls our lives is the way a name, given to a social movement, comes to possess more significance than the movement itself. We are expected to believe that any weed, if called a rose, must smell rose-sweet.

In consequence people get into the habit of assessing the importance of any public development by the frequency with which they hear or read some quite arbitrary title. This is so much easier than finding out the real facts.

As usual, Social Credit is the brilliant exception. Faith that, in association, society can get what it wants is now spreading so rapidly that the reality of Social Credit is fast outstripping the label.

There cannot be many readers of this journal who have not sensed the quickening towards universal acceptance of the new philosophy. The time is getting measurably near when a big majority in this country will be Social Crediters in all but name.

If I did not believe this with all my mind and all my might, I could not bring myself to write these weekly appeals for funds. It is not a job that any man (least of all a Social Credit adherent) would willingly choose, and the mere idea of its being a necessity for ever and ever (like the good old charity-secretaryship) would break my heart.

But we are already at the beginning of the end. One mighty push, all together, is going to move the mountain.

If you are behind with your contributions—please pay up. If you are not yet a contributor, now is the time of all times to become one.

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

DEMAND NATIONAL DIVIDENDS!
They are monetary or other effective claims to such production as is now destroyed and restricted.
DEMAND NATIONAL DIVIDENDS

★ COMMENTARY

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

No Mystery

IT is reported that a movement is afoot to secure the release from prison of Clarence Hatry, the financier, who was sentenced to 14 years' penal servitude for the activities which led to the "Hatry crash."

The same report reveals "that when the Hatry group failed and the loss was around £13,000,000, the loss to the investing public was just over £500,000."

The question as to who "lost" the remainder could no doubt be answered by all readers of this paper.

The Hidden Hand of Wall Street

CERTAIN interests have been making a splash in the popular press about the large imports of cheap motor cars from Germany.

The principal German car exporter to this country is the Opel A.G., the entire capital of which is owned by the General Motors.

The Opel car is considerably smaller than General Motors' lowest range of Vauxhall (produced at Luton), and quite different from the models produced by umpteen different firms (all controlled by General Motors) in the U.S.A.

The international control operated by finance explains many strange things that happen in the internal economics of any country—think of the present aeroplane production racket, certain factories (British) sacking men because they can't get orders, Cabinet Ministers conveniently closing their eyes to such facts, but committing the country to vast expenditure plans only in directions likely to consolidate certain financial interests which are not British, as would probably be revealed if the statement Major Douglas suggested should be demanded concerning the Bank of England (see front page SOCIAL CREDIT, May 6) was

The "Work" Trick

FRANCE is not producing enough, says Monsieur Daladier, her Prime Minister; so the 40-hour week must be abandoned, and everyone must work harder.

Nevertheless, on April 22 a group of French banks entered into a contract with the Chinese Government to finance the construction of a new railway in China. This will mean the exporting of large quantities of materials from France, which, according to M. Daladier, is not producing enough. Enough for what?

What fools the French bankers must think the French workers!

"Pie" To-day, Please!

IN a recent number of *The Mirror*—one of the most popular monthly journals in New Zealand—there was a long editorial on "The Next Depression." Here is one of the paragraphs:

The tragedy of much of this misery and privation is that there is really no need for poverty. It is mental penury that makes and keeps us poor in a world of physical abundance. Modern civilisation is under the dominance of an iniquitous and antiquated system; a system which in a monetary sense operates on the principle of the survival of the fittest; a system which exists and thrives by the grace of the people's ignorance. If only some genius would arise whose power of eloquence and compelling personality would bring enlightenment to the masses and sweep away the sophistry of those who oppose any worthwhile reform of this totally inadequate and iniquitous system! Sooner or later the day will come; even the next depression may produce the man, and the people, then, will be compelled to listen to him.

But why wait for the next depression before instructing your representatives in Parliament what you want done? New Zealand, along with the rest of us, needs "Pie" today instead of an ephemeral tomorrow. And, besides, unless we demand our "Pie" now, it may be too late tomorrow. We must now use our commonsense and demand the results we want here and now.

Security—Of a Sort

"SOME sort of employment and economic security has been brought to all who comply. And concentration camps give security to the balance."—Mr. Hoover, former President of the U.S.A. in a speech on conditions in Germany.

What we demand is plenty and freedom in security for all. These would be the outcome of National Dividends for all.

SALUTE FROM AMERICA

Ratepayers of England!
We are watching you with admiration. You, and your Lower Rates Demand Associations, and your Ratepayers' Associations, and their United Ratepayers' Advisory Association.

It is not our habit to fix our eyes on the ends of the earth.

Home, right here where we live, is the most important place on earth for us.

But now we are looking to you.

We see that you have learned a secret of action which will get you what you want and set you free.

You are demanding the results you want—lower rates with NO decrease in social services.

We have our eyes on you because we see that you are showing us, and people all over the world, the kind of action that will solve our problems too.

That is why we are watching you, hoping for you, wishing you tremendous success,—because we see you are a beacon light setting a shining successful example in a world of debt and darkness.

We see that you have already won tremendous victories.

By your magnificent action in many localities you have secured a two-year postponement of increased assessments, thereby saving yourselves millions of pounds. Thus you will all have more money to spend than if you had not asserted yourselves as you did. And your shopkeepers and other suppliers of your wants will do that much more trade.

You have clearly demonstrated that you are the boss in your own hometowns and that you will not stand for dictatorship or other forms of tyranny.

You have shown us the key to our own situation and we are mighty thankful to you for this priceless information.

So our eyes are on you, the ratepayers of England!

Advance, and win! And show the world!
Yours, with great admiration,
AMERICAN COUSINS.

Inside View

"THERE is a virtual dictatorship of the Treasury over the House of Commons, and the majority view in Parliament is no longer allowed to be the ruling force in this country."

This statement was made by Mr. R. D. Crook, general secretary, Ministry of Labour Staff Association, at the annual conference of the Association at Bristol last Sunday, May 15.

Cuts In The Dole

THE Unemployment Assistance Board refused to increase allowances last winter and temporised by instructing its officers to consider hard cases, and make discretionary increases. This staved off trouble for the moment; but now these increases have all been withdrawn.

To prevent further trouble the U.A.B. has announced that it will apply for a change in the regulations so that it can differentiate between summer and winter rates of allowance.

One of the reasons why it is trying to keep allowances down to the starvation level is said to be that wages in many cases are still lower. It is now just a question whether the unemployed will stand for it.

Sweating Children

SOME startling facts about child labour are revealed in "The Juvenile Labour Market," by Professor John Jewkes and his wife.

Seven out of every ten children leaving school to-day begin to earn their living at the age of 14. There are many boys and girls of 14 working an average of 56 hours a week, and some working as much as 70 to 78 hours a week.

Between the ages of 14 and 15 the average wage is 9s. a week and between 15 and 16 it is about 12s. Domestic servants are paid as little as 7s. and 8s. a week.

Intolerable Conditions

The report says, "Some of the children were working under almost intolerable conditions, and in a number of instances it was clear that the law was being broken by employers."

Cases are quoted of a smart boy of pleasing disposition who, after two years of unemployment, got a job as labourer in an engineering works at 6s. a week; a girl about whom her teacher reported "Very intelligent, fourth in advanced class, reliable and quick, refined girl," who, at the end of two years was found working 70 hours a week as a domestic servant; and a boy "above average ability; reliable," who had two months' work in two years chipping bricks.

DELICATE POST

THE *Financial Times* reports that both the new Chairman and the Deputy-Chairman of the Marine Insurance Company are members of famous banking families. Lord Hillingdon, who has been appointed to the senior position, is a Mills, and a managing partner in Glyn Mills and Co. Lord Cromer, his deputy, is a Baring and was a managing director of Baring Brothers before the war.

As Lord Chamberlain since 1922 Lord Cromer has had a notably strenuous time. If on his retirement from that office in July he should seek a contrast from the censorship of plays and the many other duties which fall upon the holder of what has been called "the most delicate post in the Empire," he would find a ready welcome awaiting him in the City.

In addition to his insurance interests Lord Cromer is a director of P. and O. Steam Navigation and a Government representative on the Suez Canal Board."



THE FIG TREE
A Quarterly Edited by Major C. H. Douglas

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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's Page

The Dangerous Idealist

"THERE is too much talk of a popular front, when what we really want is a Christian Front," was the subject Dean Inge took for a recent article in the *Evening Standard*.

He says, "There is always need for a united front against secularism, immorality, greed and envy . . . Our special enemies just now are the cult of the God-State (Fascism and Nazism) and atheistic materialism with its cult of hatred (Russian Communism). Here are two poisonous doctrines, either of which is capable of destroying civilisation root and branch. No Christian can come to terms with either of them, and all Christians are in duty bound to combat them both."

Sir Henry Lunn recently invited about fifty priests and ministers of all denominations to join him in a Mediterranean cruise to discuss the possibility of a united Christian front against the menacing anti-God propaganda.

The Dean says they found the barriers between them unreal, and yet they were insurmountable as far as official action was concerned.

Not very much seems to have been done.

We are all fully aware that these priests and ministers of religion were men of integrity and high ideals; these qualities are of the greatest value. Without them we should not make very much progress in human betterment; and yet I suppose that if I suggest that something more is needed, some practical means of dealing with the problem, there will be those who will hold up their hands in horror at the idea that good intentions are not enough.

But all experience shows that they are not.

There have been many attempts to save the world by good intentions alone. For a time they may have seemed successful. But sooner or later they petered out, and the mountain was unremoved.

The years of horror through which the peoples of the world passed between 1914 and 1919 made them eager to anchor all their hopes to the League of Nations; branches of the League of Nations Union sprang up everywhere; school children contributed their weekly pennies, it made an immense appeal to honest idealists who believed that at length universal peace was within reach. How pathetic these hopes seem now!

The fact that the League was a smoke-screen behind which opposing policies waged war, only adds to the tragedy; in any case, the League must have failed for the same reason that the United Christian Front must fail, unless a vital point, which at present seems to have escaped the Dean, is realised.

Members of the League of Nations Union would tell you that the chief purpose of the League was to prevent a recurrence of 1914-1918, even on a small scale; the Dean says the aim of the United Christian Front is to combat Fascism and Communism.

These good people might tell you that the cause of these evils is psychological; that people give way to envy, greed and injustice; that they are self-seeking and forget God; having said which, they think they have explained the problem.

All this is quite true, but it doesn't go far enough; the envy, greed and anger do not come into existence without very good reason. They are themselves symbols of something

far deeper, the struggle of the individual against his limitations.

And here we have come right up against the heart of the problem. Man is made in such a way that he *must* struggle against his limitations; it is a condition of his growth.

If his food is limited he must struggle for more, even if it involve fighting or stealing; if the law limits his liberty he must break it. This does not mean we are to have no laws; a wise law regulates liberty, a very different thing from limiting it.

"Prohibition" was an example of a law which failed because it limited people's liberty, and all the anger, meanness, lying and cruelty was the heat generated. It was as if some saboteur had thrown sand into the machinery.

So we find that these well-meaning movements started by idealists do not get very far; we see them abandoned here and there along the road, overturned, discredited and jeered at; and as the years pass they gradually rust away, like the old car we see year after year still wedged in the bushes where it was left after the accident.

There is not the least doubt that modern war is a symptom caused by the limitations imposed on nations in their struggle for overseas markets; what, then, is the use of trying to remove this symptom by imposing other limitations in the form of a centralised military force (Article Sixteen) and a centralised financial system?

The Bank of International Settlements at Geneva, strongly backed up by such men as Mr. Montagu Norman, Governor of the Bank of England, is in control of the centralised financial system controlling the policy of the League of Nations.

That policy is to control nations by means of controlling their credit, and its first practical result is the fettering of the creative energy of mankind.

The prisoner *must* try to break free from these limitations—he cannot help himself.

Hence international unrest, leading to war. Major Douglas once referred to Mr.

Montagu Norman as a dangerous idealist; good intentions are no excuse for mistaken or wrong actions. Blame must still attach to those responsible for results. By their fruits we shall know them.

No doubt the Dean would agree that we should be as wise as serpents, although as harmless as doves. I find it very difficult to understand why the first half of this injunction is so consistently ignored by those whom we should expect to understand it best.

Dictatorship, like the League of Nations, is a limitation imposed on the people to prevent them from struggling wildly against unbearable economic conditions; if the Dean did not persist in regarding the symptom as a disease he might realise that our only hope is to track down the cause of the economic distress and cure it.

I say "our" only hope—are we not headed for a dictatorship here also, unless we do something about it pretty quickly?

The fact that there is not enough money to go round, although there are plenty of goods, means that we are all at economic war one with another.

Can we describe by any other word but "dictatorship" the attempts made to crush this economic war by quotas, rationalisation or such Bills as W. S. Morrison's Milk Bill?

The way to put an end for ever to the possibility of dictatorship is to sign the Elector's Demand and Undertaking on the back page of this paper, get others to do the same, and then act on it in the right way. Nothing can withstand the united will of the people.

B.M. PALMER.

TAX-SLAVE

Letter from an Iowa woman to U.S.A. Treasury officials:—

"I am the cook, laundress, barber, house-keeper, keep books in winter, sell garden plants in spring, can around three hundred quarts of food in summer, grandmother to ten, try to keep my temper down and keep the old man happy, and I am not trained for this job of book-keeping, anyway. So if you want to put me in jail because I make mistakes, go ahead; maybe I would get a rest."

Not the only one who has trouble with income tax returns!

SAFER ROAD—OR SCHOOL STRIKE

UNLESS road safety steps were taken to protect their 355 children, Tyneside parents at East Howdon threatened to declare a strike and take up the matter with the Board of Education at Whitehall.

This was their ultimatum to Tynemouth Education Committee.

The children have to walk between two and three miles along busy roads to a school at Percy Main.

Some time ago the parents sent a petition to the Education Committee either for a new school near East Howdon or for free transport to Percy Main.

They pointed out the dangers the children ran from traffic on their way to school and that Percy Main is too far away for smaller children to walk.

The committee decided that present facilities are adequate.

PARENTS of Sparkhill, Birmingham, children attending College Road elementary school have threatened to take strike action—unless something is done to give them protection in crossing College Road near Tenby Road.

At a meeting of Birmingham Education Committee, Councillor Thompson said he had received a petition from 200 inhabitants in Tenby Road "in relation to the dangerous situation that has arisen in the area for the children going to school."

Councillor Thompson said he intended to present it to the City Council at its meeting next Tuesday, but he felt that the Education Committee could do something on the matter.

Tenby Road was a side road leading into College Road and hundreds of children passed along it and over College Road to the school, he added.

A Belisha crossing or police protection for the children would meet the case.

"Two hundred people are determined to take strike action—to withhold their children from school unless something is done," said Councillor Thompson.

Alderman Moorland described it as a very dangerous crossing.

The Chairman of the Elementary Education Sub-Committee (Councillor W. F. Wheeldon) intimated that they would consult the Chief Constable to see whether a Belisha crossing could be made there, or a police-constable put on duty.

E.E.

CLARIFICATION

IN reply to what appears to be a deliberate attack linking the Lower Rates Campaign with Social Credit, the following is an excellent reply published in the South Wales press. Of course, if a successful local objective has been carried through in the district it is possible that a successful reply might be on the line of: "Well, Social Credit got you the new traffic lights; it will get you this if you support it."

Sir,—The Social Credit Secretariat, whose chairman is Major Douglas, does not support any political party, Social Credit or otherwise, but exists to advise and inform the public on matters concerning their credit. It is essentially a non-party organisation, and subscriptions from party funds, if offered, would be declined. What is the attitude of the Public Economy Association in this respect? The confusion that exists in the public mind concerning Social Credit is in large measure due to a subconscious limitation of the words "social" to a political, and "credit" to a financial, interpretation.

Social Credit is "The power of human beings in association to produce an intended result." This is an undeniable fact, not a theory, and Mr. Horace Morgan has not been unhelpful to ratepayers by associating their Social Credit action in demanding results with the Social Credit Secretariat.

Yours, etc.,

AUSTIN O. COOPER

You Pay All This!

WHILE dealers in foodstuffs, clothes and furniture are having a difficult time avoiding bankruptcy, in spite of the people's need of their goods; and while doctors, dentists, and most members of private health services are likewise finding it very hard to make ends meet, in spite of the people's need for their treatments, the armament firms are experiencing a boom that resembles the gift of Midas and is likely to prove as fatal.

Their profits are mounting month by month, and here at a glance can be seen the profits of a few of these firms for the year 1935-36 compared with 1936-37:

	1935-36	1936-37
Dorman Long	£400,000	£700,000
Vickers	£600,000	£1,100,000
United Steel	£259,000	£722,000
Aircraft		
Armstrong Siddeley	£176,000	£533,000
Fairy Aviation	£40,000	£248,000
Handley Page	£45,000	£100,000

The huge sums represent only fractions of the Debt that is piling up. Debt that you are expected to pay. All this money was created out of nothing by the Banks and lent to the Government on the security of the Rates and Taxes that are to be levied from you and future generations *in perpetuum*. That is, if you allow it!

And You Pay This, Too!

In the report of the Controller and Director General of Air-Services Appropriation account for the year ending March, 1937, it is to be noted that aircraft factories are receiving £300 profit on each plane produced. If the output is now 300 planes per month, no less than £3,000 a day net profit is made on the production of new machines.

You pay all this money, too! You and your children and their children! In the meantime, food, clothes, furniture, health services go unused because you have no money for them.

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

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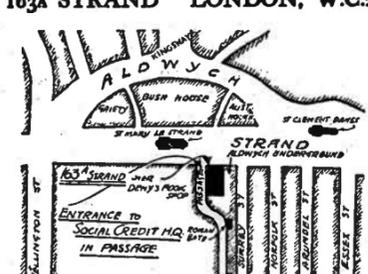
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Vol. 8. No. 15 Friday, May 20, 1938

**Finance
Welcomes
Famine**

THE City Editor of a popular evening newspaper published in London, recently stated "The drought in European countries, if it persists until it is too late to raise reasonable crops, is likely to have a favourable influence on the international political situation."

This is not an isolated instance of reference to the beneficial effect that famine would have on the war situation, for only a few weeks ago, a London newspaper of enormous circulation insinuated that only countries with full larders go to war, the implication being that if we have a famine, it will be a good thing because we should not go to war then.

Well, there is something to be said for it, because centuries ago, before men were educated and learnt to read and absorb financial propaganda, when they went to war they expected some loot. They invaded a foreign country to get what they could out of that country. But to-day, we are so "educated" and have become so hypnotised with the upside-down philosophy of finance and orthodox economists, that we go to war to force them in the invaded country to borrow money from our financiers in order to buy what we ourselves cannot buy, which, boiled down to a few words, means to make a gift of wealth from our own country to the conquered on conditions of vassalage, not for the benefit of the soldiers who fight and win the war, but for the "loan-charge" benefit of the international financiers who laugh at all of us.

IT is remarkable how the acceptance of the inherent implications and consequences of "sound" finance produces ridiculous paradoxes. For instance, it is a fine thing for an inventor to invent a machine that will do the work of a thousand men, but next morning, when the men find themselves out of work, it becomes a fine thing to put the men back to work again. There are two objectives here which are contradictory, for either we should lock up the inventor for inventing labour-saving machinery which is opposed to the objective of finding work, or we should lock up those people who advocate finding work when the invention has released men from it.

Another contradiction is that during a boom, we work hard to produce abundance, and then having produced it, discover that it is only a slump, because we cannot buy it, and then we pass laws to restrict production.

Now one of these policies, restriction or production, is wrong. If we want abundance, well those who advocate restriction should be locked up. On the other hand, if restriction is right, those who work hard to get abundance should be locked up, and the more we seek to find the answer to these paradoxes within the existing financial system, the nearer we approach to mental breakdown. Whereas, if we had the wisdom and the simplicity of uneducated children, if we had the courage of common sense instead of the intellectual snobbery of a false education propagated by the Medicine Man, we should see that it is the financial system itself which causes these conflicts and frustration.

THE uneducated child, uncorrupted by "sound" financial propaganda, would, if asked, say that the proper thing to do is to produce plenty of everything so as to distribute it for consumption.

Men Without Work

ONE of the most interesting documents on the social and industrial problem which has ever been published is a report made to the Pilgrim Trust entitled "Men Without Work."

This report contains not only a great deal of detailed and very human information about the unemployed, but raises some very interesting questions about what it all means and where it is leading us. It shows how men become and remain unemployed, what effect it has on them, what sorts of lives they lead, how their attitudes change, and so forth.

Here, for example, is something about the unemployed in "sporting" Liverpool:

"This passion for sport and betting influences the unemployed man in odd ways—betting has a very definite function. To those who have ceased to believe that they will ever get the 'green card' from the Labour Exchange, this is the field where they 'stand as good a chance as anybody else' and where they feel they are fairly treated."

*

"Closely connected with this is the fact that betting offers to many unemployed men the only possibility of making a decision, of a choice between two alternatives, in a life otherwise prescribed in every detail by poverty and necessity, and always the object of other people's decisions. It provides the content of social intercourse, a way of spending one's time in discussion, analysis, and decision, with a seeming sense of purpose and alternate achievement."

Here is an extraordinary illustration of the absurdity of speaking about freedom when a man is economically disinherited. The passage refers more particularly to those who are in a chronic state of unemployment.

by G.W.L. DAY

There are large and increasing numbers of such men, says the report, especially among those with large families.

"Of the men under 50 who were out of work (in Leicester) no less than 11 of 32 had families of five or more children. The conclusion is irresistible that men who get a large unemployment allowance (as all these men of course do) tend more than others to fall out of employment and live on the dole."

Elsewhere the reason for this is explained. "While unemployment reduces severely the livelihood of those who are accustomed to some degree of comfort, yet there are others, whose value in the labour market is low, for whom unemployment assistance, by providing a steady income at a rate well above that of the lowest wages, definitely raises the standard. Certainly we were forced to the conclusion that if the rates of assistance were substantially raised there would inevitably follow an increase in the number of those who were prepared to live on the dole."

"An unskilled man with a large family might be earning not more than 40s. or 30s., or even 25s. a week, while if he is drawing unemployment assistance, he may have as much as 45s., 50s., or even (as in one case visited) 57s. In such a situation the wage-incentive to work is non-existent."

It goes on to say that there are already some 60,000 men of employable age who have

become so addicted to the dole that they could hardly be persuaded to work, and that this figure will increase.

Finally, it says that the principle of Unemployment Assistance is based on an assumption which is breaking down. This assumption is that a man is responsible for maintaining himself and his family. For 350 years it has held good, but now it is no longer universally accepted because of the widespread payment of doles.

*

"It looks as if some new principle will have to be put into operation whereby a man is offered the chance to give as well as to receive. To-day it is virtually impossible to do so, and as a result he is losing his citizenship."

Could words describe more clearly the sweeping array of the foundations on which the present system rests?

These foundations, or basic ideas, are that everybody must work because everybody's work is needed, and that only those who work shall be allowed the rights of citizenship or the standard of living which current production makes possible.

It assumes the opportunity for each man to fulfil his part of the bargain. But now this opportunity no longer exists in millions of cases. Yet the penalties for default are only partially relaxed. And because of the terrible absurdity and injustice of this, all sorts of undesirable results are beginning to appear.

The remedy is in our own hands. If those whom we employ as stewards can't or won't see it, we should exert pressure until they do, or replace them.

THE TECHNIQUE OF TYRANNY

IN a recent article written for a weekly newspaper, a Member of Parliament drew attention to the fact that in 1937 we produced 25 per cent. more goods than in 1929, but compared with the latter year had 500,000 more unemployed!

So what?

To the honourable Member this appeared quite naturally as something gained, but he used the word "saved," without troubling to analyse what had been "saved" or what had been gained (if anything), for he straight-away advocated what should be done with the "savings," and he stressed the importance of devoting the savings effected "to the planning of industry to avoid the certain slump which is coming!"

This is a fair outline of his approach to the latest bankers' plan (pretending, of course, as politicians always do, that he thought of it himself), which is to utilise public works as a scheme for:

- (1) Forestalling bankruptcy of the unemployed funds.
- (2) Centralising expenditure of public funds for approved plans (approved by the central authority and not by the local residents affected by the "public" works), thereby removing choice of public service from the public who are to be served.
- (3) Timing of when the "public works" (whether required urgently or not by the people affected) shall be put in hand.
- (4) Enabling the advance of science in industry to be used as a means of enslaving the common people by "debt" and "work."

All the highly industrialised countries are facing the same problem, and in the U.S.A., in France, in Germany, and in our own country, a steady advocacy is being maintained and definite action is busy, sapping the foundations of freedom, and withdrawing from vast numbers of people the power to choose as individuals, to live their lives in their own way.

*

Behind it all is a policy, consciously and with determination opposed to freedom for the people.

The purpose is to centralise all POWER and to consolidate it in the hands of a few men to the irresistible point that no one man, or group, or even a nation, dares to show sign of criticism or resistance under penalty of death.

This monstrous world plan has its hatchery in the secret conclaves of financial institutions, and because the means used to further

the plan are quite different from the popular conception of the requirements, such as a bullying dictator, brute force and violence, many well-meaning people who hate these things are innocently working hard to consolidate the vilest, most insidious, and most dangerous plan for world dictatorship ever conceived in the history of the world.

Daily this plan grows in power, a growth due to the power of deceit resident in it, coupled with the gullibility of the general public. The evilly-intentioned power is dependent for success on the maintenance of popular belief in a trinity of lies.

1. That man lives to work (instead of working to live.)
2. That the individual man exists for the State (instead of the State for the benefit of the individual man).
3. That the present money-system is fundamentally "sound" (when it is founded on a lie).

Further, it is necessary to propagate these lies, all attractively dressed up in sweet reasonableness and a semblance of truth. Hence, the press, platform, the pulpit, and the microphone must be manned by "sound," reliable, and "safe" men, "sincerity" being an added qualification, but not quite suitable for the higher posts, as it indicates lack of just that level of mediocre perception required, which must be above stupidity but not quite capable of imagining the plan or visualising reality too close, especially in those directions where signs of potential release appear.

*

So we get politicians giving a few facts which indicate the era of freedom is possible, and all they see about increased output with less labour is the planning of more work! "Public works"!

This means that the more we advance with science and labour-saving in industry, instead of reaping the fruits of leisure given by the inventors, we must labour in between whiles (slumps and booms) on "public works," which means that we make not only a free gift of service to the banker, but incidentally get further into his debt! The more wage-slaves are dispensed with by machinery in commerce and industry, the more workers will be changed over to become industrious on "public works" to make "public debt" at a faster rate and more mountainous than ever—safe for the banker!

What a mad proposition—but fine for the magnificent plans of world dictatorship. If

people were not hypnotised by the false philosophy of "work," the foolishness of such proposals would be seen and something more sane and reasonable would be demanded.

It is not the function of "public services" to provide "work" just during "slump" periods, as at present advocated (note the "sweet reasonable" dressing round the proposal: find "work" for the distressed unemployed). Public services should be to serve the public in anything they want and at the time they want it and because they want it, not because Sir Kingsley Wood wants it or the Governor or the owners of the Bank of England say they want it in secret for purposes undisclosed by them but dressed up for the public as "work" plans.

*

Let all who love liberty, who dislike dictatorship when freedom is possible, consider the subtle methods of forcing others to their will used by the Money-Monopolists.

Lose your job, and how free are you?
No violence here.
But your power to buy, to choose or refuse, is suddenly cut off.

No violence, and (for the benefit of the hirelings who surround this ruthless dictatorship of finance, to whitewash this non-violent act of withdrawing licences to live) perfect freedom—to starve to death discreetly and with becoming resignation according to, not the will of God, as so often falsely preached, but the will of those who destroy the bounty of God by "planned restriction" while living men starve in the midst of abundance because they are denied (and have been taught from babies not to ask for) the money tickets which would give them not only the means of life, but also the Freedom to enjoy it in leisure as they like.

Remember, freedom cannot exist whilst the present system of finance rules. It threatens your life. It is pregnant now with plans of restriction, destruction, and dictatorship of the most subtle, cruel and ruthless kind. Resist higher rates, taxes, and prices. Demand more social services at the same time. It CAN be done. Instruct your public representatives and generate pressure for NATIONAL DIVIDENDS to be distributed until you get what you want, that is, until you are satisfied.

The will of THE PEOPLE must be heard and obeyed, and if we unite to DEMAND our birthright, the plans of tyranny may yet be frustrated.

Space reserved

THE UNITED RATEPAYERS' ADVISORY ASSOCIATION

Secretary:

John Mitchell

by—

SOCIAL CREDIT AND U.R.A.A.

IT is an unfortunate fact that there are many people in the world who are not happy unless they can fix a label upon every idea which they hear about. Therefore, it is not surprising that attempts are being made to pin the label of some known political or economic creed to the action recommended by U.R.A.A. These people are quite incapable of examining a thing impartially or of taking it for what it is worth in itself. It must be Left, Right or Centre. In other words, it cannot be something which everyone—Left, Right and Centre—can agree upon.

This sort of thing, of course, is one of the deadly diseases which afflict the political state of this country. It destroys critical and impartial thought, and invests everything with an air of unnecessary prejudice.

The fact that no attempt has been made to conceal the friendliness between the Social Credit Movement and U.R.A.A., that the one is openly advertised in the journal of the other, that Social Crediters are very active in the U.R.A.A. organisation, that the two are housed in the same offices. All these things are taken to mean that U.R.A.A. is advocating everything which Social Credit stands for.

Face this fact first; if that were the case there would be no sense in the U.R.A.A. having a separate organisation and a separate name. If it were the case and it wished to hide its true identity, the first obvious step it would take would be to have separate offices, so that the many enquirers and sleuths from enemy organisations who call, could not easily discover any connection. It would not accept the hospitality of these columns to set forth its message.

So, what is the truth? The truth is that U.R.A.A. cannot be correctly classified with any party or sectional political or economic creed. The truth is that U.R.A.A. does not advocate any economic theory.

What the U.R.A.A. does advocate is under two headings:—

(1) A political technique which enables people to so control all their institutions that they can always get what they want. The ideas advocated here are based absolutely upon SUCCESSFUL experience.

(2) It advocates that maximum publicity and thought should be given to certain FACTS about Debt, Money and the manner in which credit IS created by the banks. FACTS, not theories. Everything said about money by U.R.A.A. is strictly confined to statements of FACT; and all these facts can be checked and verified by reference to many authoritative sources without any difficulty whatever.

The purpose of obtaining publicity for these vital facts, which are carefully concealed and suppressed by those who control the Debt system, is to enable ratepayers and Local Authorities to see the TRUTH and understand the fraud which is imposed upon them.

We say to ratepayers and their representatives on the Local Council, "Examine the FACTS, and judge for yourselves whether you are not being cheated and defrauded." We are confident then that they will use the political technique advocated by U.R.A.A., which has been proved successful. J.M.

THE CURTAIN HAS RISEN

IT is only just over two months ago when decisions were taken to bring the forces of British democracy into death grips with the greatest vested interest which has ever batted on human individuals to obtain power and profit for itself. This is the fraternity of bankers, who by reason of their exclusive power to create credit by a costless process and issue it to governments (local and national) as a debt, with all the powers creditors have over their debtors, have gained a dominant control over the destinies of this country and the individuals within it.

Just over two months ago the United Ratepayers' Advisory Association was formed to mobilise the ratepayers of Britain into battle order on the field of Local Government finance, to do battle with their enemies who enslave and crush them with debt.

The problems of mobilising this army of ratepayers have been in these two months largely solved, and the ratepaying hosts are being already successfully marshalled in many large towns. Bearing witness to these facts are some forty large meetings held during the past week; and the evidence of the hurrying late comers, ceaselessly joining the colours, will be the many smaller meetings to be held during the ensuing weeks.

The problems of financing these armies are solved.

The "Curtain" has risen.

"The stage" is "set for the greatest victory which the human individual has, within history, achieved over the forces which beset him to his fall."

To explain and elaborate plans already successfully operating, and to confer with "field" workers upon the development of these plans, the Directing Adviser and the Secretary of U.R.A.A. will attend conferences in the towns and on the dates detailed below:—

May 31. Tuesday	—Birmingham.	7. Tuesday	—Stockton-on-Tees.
June 1. Wednesday	—Bradford.	8. Wednesday	—Manchester.
" 2. Thursday	—Newcastle.	9. Thursday	—Liverpool.
" 3. Friday	—Stranraer.	10. Friday	—Hereford.
" 4. Saturday	—Belfast.		
" 5. Sunday			

Choose the conference most convenient for you to attend, and send a card enquiring for details to the "Organiser" of that particular conference, c/o U.R.A.A., 163A, Strand, London, W.C.2.

Come and help us make history!

JOHN MITCHELL

WHAT IS EXTRAVAGANCE?

ORGANISED opposition to the Croydon Town Council may arise from the statement by Mr. Herbert Williams, M.P., that Croydon is "the most extravagantly run town in the country."

Ratepayers who agree with Mr. Williams discussed last week the possibility of finding anti-extravagance candidates to oppose the retiring councillors next November.

The Council's expenditure is scandalous," said Mr. C. H. Rimington, of St. Augustine's Avenue, South Croydon, who was chairman of the South Croydon Typhoid Outbreak Committee. In particular he cited a project, approved by the Town Council.

Allegations are made that the town is run by what is called "the 21 Club," a group of councillors and aldermen elected by invitation, and that members of the Council who are not members of the club have no power in Council affairs.

What is extravagance?

That some Town Councils do overspend, that they are apt to put second things first cannot be denied. On the other hand, we should all like these amenities if we didn't have to pay more for them.

Two points: It is possible to have both amenities and lower rates, as a large proportion of the money we pay in rates goes into loan charges to banks and other institutions. They charge enormous sums for the service of enabling us to use our own resources. To pay through the nose for this service is extravagance indeed.

We cannot expect councillors to know what we want if we don't tell them what it is. Councillors already elected are bound to respect the unanimous wishes of their electors—when expressed. If they do not—they can be unseated at the next election.

It is no use just grumbling about extravagance—we shan't be pleased when we see the social services going. If we want Lower Rates with no decrease in social services, then we must say so, and go into action to get them.

BELFAST

MR. T. ALLEN, in his Election Address to the electors of the Ormeau Ward in Belfast, points out "that the debt of the Belfast Corporation is now almost £11,000,000; electors of Ormeau, consider that one-third of the money you are compelled to pay in rates and taxation is used to pay the loan charges on this debt."

These Parents Want Safety For Their Children

TRAFFIC was held up in Brentfield Road, Stonebridge, Willesden, when the 1,000 Willesden schoolchildren on strike for safer roads marched from the school across the road towards Stonebridge Park Recreation Ground, where, in the sunshine, they played games while fewer than 200 of their school-mates were still at their lessons at Brentfield Road and Bridge Road Council Schools.

The children's parade extended two or three deep over a distance of 400 yards.

Their Chant

The children carried banners demanding road safety measures in Brentfield Road.

As they marched towards the recreation ground, the children kept chanting, "We want safety."

Among the emblems carried were these: "S.O.S. Safety or Sacrifice," "We want 10 m.p.h. speed limit and safety," and "WE demand road safety."

The procession was led by two babies in a pram, who, between them, held a notice which read, "We need your help to make the road safe."

Willesden Corporation to-day sent a formal request to the Ministry of Transport asking for confirmation of a 10 m.p.h. speed limit order.

The Parents' Safety Committee are demanding a 10 m.p.h. speed limit, police-operated traffic lights near the schools, and more pedestrian crossings. Safety guard rails on both sides of Brentfield Road are already on order by Willesden Corporation.

BEWARE THE BOGEYS

'SQUANDERMANIA' and 'EXTRAVAGANCE'

Designed to Confuse and Paralyse Action

IT is of first importance at the present time that we as ratepayers should decide exactly what it is we WANT as ratepayers.

The fact that ratepayers WANT LOWER RATES is becoming increasingly obvious, as grumble, talk and speech gives place to action all over the country.

Further, it is an equally solid fact that modern inventions and modern speed of living have made social services, at any rate, of some sorts, a necessity. Willesden school children, for instance, have struck for a fortnight for the purpose of obtaining safety measures on the main road by the school. Safety measures these days are not luxury, they are a necessity. Moreover, even where social services and amenities are not strictly necessary, we should like them, if . . .

That "if" is the trouble; it is the point on which opposition to the rates-rise revolt will harp; so it is the point on which most of all we must use our common sense.

A recent issue of the *Evening Standard* said:

"Another development that will improve sentiment [on the Stock Exchange] as it goes on is the revolt which is taking place in many parts of the country against the increases in rates.

"It is a sign at least that the spirit of the people is not dead, and it will be found eventually that the man who pays the piper will still call the tune. This is a thoroughly healthy movement."

And the *Daily Mail*:

"Everyone would like to see the 'best of everything' in local equipment and social services to satisfy civic pride or to gratify taste for beauty, but the nation must cut its coat according to its cloth. Luxurious

amenities costing thousands of pounds may be desirable, but in these times they cannot be afforded. *There simply is not the money.*"

The latter passage is based on a supposition that will not stand up to ordinary common-sense. We have plenty of cloth and can have as large a coat as we need; but we only have nail-scissors to cut with.

At Hackney the rates have risen by 1s. 3d. and the ratepayers are raising protests against a plan for a new swimming bath. It is not really the bath they object to, it is the extravagance; and they are making a choice between the alternatives presented to them of high rates or few social services. In fact, however, the alternative is no true one. There are other extravagances that could be cut down with far less hardship to the majority of ratepayers. In Hackney now there are probably more than enough bricks, stone and water; also architects, engineers and labourers who would like to build the baths. The only objection is, as the *Daily Mail* points out, the money.

We have the "luxuries," but not the money to distribute them; we have to borrow that, and as well as repaying the principal, interest has to be paid on it. But where lenders are financial institutions the money is created practically costlessly. Payment for this simple service of creating financial credit on the basis of our real credit sends the rates up by large amounts, and is in most councils a far greater extravagance than the amenities they provide. The latter benefit a great many people instead of only a few.

It only needs common sense to see that the alternative of high rates or few social services is, in fact, no alternative at all. With the growth of the movement against high rates we must keep this fact in mind. It is possible to have lower rates and more social services, and if the majority of us want this objective we cannot fail to get it, if we act in the right way.

The U.R.A.A. gives advice to ratepayers on organising themselves to get what they want, so if this objective is what you want, as it is what many others want, write to the Secretary of the U.R.A.A. at 163A, Strand, London, W.C.2, for advice as to action. The first step is to distribute the leaflets "Lower the Rates."

E.E.

POWER !

MANY people have remarked that the present issue of *Lower Rates*—May-June issue—is the finest and most formidable educative and propaganda statement on money published by any organisation.

Not many people who read it seriously can fail to be impressed. The point is that the concentration of interest and attention upon the money problem, which the pressure induced by the Rates Campaign is causing, will compel many people, including councillors and Members of Parliament, to study this problem.

THEREFORE, MAKE SURE THAT EVERY COUNCILLOR AND EVERY MEMBER OF PARLIAMENT HAS A COPY.

Very low prices for quantities. Order now!

Obtainable from the U.R.A.A., 163A, Strand, London, W.C.2.

ATROCITY

THE horrors we are in for if and when the present struggle for export markets flares into open armed conflict may be judged from the report of the Far-Eastern Correspondent of the *Natal Mercury*, regarding the new Japanese weapon which has caused so much interest in military circles.

This new death dealer is a novel type of bomb with an extremely light fuse and a devastating lateral power. The lateral effect is so terrific that in Nanking where one of these bombs fell in the centre of a 60ft-wide street, the mob of civilians hadn't a ghost of a chance. Over 100 were killed and the mutilation of bodies was ghastly. Walls of buildings on both sides of the streets were sprayed with flying metal, human blood and fragments of arms and legs; while heads, instantaneously torn from bodies, rolled on to the pavements, and torsos like masses of pulp fell in all directions.

Not a picture one would wish to dwell on as we shake the hand of a friend, nor one we would care to visualise while watching our children at play—but unless we are implacable in our demands, inflexible in our purpose, and unceasingly active in spreading the only real way out—Social Credit—we, too, and those about us, will suffer these fiendish atrocities.

The Third Factor

MANUFACTURING and advertising are equal partners in industry to-day. In turning the wheels of a factory a strong current of public demand is just as vital as the current of electricity from the main.

The creating of this demand has become as complex, as organised, as specialised, a process—as any process of manufacturing.—From the advertisement of a firm of advertising agents.

There is a third factor in commerce which this advertisement fails to mention. The manufacturer creates the goods, the advertising agent creates the desire, but it is the banks that create—or not, as they please—the money to buy them.

Much of the advertising of to-day would be unnecessary were people provided with enough money to buy all they want of all that can be produced. As they are not, the struggle to sell becomes a struggle to avoid bankruptcy. If A succeeds, it must be at the expense of B or C. In other words, you can't both "Drink more Milk" and "Eat more Bread."

When we unite and demand National Dividends the limit to consumption will be production, not tickets—money. Then advertising will become a means of letting us know of new and improved products, made for our delectation, instead of as at present, a means of mesmerising us into buying a particular article by means of appeals to our lowest instincts—snobbery and fear.

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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Registration under the Secretariat Revenue Plan is available to all, whatever their means, since it is based on self-assessment or exemption. The Revenue Plan, which fully explains this, will be sent on request.

In order to reduce expenditure of subscribers' funds on unnecessary postage and wrapping, the Supplements are posted in the current copy of SOCIAL CREDIT.

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Address.....

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163A Strand, London, W.C.2

THOUGHTS AND AFTER-THOUGHTS

By W.A.B.M.

Delusion and Illusion

THERE is perhaps no delusion so widely spread among men at the present day as the supposed necessity for incessant toil, unless it is the equally hypnotic illusion that money is wealth, and that a nation must deny itself the real goods and services in actual existence because the money has not been created to distribute them.

This unreal duality once imposed upon the mind produces a mentality that views mankind and life from an angle so unnatural, and at times so callous, that it impresses upon one a vivid realisation of how effective a few generations of mass-suggestion can be in distorting ordinary decent human nature and intelligence.

Is There Any One

At Home Like This?

We all know those fine specimens of human kindness who would rather die than utter a harsh word to a friend or acquaintance, and who think cruelty is fiendish, and yet who, when they switch their minds from the local and personal to the national and impersonal are suddenly transformed into hidebound monsters of insensibility.

On the one hand, they may be heard protesting how terrible it is that men, women and children should be in want, ill-nourished, ill-clothed, and ill-housed, and they sincerely wish they could do something about it. On the other hand, after reading the morning paper, with heads full of party politics, they indulge in tirades against the unemployed—"a drain on the resources of the country"—and give it as their opinion that "what they want is work!"

It is to be observed that when these well-intentioned persons think of ill-nourished and miserable men and women, they are genuinely concerned and sympathetic, but when they think of the "unemployed" their reactions are quite out of keeping with their usually kind natures. The transposition of a technical misnomer with a natural fact is sufficient to destroy their judgment, and inhibit all clear thinking. The result is, of course, that the "unemployed," who are the ill-nourished, ill-clothed and ill-housed, are told that they need employment.

Not food, clothing and houses, of which there is an actual and potential abundance—but work, of which there is such a scarcity that two million persons cannot find any, in spite of the bitterest incentives. The motto of our good-natured friends seems to be:

"Let not thy right lobe know what thy left lobe is thinking."

Hope For The Blind!

The following notice appeared in a popular weekly:

"People who become blind need not give up hope. This is the purport of a bulletin, 'How the Newly Blind may be Helped,' issued by the National Institute for the Blind. Those still in the twenties or thirties when they lose their sight should not regard themselves as unemployable."

Surely when we have read this we have plumbed the depths. Let no man who suffers the natural calamity of blindness, imagine that he will be excused thereby from the eternal grind. By the sweat of his brow he must earn his bread—while milk, fruit, fish, vegetables and grain are destroyed and restricted. Perhaps the last breaths of the dying could be turned to some account; think of the horror of dying unemployed!

Powerful Magic!

The majority of Canadian people can scarcely afford to live in reasonable comfort, and are full of anxiety for their individual security, while a certain percentage suffer acute privation—

"they live in tumbledown shacks, their children dressed in sacks."

During the past year, however, these poverty-haunted Canadians, having tightened their belts and made all the usual sacrifices, produced over 849 million dollars' worth of goods for export!

This grand aggregate of real wealth was composed partly as follows:

Raw Farm Products	= 194 million dollars
Semi-manufactured Goods	= 261 " "
Manufactured Articles	= 324 " "

If that bit of magic does not impress you, consider this: These same financially-harassed Canadians, each of whom is spent up a few hours after pay-out, are supposed to have got themselves into Debt to the sum

total of 2,175 million dollars while producing the 849 million dollars' worth of goods.

According to this, it is obvious that the Canadian people are worse off than they would be if they had not produced, presumably out of the traditional black hat, the amazing amount of real wealth; for they don't get the benefit of the goods, and into the bargain they are saddled with a stupendous debt—similarly produced, presumably, out of the traditional black hat.

The grossest superstitions of past ages are harmless fancies compared to the diabolical magic that turns assets into liabilities, credit into debit, and cheats the people out of the fruits of their labour.

Canadians would be the happiest, freest, and most secure of peoples, if they followed the lead of Alberta, by active challenge of the black magicians.

Air Raid Precautions

If the many thousands of citizens who have enrolled as A.R.P. volunteers would pause to think, they would begin to ask themselves why it should be taken for granted that a War is inevitable.

The "Take It For

Granted" Technic

The Scheme is, of course, another example of the "Take it for granted" technic, by which the people are almost stampeded into lines of action before they have had time to ponder the implications of the situation. If the Government appealed for volunteers to assist in Gas Works Explosion Precautions, meaning training in measures to combat the effects on life and property when the Gas Works blew up, the people would, no doubt, see things and their own responsibilities in a different light.

The Old Trick

But actually the A.R.P. trick is much viler than that—for it is the deliberate hoodwinking of the people into giving active assent to War, by the simple process of adopting the attitude that War is bound to come, and spreading the assumption by all the agencies open to Government propaganda. It is mind-conditioning in its most blatant form.

Prevention Is Better Than Cure

War can be prevented—it is not inevitable.

If the thousands who have volunteered for A.R.P. would volunteer for Action to Prevent Economic War here and now, they would be laying true foundations of permanent peace. These men apparently are prepared to give their time and energy to an activity that would be unnecessary if they were willing to take the trouble to control their local Councilors and M.P.'s.

In one city alone there are over 11,000 volunteers, every one with a vote. In every city in the country there are similar numbers. Here is a complete network of Electors, every one so concerned at the horrible possibilities of aerial warfare that they have responded to what they imagine to be an unavoidable appeal, made with all the arrogance of the old assumption:

"Theirs not to reason why—"

Volunteer For War Prevention

An approximate number of Democrats willing to take concerted action to procure Peace and Plenty could inaugurate a New Age in English History, in which War, Poverty, Fear, and Insecurity would seem like vague nightmares of the past. Will you be one of these Democrats? If so, sign and post the Electors' Demand and Undertaking on the back page of this paper.

SUICIDE

"THE most interesting statistics are those revealing the influence upon suicide of war," writes Mr. Raymond Mortimer in the *New Statesman*, in a review of a book called "Suicide." "During the last war the suicide-rate fell from 30 to 50 per cent. not only in belligerent but also in neutral States.

"The figures we have apply, of course, only to the civil population—how many soldiers deliberately sought death it is impossible to guess. The decrease in suicide was much more marked among women and elderly men than among men of military age.

"Altogether the figures support the notion that the war brought more pleasure than pain to the majority of the population."

What an indictment of the horrors of peace!

Something For Nothing!

QUITE recently in the cinemas an item in the News-Reel was shown that lacked an adequate commentary.

The reason for this will shock the average Englishman who has been taught to do everything but expect nothing. We saw Mussolini, in bright sunlight, laying the corner-stone of Pomezia, and in doing so consummating eight years of constructive foresight.

Pomezia is the fifth and last of the cities to be built on the reclaimed land of what were once the famous "Pontine Marshes."

But the side of the affair that received no mention in the usually glib talkie commentary was the method by which Pomezia was colonised: Each pioneer received a furnished house, the necessary buildings and machinery, and enough land to maintain a family. All gratis! No deposits, no hire purchase arrangements, no mortgages, no burden of Debt.

This should help the average Englishman to overcome his slavish scruples as to accepting what he has been treacherously taught to believe is something for nothing. Actually, of course, the Italian Government is merely returning these colonists a little of their own back, well-earned through generations of associated effort.

Having demanded and received these foundational necessities, they will, it is to be hoped, press for their correlative—a free financial income that will guarantee to Italian producers an efficient market of active consumers.

SHOT DEAD FOR BEING POOR

AT the coroner's inquest yesterday on the bodies of those who were killed when the police fired on an attacking mob of strikers at the Frome sugar estate, the jury found that no one was criminally responsible for the deaths. The authorities are satisfied that there is no trace of Communist influence in the Colony; the discontent is purely economic.—The Jamaica correspondent, "The Times," May 14, 1938. (Our italics).

The British Government was warned in the House of Commons at the beginning of April of the dangerous situation in Jamaica. It was disclosed that thousands of the inhabitants were on the verge of starvation, and that children were being kept away from school for lack of clothes and food. Investigations were promised, but no explanation was given of the failure of the Colonial Office to report this situation.

Now an investigation has had to be held, an inquest, to discover the cause of the deaths of a number of people killed in a riot. The cause of these deaths was bullet wounds, the cause of these wounds was the failure of the British Government to see that these people, for which it is responsible, were properly provided for. The British Government is our Government, we elected it. It failed these people for the same reason that it fails us, we have not told it the results we want.

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

Announcements & Meetings

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.

May 26: Miss Cochrane-Shanks, "A.R.P. Your Money and Your Life."

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.

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

Newcastle-on-Tyne D.S.C. Group. Fortnightly meetings will be held at Lockhart's Café, Nun Street, commencing June 1, at 7.45 p.m. New members welcomed. Enquiries to above address.

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?

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.

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.

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

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 24, at 8 p.m.

Miscellaneous Notices

Rate 1s. a line. Support our advertisers.

Derby.—To Social Crediters residing in Derby and District. S.C. interested in the "Lower Rates Movement" should get in touch with C. H. Bosworth on THURSDAY EVENINGS at the Unity Hall, Derby, Room 7, Ground Floor, 7.30 to 10.30 p.m.

Southampton. Mr. M. C. Bond, Secretary, Douglas Social Credit Association, 2, London Road, Southampton, appeals for offer of voluntary services of Shorthand Typist to assist one evening per week to cope with growth of urgent and interesting work. Also, the gift of a Typewriter would be very greatly appreciated.

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.

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OVERSEAS SURVEY

AWAKENING CANADA

By Miles Hyatt
Director of Overseas Relations

SIGNIFICANT in the extreme is the announcement by the Canadian Chamber of Commerce that a "demand results" policy is being adopted by that body. The announcement appears in a recent issue of *Canadian Business*, and it is signed by the Executive Chairman.

Not only does the Chamber follow Alberta's lead by voicing a demand for results—it issues a pledge framed on the lines of Alberta's Blue Pledge, and for an identical purpose. That purpose is, to exert pressure on institutions which exist to serve the people.

And more—the announcement states definitely that "There is only one voice in Canada that is stronger than politics, stronger even than the voice of government—that is the voice of the people..." Although the Chamber of Commerce members are not demanding the same results as the Albertans, yet they are concentrating on RESULTS, and they know that the people can DEMAND what they want.

For many months now Albertans have been telling the King Government that very thing—that the voice of the people, demanding certain results, is stronger than governments, parties or any other institutions. It has been stressed that the voice of the people, expressing the will of the people, must always prevail. Support for this, from a quarter that has hitherto not been conspicuous for its endorsement of democracy in Alberta, is a sign that the trade wind is shifting.

★

"Each of us has a vote," the announcement states. "One vote may not mean much, but together votes are all-powerful."

Exactly. But it will be recalled that Alberta's all-powerful voice, as registered by the vote in 1935, has not been recognised as a democratic force by the King Government. Yet it is obvious that the Money Power has recognised this force, and in an attempt to smother it, has used the financiers' concep-

tion of pressure politics to bring about disallowance of Alberta's social legislation.

And though the insistence of Alberta's all-powerful voice, framed in resolutions, letters and pledges—all reiterating the 1935 demand for specific results—has not yet produced the results desired, it has brought awakening.

The Chamber of Commerce points out that "Everybody, without exception, pays taxes. Nothing we buy is tax-free, and we pay, no matter what our jobs are."

Again, it is stated, "Taxes are always passed on to the consumer. They are always handed down but never handed up."

Here is awakening, indeed. Here is the tacit admission that taxes, by restricting the consumer, in turn restrict the producer, who is himself a consumer. Perhaps, having progressed this far, the Chamber will now learn that taxes are the handmaidens of debt; and that debt is the child of finance.

And having learned from Alberta how democracy *should* function, it remains for the Canadian Chamber of Commerce to help Alberta *make* it function.

AUSTRALIA

Cabinet Gives Itself A Rise

PREVIOUSLY the Prime Minister of Australia "earned" only £2,250, and this was felt (by the Cabinet) to be scandalously low. He is now to have £4,000. Besides, only £15,679 covered the salaries of all the 13 Federal Cabinet Ministers and this, too, was considered inadequate (by the Cabinet). The Opposition—of course—approved. Had the Government not just put over a wonderful new "defence" budget, whereby all the States would have to sacrifice many of their social services or inflict still heavier taxation to keep them going? They felt that they had earned a rise.

Perhaps they asked Sir Josiah Stamp, when he was out there, whether he would object if they took a small reward for all the financial punishment they had dealt out to everybody else. Or perhaps they just went ahead and gave it to themselves, feeling that his kind heart would not consider this "uneconomic."

Don't let our attitude be mistaken over this. Nobody grudges Ministers who are labouring for their people a high salary. But there is something unspeakably wicked about some ways of getting a fat living, as we must all feel. The worst of it is that it is *we* ourselves who are responsible, because we do not take our proper responsibility for our governments.

NEW ZEALAND

Parson's Fighting Spirit

THE *Wanganui Chronicle* reports an address delivered at Sanson by the Rev. C. P. Bradley, of Australia, in which he said:

"We place too much faith in the man who claims to be 'practical'; the man who planned the way of 1914-18, the man who allows people to die of starvation in the midst of plenty, the man who has the world once again on the verge of another orgy of carnage. These men are the fools, the 'successful' men. The history of 'success' is mainly the history of childishness. We live and feast to-day upon the idealists of the past.

"If we love peace, if we hate war, we must first stop the war that goes on in our streets every day. Business is war, naked and unashamed.

"Parliament has always been the servant of the banks, and the time has arrived when the banks must be the servants of the People. President Roosevelt said, 'It is the duty of government to yield to pressure.' If the People press for reform, then reform is bound to come."

Results, Not Methods

SPEAKING in the New Zealand Parliament at the second reading of the N.Z. Electoral Act Amendment Bill, Captain Rushworth, M.P., insisted that the function of the electors was to express their desires, not to decide upon methods. A Member must voice those desires, and Parliament must provide for them when called upon to do so by the Members.

U.S.A.

Roosevelt Beaten By The People

WHY was President Roosevelt unable to take the "special powers" he wanted to carry out the more drastic sections of his latest "New Deal" programme? He asked for what was virtually a dictatorship, and it was refused to him by Senate and Congress. *Social Justice* for April 25 says that it was because "Americans flooded the nation's capital with telegrams of protest."

"As the wires sparked the popular discontent, as the shower of yellow and blue telegrams poured down around the shoulders of Senators and Representatives, these elected delegates were confronted with a stark dilemma: on the one hand, patronage and powerful Administrative pressure, on the other, notice of a hostile constituency."

The report goes on to show that this unusual expression of what the people really think was completely successful, and it continues:

"It could only happen here. Only under a Democracy such as ours could popular will, aroused spontaneously, override the manipulated will of a governing body." Yet we are warned that Democracy requires continuous exercise, not a spasmodic business of occasional telegrams. The best representatives and senators in the world cannot help their electors if their electors will not help them by telling them clearly the results they want and insisting on having them. "One of the discouragements of disinterested public service has ever been the complacency and indifference of the voters. On one hand, the Representative is subjected to official pressure and the skilled persuasion of the interests; on the other, he encounters a silent indifference from the voters back home, many of whom do not even know his name. It is tremendously hard to be a hero under those circumstances."

Words—and Deeds

MEN and women in the professions, the overwhelming majority of small storekeepers, a growing number of the bankers and business men—they are coming more and more to see that the continuation of the American system calls for the elimination of special privilege, the dissemination of the whole truth, and participation in prosperity by the people at the bottom of the ladder, as well as those in the middle and at the top."

Who said this? President Roosevelt in a recent speech at Gainesville, Georgia. But

what does he *do*? He increases the power of monopolies and institutions over everybody's life, he strengthens the central banking corporations at the expense of private property—in fact, he does everything which he would not dare to do, if only that "overwhelming majority" were really determined to make him serve *their* interests instead of the pet schemes of high finance.

FRANCE

"The Franc Sterling"

THEY are talking in France about "the Franc sterling," because it is very largely British bankers who are trying to force the French Government to do away with the 40-hour week.

Yet it is a most foolish policy and will probably prove impossible. At the same time as the demand by the bankers to make the French workers work more, the employers in one very big industry are taking concerted action to force on their workers short time with 16 hours of idleness a week! Some 100,000 operatives will have their consuming power cut down by 40 per cent. thereby, in order not to add to the unsold stocks that nobody can afford to buy.

Freedom—for Jumbo

THE French paper *Liberation*, over an account of British Army mechanisation in India, puts the headline:

"THE GREAT RELEASE OF ELEPHANTS BY TRACTORS."

The great release of MEN is only awaiting our determination to claim it along with Abundance for all.

HOLLAND

Rates Campaign Initiated

MR. E. M. BUTER, of Amsterdam, now on a visit to London, tells us that some of our Dutch friends have issued a manifesto demanding the complete abolition of all rates.

In the country districts and the small towns this is being taken up very well by local newspapers and widely publicised. Two of the largest provincial papers gave the subject four columns, and it is causing some surprise in Holland that a matter which is found so interesting in other papers is never even mentioned in the so-called "national" journals.

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Roosevelt Repeats Quack-Remedy Tries To End Slump By Bigger Borrowing

The new effort to deal with slumps in the U.S.A. by fettering the people with more and bigger financial debts (in order to put the unemployed to work on public works) will only prove to have been the sowing of the seeds of yet another and a bigger slump later on.

It is impossible for a people to borrow themselves out of debt, and while the existing debt-creating system remains, it is impossible for a nation to WORK itself out of debt, either, for the simple reason that those who WORK do not make money. Only the Banks make money; and when they make it, they say it belongs to them, NOT to the people or the nation.

The Banks love the kind of quack-remedy President Roosevelt is trying — such remedies are always suggested by the Banks themselves. Public

works means that when the unemployed have earned the money lent by the Banks, and having spent it in order to KEEP ON WORKING, they still owe it when the work is finished.

They will have worked themselves still further into the debt of those who have usurped the credit of the nation. This is bound to happen so long as Central Banks are permitted to credit themselves with the financial credits they create, and to lend such credits, via the Government, to the people to whom it rightly belongs.

So long as people abstain from DEMANDING their own credit, just so long will the racket of handing it to them as a debt (to be worked for) go on. Meanwhile, the Financial Institutions enslave whole nations by a cheating trick; and in the U.S.A. the process can now be observed on a scale and rate never before known in the history of man.

PRESIDENT ROOSEVELT'S programme of lending and spending over a thousand million pounds to end the slump in America has passed the House of Representatives and has been sent to the Senate.

Bigger Debts

The programme recommends that: £310,000,000 should be spent in the coming year for various relief schemes; £430,000,000 should be freed by the banks for an expansion of credit; £350,000,000 should be spent on public works schemes.

All that money is to be created out of nothing. It does not exist yet. How could it? Money is only figures written on paper or metal—in bank books and cheque books, on currency notes and coins—and never has any real existence at all.

Money, in fact, consists of figures to which we pin our faith, to which we, THE PEOPLE, attach credit. Without our belief that money-figures can make available for use the goods and service which we, THE PEOPLE, produce, money would be valueless.

We, THE PEOPLE, believe that money has no other proper use than to make possible the orderly distribution of what we can produce so that we may have it to consume. Therefore, we ought always to be able to buy all that we can produce; otherwise money is not performing its proper function.

Consider the case of America to-day: No one disputes the ability of the American PEOPLE to produce £1,000,000,000 worth of goods and services. No reasonable person could dispute it when everyone knows perfectly well that people are shouting for work, and producers are all crying out for orders; that is, for buyers to enable them to keep their works going.

Spell-bound by 'Sound Finance'

Therefore reasonable persons may wonder what all the fuss is about. Here is a country

MORE DEBT—and 'LOAN CHARGES'

A CUTTING from a financial newspaper reports that:

"Compared with the level of a week ago (30th April), the Floating Debt has risen by £15,215,000 to £885,420,000. This includes a fresh loan of £8,000,000 from the Bank of England."

Incidentally, the "debt-interest" item in the Treasury return for the week to May 7 was £14,678,978, an increase of £12,273,570 over the same week for 1937.

The business of actually "making" money and lending it to Governments is different to that of, say, working in a coal mine.

able and anxious to produce all the things its inhabitants want; and its politicians and financiers hold up the whole programme—while there are over eleven million able-bodied workers unemployed—arguing about figures!

The sensible thing to do is to realise that there is only one very simple step necessary to solve the whole problem; and that is to put the thousand million pounds which President Roosevelt says is required, directly into the pockets of THE PEOPLE.

With the money to spend, they would at once proceed to buy—to use it for its proper purpose—and the anxious producers would be able to do what they most desire to do, namely, to produce and dispose of their goods. They would at last be happy and satisfied. So would the people who were enabled to buy the things the producers wish to sell—they too would be satisfied.

What a grand all-round satisfaction and happiness there would then be! And how simply it would have been brought about!

It will not be brought about until the people demand it, however.

The Right Remedy

The proper form of demand is indicated in the notice we print every week at the foot of this page. As will be seen, it asks,

HEALTH UNDERMINED BY 'SOUND FINANCE'

SPEAKING at the Annual Meeting of the Institute of Medical Psychology on May 9, Lord Feversham, a member of the Council, said: "Only 43 per cent. of Britons show no indication of nervous illness. A formidable percentage of citizens are C3 physically, and to some extent the same can be said from a mental outlook." Dr. Halliday, a Regional Medical Officer of Health for Scotland, who examined a thousand patients, found 33.5 per cent. suffering from neurosis. Dr. Rees, Medical Director of the Tavistock Clinic, said that they were dealing with an enormous problem, dependent on social and economic as well as mental factors. Another official of the clinic said that people in the wrong jobs often had mental breakdown due to depression.

Social Credit, by setting the people free from economic worries and free to choose their own jobs, is the real remedy for this problem.

in effect, that money should be issued to every person so that each can enjoy all the production of which the country is capable. That, of course, carries with it the condition that neither prices nor taxes shall be allowed to rise, and that—since plenty can be produced—no one shall be called on to go short or make sacrifices.

The notice adds, significantly, that, in a democracy (Great Britain, or the U.S.A., or France, for example), Parliament exists to make the will of the people prevail. If we want to take advantage of democracy, to make democracy effective, we must lose no time. Already there are threats to replace the form of democracy with dictatorships. It has been done in Russia, Italy, Germany and elsewhere.

The peoples of England and America are still free to express and enforce their will.

Choose Ye!

What a Politician Said.

HERBERT C. HOOVER, only living ex-President of the United States, is reported to have recently said: "It is the first job of America to restore genuine self-respecting jobs in productive enterprise."

His definition, if any, of "self-respecting jobs" was not given.

Does he consider his job, as a director of an insurance company, to be self-respecting? As an engineer, which he is said to be, what does he think of himself as an insurance man? Does he fool himself into believing that he is engaged, as an insurance man, in "productive enterprise"? Producing what? Or does he know that he is wasting his time juggling figures, just juggling figures?

What An Engineer Said.

MAJOR C. H. DOUGLAS, in a great speech* delivered at the Central Hall, Liverpool, on October 30, 1936, said:

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

* The Tragedy of Human Effort, 6d., from 163A, Strand, London, W.C.2.

MINING DISASTER

Provides Occasion For
Sympathy-Tax

Charity Only Re-shuffles Money Shortage

AFTER a colliery disaster such as that which took the lives (and the livelihoods) of more than 70 men at Markham last week, it is usual for a "fund" to be started. Exactly what becomes of the money subscribed to such a fund is not asked by the subscribers, but they believe it is paid in just proportions to the relatives of the killed. It would be a good thing if subscribers were to make quite sure.

This is no reflection on the honesty of the persons who, probably at great trouble to themselves, collect the money. They are almost certainly beyond reproach and really good folk. What might surprise the public would be a clear explanation of the immediate fate of the subscribers' money. It is put into a "fund."

What is a "fund"? Consider, first of all, the immediate effect on those who give to the fund: Unless they are very rich, they will have to go without something they would otherwise buy. The effect is exactly the same as the effect of taxation. Indeed, the only difference is that, whereas tax-paying is compulsory, subscribing to a "fund" is voluntary. In both cases the person who pays has less to spend in buying goods and services.

It may be thought that, because of this, there will be equivalent goods and services available to be bought out of the fund. But there is abundance in any case—plenty for all, without the necessity of the contributors to deny themselves.

It is impossible to escape from the fact that the immediate and inevitable result of contributing to "funds," or of paying taxes, is to cause those who thus part with their money to buy less. Is that the result wanted? Is it a result that anyone wants, whether he is a buyer or a seller?

If not, the form headed "We Will Abolish Poverty," to be found on the foot of this page, suggests a better result to demand—and one that would not cause anyone to go short.

LUNAR versus SOLAR Morality in Glasgow

THE Glasgow Exhibition has at least succeeded in advertising to the world that Puritanism is not dead.

It is reported that five meetings have been held to debate whether to rescind the rule that the Exhibition must not open on Sundays, and at the end of the fifth, it was decided that the rule must stand and the Exhibition remain closed.

In a preface to George Blake's "Heart of Scotland," Eric Linklater wrote:

"You may feel that some evil spirit has said to Scotland, 'could I come near your beauty with my nails, I'd set my Ten Commandments in your face.'"

"Five of the Ten Commandments were the Reformation, which confused beauty and happiness with sin; and the other five were the Industrial Revolution, which identified quick profits with virtue."

But let no one think Puritanism is confined to any one country in these islands. It is very easy for the unenlightened (because spiritually blind) to mistake the ghastly moonlight of Mammon—Puritanism—for the splendid radiance and sunshine of the true and living God.

We Will Abolish Poverty

ELECTOR'S DEMAND AND UNDERTAKING

- I know that there are goods in plenty and therefore that poverty is quite unnecessary
- I want before anything else poverty abolished
- I demand too that monetary or other effective claims to such products as we now destroy or restrict shall be distributed to me and every Briton so that we can enjoy all we want of them
- These distributions must not deprive owners of their property nor decrease its relative value nor increase taxes or prices
- In a democracy like Great Britain Parliament exists to make the will of the people prevail

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.

- 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
- 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

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.....

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