

# **SOCIAL CREDIT**

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by G.W.L. DAY

**Commentary • Rates Campaign • Overseas Survey**



# WHAT IS SOCIAL CREDIT ?

SOCIAL CREDIT IS NOT JUST A FINANCIAL OR MONETARY REFORM SCHEME, THOUGH MANY, EVEN AMONG ITS SUPPORTERS, THINK IT IS.

OF all the institutions which should serve society, and facilitate the relations and transactions of different sections of society, the money system is at once the most grossly perverted, and the most complicated.

A thorough and constructive criticism of the money system necessarily occupied the pioneers of Social Credit for many years, producing much excellent literature and many able exponents.

This early concentration on one complicated mechanism of society must not, however, be allowed to overbalance the much wider philosophy which embraces making all institutions serve man instead of subordinating him.

Moreover, the technicalities of finance are of interest only to a small minority, while the problem of human survival is becoming too urgent to depend upon the detailed mastery by the multitude of such a controversial subject.

Social Credit, it should be remarked also, is not a religion, though many of those who do not understand it say it is. (Curiously enough they also seem to think that, when they have said this, Social Credit stands condemned.) On the other hand, no true religion but contains the fundamentals of Social Credit.

Social Credit is simply the *credo* or belief that people, by association, can and should get the results for which they associate. If they do not get what they associate for it is not Social Credit, in fact, it is some kind of social discredit. When they *do* get what they associate for that is Social Credit, and it provides the sort of society in which anyone would be glad to live.

Credit, according to the Oxford Dictionary, means belief, trust, good reputation; it also means the power derived from good reputation. It is built up by persistent delivery of results; any failure to deliver results weakens credit; persistent failure to deliver results destroys credit.

If people associate together and persistently get the results for which they associate, that builds up Social Credit, and it is something very powerful. It is the faith of society that the individuals composing it will get what they want by associating.

**It is in sober truth the faith which can move mountains, even if in each individual it is only as a grain of mustard seed.**

The whole of the theory and proposals of Social Credit, economic, political and philosophical, rest upon two fundamental propositions.

(1) SO great is man's mastery over the forces of nature, as a result of our marvellous inheritance of science, skill, organisation, and natural resources, that there is virtually nothing which reasonable people care to demand that cannot be provided.

(2) MAN naturally seeks what will be to his advantage; therefore, that Society will be most stable, most harmonious, least disruptive and belligerent, in which the resources of society are most completely at the disposal of the individuals composing it, so that they can continuously choose or refuse results as they want, and not as someone "in authority" may think is good for them.

Whatever mechanism, whatever technical processes may be needed to give effect to the desires of the individuals composing society, that is a part of Social Credit.

Money, for example, is a mechanism for assisting, or facilitating the production and distribution of our material wants. If it fails to produce the desired results it cannot be Social Credit. If it does produce the desired results, then it is a Social Credit mechanism.

Major C. H. Douglas has put forward certain proposals for altering the present monetary system, which is manifestly failing to produce the results for which people, using money, associate together.

These proposals are not designed to produce the results Major Douglas wants, or that the Governor of the Bank of England wants, or that, say, Mussolini wants. They are designed to produce the results that the people using the money in society want.

There has been a lot of argument about his proposals, some informed and helpful, some grossly irresponsible. There is no need for any more. If anyone can think of some better proposals for altering the present anti-social money system so as to enable people to get what they are associating for—that will be Social Credit.

Meanwhile these proposals are available. They have been studied, and criticised, and polished for eighteen years. Anyone who wishes to do so is welcome to make use of them.

Meanwhile, also, the people of this country, and indeed of every country, are being persistently frustrated; indignities are heaped upon them; so far from getting the results for which they associate they are starved and bullied.

**One-third of the population lives a life of squalid degradation, with less than 6s.**

a week each to spend on food. Anyone who by working acquires a little money is punitively taxed. Bureaucracy is rampant, our liberties are taken from us on every pretext. What is called public opinion is openly flouted.

What the people need is a mechanism which will enable them to get the results for which they associate. Otherwise the association will break down—nationally as in Spain, or internationally as in 1914. The time is getting short.

The people already have at command an administration which is fully competent to devise the appropriate means of achieving their desires, and which can be replaced if necessary. They have, in themselves and their civil and military servants, the power whenever it may be needed to enforce their policy upon those who would oppose, obstruct or frustrate it. They now need—before anything else—a political mechanism by which they can give clear expression of their desires, which unitedly is their policy.

The mechanism exists in our Electoral Campaign to demand the abolition of poverty and the distribution of a National Dividend of abundance, freedom and security.

When they get it, it will be Social Credit, and whatever they do which gets it, that is Social Credit.



## THE FIG TREE

*A Quarterly Edited by Major C. H. Douglas*

J  
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N  
E

Containing articles by  
Major Douglas  
Norman Webb  
Elizabeth Edwards  
T. V. Holmes  
A. R. Reade and others

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1938

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# COMMENTARY

PERHAPS YOU'VE READ THESE ITEMS IN YOUR NEWSPAPERS —  
OUR COMMENT WILL GIVE THEM A NEW SIGNIFICANCE

## Deficiency of Finance

IT is not often the *Daily Telegraph* lets the financial cat out of the bag, but on June 13 in a leader devoted to reassuring readers against apprehension of a general wheat shortage, it wound up by saying "there should be ample to meet all the needs of the world. If any deficiency is felt, it will be a deficiency of finance or of sound commercial organisation, not of available supplies."

## Informative

Part of the bill Great Britain paid in the last war:

2,100 men lost their sight.  
4,063 men became epileptic.  
6,166 men lost their reason.  
39,000 men became permanently maimed.  
42,374 became tubercular, and  
812,317 lost their lives.

Extra to that, the people found themselves saddled with a new debt of £7,000,000,000. We—the people—are told blandly that we owe this money, BUT WE ARE NEVER TOLD THE TRUTH ABOUT TO WHOM WE OWE IT.

If we want peace and security, part of the price that must be paid is the frank disclosure of just that information. Let all who are working for peace, who hate war, demand the names of persons or institutions to whom that £7,000,000,000 was originally credited, and how they come possessed of it.

This doesn't need a "world conference"; the Chancellor of the Exchequer has access to this information.

## "Plenty" Awaits Popular "Demand"

In spite of the "labour" and "trade" slump in America, the figures show that the greatest wheat crop in history is likely this year. If the crop materialises it is estimated that the wheat surplus will reach the huge total of 450,000,000 bushels. There is already a surplus of 200,000,000 bushels from last year.

The cotton surplus from last year's record harvest is now expected to reach 13,000,000 bales—enough for a year's supply.

Tobacco, rice, wool and peanuts have all produced surpluses.

Commodity prices have fallen 30 per cent. and are still falling.

Yet hundreds of thousands of people, especially in the cities of Ohio and Illinois, are not getting enough to eat.

Readers of this paper know why—and, better still, know the remedy.

A money-system capable of effecting smooth distribution of plenty in freedom

to all is possible, but it won't be introduced until THE PEOPLE demand it and press hard enough to overcome all resistance.

## Slum Schools

Miss L. Love, in her presidential address to the Association of Head Teachers' Conference at Nottingham, said: "There is urgent need for more rapid clearance of these slum schools . . . we must continue to express grave dissatisfaction while any child is compelled to spend his all-too-short school life in buildings which are dark, gloomy, and as insanitary and unhygienic as any slum dwelling in a condemned area."

No fewer than 771 State-aided schools, she said, were still listed as having defective premises.

## This Age of Plenty

George Verdin worked as an upholsterer for 28 years. Last June he lost his job. He and his wife struggled on for some time on their meagre savings, but things soon became desperate.

Verdin grew depressed. Last week he was found hanging at his home in Islington. A pathologist at the inquest said he must have almost starved himself for some considerable time.

His widow told a pitiful tale of official procrastination on the part of the U.A.B. and increasing debts.

## Madness

Medical men are becoming very alarmed at the immense amount of mental disorder in the country, and a special committee of the British Medical Association has been appointed to report on the matter, according to the *Daily Telegraph*.

In plain English, we are being driven insane by a diabolical system that prevents us from gaining access to the means of life.

We, the people of this country, can change this idiotic state of affairs just when we care to assert our authority over the institutions which are now driving us mad in place of serving us.

## Why Grow More Food?

A certain newspaper has made it a policy of demanding more food production in Britain for a long time, but it doesn't explain to the farmer how it comes about that if he obeys this apparently sensible policy, it stands a good chance of bringing him to ruin.

As one farmer said recently, "We daren't grow more food."

What is the use of telling the fisherman,

for instance, to catch more fish, when he cannot sell what he already catches, or telling a farmer to grow more potatoes when he will be fined for doing it, and probably ruined if he puts extra production on the market?

If the policy was one of demanding a new financial system to ensure the smooth and profitable distribution of what can be produced, then there would be some sense about it, and by thus putting first things first, we should avoid the folly of putting the cart before the horse.

## Prosperity

Although we have been warning our readers for some time about the imminence of another slump, Cabinet Ministers, Members of Parliament, industrial chiefs who have attained financial rank, and professional economists who are kept alive by finance, have all been talking prosperity.

Now it is getting too bad to hide altogether. So we have the usual first stages of confession—coming, as we might expect, from the professional Opposition. Said Mr. Artlee last week-end: "We are moving fast into a repetition of the 1931 slump." And Sir Stafford Cripps: "We are rapidly sliding into conditions similar to those which existed from 1929 to 1931." Note the similarity between the two phrases?

Are we going to allow it? The only remedy is to demand unitedly that a system which prevents us enjoying all the real wealth which is ours be immediately changed to fit the facts of abundance, and the common desire to enjoy it in peace and freedom.

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Mrs. Palmer's Page . . .

## Then and Now

BEFORE 1914 ENGLISH PEOPLE TOOK A MORE PERSONAL INTEREST IN POLITICAL QUESTIONS THAN THEY DO TO-DAY.

THIS ARTICLE IS A RÉSUMÉ OF AN ADDRESS GIVEN RECENTLY IN WHICH AN ATTEMPT WAS MADE TO EXPLAIN THIS DIFFERENCE IN ATTITUDE.

MY youth was sharply divided by the war years—a black and sinister time about which I remember comparatively little, because some instinct of self-preservation blunted my sensibilities at that time; but the years before the war are to me full of colour and life, happiness and confidence.

There were so many new things, aeroplanes, the cinema, the first motor buses. Motor cars quickly reduced the roads to a terrible state of mud and holes, and there were the women trailing about in their long skirts.

I wish I could picture more vividly those years, with their narrow, earnest outlook, when everything was either black or white, and we thought we could solve every problem by talking to people about it.

I remember as a small girl hearing my father quarrelling with my uncles about politics. They were in deadly earnest. Who bothers to quarrel about such things today?

It was Conservative against Liberal all the time. They were as rigidly loyal to the parties as the small boys to the Oxford or Cambridge blues.

It was as if they said, "My party, right or wrong!" Their favourite subject for debate was free trade *versus* protection. It was something absolutely real to them. They had all the facts wrong, of course, but they used hardly any abstract nouns.

To them there was only one question—should we tax imported goods or not?—and they firmly believed that all problems could be solved in this way.

I grew up into a confirmed rebel. I became a Socialist and joined one of the Women's Suffrage Societies.

In college we had a debating society for the study of Social Problems. We took this very seriously indeed. Whichever political party we belonged to, and our parties were as cut-and-dried as our faculties, we believed it was our bounden duty to study and understand these problems. We concerned ourselves almost entirely with methods rather than with results, but the problems were near at hand and more or less comprehensible. What was happening outside England was of no concern whatever to us.

We talked of sweated labour, lead poisoning in the potteries, heredity, the women chainmakers of Cradley Heath, free trade and protection, eugenics (how daring we thought that was!) and women's suffrage.

We were quite sure that it lay in the power of everyone of us to do something

to better conditions. And sometimes there *was* some little thing we could do.

Public outcry against the terrible lead poisoning in the potteries hastened the invention of a china glaze guaranteed free from lead. Women would refuse to buy cheap clothing which they thought had been produced by sweated labour.

But there was one section of the people who knew nothing very valuable would ever be achieved by mere talking. The suffragettes decided to be militant.

They looked at what they thought was a man-made civilisation and found it very unsatisfactory. They saw, with indignation, the bad conditions in which many

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### SOCIAL CREDIT

#### RECEPTION ROOM MEETINGS

The present series of meetings held each Thursday at 8 p.m. are suspended for the summer recess. They will be resumed in September. Particulars to be announced later.

The Rendezvous will be open daily, as usual.

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of the poor lived, the low wages they were paid, the long hours that people like miners and shop assistants had to work, and they thought of these things as being merely problems of administration which had been neglected through indifference. They declared that they simply would not stand for such conditions, and that as soon as they had political power women would be appointed to positions of responsibility in the Government, and would clear up many of these abuses within a few years of taking office.

It was as if they said, "You men have been running the country for a very long time, and done it very badly. Now let women have a chance." And they were quite sure they could do better.

We know now, of course, that this was a very short-sighted view; that the abolition of poverty and sweated labour is not just a matter of passing a few Factory Acts followed by conscientious administration. We know now the cause lies far deeper, and that the reason the men had done so little was that they were up against the wall of the economic power.

But the existence of that power was quite unrealised in those days. We thought of the world as being peopled by rich and poor, some far richer than they ought to be. Almost everyone believed

in some form of punitive taxation, and welcomed Lloyd George's death duties with loud acclamation.

In the second place women wanted equal opportunity with men in the professional and business world, and they believed the vote would improve their position. They thought that with women in Parliament all professions would have to open their doors to our sex.

But the point I want to emphasise is that in pre-war days the women's movement concerned itself with immediate and personal problems, such as every woman could realise in her own environment. Hardly any reference was made to conditions overseas. The League of Nations was not even dreamed of.

The women were realists in facing their problems, but they did not understand that even the vote could be valueless unless it were correctly used.

The first general election in which I took any interest was held in January, 1910. How exciting it was!

This was almost the last time the good old Party System was to be seen working in the good old way, so I am rather glad I can remember a little about it.

There was no nonsense about national parties. You were either Conservative, Liberal or Socialist. All three programmes were highly technical, only to be grasped by experts. But this did not prevent us all from donning our blue, red and yellow rosettes.

"My party, right or wrong!"

At this time there was a very real war scare about Germany. We were told that our navy was inferior. Mr. McKenna, the First Lord of the Admiralty, said we needed six dreadnoughts at once and six to be laid down in each of the two years following.

Churchill and Lloyd George said that four would be enough. The *Daily Mail* worked up an agitation, someone wrote a music-hall song, and soon everyone was singing,

"We want eight,

And we won't wait."

The result of this was that the people got their eight dreadnoughts, but they also got the Debt Budget with a new lot of taxes to pay.

The Liberal Party were in office and were carrying out the bankers' plans for free trade and the strengthening of financial interests. They were bitterly opposed by the Upper House.

When Lloyd George made his budget for the dreadnoughts in 1908 he used his opportunity to break the power of the House of Lords. Whether it was all planned ahead, or whether he evolved it as he went along, it is impossible to say.

This was his budget:

- (1) £600,000 from petrol and motor taxes to repair those disgraceful roads.
- (2) £100,000 to build Labour Exchanges.
- (3) Death duties increased by £2 million.
- (4) Tobacco and liquor licences raised.
- (5) Income tax raised from 1s. to 1s. 2d.
- (6) Land value duties—a duty of 20 per cent to be paid on the unearned increment of land value whenever land changed hands. These duties were never imposed. But their inclusion in the budget inflamed political feeling to boiling-point.

Perhaps this was what was intended—to raise a smokescreen behind which it would be possible to crush the power of the Upper House and the Conservative Party.

The budget was thrown out by the House of Lords because of the death and land value duties. This gave Lloyd George his opportunity. He represented the Lords as a party of angry rich men trying to dodge paying their fair share of the nation's expenses, and Mr. Asquith moved and passed this resolution in the Commons:

"That the action of the House of Lords in refusing to pass into law the financial provisions made by this House for the service of the year is a breach of the Constitution and a usurpation of the rights of the Commons."

This made an election inevitable, and it took place in January, 1910. The Conservative Party lost 100 seats.

We know now that the Lords were acting instinctively when they threw out the budget, and that they were right to do so. Their failure meant that the Cabinet could act quite unopposed, for the Commons were losing all control of their own executive. But I am concerned with the difference in the attitude of the people then and now.

Though they did not understand that the function of a Member of Parliament was to press for the results his constituents demanded, they had one conviction of the greatest value which we have lost today. They really believed that the individual vote could make all the difference in the world. It would be impossible to say they were apathetic.

Every hoarding was plastered with bills, the chief of which showed the peers in full robes as the monopolists of wealth and privilege. Lloyd George turned the full power of his ridicule upon them—it was for all the world like the chorus of peers in "Iolanthe."

Then there were placards showing the lovely, fat white loaf you would get under free trade, and the nasty little black one under protection. And others showing the menace of Germany's sea power.

And although the people were disputing about political methods which they could not understand, at least their problems were home problems, free from abstractions.

They did not talk about democracy, communism or fascism, and "Saving Spain."

For about a fortnight everyone seemed to go mad, and processed about the streets singing and carrying banners; how flat everything seemed after it was over! But we soon settled down again, believing we had saved the situation by breaking the power of the Lords.

In reality we had made things far worse, for the Cabinet was now to have absolute power under the direction of the Bank of England.

• • •

Nowadays nearly a third of the people stay away from the polls. Many have never voted in their lives, from sheer indifference and boredom.

What else can we expect when the electorate are supposed to understand sanctions, the war in Spain, how to make a budget, and the politics of Central Europe?

They simply give it up in despair.

There is a certain political society for women that is constantly impressing on its members the fact that "Communism and Fascism are threatening Democracy and must at all costs be kept at bay." Three abstract nouns in one sentence!

But hardly anyone can define Fascism or Communism, let alone Democracy, and even if he can cope with these abstractions he has no means of determining how far they are threatening us, or even what is meant by the word "threatening."

This is the sort of question which is discussed today in the press, and at political meetings, until the people become so disheartened by the problems set them that they *lose all confidence in themselves*.

From time to time the League of Nations has issued admirable reports on such subjects as malnutrition, or the White Slave Traffic. As is intended, these reports lead people to think that such problems can only be tackled internationally, and they assume such gigantic proportions that Strube's "Little Man" can only gape at them in helpless irresponsibility. When did John Bull become the Little Man? Was it during the war or during the slump?

It is from this slough of despond that we must rescue the men and women who make up the electorate of this country, make them realise that in their own parish are problems which they can solve, if they set about it in the right way, in association with their neighbours.

When they have re-learned how to keep their Councillors' attention fixed on the *required result* of Lower Rates with no decrease in Social Services, they will know enough about the correct use of their vote to be able to bring their Members of Parliament to heel.

The best advice I can give you today is—forget about all the "isms" and "ities" and turn to the pages reserved in this paper for the United Ratepayers.

There you will find something to put heart into you.

B. M. PALMER

## TAXPAYERS TO FOOT THE BANK OF ENGLAND BILL

### A Correction and a Suggestion

THE front page article under this heading contains a mistake and an omission for which I should like to apologise to your readers. The mistake is in the name of one of the Members of Parliament whose remarks on the transfer of Austrian debt from the Bank of England to the British taxpayers were quoted. This is given as Brackner and should read Bracken. The omission is that the extracts quoted come from *Hansard* for February 7 and 14, 1933, but only the former date was given.

Since this article was published, it has become clear that Germany has no intention of assuming liability for Austria's debts. That patient ass the British taxpayer will therefore have to meet both interest and principal of the very large proportion of them that his servants—the Members of Parliament—have guaranteed in his name, or, in the particular case referred to, have actually taken over from the Bank of England.

Readers in the constituencies of the Members of Parliament whose protests against this transfer were quoted last week, will doubtless like to write and thank them for their efforts to prevent this step, and urge them to further action now that the evil consequences they foresaw have come to pass. The full names and constituencies of those still in Parliament are:—

Mr. B. Bracken, Unionist Member for Paddington North.

Capt. V. A. Cazalet, M.C., Unionist Member for Chippenham.

Mr. Rhys J. Davies, Labour Member for Westhoughton.

Rt. Hon. Geo. Lambert, National Liberal Member for South Molton.

YOUR CONTRIBUTOR.

## The Breadwinner

Seventeen-year-old Edwin Stevens, of Wardley Street, Wandsworth, ran his father's greengrocery business to keep the family while his father was ill in hospital.

Recently he was summoned by Wimbledon Borough Council because his 12-year-old brother helped him.

He was accused of "employing" his brother, and so breaking the regulations.

Mr. D. H. Pritchard (prosecuting) said that it was no defence to say that the boy employed was not paid for his work.

Edwin said that when his father was taken ill he acted as the family breadwinner.

It was a Saturday morning when his brother, having a holiday from school, helped him by delivering some orders.

The bench dismissed the case *with a caution*.

• • •

Words fail to comment on the above.

# Thoughts and After-Thoughts

By W.A.B.M.

AUSTRALIAN Sir Herbert Gepp has been telling his American friends, via the *Atlantic Monthly*, what a large amount of sympathy he has for them in their present industrial and financial predicament, as well as explaining how Australia weathered the "economic blizzard," caused, no doubt, by some of Sir James Jean's propagandic waves—the same kind that causes the suicides.

It seems that Australia had been existing for years on Overseas Loans, but that in 1930 these came to a mysterious end, so that Australians, although lacking neither brains, skill, land, seed, abundant sunlight, machines, raw materials, etc., etc., were in danger of starving to death.

Although nobody was supposed to know what the trouble was, it appeared that the nation slowly began to face facts—meaning the kind of illusion Sir Herbert Gepp regards as a fact, a financial abstraction—and the great majority of Australians, in spite of living on the borderline between death and dementia, were determined to suffer any amount of physical and nervous agony rather than repudiate Overseas Debt Charges amounting to £30,000,000 annually. However, the Commonwealth and State Governments obtained an almost unanimous individual approval (we wonder!) for a 22½ per cent. reduction of interest on all Australian Bonds held in Australia, amounting to approximately £500,000,000, and legislation enforced a similar reduction of interest on all Australian fixed-interest stocks. Then the Federal Arbitration Court decreed a 10 per cent. reduction in the basic wage of all wage earners within the Court's jurisdiction and this was applied throughout the Commonwealth.

But the Australians were tough, managed to live on ozone, or else weren't dying quick enough to please the money-sharks, for the Commonwealth Bank, acting to a certain extent as a Federal Reserve Bank and with the support of the Governments in general, depreciated the currency by 25 per cent. in relation to sterling. This depreciation raised the price of all primary produce, and then the Government, returning to the attack, imposed taxes on those Australians still lucky enough to be drawing either dividends or wages, for the maintenance of those who, though deprived of both these, had not already succumbed to the comprehensive double-barrelled financial murder campaign.

When all this was accomplished, confidence returned and things began to look brighter—but for whom? Sir Herbert doesn't say! And he doesn't say anything about starvation, bankruptcies, failures, suicides, or any of the usual tragic phenomena accompanying the return of "confidence," as it is called in the financial

press, which means the nation down and the financiers up. Sir Herbert chides the American Government, in his mild way, and complains that America is trying to do in five years what it took Australia thirty years to accomplish. If that is the case, the American people had better rouse themselves before the blows begin to fall thick and fast. But, although Roosevelt is incapable of prescribing the only genuine cure for the manic-depressive throes of America's economic system, he is not so outrageously devoid of human decency or a sense of real values as to adopt, even under pressure from Wall Street, the homicidal measures so smoothly glossed over by Sir Herbert Gepp. Incidentally, the latter reveals quite unconsciously the complete harmony and unity existing between the controlling interests of "Overseas" finance, the Australian Government, and the Australian Courts. That is his idea of Democracy, and he derives much sentimental satisfaction in recounting the "patriotic sufferings" of the Australian people under financial duress—by implication, of course!

Australia will continue to be a Shamocracy until the Australian people take full control of the men they elect to represent them, and see to it that all traitors are kicked out of the legislature. This can only be accomplished by direct action along the lines indicated by Australian Social Crediters.



## The Farmers' Inquisition!

Those responsible for the agricultural policy of the country are determined to wipe out the greater part of English farming, as may be judged by the increasing penalties to which farmers are subjected by more or less recent legislation.

During the past year fines ranging from £50 to £220 have been inflicted on our unlucky yeomanry for offences that are for the most part obviously mere excuses for penal repression. There can be no doubt about this. The following is a short list of some of the so-called offences:

Allowing animals to stray from fields, the gates of which had been left open by hikers.

Keeping a bull over twelve months old without a licence.

Failure to make a record of the purchase and sale of livestock.

Neglect to cut weeds.

Using a farm tractor, licensed only for cultivation, to haul corn from field to stackyard.

Neglect to bury a sheep not known to be dead.

Any excuse is better than none! The extortion of money in rates, taxes, and fines has always proved highly effective in

reducing any nation, group, or individual to impotence, and is being used with its usual success to undermine agriculture.

It says something for the tenacity of the English farmer that he hasn't been completely disheartened and abandoned the land altogether in large numbers. Subject to every kind of interference and irritation, spied on, controlled, a butt for every official body seeking penal revenue, he yet struggles on with a spirit worthy of the hearts of oak.

It must be a bitter moment for the English farmer when he realises that all his fine productive resources are being crippled and slowly strangled out of existence to make the way clear for a fraudulent artificial system of export-import agreements and a price system based upon scarcity planning.

If anybody knows the plenty that is being restricted in first quality English agricultural produce, or the amount of deliberate waste and destruction of dairy products, it is the English farmer.

But he must know by now that there is no help for him, no redress under the present financial system. Those who impose and control money in this country have sacrificed other age-old English industries to serve their ends, and they certainly won't hesitate to sacrifice the farmer to the very last degree as foreign commitments, trade agreements, make such a sacrifice expedient.

The English farmer is in a cleft stick, and there is only one way out for him if he still desires any kind of freedom or that satisfaction that comes from producing abundance of the earth's fruits.

He must join those who have already recognised the universal enemy, and learn to defend himself in the best possible way—by attack!

The scarcity planning that necessitates statutory marketing schemes must be swept aside by the joint pressure of English producers and English consumers, and replaced by the freedom to produce and the freedom to consume Plenty. Only then will the farmer, or any other body of English creators, escape from the destructive official tyranny and dictatorial inquisitions that have made the name of the Milk Marketing Board a reproach and an abomination.

This is no matter for sectional protest, or isolated action. Only a united nation will defeat the enemy; a nation united in a basic attack on the real source of everybody's troubles—Money and the Money-scarcity policy of the Bank of England. Consumer credit to any amount required to absorb the nation's full productive capacity is the only solution for the farmers as well as for everybody else. Demand a National Dividend!

# Right Action The Remedy

"1,000 KILLED IN CANTON BOMBING." "FALLING COMMODITY PRICES AND TRADE DEPRESSION." "ARSENAL FOUND IN HOUSE AFTER EXPLOSION." "BABY THROWN FROM TRAIN." "WIDOW FACES 11 MURDER CHARGES." "BOYS KEEP DEATH PACT—FAILED NAVY EXAM." "STRANGLER WOMAN—FIFTY INTERVIEWS." "WIFE KILLED—TWO CARS ON FIRE." "EUROPE'S STORM CENTRE—CZECHOSLOVAKIA."

ONLY a selection of headlines from a daily paper on one day—May 30, 1938. It makes cheerful reading, does it not?

It has been said that the human soul will have either heaven or hell. If frustrated in its efforts to make a heaven, it will make a hell on earth. It looks as if there may be some truth in this saying, for humanity seems to be plunging headlong into a state which is indistinguishable from an inferno.

It must be very difficult in these days for those persons who make a cult of always looking on the bright side.

Certainly many people manage to be merry enough despite horrors all around, but their merriment sometimes is more apparent than real. The writer heard a conversation between two women, one of whom looked pensive while the other was all sparkling vivacity.

Said the pensive one, "Why do people have the wireless on from morning to night? How can they ever think in that din? But most people seem to hate thinking."

The vivacious one momentarily lost her sparkle and said very soberly, "Don't you think that it is because they are afraid to think?"

Afraid to think! What a state to be in! We are heading for the bottomless pit, so turn on the wireless, on with the dance, bring in the cocktails; let us "eat, drink and be merry, for to-morrow we die."

But is it necessary to die just when science has conquered so many of the enemies of the human race and opened up such endless vistas of interest and enjoyment? Scarcity has been conquered, disease and toil largely vanquished.

Yes, that is just the trouble, say some. Science has done so much that it is putting us all out of work. It is turning out so many goods that all the nations are at each other's throats ready to fight for markets in which to sell them.

The Curse of Adam—from which mankind was to be redeemed in the fulness of time—is more honoured than all the ten commandments. As the machines with their mighty strokes remove the

fetters of industrial toil, statesmen busy themselves with schemes to fasten them on again. Only partly successful despite all their efforts, they set up commissions to discover how little those without work can live on, although scientists speak of the "almost incredible plenty" now possible, which is indeed obvious to all who have eyes and ears.

In a report issued by Viscount Astor and Mr. Seebohm Rowntree, occurs the following frank and revealing sentence:—

"Large scale land settlement raises at once the question of output. It is, of course, possible to employ a great many more on the land *and, by deliberately abstaining from the use of the more modern and scientific methods, to keep output at approximately its present level.* Or it would be possible by employing modern methods to obtain a much larger production of food; but to find a market for this increase it would be necessary to cut down drastically our supplies from overseas . . . The Dominions and foreign countries would perforce buy less from us and a fresh wave of unemployment would leave us no better off than we were." (My italics.)

So there we have it. The important thing is not that people should be fed and clothed, educated, amused and given every possible opportunity for self-development, but that they should be "busy."

Britain has just granted Turkey a credit of £16,000,000 to finance imports from this country. £6,000,000 is to be spent on warships, in particular destroyers and cruisers.

"This should help to keep our shipyards busy," is the comment of the *News Chronicle's* City Editor.

There is every indication that if we go on as we are, we shall soon all be very busy indeed—fighting for our lives amid scenes of indescribable horror. There can be little doubt as to where the path we are treading ultimately leads. The only hope is to turn round and march in the opposite direction by demanding the distribution of plenty and the endowment of leisure.

Plenty and leisure would demoralise people, say some.

Well, artificially maintained scarcity and toil do not appear to have saved them from demoralisation, if one may judge by the daily papers. Bernard Shaw says somewhere that what makes a woman a lady is to be treated as one. When people insist on being treated as if they were good, they will be good; only by right action can we get right results.

DOROTHY BEAMISH.

## A New Bill

The Minister of Labour has announced in the Commons that the Government is to introduce a Bill in Parliament empowering trade boards and agricultural wages committees to provide for holidays with pay.

The point is, does the Government intend to provide the pay?

## Truth Will Out

THE U.S. Railways and the people connected with them are all in a serious situation, according to all available reports.

In order to reduce costs within the past year, the railways in the U.S. have been compelled to reduce the number of their employees by more than 21½ per cent. The President of the New York Central Railroad has recently stated that the position is alarming and without precedent.

And then he went on to say that the only hope of bettering the situation is by reducing wages, which make up the bulk of operating costs.

• • •

A London newspaper commenting upon this situation says, "The issue is whether it is sounder nationally, and better for the people as a whole, for a small number of people to be employed on extremely favourable terms to themselves, or whether it is better that the money avail-

able should be divisible among as many as possible."

Here we have the blatant fact that there exists a shortage of purchasing power pushing itself forward, together with the casual and worshipful acceptance of it as an inevitable fact of nature, and so the issue is posed, not as how to remedy the shortage of purchasing power, but instead, how the shortage shall be maintained.

Shall we give a few a sufficiency and deny the majority, or shall we distribute amongst the many the shortage equally? And that is the kind of thing the popular newspapers feed the public with.

But all this whitewash does not get rid of the fact of the shortage, and like Social Credit, it will not lie down, and however clever the denials, however large the supply of whitewash, the truth overcomes them all, and that means the powers of oppression cannot for ever successfully oppose the principles of Social Credit or prevent the ultimate triumph of all Social Credit stands for.

## It's YOUR Money They Want

The local authorities expect to collect £16,000,000 more from ratepayers this year than they did for 1937-38. And they will do it, too, if the ratepayers themselves fail to act about it.

**SOCIAL CREDIT**For Political and Economic  
Democracy*The Official Organ of the Social Credit  
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Vol. 9. No. 1. Friday, June 17, 1938

**HOW  
LONG ?**

IT should be good news to know that there is an overwhelming supply of cotton of all types. The price of cotton has "slumped" to 4d. a lb.!

This does not mean that you may be able, at long last, to buy more shirts, as you may fancy. It appears that it will merely be a preliminary to further wicked destruction and restriction of cotton crops all over the world to fit a scandalous financial system. All the world over there are people, desperately in need of decent clothes, summer and winter. All over the world, too, is an abundance of just the materials which go to make our clothes. And all over the world are tailors ready and eager to make more clothes.

The only thing which stops everyone of us having plenty of good quality clothes is that we have not enough money. The goods are there and the skill is there, but because there is a lack of money tickets in our purses, we cannot buy the goods.

Did you ever hear of anything more ridiculous than the perpetuation of a system which gave such fantastic results? Every single article in daily use has been warped and twisted by a criminal and inhuman financial system which places figures in a book above human beings.

The devotees of "sound" finance seem careless of the destruction and despair of the human race. Starving blacks can uprising in Jamaica and be shot; whites in Newfoundland can be ground down in misery and squalor; little black children in our African colonies, ten years old, can be put into gaol for absenting themselves from work; children in England suffer malnutrition; but so long as Finance can balance its figures in its books, and redeem its paper debts by human sweat, human misery, and human blood, all is well.

How long are you going to stand for it?

**THE WAY TO SANITY  
AND PEACE****NATIONS ARE BEHAVING LIKE LUNATICS. WE—YOU AND I—FORM  
THE NATIONS. WE ARE NOT LUNATICS.**

**T**HE fear of war is growing. Talk of coming conflict and dire disaster is on every tongue. Hope recedes. People are bewildered; no one wants war; no one would choose to go forth and kill—and risk being killed or maimed. War is repugnant to every decent human being—and are we not all decent human beings, you and I?

What can be done to avert the calamity? Everything seems to have been tried—tried and failed. There is no lead towards salvation from our "leaders." No lead towards even sanity! On the contrary, those who occupy positions of responsibility and authority in the world today themselves talk like madmen. They talk like madmen and we—you and I—do not recognise that their talk and their "guidance" is of the nature of the blind leading the blind.

Every newspaper we pick up provides specimens of this awful lunacy.

Here is a random sample: The *Evening Standard* last Friday, writing of war prospects, holds out a precarious hope that war will not come this year because "Nations do not go to war until the harvest is reaped, the granaries full"—what about August, 1914?—"but this year there will be no full granaries in Italy or even in Germany. Spring drought has played havoc with much of the wheat crop on the Continent. Italy, in particular, has suffered. She is short of breadstuffs . . ."

On the same day the *Financial Times* reports that the wheat crop in France is expected to attain at least 325,000,000 bushels, whereas last year it was 284,000,000 bushels, and the year previously 249,000,000. It will be the largest since 1934, if it does not equal the post-war record of 355,000,000 bushels in 1933.

In consequence France "faces the problem of disposing of a large surplus."

What would any decent *individual* person—you or I, for instance—do if our larder was full and our neighbour suffered want? There is only one answer: we would behave like ordinary human beings.

What do we do when we act together as a nation? We behave like cads—or let our "leaders" behave like cads on our behalf.

But there are millions of people in France itself who are hungry. May not even they be fed from this bounteous harvest?

Oh, no!! The *Financial Times* tells us that the French Government, *not wishing the price to fall*, "has already decided to absorb some of the surplus by distillation into alcohol for use in the manufacture of munitions and as fuel for internal-combustion motors."

It is worse even than we thought!! Our

larder is full; we ourselves are hungry, but we will not eat!

"But," it may be said, "alcohol for munitions and internal-combustion engines is needed." To which the sane reply is "Nonsense! Oil, which is more suitable, is produced in such abundance that the producers are at their wits' ends to find a means of disposing of it."

Anyway, there will be more than enough wheat in France for the purpose, even if there were not such quantities of oil. So our respectable, sane financial newspaper goes on:

"The prospect of large harvests in America and elsewhere and falling world prices seem to *exclude the idea of exportation*, and political considerations also seem to exclude resort to the provision in the Wheat Law of 1936 which authorises the Central Wheat Board to fix a special low price for purchases of wheat offered by farmers in excess of the normal." (Our italics.)

What *does* it all mean?

If we want happiness and prosperity and security in our time, instead of worry and poverty and terror, we must refer all the lunatic jargon written in the papers and broadcast by the B.B.C. to ourselves as individuals, decent men and women

We would not behave like lunatics. Therefore let us see to it that we do not permit those who "lead" us to behave like lunatics, quoting *us* as their authority!

We *are* their authority! Let us try to realise it; and, having realised it, let us give them orders to do what we wish.

It is not difficult. Turn to the back page of this paper and read the form entitled "We Will Abolish Poverty." Study it if you hate war. Study it if you hate poverty. Study it if you love freedom. It holds the key to a sane and better life for individuals and for nations.

**'Views' Minus 'Action'**

"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 recently.

"Views" in Parliament, or anywhere else, are not enough. Pressure, and more pressure, is required, if Cabinet Rule and Treasury dictatorship is to be ended, and replaced by real democracy.



SPACE RESERVED

BY:

## THE UNITED RATEPAYERS ADVISORY ASSOCIATION

SECRETARY:

JOHN MITCHELL

# Ratepayers In Conference

FOLLOWING upon a "Salvo" of public meetings held last month, meetings which in many parts of the country have let loose a veritable "hornet's nest" about the ears of councillors, ten area conferences have been held. The hall-mark of all these conferences has been "we are succeeding." Undoubtedly, a number of areas are meeting with much better progress than others, but in every one of them the Directing Adviser of U.R.A.A. and myself were encountered with some such statement as "it is extraordinary how we are 'cutting ice.'"

In one county in the North, where a highly successful meeting was held and the canvass for signatures to the ratepayers and rentpayers demand has just been launched, so manifest is the support of the ratepayers for the campaign that the Chairman of the County Finance Committee has told the organisers of the Campaign that he is 100 per cent. with them and has offered to conduct a plebiscite of the County. In the same county the Campaign Organisers have been approached by the Chairman of an Urban District Council, several Councillors and two Town Clerks, all of whom have

congratulated them on the Campaign and wished them success.

When we passed through Bradford, the Campaign Manager, Mr. Gordon Baxter, had the new canvassing technique in operation. By this technique less than one hour's work each by three canvassers produced nearly 1,000 signatures.

In Wolverhampton we learnt that two workers had started canvassing and collected a score of other workers while doing so. They are successful in getting a shilling subscription from nine houses out of ten.

In Oldham one worker alone has collected over 700 shilling subscribers.

In Hereford some forty of the chief workers in the Rates Campaign, launched at a recent public meeting, met us in a very critical spirit, and after hearing an explanation of what the U.R.A.A. is and details of the Rates Campaign, amidst enthusiasm, unanimously voted for "full steam ahead" in collaboration with U.R.A.A.

A large batch of enthusiastic new workers met us in Liverpool. The "old timers" are puzzled by a number of letters appearing in the local press backing up

the Rates Campaign in both of its aspects, Financial and Money. These correspondents are quite unknown to the Rates Campaigners and are evidently basing what they have to say on the "Lower The Rates" Leaflet.

In Cardiff Campaigners are selling "Lower Rates" very successfully from door to door in conjunction with the canvass.

Stockton-on-Tees was a late starter in the Rates Campaign, but eighty workers are already on the job. At this conference we also met Campaigners from half-a-dozen other towns.

We left Northern Ireland with a great impression of the efficiency, capability and energy of the Organisers of the Campaign, and are expecting great things from them.

Last, but not least, we, ourselves, gained much valuable experience and useful knowledge. We are now certain of an early success for the Rates Campaign. The point we wish to emphasise is that as many Lower Rates Associations as possible should be in existence and active "at the kill," because such associations will undoubtedly gain credit and strength from their participation in the Campaign.

J.M.

## WHOM DOES HE SERVE?

CHARLES B. THEAKER, A.I.M.T.A., was appointed by a special committee and approved by the Finance Committee as City Treasurer.

Duties—

"To attend to all negotiations with Mortgagees as to New Loans and Renewals—to act as a Registrar of Debenture Stock and Mortgage Debentures and to perform all duties incident thereto—to prepare coupons and cheques for Interest and to be responsible for the correctness thereof."

"To keep Ledger Accounts of all moneys borrowed on the security of Rates or otherwise — to see that the proper arrangements are made for the redemption thereof by Sinking Funds or Annual Instalments — to provide that all moneys raised by Rates or otherwise for the redemption of such loans are carried to the credit of such funds and to make to the Ministry of Health the necessary returns required by statute. (Our italics.) — From "Bradford City Year Book," 1938.

## Children's Black Maria

FORTY children in Gloucestershire are herded every day into an army van, without light, with only two small openings at front and back to provide ventilation, and the only exit being a flap which is let up or down.

These children are not young and desperate criminals being taken off to the penitentiary. They are just ordinary kiddies—children of Government aeroplane employees—being taken to school by kindly "authorities."

When the matter came up before the Gloucestershire County Council, all the august members could do was to argue about methods and who was responsible.

The fact that they were responsible did not seem to strike them, and the Army authorities were blamed. It is for the people of Gloucestershire to see that these representatives obey their will. If the people of the county like this kind of thing there is no need for them to do more. If they don't like it, it is high time they told their elected representatives to have it put right and not waste time talking about methods.

## Down With The Rates

CROYDON ratepayers are trying to keep their rates down. War declared upon their Council. Postcard ballot. Unanimous approval.

And no result.

All Croydon will get will be another rate-demand, with a mass of unintelligible blah-blah explaining how the rates get spent.—*Daily Mirror*.

Now why not try *directed* pressure, on to those responsible, with *insistence* on results?

## Salford Trying

AT a recent meeting of the Salford Council, the question of a temporary loan of £150,000 was brought up. Councillor Crabtree asked: Will the Chairman of the Finance Committee consider the advisability of introducing a system of social credit which will do away with borrowing this money at such high rates of interest? Alderman Park replied that the rate of interest would be only one and a quarter per cent., to which Councillor Crabtree rejoined: Even that is one and a quarter per cent. too much. Social credit will do away with the necessity of paying interest to financiers.

Here is a councillor doing his best. Support him, you Salfordians!

# Largely Attended Meeting At Hastings

A LARGELY-ATTENDED MEETING HELD AT THE HASTINGS MARKET HALL UNDER THE AUSPICES OF THE LOCAL BRANCH OF THE LOWER RATES DEMAND ASSOCIATION, HEARD THE CHAIRMAN (MR. F. C. FIGGETT) PILLORY THE TOWN COUNCIL AND URGE THE RATEPAYERS TO PRESS FOR ALLEVIATION OF THE PRESENT "INTOLERABLE SITUATION."

THE principal speaker, Lieut-Colonel L. F. Wyld, O.B.E., showed how high rates were necessitated by the present monetary system governing municipal finance.

## Posters!

Prominently displayed on the platform were three striking posters which read:

"The statements made from this platform are facts, not theories."

"Is this what you want? Lower rates and assessments and no decrease in social services? It is what we fight for!"

"The increase of debt. Local Government indebtedness was in 1885 £173,000,000; in 1914 £562,630,000; 1935, £1,421,502,000. Where will it end?"

"We shall be told," declared Mr. Figgett, "that we already have a Ratepayers' Association (laughter and cries 'What's the use of it?'). We shall be told they are sufficiently powerful to influence Council elections. They do influence Council elections . . . That we have certain things to show for our money cannot be denied. We have the Bathing Pool, wonderful parades and 'Bottle Alley,' and we have the mess in the Old Town—empty shops, ruined tradesmen and deserted streets.

"We have also a debt of two or three millions. We say it is time that sort of thing should be altered."

## Growing Debt

Lieut.-Colonel Wyld said there was the clearest possible evidence that the ratepayers of the country could have lower rates and assessments without reduction in social services, and after hearing the facts which he would give them from the platform he had little doubt that the rate-

## Not For Parties

After a party conference in Dunblane the Progressive Party in the Glasgow Corporation have announced that if they are returned to power they will reduce the city rates by at least 1s. 2d. in the £ without affecting services or wages.

So far so good. But why make a party matter of it?

If the majority of the citizens of Glasgow want lower rates with no decrease of social services, then ALL their representatives, irrespective of political opinion or party will surely do their best.

If the citizens of Glasgow do not want this objective, then there is no need to fight about it.

So why not ask them and see?

payers of Hastings would give their whole-hearted support to the Lower Rates Association, which had been formed to help them achieve this objective.

The first fact that must have their attention was that the local government debt had risen from £173,000,000 in 1885 to nearly £1,500,000,000 in this year of grace. This debt was growing at the rate of over £60,000,000 a year.

Annually local authorities in England and Wales disbursed over £100,000,000 in loan charges upon this debt. Compare this with the total collected in rates—£170,000,000. That was over 50 per cent., and if this colossal sum which ratepayers paid for debt were not paid at all, rates could be reduced by 50 per cent., and thus without a single addition to the price of municipal or social services.

## The Banks

Lieut.-Colonel Wyld drew attention to the fact that in 1911 the population of Hastings was 61,000. In 1937 it was 64,000—only a very small increase—but rates had increased 50 per cent. Since 1911 the town's debt had increased from £536,000 to £2,414,000 in 1937. This represented an increase of 500 per cent. Of the rate of

10s. now levied 6s. 8d. went to paying back to the banks this terrific debt. Only 3s. 4d. of their 10s. rate went to building and beautifying their town. Ratepayers should realise that most of the money loaned to local authorities was provided by banks, by an almost costless book-keeping process. Banks admitted this themselves.

There was a debt of £1,000 to be paid by every person when they were born, and they went on paying, paying, paying until they died. Facts were facts, and if the British ratepayer was content continually to pay huge sums for book-keeping credits, created by the nation's private book-keepers—the banks—then it was senseless for him to complain of huge rates, and rates would continue to rise.

The meeting, on the proposition of Mr. Wedall, seconded by Mrs. A. C. Mackie, passed a resolution demanding the publication of a statement of the amount of money owed by the Corporation, the creditors to whom the money was owed, the amounts owed to each, and the purposes for which the money was owed.

The meeting also unanimously passed a motion, proposed by the Chairman, that the money paid in interest and loan charges imposed an intolerable burden upon all and they therefore demanded a drastic reduction in rates and assessments without decrease in social services.

The audience was invited to purchase postcards to be sent to members of the Council demanding a reduction in rates.

# Resolutions at Cardiff

AT a recent meeting of the Cardiff City Council a letter from the Cardiff Lower Rates Association, enclosing copies of two resolutions passed at a public meeting at Birchgrove, were allowed to lie on the table.

One of the resolutions required from the Corporation a statement showing the amount of money paid last year to financial institutions, a list of loans made to the Corporation, together with the names of those making the loans, and a list of the outstanding loans.

The second demanded a drastic reduction in rates and assessments and no decrease in social services.

The report in the *Western Mail* continues:—

"Mr. James Hellyer said that the Cardiff Lower Rates Demand Association had nothing whatever to do with the ratepayers' organisation.

"No action was taken."

Only the ratepayers of Cardiff can deal with this refusal to act on their wishes,

and there is no doubt that they will do so sharply and efficiently. There would seem to be no valid reason for withholding from the ratepayers the amount of their debts and the persons to whom they are indebted, nor any reason to disregard their expressed wishes for lower rates and assessments with no decrease in social services. To do so is sheer high-handedness.

This report raises the question as to how many associations of ratepayers are "enough" in one district.

Exactly as many as will produce the results required.

Obviously, the fewer the better—but it is the result that ratepayers want which must determine the organisations they will use to get it. If existing organisations will not modify their policy to that end then more will be formed. The formation of new associations is even more certain where the existing organisation opposes or obstructs the objective desired by ratepayers—as appears to be the case in Cardiff.

# OVERSEAS SURVEY

By Miles Hyatt

## CANADA

### A Banker's Odyssey

DURING the year 1937, the Canadian Bankers' Association appointed Mr. Vernon Knowles as Public Relations Adviser, to tour the Dominion "in order to ascertain the nature of prevailing criticisms of the chartered banks . . . and to devise means or make suggestions towards offsetting adverse propaganda."

Mr. Knowles' tour reads like the travels of Ulysses. First he visited all the head offices, then, from Victoria, B.C., he returned eastward, by easy stages, to Alberta. Back to Toronto to report, then this tireless individual made his way to the Maritime Provinces, presenting a report on these also.

"During the summer," continues his account in *The Canadian Banker* for January, "a condition arose in Alberta which was deemed to require attention." Merely pausing, presumably, to pack his grip anew, Mr. Knowles boarded the cars and was whisked away to Edmonton, where, after what he calls "a survey of the public attitude" there, he recommended a programme of radio, newspaper and pamphlet advertising "to place facts non-politically" before the people of Alberta. The Assistant General Manager of the Royal Bank and the Secretary of the Bank of Commerce were despatched to reinforce him. Six radio broadcasts were repeated twice, over a period of six weeks. Each was then published as a paid advertisement in the Alberta daily papers, and afterwards issued in pamphlet form and widely distributed. French and Ukrainian weekly papers in Alberta were also used. The Post Office and branch banks distributed pamphlets in these languages.

"The work of this committee in Edmonton . . . and the Alberta activities of the undersigned, covering 12 weeks from July to mid-October, were effective in influencing public opinion towards a proper understanding . . . of the chartered banks," says Mr. Knowles, proudly; and really it seems from recent events, such as Mr. Orvis Kennedy's triumph over bank supporters in East Edmonton, that he may be right.

"Returning from Alberta, your committee reported, in the light of their Alberta experience and other knowledge gained in the West, as to a further programme of public information, and made recommendations now before you."

Which led, no doubt, to the enlightenment of Saskatchewan also. Poor Mr. Knowles, for whom we have as much sympathy as in our amusement we can manage, finishes by a touching appeal to his employers.

"Let us picture people in relation to banking in our advertising. Let us appeal to the emotions, the personal feelings of the public. When we speak of children in our advertising, of their future success, of a daughter's wedding, of the joys of a real holiday made possible by saving; when we talk about such things we penetrate the hard outer crust of men and women and approach their hearts."

On the other hand, the demand for Results penetrates the hard outer crust of bankers, and approaches their power to stop people having children, getting their daughters married or enjoying any success or holidays whatever.

It is clear that Job Trotter tactics, however lavish the expenditure upon them, have proved to be a complete failure in Western Canada. Bankers may be slick enough in manipulating mystical numbers, but when it comes to human beings their instincts fail them. Perhaps it is too long since they themselves felt the common aspirations of men.

The time for mutual sobstuff has passed and Canadian bankers can safely put away their handkerchiefs.

### Chartered Banks Send Out The Boy Again

"Your bank is a place where you can deposit for yourself and your family, with every assurance that you can get it back *whenever you call for it*—in full and with interest.

"The bank's books show your deposit as a sum of money it owes to you—*must* pay to you *when you ask for it*—a liability of the bank . . . the average savings deposit being \$387.

"It takes the equivalent of nearly three average savings accounts to make one loan of \$1,000."—*Advt. in Canadian papers.*

• • •

*Mr. Everyman:* "I want my \$387, please, at once.

*Chartered Bank Manager:* "Good heavens! Yours is one of those gone out to make up that \$1,000 that Mackenzie King borrowed. Hi, Horace, run round and ask him for it, will you? Gentleman here wants it back."

## INDIA

### Home Rule

Just before the discussion of the Budget in the Legislative Assembly at Delhi, the leaders of all the Indian political parties refused to take part. Until their demands were granted they declared they would vote against the motion to take the Finance Bill into consideration.

As they represented an overwhelming majority of the Assembly, there was nothing for the Viceroy, Lord Linlithgow, to do except pass the Bill himself, which he did. Lord Zetland, Secretary for India in London, approved this "use of his special powers."

## AUSTRALIA

### Australian Banks' Supreme Authority

On the new Australian Banking Bill, *The Statist* of May 28 has a report from the Melbourne correspondent. "It may be assumed," he writes, "that a compromise acceptable to the banks was reached," but at the same time it is observable that "suspicion is developing that Parliament is delegating its sovereign powers rather too freely."

Before Parliament met, a meeting of the Loan Council was called. This body, says *The Statist*, is "outside the Constitution." The applications made by the States for loans were cut down at this meeting, "and the final arbiter . . . was the Commonwealth Bank Board."

Evidently Australians are losing their right to be called democratic. They are allowing an extra-Constitutional committee to force their representatives to carry out the commands of a bank.

### Who Is Responsible?

We hear from Adelaide that the proposal to close the Lady Galway Home for returned soldiers and nurses is being made for financial reasons, and that the founders, donors and subscribers are not being consulted. Not, apparently, that these care sufficiently to insist on having their say.

Various committees are doing it, and, as usual with committees, no one is responsible. Yet it is being done, in spite of letters to the papers pointing out that the Home is just on the point of fulfilling its purpose as soldiers of the last war approach old age.

Instead, it is to be a children's after-care home—to save the expense of building a new one. What a contemptible world we are making of that for which the men who are to be turned out gave all but their lives.

## NEW ZEALAND

### Bruno Barnabe's Tour

Mr. Bruno Barnabe has been touring New Zealand with Miss Fay Compton's company in "Victoria Regina," which is reported to be taking New Zealand by storm. He has addressed a number of meetings in Wanganui, Wellington, Christchurch, Trinaru and Dunedin, and has succeeded in meeting many of the leading Social Crediters. Both in his speeches and in private conversation he has stressed the necessity for unity among

New Zealand democrats in the presentation of a common demand to the People's representatives.

The Compensated Price or the National Dividend—both are desirable objectives, or methods to the objective, and it does not matter whether one or both are demanded, provided that the People make it clear that they must effect a real increase in purchasing power for all, not a taking from one section to give to another.

So long as people are disunited about the way in which they want to obtain more money for goods and services, so long will nobody obtain anything. It is the old trick of "divide and rule." Mr. Savage, by his public remarks, seems ready and willing to implement the People's will, but if they have a variety of opposing wills, he is powerless to act.

Mr. Barnabe outlined the work of the Electoral Campaign and Local Objectives in England and advised New Zealanders to study the purposes for which they had been designed.

## AMERICA

### Who Eats The Taxes ?

America's steadily mounting taxes now exceed its total food bill.

Is this an assertion made by SOCIAL CREDIT? No. The *Washington Review*, the official annual issued by the U.S.A. Chamber of Commerce, is responsible for making it, and much more besides.

"The nation's tax load is increasing at a startling rate. It has gone up 30 per cent. in the past two years and still is rising.

"In the current fiscal year, it is estimated, tax collectors—federal, state and local—will dip into the country's purse to the extent of 13.5 billion dollars. Two years ago the total tax 'take' was 10.4 billions.

"This year's staggering tax burden is more than the entire nation's food bill.

"It represents at least one-fifth of the national income—a dangerously high percentage. In other words, more than 20 cents of every earned dollar goes to defray the cost of government. Ten years ago the ratio was 12 cents of every dollar.

"Obviously the mounting tax burden has imposed restraints and handicaps upon business and thus has contributed importantly to the current slump. There is ample evidence on this point.

"For example, a large industrial enterprise recently stated that the increased taxes it has paid since 1935 would be sufficient to employ 6,500 additional workers for one year. The corporation's taxes in that period jumped 600 per cent.

"Another concern, medium-sized, announced that it pays taxes equivalent to \$1.15 (4s. 9d.) each working day for every wage-earner on the payroll.

"Scores of other convincing illustrations might be cited showing how the increasing volume of taxes adversely affects business development, employment and payrolls."

## Saskatchewan

We were careful not to make any extravagant forecast as to the success or otherwise of candidates under the Social Credit banner in Saskatchewan. So to find two Social Credit candidates successful when there were none before is hardly a defeat for Social Credit. Of the old parties, Conservatives no longer exist, and Liberals, although still with a large majority, are not so strong as they were. Obviously, the people in Saskatchewan are getting sick of the old party politics.

We hope to be able to make a more complete survey of the position next week, as by that time we expect to have some reliable details.

## WHILE PEOPLE STARVE!

The experiences in respect to reactions to this year's allotments of corn and tobacco acreages have encouraged the authorities to begin laying plans for wheat acreage curtailment next fall if the current favourable wheat prospects should materialize. The latest Government winter wheat estimate raises the prospective yield from 725,707,000 to 754,153,000 bushels, while the outlook for spring wheat in both this country and Canada is favourable. Therefore, the Farm Administration feels that it should be prepared with a tentative plan for acreage reduction next fall. It is estimated that, if growing conditions remain favourable, the 1938 winter and spring wheat crop in this country may amount to about 950,000,000 bushels. If the yield should reach this magnitude, a carryover of about 400,000,000 bushels may be on hand at the end of June, 1939. A prospective supply of such large proportions indicates severe curtailment of acreage planted to wheat next fall.—*The "Guaranty Survey" (New York), May 31, 1938.*

## Sabotaged By Finance

One thousand crans of herring had to be thrown back into the sea at Peterhead, Aberdeenshire, yesterday, when the demand from kipperers, freshers and canners could not absorb all the available supplies. — *"Sunday Express," June 12, 1938.*

## The Liberator

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## "You've Been Warned"

SIR PHILIP GAME—Air Vice-Marshal—in a B.B.C. address recently, said that he wanted to be in a position to double the police force almost instantaneously in the event of war; that means, in addition to the Special Constabulary, a reserve for service in war only.

He also said that *an air attack on London would in all probability be an attempt at a knock-out blow.*

Now nobody wants war, yet we are all being driven to it by great unseen and irresistible forces.

Major Douglas has told us what is the real cause of modern war:

"It is the defective financial system—which creates the illusion of the necessity to capture foreign markets, that is to say, to get rid of goods for money in other countries—that is the main cause of war."

## Fit For Freedom

FREEDOM in security—are we ready for it? Some folk say "No."

The Rt. Hon. Augustine Birrell, in his essay on "John Wesley, Some Aspects of the 18th Century in England," says:

"When Wesley with that dauntless courage of his—a courage which never forsook him, which he wore on every occasion with the delightful ease of a soldier—pushed his way into fierce districts, amid rough miners dwelling in their own village communities almost outside the law, he said 'What most strikes one with admiration . . . is the essential fitness for freedom of our rudest populations.'"

## OBITUARY

WE regret to learn of the death of Mr. T. Vince, of Southampton.

Tommy Vince first joined the Southampton Group in 1933, he became Supervisor of Propaganda, and later Treasurer, holding that position for two years with efficiency and cheerfulness.

His time and energy were freely devoted to Social Credit work, and his sympathetic nature combined with a shrewd business ability contributed largely to the happy unity of the Group.

He has done his bit and passed on, but our work is the easier for his efforts.

## LEADER REMOVED!

THE London *Evening Standard* on June 9 published in its earlier editions, an editorial headed "Spilt Milk." This editorial dealt with the large loans made to Austria, and reported a meeting of representatives of the Governments which guaranteed Austria's foreign loans. It reported that Sir Frederick Leith-Ross, Chief Economic Adviser to the British Government, presided, and it stated that Sir John Simon was urged by the Association of British Chambers of Commerce to set up a clearing office as an arrangement under which a proportion of all sums due to German exporters would be impounded for repayment of debt.

It went on further to state that one figure was absent from the meeting, and referred to this figure as the British citizen who has seen millions of pounds poured

into Austria that might have been used fruitfully in Britain and the Empire, and who now seems likely in his capacity of taxpayer to have to foot the bill. The article pointed out that the British taxpayer is having to pay extravagantly and fruitlessly for improvements which foreigners will enjoy, whilst we ourselves are having to go without, and it backed this up with quite a lot of detail of what was referred to as the past 15 years' record of financial folly.

In the later editions this leader was withdrawn and replaced by one which dealt with traffic on the Thames. It would be interesting to know why this leader was withdrawn and replaced with another, and if the change was due to a request from outside the office.

## Conscription

IT is not long ago since an English journal prophesied that during the course of this year conscription of labour and property would become a fact—war or no war. The conferences between the Government and the trade union chiefs was a feeler, and deliberate propaganda in Socialist circles is reviving the old Socialist doctrine of a capital levy. Thus Mr. Frank Collinridge, Socialist candidate at the Barnsley by-election, said that before we agreed to military conscription we should demand conscription of wealth.

This is correct from the party's point of view, but what about the Barnsley electors? It is their business to tell Mr. Collinridge that his opinions don't matter two hoots, and neither does the fact that he obviously doesn't know what wealth is. What does matter is the distribution of the abundance of real wealth now being destroyed, or restricted to fit an insane system which is giving demoniacal results.

## Anthony Perverse

BEING sacked from Cabinet rank apparently is not conducive to shedding the old miasma and thinking about facts. Hence, Mr. Anthony Eden, speaking to his constituents at Leamington the other day, brought out all the old gags—"Never have the British people been so ready to make sacrifices . . ."; "To talk of democratic Britain being decadent . . ."; and so forth. And the old appeal to "rally to the banner of England."

Well, England is ours. In this "democratic" country the will of the people should prevail. It may sound strange to hear a servant speak in such fulsome terms to his masters. But he will go on doing it, and pursuing the present policy leading to catastrophe, just as long as his masters let him. It is up to the people of England to DEMAND what they want.

## The Morgan Conquest

THE house of Morgan is almost as sure a passport to honours as a newspaper. For the second time within three years one of its members has received a peerage. Three years ago Mr. E. C. Grenfell, one of its directors, became Lord St. Just. Now it is the turn of Mr. Vivian Hugh Smith, a partner in the firm, to enter the House of Lords.—*Evening Standard*, June 9.

The other peerage of the two in the First Birthday Honours List was conferred on Sir Josiah Stamp, a Director of the Bank of England.

This is as it should be. We are governed by those who control finance, and it is better that their acknowledged henchmen should rule us than their nominees, who are not recognised as such by the majority of people.

Better a banker Lord than a party hack at any time. The former makes no pretence of representing the people, but the latter starts his career by pretending to do so, in order that he may persuade people to use their power—their vote—to their own detriment, by voting for party programmes designed to maintain rule by money.

Pride goes before a fall.

It may be that the dictators of finance now feel so sure of their control that they can exercise it openly. But the people of Britain have not spoken yet. When they do speak, with one voice in demand of National Dividends, neither banker peers nor political parties will dare withstand them. With every action that demonstrates people's power in association to get the results they want that time draws nearer.

## Getting It Back In Bus Fares

LORD ASHFIELD has said that a London bus has about £375 a year charged up against it through taxation of one form or another, and of course this amount must be recouped by charging passengers a higher fare than would otherwise be necessary.

At a transport congress last week, Mr. A. A. Liardet, general manager of Leyland Motors Ltd., a firm which turns out something like 20,000 horse-power of engines a week, stressed the need of revising the present system of vehicle taxation and bringing it into line with modern requirements.

Well, what are modern requirements? In a world bursting with good things and splendid services, with an ability to produce practically anything and everything we want, is there the slightest need for any taxation? Should Mr. Liardet not have attacked the principle of taxation? As, of all things, money is the most easily created, needing only pen, ink and paper, why should enough of it not be created, debt free, to rid us of grinding, tyrannical taxation?

## WOMEN SOCIAL CREDITERS!

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## What a Chance!

THE *Sunday Express*, commenting on the report just issued by the Colonial Office, says:

"Yet in the same report we read of exports from those colonies of rubber, copper, cocoa, tin, sugar and tea. What an opportunity, what a golden chance, what a splendid estate to develop.

"But many of these products are subject to regulation of output. We have seen the result in Jamaica, where regulations clamping down the output of sugar have caused strikes, suffering and poverty.

"It is an intolerable situation in an island of such natural wealth."

Poverty—and semi-starvation—in the colonies because they can't send us cocoa, sugar and tea. And semi-starvation here because we can't get enough of them! That is the outcome of the present system of forcing up prices by restricting output. The system is not working properly—is not yielding the results we want! The system must be changed—and you must help us to change it!

## Individuals or Institutions

"If you place the security of any institution before the security of the individual, you may prolong the life of that institution, but you will certainly shorten the lives of a great many individuals."

*Major Douglas, Newcastle-on-Tyne, 1937.*

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## KEEP PACE

THERE is as great a difference between the social "driving force" of the present time and that which social crediters are working to attain, as between the stage coach of the eighteenth century and the Royal Scot.

Let us never lose sight of this fact. It isn't enough merely to accept the soundness of Social Credit. We must all be ready for the reality of it—ready to move forward at a new velocity, ready to take our part in utilising the greatest power of all time.

To those of us who have been in touch with the movement since the early days, the way has seemed long and, at times, pretty hopeless. Yet we have attained more in nineteen years than has any other progressive movement even approaching Social Credit in importance in a century.

More noteworthy still is the speed at which our cause is gaining impetus. It would perhaps not be an exaggeration to say that Social Credit has advanced in world-consciousness further in the last eighteen months than in the entire eighteen years that went before.

In fact, we have arrived at a stage where we can calculate our progress over periods of months and weeks rather than years.

It is vital that we should all keep pace with this progress. Yesterday, the will of the people was weak. To-day, it is growing strong. To-morrow, it will be all-powerful.

Don't let us waste valuable time and power by acting as if to-day were still yesterday. Our financial opponents are becoming afraid. Drive home this advantage. Be strong. Use facts as your weapons and attack freely. Hit hard at every opportunity. In veritable truth, we can now imbue Mammon with the fear of God.

Meanwhile, at headquarters, we have strengthened our financial position by raising the price of SOCIAL CREDIT. But that does not mean that we can afford to sacrifice a penny of existing revenue. Please keep staunch. Pay in your contributions promptly and, whenever possible, try to bring in new contributors.

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Asst. Director of Revenue.

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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.

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## IS THERE PLENTY?

The report on Social Justice and National Reconstruction shows that whilst production has reached a level of 33 per cent. above that of 1929, the average number out of work is 21 per cent. greater than in 1929.

**Announcements & Meetings**

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

**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). The Thursday meetings are suspended, and will be resumed in September.

**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.** The public meetings on Thursday evenings will be discontinued from June 23 until September 22. Monthly group meetings will be held as usual on the first Tuesday of each month. Enquiries to Hon. Sec., Belfast D.S.C. Group, 72, Ann Street, Belfast. S.C. holidays makers are warmly invited to look us up.

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

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

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

**CARDIFF Social Credit Association.** Business meeting at 7.30 p.m., Wednesday, June 22, at 82, Bridge Street. Hon. Sec.: R. W. Hannagen, The Grove, Groveland Road, Birchgrove, Cardiff.

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

**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.

**FORTSMOUTH 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, June 21, at 8 p.m.

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