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OBJECT LESSON

COMMENTARY • RATES CAMPAIGN • OVERSEAS SURVEY
Social Credit is a means of enabling the people of this country to purchase as much as they want of the goods and services which industry can produce.

There is no longer any problem of production. An industrial country like Great Britain can provide, directly or by exchange with other countries, sufficient goods and services to enable every member of the population to live in complete comfort and security.

The only difficulty which faces producers is to sell their goods at a price necessary to cover their costs. Production, which is the conversion of raw material into commodities, is limited only by man's ability to harness and apply energy by means of scientific mechanism. The advance in this ability has been so great that to-day it may be said that productive capacity is for all practical purposes unlimited.

The only economic problem of to-day is that of distribution—how we can purchase and use what we are producing. In other words, the one and only economic difficulty before modern society lies in the shortage of money in the hands of the people.

No Reason for the Money Shortage

Money is only a ticket, which is practically costless; it is of no value in itself, and can be created by a stroke of the pen. There is no reason for a shortage of money except that the ignorance of the general public regarding the money system, and the complexity and mystery attaching to it, enables those financial interests who benefit by the shortage to maintain a system which keeps the total purchasing power of the nation permanently less than the prices of the goods that are for sale.

Social Credit provides a simple financial mechanism for bridging the gap between the total income of the nation and the total prices of its production. It would provide a personal money income for every member of the population in addition to, and irrespective of, any money they may earn or otherwise receive.

An Independent Income for All

This money income would be in the form of a National Dividend, the money for which would be created for that purpose, not raised by loans or taxation. This, which sounds difficult in view of the general belief in an inevitable limitation of money, is actually very simple and could be put into operation by order of the Government at any time by those who at present control the financial system and without any change of administration.

Price-raising and other inflationary results would be prevented by a retail-price subsidy which would enable the consumer to receive a discount on all the purchases he makes, without financial loss to the producer, who would in fact increase his turnover.

It is not necessary for people to understand the technical methods involved. All they have to bear in mind is that abundance exists as a fact, that money is only a ticket which is practically costless, and that therefore there is no reason, other than vested interests, why there should not be enough money to distribute abundance.

"Ask, and It Shall Be Given You"

It is a fact, long obvious to a few, and now recognised by many, that the industrial nations suffer poverty and insecurity, in a world of enormous physical wealth, simply because the incomes of individuals are too small.

Modern power production could supply all the wants of everyone. Indeed, the producer to-day is being strangled simply because he cannot sell his goods—the very goods, mark you, that the people would buy if they had incomes large enough.

These are the outstanding facts of the present situation throughout the world, and the question is rising on all sides: What is to be done about it?

Now Major Douglas discovered and, sixteen years ago, explained to an unbelieving world that there was a flaw in the price system which accounted for this state of affairs. He observed that, under the present finance-accountancy system the prices of goods and services for sale grew faster than the incomes of the people who wanted to buy these goods and services. And because of that fact the people have to go short of the things they want, and the producers have to restrict or destroy or export these very things—simply because the money incomes issued to people in the process of production are too small.

If it is true that our incomes are so small that we cannot buy the things we want, although the shopkeepers beseech us to buy them, surely the obvious cure is to increase our incomes— to increase them effectively, so that they can overtake prices.

It is obviously possible to have higher incomes, because money costs nothing to create.

Now comes the question: What can we do about it? And it is here that the Social Credit Movement comes in with the answer.

Major Douglas made the great discovery of why it was that incomes cannot, under the present faulty arrangements, be issued fast enough to enable people to pay the prices of all the things for sale. He has made another great discovery without which the first would be futile, but which, if it is acted upon, makes the remedy possible.

Like all great discoveries this one was so simple that people cannot believe it to be true. But that does not matter, for it can be put to the test and its truth proved.

It is simply that whatever the people want they can have if they demand it—always granted that it is physically possible.

Let them make this demand and see what happens!

Perhaps, after all, this was not really a new discovery, but the stressing of an old truth. What was the meaning of these words, spoken two thousand years ago, "Ask, and it shall be given you"? Is it possible that we have never yet really understood their tremendous significance. Suppose these words are true! Let us put them to the test.

You Must Decide!

Democracy means rule by the will of the people. Yet people are deliberately divided into parties and set to vote against each other because the vested interests know full well that a democracy cannot unite on "plans" and "party" programmes.

But the people can decide and unite on the results they want. Democracy will not fail if the people will demand—not programmes, not parties, not plans, not labels, not persons, but—results.

Every individual is the greatest expert in the world on what results he wants.

No Member of Parliament can be an expert in all the technicalities of a modern State, but he can find out, or be told what are the results that his constituents want, and, as an elector, you have a specific responsibility which nobody can take from you.
COMMENTARY

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

Fleeced

WILLESDEN magistrate, to defaulting ratepayer: "What have you brought?"

Defaulter: "I haven't brought nothing."

Magistrate: "Why?"

Defaulter: "I haven't got nothing."

What Is Democracy?

According to the Daily Mirror, Democracy is "Votes without Cash." We are often told about the failure of Democracy and the bankruptcy of democratic institutions. Instead of appointing a Receiver, we might apply for our discharge from bankruptcy and examine the causes of democratic insolvency.

The Blessing of Constant Work

"You have a shocking record," said the Recorder at Ipswich to W. J. Stammers, sentencing him to twelve months' hard labour. The extraordinary thing was that Stammers was a good worker, and could get work, the Recorder added.

Stammers was a good worker, and could enjoy! Work-minded people will see the blessing, " says Miss Prothero Jones, of the St. John Social and Political Alliance. Again we call attention to the form in this paper for signature by those anxious to abolish poverty.

Ad Nauseam

"It is a shocking thing that after a lifetime of drudgery these women should be so glad and thankful at the idea of a week and regard it as a heaven-sent blessing," says Miss Prothero Jones, of the St. John Social and Political Alliance.

The Prime Minister denies the suggestion of slump, and when asked what is the Government's policy in the House of Commons for meeting the slump, in view of the trade figures for May, he said he did not accept the suggestion. Meanwhile, it is reported the U.S. Ambassador is telling audiences in America how England is meeting the slump. Perhaps the slump denies the suggestion of a Government policy.

Land of Hope and Glory, Mother of the Free!

A boy of fifteen has been sentenced to twelve months' imprisonment at Belfast children's court for: "Collecting and recording information calculated to be useful to persons hostile to the preservation of peace and possessing a document calculated to help such persons." He might have been fined £25 if he had been a parent charged with inhuman cruelty to his child.

Your Responsibility

County Councils and local authorities associations have advised some local authorities not to take advantage of the Act which allows them to give pocket money to aged inmates of public institutions. This was revealed by a delegate to the conference of the National Association of Administrators of Local Government Establishments at Lowestoft recently.

This is the sort of petty meanness which results from action by people demanding economy of expenditure for the purpose of keeping down the rates. Each individual ratepayer is responsible if it happens in his district. We can have lower rates without any reduction of the numerous services.

Buying a Car?

ERNEST SUTTON

Can supply you with new or used cars for cash or credit.

AUSTIN MORRIS FORD SINGER FIAT OPEL

The finest and largest stock of immaculate used Rover cars.

CALL or PHONE MAYFAIR 4748

We do a large used car business and often have real bargains at very low prices. Everyone knows the lucky motorist who "picked it up" for £20.

It was probably at Ernest Sutton's

ERNEST SUTTON LTD.

24 BRUTON PLACE, W.1
Mrs. Palmer...

And No Decrease in Social Services!

Have you all done what I asked you last week, and sent for the Lower Rates Leaflet from the United Ratepayers’ Advisory Association, at 163a Strand? I hope so, because none of us can afford to be in ignorance of what is going on just now all over the country with regard to the demand for Lower Rates. Those in the Movement are making history, and we are all going to benefit from what they are doing.

This history is in the making at full speed. Already, after only a month or two of campaigning, those in authority are fully aware that the people are determined that rates must rise no more. The people’s will must be obeyed. So far, so good.

The next part is more difficult to put over. We must insist upon it that savings must not be made at the expense of what are known as “amenities”—maternity service, baths, public libraries, public assistance.

We know where the saving can be made. The Lower Rates Leaflet tells us on the authority of the Encyclopaedia Britannica that “banks lend by creating credit; they create the means of payment out of nothing.”

Learn these words by heart and repeat them to everyone you can—write them on the back of your letters, if you like, in brilliant inks.

For we must all make up our minds that this is where the saving is going to be made in the money which is paid in interest, the demand for which is more than adequately met by the lending libraries run by private enterprise. Incidentally, these libraries have to contribute through the rates towards subsidising their municipal competitor, which offers free, gratis and for nothing books which the lending libraries have to rely upon for a livelihood. The committee should confine its purchases to books which are not obtainable from the popular lending libraries.

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.

Social Credit

It is something like a popular parlour game—we might call it “Hide the Banker.” Everything must be done to shield the real culprit responsible for high rates. This brilliant proposal in the Eastbourne Gazette means that every time the jaded citizens wish to escape into the world of imagination they must pay 2d. a volume for it, and “incidentally” a good proportion of that 2d. will go towards paying rates! So they pay the library rate twice!

Later in the same article he says that the Library is competing unfairly with private enterprise. Apparently, the chief purpose of private enterprise is to pay rates—so there you are! What are we all living for?

Last week I had a letter from an overseas reader who told me how surprised he had been when on holiday in England to find that many large towns had no public library at all. If he reads this article, as I think he will, he’ll know the reason why we can’t afford libraries because of the large sums of money paid away in loan charges.

From the “East Anglian Daily Times”:

The Ipswich Ratepayers’ Association has sent a letter to all members of the Town Council complaining of the rising rates and concluding with these words:

“Remember the town’s debt of nearly £3,500,000, and think seriously before you vote for a measure which is going to add to this enormous burden.”

“Ipswich cannot afford, at this stage, to spend £20,000 on street lighting, and we trust you will oppose the scheme when it next comes up for discussion.”

Has the Ratepayers’ Association asked why a town no larger than Ipswich should be in debt to the tune of more than three-and-a-half million? To whom must all this interest be paid?

Wake up, ratepayers! Don’t join in the game of “Hide the Banker,” by putting up with obsolet street lighting with its consequent risk of serious accidents. You can have lower rates and new lamps for old!

If the Secretary of the Ipswich Ratepayers’ Association has lost the literature sent to him by the United Ratepayers, will he please write again to 163a Strand?

It was with the greatest pleasure I read one of the most widespread articles that has ever appeared in John Bull. I could not find the author’s name, but he or she deserves special praise for writing this:

“Across the country, ratepayers of all political parties have been uniting to demand a halt in the rise of local taxation—without any slashing of the social services. They know that can be done...

“In panic at the swelling indignation and pressure coming from the cities, town and parishes, the Cabinet has decided in most areas to suspend the new revaluation lists until 1941.”

“Meanwhile, quite openly, it is encouraging reactionary councils to reply to the demands of their citizens by whittling down expenditure on services that are most vital to the well-being of the community.”

Liverpool has one of the highest birth rates in the country. It should have the best maternity service available; but the city’s rates are 17s. 6d. in the pound, and the municipality has decided to “economise” by taking:
The misery and pain this decision is to bring to the poorest and defenceless, simply because they do not know how they can combat this tyranny! John Bull calculates that the weekly allowance of each needy family will be reduced by one sixth—that means less food, when you already have only just enough, less clothing, less dental and hospital treatment.

If the treatment has been needed in the past, what is going to happen when it is reduced, when tuberculosis increases, and the maternal death rate rises, as it certainly will do if the midwifery service is cut down?

Is it nothing to the people of Liverpool that all this misery should be in their midst?

The councillors are public servants, yet they understand their duties so little that they have entirely neglected to look into the cause of the rates being 17s. 6d. in the pound.

"Banks lend by creating credit; they create the means of payment out of nothing."

Why in Heaven's name should people go without food in order to pay interest on credit which has cost nothing to create?

This is the worship of the golden calf; it is the ugly picture of Mammon sitting enthroned in gross splendour, crushing life out of mother and child with his heavy and merciless grip.

The only thing I didn't like about John Bull's article was his suggestion about "spreading the burden" of rates. Good heavens! we don't want to get rid of it altogether!

Take a leaf out of the women's book, John Bull, and say, as they said at the Albert Hall a couple of weeks ago:—

"We don't propose to say how it is to be done. We say it must be done!"

John Bull must relearn how to give orders. He used to know some years ago. It is quite easy. All you have to do is to make up your mind what you want, and keep on asking till you get it, not forgetting that you are the master, and can give those servants of yours the sack if they don't provide the results you want.

John Bull would do well to read the elector's demand and undertaking on the back page of this paper. Properly used it will prove to be a technique sufficient to provide everything within reason that the people of this country can desire.

Moreover, without action on these lines it is useless for John Bull to imagine he lives in a democracy.

B. M. PALMER.

NEW!

ALTERNATIVE TO DISASTER

The Case for Social Credit

By L. D. BYRNE

This new pamphlet by Mr. L. D. Byrne is now available at 4d. a copy (postage extra) from SOCIAL CREDIT, 163A, Strand, W.C.2
OBJECT LESSON

A THOUSAND down-and-outs of Paris were collected and fed with chicken, foie gras, costly fruits and other delicacies. The rain had stopped a festival banquet, and the food would not keep. The organisers arranged that those most in need should have it. The news spread quickly, and the tramps were among the first to hurry to the feast. They could hardly believe their eyes when they saw the food. Their surprise did not paralyse their appetites for long, and the banquet was entirely consumed in considerably less time than would have been taken in serving it as arranged in the exclusive precincts of the Bois de Boulogne.

Here is an object lesson for advertisers of all good things. All the good things available would be sold just as quickly as the good things in Paris were eaten, if only "those most in need" had the money to buy the things they would like to buy. If only the unmonied market were to be equipped with the money to buy the goods advertisers are so anxious to sell!

This shows how quickly the shops would be cleared of the goods they have for sale, and in the words of the City Editor of the Daily Herald, "The really permanent way to cure unemployment would be to give the new money to consumers to spend on consumers' goods." The only way in which new money can be given to consumers is in some form of National Dividend. This might take the form of actual cash or other means of acquiring the goods now destroyed as surplus or the things which are restricted in output.

When a city editor talks of giving consumers' new money he treats on the corns of "Sound" Finance. He probably failed to connect the Feast of Paris with his plan of giving people money, but the rainy day in the French capital provided an object lesson in showing that there is a huge quiescent market only waiting for the "tickets" to the costly fruits and other delicacies advertisers spend so much in trying to sell. It is only a matter of inking those who create the money we are urged to save for a "rainy day," create the money to give to consumers to spend on consumers' goods.

LETTER

CO-OPERATION

Will all Social Credit Associations, Groups and Study Circles, official and unofficial, please drop me a postcard bearing the name and address of their respective Secretaries? We have visitors at the Stand from all parts, and whenever possible we put them in touch with local circles.

We have already a list of Social Credit organisations, but in order that none will be missed we will all please communicate?
Will "lone wolves" in outlying parts of the country please communicate also?

H. C. Munro, Supervisor.
Stand D/242.
Palace of Industries West,
Empire Exhibition, Glasgow.

[We are very pleased to insert this appeal and would ask the Glasgow Social Credit Club to co-operate by informing their callers of the welcome that is always open to them at the Social Credit Reception Room at 1634, Strand, London, W.C.2.]

The Village Unwashed

Drought is blamed for the present position, but one member of the Board said it was partly due to wastage. "Working people," he said, "should have one bath a fortnight instead of one a week while the emergency exists."—Daily Mirror.

Farmers' Policy

At a recent meeting of the Farmers' Union at Norwich, great dissatisfaction was expressed at the present state of farming in the country. The Government was encouraging farmers to grow more food, but failed to provide a market for the increased production.

This meant that the more farmers grew, the less they got. Farmers did not want sentimental sympathy in their troubles, but required something more concrete.

In the early days of history, the producer of wealth and the token—or money—originated at the same point.

The true remedy for the present deplorable state of affairs is to be found in the recommendations of The Farmers' Policy, recently published in full in these pages:

A simple defect can be met by a simple remedy. Remove all restrictions and at the same time enable the community to buy an increasing volume of produce.

No Money for Food

A draft report by Dr. A. M. N. Pringle, Vice-president of the local Malnutrition Committee, has surprised Ipswich.

Dr. Pringle states that of 19 family budgets examined no fewer than 17 were below the B.M.A. standard.

"Housewives are not to blame," Dr. Pringle states. "Budgets were deficient in amount and in balance owing to lack of money.

BARGAINS IN BINOCULARS

Special Offer of Prismatic Field Glasses to readers of "Social Credit." These Binoculars have been carefully selected as the best obtainable at a popular price. They really are remarkable value for money especially in view of the general advance in prices of all optical goods. They are offered in the fullest confidence and will, willingly, be sent on three days' approval against deposit to value.

SPECIFICATION: 8 x 35, extra large field with non-adjusting Adults. Complete in velvet lined Hinge Case with lensyard and sling. Price £3.

Order your pair now for the holiday season.

Also Binoculars by Zeiss, Barr & Stroud, Kershaw, etc. Send for Lists.

W. A. GRINDLEY

Qualified Optician

52, COMMERCIAL STREET,
HEREFORD

TYRANNY IN NEWFOUNDLAND

Thanks to "sound" finance and the policy of the Bank of England, Britain's oldest colony under the government of a bankers' commission for defaulting on payment of Debt Services, now has only about 30,000 on the dole. They are still going downhill, both mentally and physically on six cents a day, but they do not receive relief in money. They receive relief in kind, and it is issued monthly in such quantities that it lasts for three weeks and the victim has to beg or scrounge food for the rest of the month.

Forty thousand children are unable to attend school because they have no shoes or clothing. Six cents a day is equivalent to 3d. a day, and housewives can hardly be blamed for extravagance and riotous spending of money on such an income. It is reported that one man took his gun with him when he went for relief. He fired a shot across the bows of the bankers' agent and obtained food for himself and his family.
H. Macmillan. He added the even more
the recipients—Stockton-on-Tees—they should result in
brilliant suggestion that retail trade
existing 750,000 retail shops and said that
such circumstances, recipients are as well
buy more with the money at their dis-
re-dividing what is already an insufficiency
other words, by taxation.
employers, employees and the State, in
children to be financed jointly by
choose all
As the
real democracy, his desire to abolish it
continues to receive promotion and protec-
tinuous that they still have the
right to choose who shall represent them
at Westminster.
No mention was made in this debate
of National Dividends—monetary votes
which would give people the right to
choose both what and when they will
buy. This extension of the franchise will
not be granted until people unite in the
proper use of the vote they already have;
then, and then only, shall we have real
democracy. The first step to making
effective the demand for the money vote
is to be found on the form on the back
page.

Walter Elliot Qualifies
For War Minister
"Tuberculosis used to be, in Bunyan's
words, 'Captain of the Legions of Death.'
Now he is only a sergeant," says Mr.
Walter Elliot, Minister of Health.
Between 1857 and 1867, he said, tuber-
culosis was killing 65,000 people a year.
Today the annual deaths are down to
28,000.
Meanwhile General Malnutrition con-
tinues to receive promotion and protec-
tion, and kills hundreds of thousands
of people every year. The Minister of
Health will abolish malnutrition when
pressure for that result is applied by the
people who have votes.

Social Credit Secretariat
The following appointments have been
made:
Mrs. B. M. Palmer:
Director, Women's Department.
W. Wilson:
Director of Revenue.
Miss Elizabeth Edwards:
Secretary.

WOMEN SOCIAL CREDITERS!
Use
"LOTUS S.C." CREAM
The fine-quality face cream which gives a fine, natural matt finish,
a lone, or under powder. Made from the choicest ingredients modern
research offers. Is efficacious, beneficial and delicately perfumed.
Handbag shape (or dressing-table jar if liked) 1/6 post free
Double-size dressing-table jars - at 2/9...
Each jar purchased automatically ensures a definite contribution to Social
Credit Funds. Why not help, with personal satisfaction? Particulars
supplied with pots ordered from
Gash, St. Cleder, Tintagel, Cornwall

Police Chief
Defines Crime
CRIME is an attack on the peace and
well-being of every citizen. This defini-
tion of crime was given by Chief Constable
John Maxwell of Manchester, at the
Conference of Chief Constables, and he
was appealing for the inculcation of the
old spirit of service and detestation of
crime among the general public. The
peace and well-being of vast numbers of
citizens is attacked every time there is an
increase of rates, taxes and prices.
We have not yet seen any special activity on
the part of the police against the Chan-
cellor of the Exchequer when he
announces an increase in the income tax,
and neither has any Chief Constable called
on us to hate and detest him, nor any
policeman asked for our assistance in
arresting him, but he is at least an accom-
plice of those who control the financial
system, because he yields to the pressure
of financial interests, and will continue so
to yield until we, the people, exert a
pressure greater than the enemy can bring
to bear. We are responsible for the actions
and torts of our servants, and must take
responsibility for all crime due to financial
stringency.

Traditional Finance
A witness before the arbitration tribunal
engaged in the textile industry, who insisted
that 8s. a week was added for the first
two foreign languages an operator could
speak, and only 2s. 6d. for a third. "The
more you know the less the Post Office
pays you," she remarked.
It is a tradition of Sound Finance that
the more we produce and the wealthier
we become, the less becomes our money
and the greater grows our debt.

A Warning!
The Gestapo police have arrested hun-
dreds of people in Danzig, and many of
these have merely asked privately for
information as to who was to pay for the
luxurious decorations and the eight car-
loads of silk material and flags used
in connection with the visit of Dr. Goebbels.
Before the same sort of thing can
happen to us, we might take the oppor-
tunity of seeking to know who receives the
interest on the national and municipal
debts.
**Why Sacrifice?**

**ONE** point in the Socialist creed which few people would criticise is "Equal Opportunities for All." Needless to say, we are nowhere near such a state of affairs; but the idea of equal opportunities is so widely acknowledged that the Governments have to pretend that we are rapidly moving in this direction. The Socialists, of course, deny it, and the main battleground for argument is our educational system.

What are the facts? In spite of all attempts to camouflage it the fact is that there is one sort of education for the "haves" and another for the "have nots." Largely owing to the "beneficial employment" exemption in the Education Act, the vast majority of working-class children have no chance of continuing their education after they are 15. The reason is twofold. Lack of money provided for free education, and the poverty of the families from which the children come.

But what has happened to the working-class child in earlier years? It has probably been one of a much too large class in charge of an overworked teacher. Today there are 2,000,000 boys and girls in classes of 40 or over, and there are 300,000 in classes of 50 and over. Even the Board of Education has protested against this state of affairs; but always it is a question of too little money.

Then again the child may have been forced to attend a "black list" school with bad school buildings. In 1922 there were 2,700 of these schools, and even today there are 1,000 of them left.

Many authorities have pointed out the overwhelming need for nursery schools for children who live in poor homes. There are some, too, who appear to wish that all the money be used for children entering the elementary schools. There are 2,000,000 children between the ages of two and five! And, more often than not, with milk at 25¢ a pint, the Government claimed progress in fact. During last year, said Mr. Lindsay, 16 more local education authorities had begun to provide free meals or milk for under-nourished schoolchildren.

Apart from minimising the evil on paper, the Government claimed progress in fact. During last year, said Mr. Lindsay, 16 more local education authorities had begun to provide free meals or milk for under-nourished schoolchildren.

Apart from this, the Ministry of Health's Advisory Committee declared last year that children need from one to two pints of milk per day, so one-third of a pint is not exactly a feast. And, moreover, with milk at 25¢ a pint, the price just fixed by the Milk Marketing Board, how many thousands of families find a sufficient milk ration completely beyond their means?

Without going still further back in natal time, to the under-nourished expectant and nursing mothers, it is painfully obvious that nobody can possibly have a fair opportunity under such physical and educational handicaps.

Speaking of the situation, the New Statesman remarks: "Presumably the policy and methods will be persisted in from motives of economy. It is obviously cheaper, on a short view, not to feed children. There are some, too, who appear to think that physical training will somehow compensate for lack of food."

Money economy—it all brings us back to the key problem of the age: the problem of whether we are to remain slaves to a set of arbitrary financial laws or whether we shall be free to decide what we want and to see that we get it.

**Unequal Opportunities**

By G.W.L. DAY

**O** ne of the Sunday newspapers in its leading article last Sunday drew attention to the policy of making huge loans on the Continent in the face of the experience of widespread and repeated default.

We are going to lend £16,000,000 to the Turks. In 1923 we lent £4,000,000 to Austria; in 1931 we lent another £6,000,000 to the same country to stave off complete financial collapse. Two years later the Austrians cut down the interest by one-third. In 1924 we lent £7,500,000 to Greece, and another £3,750,000 four years later.

Neither the capital nor the interest can be recovered.

While all these details were reported, there are one or two facts about the whole business which were not mentioned, as, for instance, that the financial institutions can create money at no cost to themselves, and lend it abroad, so long as we in this country back up that financial credit with the real goods, the real wealth on which interest can be recovered.

For instance, that the financial institutions can and have been one of a much too large class in charge of an overworked teacher. Today there are 2,000,000 boys and girls in classes of 40 or over, and there are 300,000 in classes of 50 and over. Even the Board of Education has protested against this state of affairs; but always it is a question of too little money.

Then again the child may have been forced to attend a "black list" school with bad school buildings. In 1922 there were 2,700 of these schools, and even today there are 1,000 of them left.

Many authorities have pointed out the overwhelming need for nursery schools for children who live in poor homes. A few days ago Mr. Kenneth Lindsay, the Parliamentary Secretary to the Board of Education, was boasting about the increase in them. Yet actually there are only 104 nursery schools—many of them provided by voluntary organisations—taking 7,835 children out of a total of 1,500,000 between the ages of two and five!

These nursery schools are especially valuable in dealing with a child's physical defects. Once Sir George Newman declared that no less than a quarter of the children entering the elementary schools at the age of five were suffering from physical defects which could have been prevented if they had been dealt with earlier.

Of all the causes of ill-health among schoolchildren, and one which completely nullifies the efforts of the teachers, is malnutrition. Here again the Board of Education cannot deny the evil, but it can and does try to minimise it—in paper.

In the Parliamentary debate, Mr. Lees-Smith said: "The Board of Education tell us that by the clinical assessment method they got the result, for 1936, that 10.5 per cent. of children are slightly subnormal, and only 0.7 per cent. are bad. Compare that with the results achieved by the alternative methods. The B.M.A.'s conclusion is that 30 per cent. of the children came from families where they are bound to be suffering from malnutrition, and Sir John Orr's conclusion is that 50 per cent. came from those families. Look at the discrepancy. On the one side less than 1 in 100, on the other side from 30 to 50 per cent."

**Unsound Method**

Methods are for experts, and popular election is an unsound method by which to appoint an expert.—Major Douglas in "The Alberta Experiment."
Facing a New Idea

I would be as well to define a "new idea." An idea, new and isolated from preceding discoveries or, of course, impossible, so the term is not accurate, but a "new idea" used as a term to define a state where those discoveries are synthesized and made practical of application, where, in fact, certain results attain publicity; then such a courtesy title is permissible.

The majority of people generally behave more timidly before a new idea than they do before the unpleasant prospect of physical pain. There is a difference in that they will admit, almost with relief, their fear of pain about to come, but they are not even aware of their fear, or its causes, of a new idea.

This fear applies as a rationalized objection, maybe on moral or commercial grounds. It may be exercised by mild exploitation or extreme physical violence. It is not understood by those who act under it as simply a primitive fear of change in the order of existence—although that change is of advantage—but it may be projected, by some, as a fear for the "country" or for the "poorer classes," by others, as simply an instrument of the devil, designed for the ruin of one and all.

Apart from the documentary needs of analysis, and our needs of protection from violence, it is not of great importance to us what forms of action this fear adopts in motivating different sections of the community; sufficient that it exists in man from the socially highest to the socially lowest. It can be called a survival of primitive reactions and, in brief, is the fear of losing what security is already possessed; what is possessed being represented by established facts and faiths, loss of possessions by "change!"

So that the man who ran, cursing and afraid, back to a derelict cottage from the first train was on a par, fundamentally, with the misadventures in a leather-upholstered chair and quietly "disposes" of the principle of Social Credit. Fear made the former unable to see physical and, therefore, psychological improvement in his own life coming from the swifter, cheaper transport; fear makes the latter unable to see the greater benefits and potential benefits at man's disposal, at his disposal, through the application of Social Credit principles.

Our methods of dealing with a man, official or not, who raises platitudes and catch-phrases as a defense against a new idea, are sharpened when we watch with the knowledge that he himself is unaware because of this fear.

Fear is bound up with superstition, perpetuated by ignorance. The widening of knowledge, in those who are not afraid, means the limiting of fear. As, in one direction, fear is limited, so, in the other, is our receptiveness to new ideas, our understanding and valuation of change, enlarged and enriched.
**A Warning**

One marked result of the last four months' campaigning for lower rates has been a rapidly growing consciousness everywhere in regard to the growth of local government debt and the loan charges upon it. This is widely reflected in the local press and, to a certain extent, in the national newspapers.

But ratepayers need warning against the many false leaders who are attempting to use the facts of debt accumulation to urge with greater emphasis than ever that expenditure on local amenities and municipal services be cut, and that restrictions be placed by the Government on local authorities to this end.

The Government's own attitude towards economy in expenditure was made clear in February of this year, when Lieut.-Col. Colville, the Financial Secretary to the Treasury, assured the House that "any call for economy is like music to the ears of a Treasury Minister."

The fact is that the Government would like an excuse to step in and curtail the powers of local authorities, because they know that ratepayers have an increasing sense of control over their local councillors, and that as this sense of power grows it will be used to demand bigger and better results. If the powers of local authorities are curtailed, if certain of these powers are centralised, it will be easier to thwart such action. Economy campaigns provide the Government with the excuse they want.

What is important about the accumulation of debt is not that it is accumulating, because more and more of this money is necessary if local government services and amenities are to be financed and rates and assessments are to be lowered, it is that the bulk of it was brought into existence by a practically costless book-keeping process, and that the banks who created it in this manner are receiving the colossal sum of over £100,000,000 of the ratepayers' hard-earned money annually in interest and sinking fund payments upon it, without justification.

This is the all-important fact which it is urgent that ratepayers and councillors alike should know. Until the fact is thoroughly appreciated that probably 85 per cent. of existing debt was created by banking institutions in the costless manner described in the Cunliffe Report and the Macmillan Report, and that this same source of money can be used instead of the ratepayer's pocket to finance social services, a great deal of pressure for results from ratepayers will be disintegrated and dissipated with the use of the large red herrings which our rulers, with the aid of our press, are so adept in using.

**“OPEN LETTER TO POOLE COUNCIL”**

**The Basic Fact**

is to be found in the Macmillan Report on Finance and Industry on p. 34:

"It is not unnatural to think of the deposits of a bank as being created by the public through the deposit of cash representing either savings, or amounts which are not for the time being required to meet expenditure. But the bulk of the deposits arise out of the action of the banks themselves; for by granting loans, allowing money to be drawn on mortgage, on draft, or purchasing securities, a bank creates a credit in its books which is the equivalent of a deposit."

That is, banks create credit.

**NOW READ ON FROM HERE.**

**Gentlemen,—**You will remember that the people of Poole have demanded, in no uncertain voice, that there shall be no rise in rates in 1938, and they are still waiting to see what action you take to bring about this result. You have no doubt made a mental note that, if this is to be done, the rate next September must be no more than 5s. 9d. in the £. You must admit that there is nothing unreasonable or illogical in their further demand that, the income being the same as last year, the social services shall not be reduced. The people of Poole see no reason in the statement that services must be reduced unless the rate can be increased, and that is what they are being told.

**Saving Loan Charges**

But apart from that they have learnt certain facts which cannot be denied, and which alter the situation entirely. They have learnt that the Poole Corporation have received a letter from the United Ratepayers' Advisory Association which is a sincere remark why does he attack one of your number has recently referred to this matter in his talk to the Poole Chamber of Trade. He said he was sorry this "no rise in rates" movement had taken this line and not the reasonable one that to cut down rates they must cut down expenditure. Gentlemen, with all due respect to your position, the people of Poole are not interested in what you think of their demand. What they are interested in is that you should produce the results they want, for they know it can be done, and you have been shown the way—the way of money free of interest. He said this way would produce "inflation." Gentlemen, this is a bogie which is no longer used by anyone who understands the meaning of the word. Inflation is "more money and a rise in prices." But there is no need for prices to rise when more money is about, therefore there is no reason to fear inflation.

**Load of Debt**

These are facts, not theories. Gentlemen, it is no accident that the rates of nearly every town in England are increased this year. All the Finance Committees of these towns are doing what you are doing —trying to keep the rates down by wise spending—and they and you are failing just because of the load of unnecessary debt which you are forced to carry. He said he had welcomed the recent campaign as suggesting that the ratepayers were throwing off apathy in local affairs. If that is sincere, reminder why does he attack and criticise the Ratepayers' Association when it does not fall into exact line with his own views? It is an attack on every ratepayer who has had the foresight and courage to belong to it.

With the rate now at 5s. 9d. the income of the town cannot be less than it was last half-year, with the rate at 5s. 8d. Yet under this convenient cloak of reduced income a department of the Corporation has recently discharged men of good record. Gentlemen, in the name of pity, stir yourselves! You, who know these things are going on, make yourselves felt! Stop the business of the Council until this waste of £91,000 a year is investigated! We know what we want, we have told you what we want, and we expect something more than words in reply.—Yours faithfully.

E. E. RIX (President),
Poole Rates and Assessments Demand Association, 4, Kingsland Road, Poole.
MAKING DEMOCRACY

For the first time in the history of Portsmouth the three Councillors of the Fratton Ward, Councillor Robert Mack, Councillor James Lacey, J.P., and Councillor A. H. Sharman, called the ratepayers of their ward together to give an account of their stewardship, at St. Boniface Hall recently.

Councillor Mack and Councillor Sharman spoke of the amenities they had fought for and had gained for the residents in their ward.

Councillor Lacey pointed out that although the rates stood at 11s. 6d., only 75% of this amount was spent in social and necessary services for the people of Portsmouth. The other 4s. 6d. went to the payment of loans and interest on those loans.

There was a fusillade of questions after the speakers had finished, and the chairman, in closing the meeting, said that it was the most interesting and intelligent meeting he had ever had the opportunity of attending.

These democratically-minded councillors are doing their best to represent their electors. It is now up to the electors to tell them what they want done.

Ratepayer No. 1

"lives at Southgate, N. He pays promptly, has refused to sign a petition for lower rates and has written to the Mayor a tribute to the Council's work. The Mayor refuses to say who he is." — Daily Herald, June 29.

Ah, but is he really real?

Testimonial

"... I attended a lecture by Lt.-Col. Creagh Scott at the Parish Institute; there was a large, enthusiastic audience. I was amazed by the figures given by the lecturer, and thought they were overstated until I went to our local library to inspect the accounts of our City Treasurer. I spent three afternoons getting out on foolscap the details of each Council department in separate columns, Income, Expenditure and Loan Charges. I am amazed at the result of my investigation, the mountain of loan charges is staggering, and prove Col. Scott to be correct.

"I would earnestly advise all readers of 'Lower Rates' to go to their local library and inspect the Treasurer's accounts to get out the details of Income, Expenditure and Loan Charges for their district. They will get convincing proof to confirm all the statements made in your 'Lower Rates' and 'Lower the Assessments;' and they will get proof to show up what I describe as the CANCER OF LOCAL FINANCE.

"I am distributing the May-June issue wherever I find suitable people, and there are plenty ..."

Newcastle Goes Into Action

The Campaign Manager of the Newcastle L.R.A.A., Mr. C. R. Preston, acting with the District Agent of the U.R.A.A., Mr. W. A. Barratt, is following out the advice contained in the "Lower Rates Campaign" circular issued by U.R.A.A. last month with great energy.

They have improved upon and produced a very fine Automatic Canvasser. Over a hundred of them are ready to move from house to house down the streets of Newcastle this month. This Canvasser advertises the journal "Lower Rates," as well as public meetings. Their report concludes, "We are likely to be out of debt within the next fortnight, and signatures are also coming in well." U.R.A.A. advice is worth following. Try it!

All Campaign Managers are invited to send in specimens of their Automatic Canvassers. These will be on view to all campaigners who call at the offices of the U.R.A.A., 163A, Strand, London, W.C.2.

TRY THIS OUT

It is suggested that the following words should be printed in red letters on the automatic canvassers:

DO YOU KNOW THIS?

Every year £100,000,000 of ratepayers' money is paid away in loan charges on local government debt (figures from Ministry of Health Report).

Probably only about 15 per cent. of this debt is owed to private investors.

But the REMAINING 85 per cent. of the local government debt is produced practically costlessly by the banks.

It is created by a book-keeping process. This is described in two reports on currency, finance and industry—the Cunliffe Report (1918) and the Macmillan Report (1931) which were prepared at the request of the government by our country's leading bankers, financiers and economists. Lord Cunliffe, then Governor of the Bank of England, presided over the Committee preparing the first report.

So we are paying the greater part of £100,000,000 annually for the use of money CREATED by this simple book-keeping process.

It is a relatively simple operation.

If it were used in our interests, more and better municipal services could be provided with no cost to us.

Therefore, in the full knowledge that this is possible, demand lower rates with no decrease in social services.

Remember that we are a democracy, and when the majority of people concerned want a given result, local and central governments exist to get it for us.
FRANCE

The French Scene

(Labour market statistics for the Seine Department on June 18 show that in the metal industries (in spite of rearmament) there are some 23,000 demands for one vacancy. There were 36 offers. . . Transport (with holiday season started) has some 11,000 demands and no offers, unskilled labour some 51,000 demands and two offers, and domestic service some 11,000 demands and 92 offers. In the last section, the position has been completely reversed over the past few years. It is only a relatively short time ago that servants and charwomen were the choosers.

New Burst Of Decrees

The Deputes have been bundled off on their holidays-with-pay until October. Perhaps it is just as well, for the atmosphere became suddenly charged, only a few hours before the "closure decree." Like an aerial bomber in difficulties, the Government got rid of some explosive material before coming to earth, and numerous decrees marked what may be the end of the "free hand." A notable example is the increase of the tax on petrol, to buy up the excess of wheat for its conversion into spirit. The Bank of France acquires new capital, and an application of the law a little more. . .

NEW ZEALAND

Pledges by the Spate

Under the title "Compensation for Mothers: Motherhood Endowment Scheme," a new movement for women has just been launched in Wellington. Its object is to secure the creation of new money to pay £2 a week to each prospective mother for six months before and after childbirth and for other services. The last being: "Assurance of work with adequate wages for the child when education is completed."

The authors of this well-meant attempt will, I hope, forgive me for saying that it is likely to do more harm than good. Their first leafer starts by saying, in effect, "Farmers are united . . . Why not mothers?" To which one can only say: why not farmers, mothers and all other citizens in a united demand which will benefit all alike?

Democracy in New Zealand is ineffective to-day and will remain so while people are constantly sectionalising themselves and making isolated and often competitive demands. This particular effort fails on three counts. It separates mothers from the rest of the community, as if they alone were entitled to the inheritance of all (I know this was not the intention of the promoters, but we must deal with the effects). Then it does not distinguish between ends and means, mixing up a demand for a result in terms of greater purchasing power, that is, the ability to obtain more goods and services, and a demand for a method of getting higher wages for the child when grown up, that is, by giving him some work to do (even if what he does could be done better by someone else or by mechanical energy, or ought not to be done at all because not required or definitely harmful to himself and others). Lastly, the leafer gives, under the heading "What is Wealth?" some figures about production and the "share per head" which are, in fact, complete nonsense, since they do not take into account what has been used up during the process of production.

Women are asked to vote only for that candidate who pledges to grant all mothers a "Compensating Price Guarantee." Farmers are asked . . . Unemployed are asked . . . Shopkeepers are asked . . . It is a tough job being a candidate in New Zealand!

Unity in Demanding

And while we are on this subject, what should this Demand be? Well, farmers want a compensated price, so that they can sell their goods cheaper by means of a subsidy. Taxpayers want less taxation so that they can buy more, but here the workers promptly step in and say that they want better unemployment allowances and higher wages, even if it means more taxation.

Now, supposing taxpayers, farmers and workers were to sit down and exchange suggestions for one another, would it not be simpler to concentrate at once upon this aspect of it? Is it not reasonable to suppose that the objectives of all three, and of every other New Zealand group, could actually be achieved by one demand only—that for a basic, unconditional and regular payment of extra money to all at the cost of no one—in fact, what has been called the National Dividend? Farmers would be able to sell their produce, workers to enjoy life with more comfort, whether employed or unemployed, and taxpayers would have something to meet existing taxation—which, of course, must not be allowed to rise, as the dividend must not increase taxation and hours of labour, or put restrictions of any kind on liberty or purchasing power, otherwise the whole point of it is lost, for any one of these measures might be called "raising the price" of production.

This, I am convinced, is the first step to take, and the only one likely to bring real unity. Sectional demands must be secondary. But the reception of this conviction is unlikely to be good in New Zealand, where division and consequent loss of energy and effectiveness has reached fantastic proportions. On the other hand, time and experience may show some of the wiser leaders that they are at present wasting their powder and shot.

Debt-Free Money

Below we publish a letter from H. S. Newbery of Wellington, taken from Farming First for January 25:
About two years ago the farming community on Norfolk Island got together to open up a butter factory, but they could not raise sufficient capital to buy machinery. After the matter was pushed as a public demand enterprise, it was represented to the Government, a Commonwealth Bank official came over. As the result of his visit, there was granted to the "N.I. Co-operative Dairy Factory Co. Ltd."—not to the Government, or to any department of the Government, but to private industry—an interest-free and unpayable overdraft of £750 at the Commonwealth Bank.

The effect of this free gift—for that is what it is—was to enable to be established a sound industry, which was otherwise not financially possible. Employment was given to men in building a factory, and timber and machinery were enabled to be sold which previously there had been no money to buy. Instead of the community sending away about £1,500 every year for butter, it is now being made locally, and that amount of money keeps the island. Farmers have been given a new lease of life—their homes and farms reflect it—and their cows and pastures are being properly cared for.

Now this is the interesting point to be noted: People are realising that since this debt-free money benefited everybody as a public gift, there is no earthly reason why another £750—or, for that matter, £1,750—should not be made available for the purpose of producing something else requiring capital—say, bacon, or bridges, or electric light. And since butter, and therefore other things, can be produced without taxation and without debt, then there is no earthly reason why such credit cannot be issued to enable people to buy what is produced.

It is impossible to deny that the cheques the N.I. Dairy Factory's manager draws are the soundest kind of money. They have the public credit of Australia behind them. Farmers here will now be aware that cheques drawn on an overdraft do not adversely affect anybody's deposits, but bring into existence entirely new money which enables people with overdrafts elsewhere to pay them off—and this is what our debtless £750 has done. Even supposing the overdraft did come out of profits—and, of course, it does not, any more than out of deposits—who has lost anything but figures on paper? The £750 was in figures, which helped everybody, especially the dairy section, and nobody suffered. Not one penny has the industry cost anybody in taxation, and no debt remains to which anybody is bonded. Private enterprise was established without any outside interference, and it can direct its own policy.

What has been established on Norfolk Island paves the precedent of real interest to producers in New Zealand. It is a precedent awaiting extension to all industries. In New Zealand Parliament has the power, and in the Reserve Bank the machinery, to issue out of the public credit all the financial requirements of the people without taxation and without debt. It is not yet using that power.

But that demand will have to be framed not for producers only. Every class of the community must join in it, if it is to be effective, and the task before the New Zealand democracies is to find what the majority of the people want and will unite in demanding.

AUSTRALIA

Democratic South Australia

South Australia has been in the news once or twice lately because of its determined rejection of party politics. We prophesy that it will very soon be notable for more than one step in the direction of true democracy.

The South Australian Government two years ago put an extra 25 per cent. surcharge on the fourpenny rate, the reason given being the serious drought which prevailed at that time. The drought passed, but not the surcharge. Until March of this year ratepayers were still being mulcted of this extra 25 per cent.

Then Members of Parliament busied themselves to take the surcharge off again. As soon as a move was made in this direction, the Administrative Department stepped in and made a general increase in assessments, equivalent to, or even greater than, the surcharge which was being removed.

These gentry are pleased to see rates rise on any excuse. But they will fight the most reasonable attempts to lower them. South Australian citizens are wondering why. They feel so strongly about it that they have formed a Lower Rates Association under the chairmanship of the Rev. C. D. Brock, which is presenting a united demand to their representatives for no increase in rates or assessments.

Good luck to South Australia—easily the most democratic State in the Commonwealth. Whether it be in electing candidates to Parliament who pledge themselves to work for the Results their constituents want, or in forming a united resistance to the tyranny of rates and taxes, action is being taken here on truly democratic lines and the citizens are showing themselves capable of that personal responsibility for the results achieved by their governing bodies, without which democracy is a heartless sham.

Unfree Speech

Invited by the Australian Broadcasting Commission to give a talk on "Free Speech," Judge Foster, of the County Court Bench, intended to say, among other things:

"Our liberties in Australia are held on a precarious tenure, and exist superficially only because the law is not enforced.

"It only awaits a crisis of any sort to encourage the Executive to enforce the law, and under the wide terms of the Commonwealth Crimes Act to shut down upon that liberty of speech that has all along been regarded as the birthright of us all.

"It is interesting to note in passing that the development of executive action is one of the gravest menaces of democracy.

"It was seen at its worst during the Great War, when the legislative powers of Parliament were largely usurped by the Cabinet.

"The War Precautions Act had conferred powers on the Government-in-Council to make regulations upon almost any subject.

"This power was freely availed of and laws in the shape of regulations were turned out overnight at secret meetings by Cabinet—sometimes two members only.

"Under these regulations all the fundamental liberties were curtailed or destroyed: Trial by jury, sanctity of home, habeas corpus, Magna Carta, free speech.

"The story of some of these regulations would make astounding reading to this generation—but I am to talk about free speech.

"His talk on "Free Speech" was, however, so severely censored that he refused to give it unless he could give it intact. So it was banned. Later it was printed in the New Era in full. They tell me there is a joke in all this somewhere, if you have a keen sense of humour.

TASMANIA

Rates Campaign in Hobart

"I,_____, Candidate in the Municipal Elections for Aldermen and Lord Mayor of Hobart, will consider myself, if elected, the servant of the rate-payers, willing to carry out the wishes of a majority of the ratepayers as indicated to me from time to time. And in particular I pledge myself to vote for no increase in the Rates without first giving the ratepayers a chance to discuss this vital question in public, and so make their wishes known.

This declaration, under the title "Pledge of Loyalty to the Ratepayers," was signed by the Lord Mayor and ten others out of a possible fifteen. Two of the remaining four have given assurances of democratic
Canadian Conservative Leader

The Times of July 5 has a long account of the prospects of different candidates for the leadership of the Canadian Conservative Party. It will be remembered that Mr. Bennett recently retired and has refused to undertake it again in spite of all pressure.

Among candidates, the most favourable seems to be Senator Meighan, who will be remembered by readers of Social Credit. He is a member of the Canadian Conservative Party. The last pledge is a false pledge, skillfully drawn up to mislead the people by those who wish above all things to divert our attention from the physical facts of the situation.

You'd Hardly Believe It

"Fascism was here. She supported her contention by reading that the Social Credit standard-bearer in the Torch River constituency had been nominated as a Social Credit-Fascist." Mrs. Dorothy Pope reported in the Prince Albert Daily Herald, May 19.

Mr. Aberhart and the Social Credit Party are actively associated with the Communist Party," T. C. Davis, Saskatchewan Liberal, reported in the same paper.

Canadian

Conservative Leader

Some time ago, in stressing the vital necessity of the Local Objectives Campaign in this country to educate voters to an appreciation of the meaning of true democracy, Major Douglas pointed out that unless this end was achieved speedily the forces ranged against freedom, and security would undoubtedly take steps to alter conditions in such a way as to render any move towards democratic government either outside the laws governing the political game.

In Canada the rapid growth of the realisation that the Douglas policy of pressure politics for results is the only policy which can free the people from the influence of poverty with freedom in security for all or be swept aside by a new political force pledged to give effect to these demands—unless, of course, the rules of the game can be altered in time to make this end illegal.

Since the King Government has no desire to be swept away, and, apparently, no intention of giving Canadians access to the plenty which they can produce—in short, since it wishes to perpetuate the tyrannous rule of "sound" finance—it has come to consider the question of changing the rules of the political game.

"Democratic" Dictatorship

According to Canadian press reports, a special Committee of the Ottawa House of Commons on June 16 considered and approved two subjects never before touched in the electoral laws of the Dominion. The first would make it an offence for any parliamentary candidate to sign a questionnaire or pledge binding himself to any specific course of action. And the second would make it illegal for any candidate to pledge himself to promote the expenditure of public money on behalf of any person, group of persons or organisation.

Both these extraordinary proposals were introduced by the Hon. C. C. Power, Minister of Pensions and National Health, and it is past all logical reasoning why measures which, besides being utterly undemocratic in their provisions, would probably have the effect of making any alteration in the Dominion's pension laws impossible and greatly hamper national health improvements, should be suggested by a Minister having to deal with these two national services.

These measures would, of course, have the effect of placing the Member of Parliament beyond the control of his constituents, and there is little doubt that this is their primary, if not only, intention.

Members of Parliament are the paid servants of the people—their only true function is to see that the will of their electors is carried into effect. And it follows as night follows day that they must accept the instructions of their masters—the people. Therefore, if the people have a right to insist that any candidate coming before them for election should pledge himself to carry out the policy laid down by his constituents. This principle is fundamental to democratic government and it is the key to the policy of pressure politics for results which seeks to bring this form of government to life.

Letting the Cat out "Properly!"

In the following extract from The Montreal Star's report of the meeting of the special committee would be recognised the true aims of this legislation:

"Questionnaires submitted by various organisations to candidates at election times were a nuisance, said Mr. Power. Sometimes they were a danger. If a candidate signed enough of them he could become simply a delegate, perhaps for the expression of the views of minorities. This was a negation of parliamentary responsibility." Mr. Power said it might be going pretty far to make the submission of pledges an offence, but it was worth considering.

Mr. Power also said the bonus paid war veterans in the United States was an example of pressure politics worked through signed pledges.

"All the common sense in the United States couldn't prevent them spending $4,000,000,000," he said.

A. E. MacLean (Lib., Prince) said it was easy now to refuse to sign pledges and questionnaires.

"It won't help a candidate's backbone any to make it an offence," he said.

"It will give him an excuse for not signing," said Mr. Power.

"Mr. Power then proposed a clause to forbid a candidate, or anyone on his behalf, to make promises of the expenditure of public money on behalf of any individual, group or organisation. Such a section would not forbid promises of the expenditures on public works, but 'bonuses or money payments to individuals, or pensions, are a different matter.'"

Why did not Mr. Power just say National Dividends? He could have hardly made his attack more blatant. Clauses will now be drafted to cover the Committee's wishes, but it is interesting to note that doubts are being expressed in many quarters that this type of legislation could ever
be enacted. In other words, the Canadian elector has already grasped enough of the meaning of true democratic procedure as to enable him to fight successfully against this encroachment upon his birthright.

But let Canadians take heed. This is the most open attempt ever launched in the Dominion to make democracy a meaningless pretence and to impose a straightforward and unconfessed dictatorship upon them.

If they allow this legislation to be foisted upon them, the electors will have only one course open to them; that is, to refrain from voting altogether until the clauses are rescinded. This may appear over-draastic action, but it is certainly the only possible course of action remaining if these measures are passed into law. If not instigated by financial interests this legislation will have their entire support and blessing, and the issue, as usual, will be the people versus the bankers.

Douglas was right when he predicted such tactics, and Douglas was right when he said at Buxton in June, 1934: "No conventions or laws can stand up for any length of time against the will of the people, and anybody who is acquainted with the theory of international law will know what I mean when I refer to the 'right of eminent domain,' which is simply that if any law or convention is operating in defiance of the will of the people it will inevitably be modified."

Canadian democrats will win, but they must fight to win.

M.C.B.

Mumbo-Jumbo

When the tax evasion clauses of the Finance Bill were debated in the House, Sir William Davison complained that nobody could understand the language.

"Everyone must have been struck," he said, "by the number of times during the discussion, Members, from the Attorney-General downwards, had to confess themselves as unable to understand the clauses."

Sir John Withers, a practised lawyer, described some of the explanations as "pure gibberish."

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**CANADA SPECIAL**

**W**e want to extend the circulation of SOCIAL CREDIT in Canada.

It is of immense importance that the official message of the Secretariat should be carried right to the battle front.

It is highly desirable, too, that circulation should be increased at the present time, particularly among readers of the front-line type.

Current revenue is already more than ear-marked. Hence this short, sharp appeal towards a short, sharp campaign specially directed to the Canadian Social Crediter.

Regard this as a hat being passed round.

A hat—under your very nose.

Please don't fumble. Please don't look the other way.

A penny stamp from every reader would give us all we need to launch the scheme.

A sixpenny postal order from everybody who has friends or relations in Canada would amount to a tidy sum.

A cheque from all who can afford the luxury of a current account is perhaps too much to ask. Still, one or two cheques here and there would help to bump up the total.

Suggestion to group secretaries and supervisors of revenue: Why not pass round a real hat for the Canada Special at your next meeting?

Now—all together. One—two—three...

Fill in Form A (Section 2) and write across it "Canada Special."

W. WILSON,

Director of Revenue.

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**Every Man Is Worth Two — In Association**

**POST ONE OF THESE FORMS TO-DAY**

To the Treasurer, Social Credit Secretariat Limited, 1634, Strand, London W.C.2.

**FORM A** I wish to become a registered supporter of the Social Credit Secretariat, Ltd. Under the Self-Assessment Revenue Scheme, 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 direct subscribers to SOCIAL CREDIT newspaper are entitled to receive Supplements and special communications which may be issued from time to time.

**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

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**REPUBLICAN TIMES**

32 Carnaby Street, Regent Street (behind Liberty's)
Portsmouth District Social Credit Group. Weekly meetings every Thursday at 8 p.m., 16, Ursula Grove, Elm Grove, Southsea.

Southampton District Social Credit 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. 6, London Road.

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


Wallasey Social Credit Association. Enquiries welcomed by Hon. Sec., 6, Empress Road, Wallasey.

Wolverhampton District Social Credit Group. Fortnightly meetings in the Ante-Room, Central Library. Next meeting, Tuesday, July 19, at 8 p.m.

Miss G. Watts, 3, Avenue Road, Aldershot.

Portsmouth District Social Credit Group.

Southampton District Social Credit Group.

Tyneside Social Credit Society.

United Ratepayers Advisory Association.

Wallasey Social Credit Association.

Wolverhampton District Social Credit Group.

Advertisements & 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, London, W.C.2 (entrance in Strand Lane, close to Aldwych Station). The Thursday meetings are suspended, and will be resumed in September.

Belfast District Social Credit Group. The public meetings on Thursday evenings will be discontinued until September 25. Monthly group meetings will be held as usual on the first Tuesday of each month. Enquiries to Hon. Sec., Belfast Social Credit Study Group, 2, Ann Street, Belfast. S.C. holiday-makers are warmly invited to look us up.

Birmingham and District. Social Crediters interested in the "Lower Rates Campaign," get in touch with C. H. Bosworth, Unity Hall, Thursday evenings, Room 7, Ground Floor, 7.30 to 10.30 p.m.

VOLUNTEERS wanted for selling Social Credit on Thursday evenings. Meet at 163A Strand, in Reception Room, 6.30 p.m.

Belfast district 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. Meetings open to the public. On Fridays fortnightly, commencing July 8 (not July 1), at 8 p.m. 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 Avenue, Northin, 7, Centre Street, Bradford.

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. Sook & Son, Poole.

We Will Abolish Poverty

ELECTOR'S DEMAND AND UNDERTAKING

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

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

6. So I pledge myself to vote if I can for a candidate who will undertake to support this my policy and to vote consistently against any party trying to put any other law making before this.

7. If the present Member of Parliament here undertakes this, I will vote to defeat him and his successors until this my policy prevails.

SIGNED

Address

1938

The price of THE FIG TREE is 3s. 6d. quarterly or by subscription of 10s. 6d. for a year, post free everywhere. Please send your instructions to the Social Credit Secretariat Limited, 163A, Strand, London, W.C.2.

THE FIG TREE

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B. M. Palmer

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1938

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