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3d WEEKLY

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COMMENTARY

Life in the Lambeth Walk

I N the recent inquest held on the four little children who were burned to death in a house in the Lambeth Walk, the jury found that the house was "wholly unfit for habitation for such a young family.'

The Coroner, in questioning Mr. F. P. Watson, Lambeth Borough Council

Surveyor, asked:

"Is it not unsatisfactory that such premises still exist in London?"

Mr. Watson replied:

"I agree. There is so much to do, but it cannot all be done at once."

It can be done. A time-limit can be put on slums-say three years-at the end of which time there need not be a single unhealthy house.

The men and materials stand ready. Only the dead hand of Finance is holding us back. End the domination of Bankers, and you end the slums. For it is the Bankers who have made slums in the cities, and deserts in the country.

Circumstances Alter Cases

In the debate on the Czecho-Slovakia Restrictions on Banking Accounts) Bill, Captain Euan Wallace (Financial Secretary to the Treasury) said that "speed was of the essence of the case" (Daily Tele-

graph, March 23, 1939).

On the same day, in the debate on the terrible incidence of tuberculosis in Wales revealed in the recent report by Mr. Clement Davies and his colleagues, Mr. Elliot, Minister of Health, said that "he had asked for the observations of the Welsh Board of Health and of the local authorities in Wales on the report, and it might be possible later to have a conference of the local authorities, which he would attend."

Evidently speed was not the essence of the case in this instance. The bankers must be saved quickly, while the T.B. children of Wales continue to die slowly, their unsound bodies being the result of "Sound Finance." Meanwhile, the humbug "Fitness Campaign" goes merrily on.

Uphold British Stewardship

A German paper, Deutsche Dienst, is reported in the Daily Telegraph of March 23 as having said of Sir Samuel Hoare:— "Herr Hoare,—Following the methods

of the lying British Press, you attempted to exploit an anxiety psychosis as a method of political combat. You would do better to busy yourself with those horrors that still mark the historic oath of the British Empire."

It is, true that with Newfoundland groaning under the heel of financial dictatorship, starvation in the West Indies. St. Helena and the Gold Coast, manmade deserts in Canada and Australia,

unrest in Ireland, Palestine and India, slums and squalor at home, and debt everywhere, we have no reason to point the finger of scorn at any foreign nation.

Sergeant Starvation

The War Office has announced that a mechanised demonstration column representing all arms of the Service, will tour parts of England and Wales in June and Tuly.

It will concentrate on Cardiff and New-Among the other towns to be visited are Swansea, Brecon, Pontypool, Wolverhampton, Crewe, Sheffield, Barns-

ley, Bradford and Durham.
The recruiting campaign should do well, for it is Britain's starvation belts that are being covered, and starvation has always proved a most efficient recruiting

A square deal for the civilian would bring thousands of men to the colours to defend their heritage. Starvation can only fill the Army with unwilling slaves. Already at Canterbury they have a depôt for fattening the civilian for the next banker-inspired slaughter.

Butter and Guns

"In the sphere of domestic business, the obvious need for an acceleration of rearmament, with its possible implication of 'mobilisation of industry' in one form or another, increases the relative speculative attraction of armament shares, especially in the aircraft group, but dims the prospects of shares dependent on luxury spending and a revival of international trade. In other words, the stress is shifted from butter to guns."—Financial page of the Daily Telegraph, March 20, 1939.

For thousands of the masses there will be little difference. They were already living on margarine. If anything, the making of guns will put more butter within their reach.

Only Social Credit can bring the piping times of peacetime plenty, instead of the

present peacetime stagnation.

But then there would be no "speculative attractions" for anti-social stockbrokers. And the guns would be well placed trained "on 'change."

The "Free" Press

"Sir John Anderson, replying to Mr. Garno-Jones, said that the Press had given immense assistance by editorial space devoted to national service, and he thought it reasonable, in order to secure necessary emphasis and repetition, that part of the publicity campaign should consist of display advertisements paid for at the usual rates. Having heard the point of view of the Press, he did not think it reasonable to submit a proposal that the Press should publish advertisements free of charge."-Parliamentary

report, Daily Telegraph, March 24, 1939. Seeing that most newspapers for financial reasons are dependent for their existence on the revenue they receive from advertisements, it is perhaps not surprising that there is to be no "voluntary

service" by the "free" press.
Social Credit, however, in its mission of spreading the good tidings of peace and plenty to all mankind, has to rely for its support on the goodwill of its readers, who must be prepared to make sacrifices for the sake of the faith that is in them. Regular financial support for this paper is the finest possible form of national service. Send in your promise to pay to-day.

The Talking Shop

Parliamentary ineptitude was well illustrated in the recent debate on malnutrition.

Mr. Lees-Smith said that the health of schoolchildren was accepted as normal simply because it was average.

Mrs. Tate insulted the working woman

by saying she couldn't cook:
Mr. Elliot fell back on the "free milk" catchword.

Mr. Kenneth Lindsay agreed with everything that was said about underfeeding, but could propose no remedy.

The Consolidated Fund No. 1 Bill was passed and everyone went home feeling

he had done his duty.

The Pensions at 50 Scheme will either make the Members of Parliament do whatthe people want or replace them by people's candidates pledged to put pensions before everything else. If you want life you must fight for it. Only pressure will bring plenty within your reach.

JUST OUT The Fig Tree

Quarterly

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March, 1939

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COMEDY OF ERRORS

Food And Money In Germany

By Arthur Brenton

THE news that Hitler has called Dr. Schacht back from the wilds will come as a bit of a facer to those wiseacres of the London Fress who were telling us not long ago that Schacht "does not count in German high politics." Certain credit-reform commentators, too, will have to admit that it was premature for them to have interpreted (as they did) the dismissal of Schacht from the Reichsbank as evidence that Hitler was determined and able to cut loose from Norman and the Bank for International Settlements as representing central-bank domination his monetary policy. At the time of that event it was pointed out in these notes that it was quite an open question whether Hitler had repudiated Schacht or Schacht Hitler.

Indeed, it is part of the unwritten understanding between Ministers and Bankers in every country that, in form, the Ministers shall give orders, or make requests, to the Bankers. Last week, for instance, the newspapers announced that Sir John Simon had thought fit to stop Czechoslovakian holders of deposits in London banks from withdrawing them; that he had accordingly asked those banks to implement this policy, and that those banks had agreed. Few people other than students of creditpolitics will stop to ask themselves what made Sir John think fit to do this, and take the responsibility of doing it. But no student will doubt that the initiative came from Threadneedle Street, and that the readiness of the London banks to take the serious step of impounding, even temporarily, the deposits of clients, was duc to their knowledge that it had the sanction of the Bank of England.

In The Star of last Saturday (late edition) there is a special article about Germany's internal financial condition. It has been prompted by the recall of Schacht. The writer (who is anonymous) says that the dismissal of Schacht was duc to his "insistence that State expenditure should be cut down." This word "insistence" heightens the probability that it was Schacht that sacked Hitler. And so does the reason for the insistence. For Schacht, says the writer, foresaw that undiminished expenditure would force the Reichsbank or the Finance Ministry, or both, to handle (or try to) a fiscal situation which might get beyond control. Hence it may be supposed that Schacht's attitude to Hitler was something like this: "You get on with it; I am not going to take any responsibility." If that is so, the recall of Schacht suggests that Hitler is ready now

either to cut expenditure or to make terms with Basie for assistance in maintaining expenditure. What those terms might be need not be speculated about because we know that in principle they would subserve Basle's policy. Ill lact, Basle's imperative duty, which is to see that, whatever happens in the military field of activity, there shall be no major disturbance of the balance of trading opportunities shared by the countries which it represents.

This is not to say that Basle directly works out and imposes rations on these countries. That is not necessary because big capitalists of all nations are always out to fix up deals with each other; and since their experience tells them that all parties to deals must expect to give and take, their negotiations tend towards the establishment of some more or less just distribution of trading opportunities. They are thus furthering for their own purposes the policy of Basle. Capitalists, like bankers, are not sentimentalists. To them both there is neither Jew nor Gentile when business can be done. And thus, for example, it comes about that we see the Federation of British Industries trying to bring off a deal with its opposite number in Germany even while the sentiment of the British people is intensely hostile to such a thing. How they look at it is like this: If we can't prevent German victories, let us get a rake-off from the exploitation of them. Most immoral, no doubt; but nevertheless horse sense unless or until the moralists can show how to arrest Germany's military conquests. After all, what do these conquests bring about? Something not unlike the situation in America after the Civil War, when the independent States came in under one supreme Government. And let it be noted that soon after the Great War an American statesman said of the enormous plant and resources of that country that they were a "millstone round our necks" unless foreigners sent plenty of orders for the products of that plant. In other words, self-sufficiency, under our orthodox monetary economy, is a mirage which recedes at the same pace as you enlarge your boundaries, no matter whether vou do it by negotiation or by force. Self-sufficiency is always outside the area of political control, making faces through the window. It is a bird that vou'll never capture until you put salt on his tail. The salt is. of course, the Social Credit compensated price-discount.

The writer of the article just referred to makes some remarks about inflation in Germany that were anticipated in a general sense in an article in The New Age a year or two ago. The theme of the article was that inflation could take place even without any alteration in the ratio of price-levels to income. Well, the atoresaid writer describes this inflation as now taking place in Germany. It is an inflation concealed behind a degradation of quality. The Nazis have "insisted on an intense deterioration of quality," says this writer, adding the somewhat curious comment that by this means "the worst results of inflation have been minimised." Perhaps they have from the point of view of the issuers of statistical statements; but what about the man in the street and his boots? Listen:

"The quality of things like shoes, for instance, has been reduced to the kind sold by cheapjacks in fairs. The price paid for them is the former price of good shoes. So it can still be claimed that prices have not risen, or have not risen much. Woollen goods, as we know them, do not exist in Germany to-day. There was a rush to Austria for such goods when Austria was annexed, but Austria was soon cleared out. Artificial wool is made from wood, just as in Italy it is made from milk. The best wool only contains 40 per cent. of real wool. By law, however, this is called pure or real

"Sausage, the great Germany standby, is not much more expensive than it used to be, but it now contains a certain amount of sawdust. This, by a new

(Continued overleaf)

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(Continued from page 3)

process, is divided up so finely as to resemble flour, at least in the eyes of the State

"Oranges have disappeared from Germany in recent years. There is practically no real coffee. The substitute is made from malt, and in some cases diluted with oak-apples and figs."

All this shows how easy it is for outsiders to be misled by figures proving that prices and wages are kept in a constant ratio. Also, it discounts the value of Mussolini's act of "social justice" which I discussed last week, although it is fair to remember that here we have a case where wages are to rise substantially (varying between six and ten per cent. for different classes of labour) without any increase in prices. This fact is not, of course, a guarantee that producers will not degrade qualities to recover their old profits, but we may assume that for the present the seven million workers will have a better time. Probably the Italian Press Digest, which is being published in English for the information of English people, will keep in touch with later developments. (This publication costs 6s. 6d. half-yearly: it comes out every week and can be obtained from the editor, John Drummond, Villa Gemma (San Rocco), Rapallo, Italy, to whom remittances are to be made payable.)

Coming back to the article in The Star, the writer describes the new taxation decrees. These have the effect of taxing German industry before taxes become due. The device is as follows. Contractors to the Government, municipalities, railways and public corporations, are to be paid only 60 per cent. of their bills in money, the other 40 per cent. is to be paid to them in the form of promissory notes. Some of these are to run for six months, the others for three years. The contractor is to save these up for these respective periods, at the end of which the Government will kindly accept them as payment of taxes falling due at those times. These precious instruments are called "taxation bonds." The six-month series carry no interest; but the three-year series will be valued at a 12 per cent. premium for surrender.

These decrees ante-date Dr. Schacht's recall, and can be regarded as the Government's last resource for avoiding retrenchment. The idea is cute enough provided that German industry will stand for it. If it were a question of its merely wanting to stand for it the State would have no trouble. But can industry sell at a 40 per cent. discount without raiding dividends and wages to an intolerable extent? If not, what about it? And it looks as if Dr. Schacht has been called back to see about it. Well, with loans from London something might ease the position. But, of course, business is business, and Mr. Montagu Norman will require a little appeasement in the form of concessions to British capitalists. In blunt language, the smashand-grab raiders must share the boodle.

'Where There's a Will-'

By Melanto

WHEN the inventor set out to contrive machines that reduce labour and increase production, it was with the deliberate intention of creating more leisure and at the same time more wealth. He certainly never foresaw the present paradoxical results of his ingentity. Should we (as electors of Parliamentary representatives) allow the excellent aims of the inventor to miscarry in the insane fashion they do? We are supposed to elect a Government to act for the common weal, but judging by the following facts, we certainly have not succeeded very well.

It is known that:--

- The minimum sum required per head of the population for a sufficiently healthy diet is 12s. per week.
- 2. Four and a half millions have only 4s. per head to spend.
- 3. Nine millions have only 6s. per head to spend.
- Half the population is inadequately fed.
- 5. A quarter of the population is definitely under-nourished.

This large proportion of the people of England is half-starved, and it cannot be said that the Government (the misgovernment would be nearer the mark) is not in full possession of the facts, nor can we suppose that Parliament has no power to alter these penurious conditions. It therefore only remains that the will is lacking.

Is it held that it is not in the public interest that the people should be ade-

hat the will of in the pubshould be ac

League of Democracies

A League of Democracies is proposed in opposition to the German-Italian alliance. Would Britain be in this league? Would France?

A democracy is a country which is governed in accordance with the will of the people. In France, M. Daladier has just been made dictator, and one of his first acts is expected to be to put an end to the eight-hour day. Is that government in accordance with the will of the French people? Were they asked?

Is it in accordance with the will of the British people that nothing has been done yet to end the distress in South Wales? Just before Edward VIII was abdicated, you remember, he said "Something must be done," and the whole nation was with him then. But the Government did nothing—and shortly afterwards Edward

was sacked.

Are we a democracy? Or are we humbugs?

quately fed? Is it intended that they shall continue to be half-starved while the sabotage of food is permitted in order to maintain prices which the people cannot pay? That would indeed appear to be the case, there is no other explanation, except that the financial system acts as a means to keep the people in subjection deliberately.

We must therefore conclude that we have not paid enough attention to our electoral privileges. We have failed to control our Members of Parlliament. Our Members draw wool over their eyes and ignore our needs as soon as they get into office, because we permit them to do so.

One cannot but suspect the rule of Parliamentary advancement to be "the profounder the mental vacuity the more exalted the office," for no good, honest men would act so to the detriment of a nation had they both power and wisdom.

We are further informed "that the reserves of mutton and lamb in the country are abnormally high."

No shortage of food obtains and one wonders of what use are abnormally high reserves to empty bellies in the absence of purchasing power to fill them.

Plainly the shortage of money is the immediate cause of the distress of these starving millions, money that costs nothing to create but is deliberately withheld by a private company, acting, not in the interests of the people, but in the interests of its own lust for power to keep us subject to itself, while we, as electors, do nothing to prevent it!

There is no obstacle to an immediate alteration of our financial system if the power-lust of financiers (a numerically insignificant proportion of the population) be set aside in favour of a general emancipation. What is required is the popular will to achieve this end.

The rapidity with which the Government has acted on occasions when it suits them has demonstrated the Government's capacity to act; only the will is wanting. The WILL OF THE PEOPLE must

The WILL OF THE PEOPLE must prove itself effective, expressed through its representatives, and without delegation of power. Then the POWER of the people will prevail over the power of the stealthy financial tyrant.

"WHAT'S WRONG WITH THE WORLD?"

By G.W.L. Day

Is.

FROM PUBLICATIONS DEPT., 163A, STRAND, W.C.2

A Revealing Letter

By R. G. S. Dalkin

THE following was sent as a letter to The Barnsley Chronicle in reply to

a follower of Henry George:—
I would assure Workingman Student that I am well acquainted with the work of Henry George, and I do not disparage its value. But that does not prevent me from seeing the money monopoly, under existing conditions, as stronger and more dangerous than the land monopoly. oppose all monopolies that obstruct the best possible welfare of the common man.

It has evidently escaped W.S. that the landowner cannot pay in land. He has to meet his obligations in money. If he cannot somehow get money from his possession of land, it will pass from him—either by sale or seizure. The owner of any fixed asset is in the same position. Thus both are at the mercy of the policy of the money monopolist, since that policy decides the extent to which money can be acquired from the possession of anything. Clearly, then, the creator of money is master of all.

W.S. makes a mistake common to all single taxers. He assumes that if one does not exalt the single tax as the grand (and exclusive) solution of our economic problems one is necessarily opposed to it. That assumption is quite wrong.

Does W.S. seriously think that the power which abolished the money monopoly with the avowed purpose of distributing the available plenty would tolerate the sabotage of land monopolists? The controller of money power—be it the nation or the Bank of England—dominates all other monopolies because these cannot continue without financial credit. In the absence of such credit their ownership is nominal. They—like every other owner of real wealth — have to earn financial credit, the "confidence" of the debtcreators, by collecting money from somebody else. Failure to collect sufficient money is bankruptcy.

The National Credit, in terms of reality, is the correct estimate of the nation's ability to produce and deliver goods and services as required. Any ability to produce, or indeed to live at all, must depend on the land. Thus national control-not necessarily ownership-of land to ensure the direction of its use in the service of the nation is obviously a prime necessity in any adequate economic system. But that is not of itself sufficient in the absence of national control of credit. If the policy of money power, by maintaining money shortage, as it does, prevents the adequate sale of the products of the land, ownership of the same is a doubtful blessing, as any farmer will tell you.

W.S. is a student gone astray. should not be necessary in this year of grace to argue about the creation of money by the banking system. It is an practice established admitted explained by many eminent authorities, including several banking people.

W.S. might profitably give some study

to the processes of banking. Any standard text-book on the subject will show him he is wrong. The Macmillan Report is informative on this point. See page 34 especially. He will learn that banks depend absolutely on the creation of money for their continuance. could not carry on without it. The creation of money by book-entry is what Euclid calls a self-evident truth. don't argue things of that kind.

Your correspondent has sadly misread his Douglas.

Such a study as I suggest will reveal to W.S. the nature of the "reserve principle" and the process of cancelling money. The self-imposed limitations of the banking system will become clear, and then W.S. will regret having asked such silly

Potential production at this time can be measured by the high power turbine: distribution is determined by a money system measured by the water wheel. And yet the first depends on the second. Is it any wonder that half the people of our nation are under-nourished, and nearly all the people under-supplied through lack of money? Clearly, the need is that the people should have new purchasing power, created by the nation and backed by the nation's power of production: protected, moreover, from the invasion of all monopolies.

REPLIES TO CORRESPONDENTS . . .

H. T. LINDSAY: If you wish to make sure of future copies of this journal, you would be wise to become a subscriber, and to enclose the necessary payment in advance, this because it may not be possible in future to issue Social CREDIT through the normal channels of the newsagents.

J. B. SMITH: We have had similar reports from various quarters saying that Pensions at Fifty is not Social Credit, but this sort of thing cannot come from people who understand Social Credit or the Campaign for Pensions. We agree, however, there may be many who understand the monetary technique proposed by Social Credit in theory, but who cannot recognise the dynamic aspect of Social Credit when they see it in action. The important thing is there are some who can.

T. Jones: The delegation of power to any individual whatever on matters of policy is the very opposite of Social Credit, the power of the people to not only decide policy, but to change it quickly if they want, must be consolidated, and their power of choice in this matter can properly be only represented. The power of the technician to carry out his job is subordinate to the power of the policy decided , by the people.

T. Hopkins: We have no information as to the meaning of the latest reshuffle of financial technicians in Germany. The recall of Schacht may have something to do with the fact that the shares held by the Reichsbank in the B.I.S. at Basle are now supplemented by those held by the Bank of Czechoslovakia. We have not the figures of all the shares held by the various Central Bank members of the B.I.S., but the Reichsbank held 19,772 shares, as do at present the Bank of England, the Banque Nationale de Belgique, the Banque de France and the

The Anschluss of Austria made the Reichsbank the holder of the Austrian National Bank's 4,000 B.I.S. shares, and the recent events in Czechoslovakia will make the Reichsbank become the owner of a further 4,000 shares of the B.I.S. held by the Narodni Banka Ceskoslovenska. If you work these figures out, you will find that the Reichsbank will be possessed of 27,772 shares, the Banca d'Italia has 19,772 shares, so that the Axis has a total of 47,554 shares, whereas Great Britain and France together have only 39,544 shares. No wonder there is a search for a united front on the one side and a recall of Schacht on the other!

These figures are taken from a note by the Basle correspondent of "The Financial Times" of March 24.

Suicides

We hear a dreadful tale of suicides com mitted after the German occupation first of Austria, now of Czecho-Slovakia. Let us not forget the similar tale of suicides which occur upon the occupation of countries by the concealed Dictatorship of Finance. When, soon after the war, the League of Nations put a financial dictator in charge of Austria, bankruptcies and suicides increased with a bound. And when Mr. Montagu Norman became Governor of the Bank of England, i.e., when he assumed supreme control in England, bankruptcies and suicides at once began to increase rapidly.

Let us beware when our attention is directed to the ends of the earth that we

are not being fooled at home!

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Friday, March 31, 1939

The Pensions Movement

THE steady growth of this movement is still maintained. New members have joined the Pensions at 50 Association this week from no fewer than seven different new constituencies, namely: Aberdeen North, Birkenhead East, Rotherham, Stockport, North-East Derbyshire, Portsmouth Central, and Halifax.

This makes 72 different constituencies now, in which there are members of the Association. The demand for pensions of £2 a week at 50 is growing, and every week sees an increase in its power, for members have voted for it actually.

There are many other Pensions Associations forming now in various parts of the country; one has formed in Wales and the members (or at least some of them) are preparing to march to London, according to news reports.

We wish to warn everybody who wants pensions against the utter futility of such tactics as marching to London, demonstrating, petitions. or deputations to public men, or even collecting signatures. As a means of power to get what you want, such tactics are useless—because they are powerless.

This does not mean, of course, that men and women who want pensions themselves are powerless; far from it; but it does mean that just as the fundamental facts about money are cleverly suppressed and withheld from the people, so are the facts and technique of power also concealed from the people.

The ordinary individual is mis-educated to believe that passing a resolution and then going home has achieved something in the field of power. It has not.

The resolution has no effect in the world of reality unless it is backed by a powerful sanction put into use to bring the resolution into operation.

Whenever men and women unite (whether they pass resolutions or not) to implement their common will by what powers they possess, they are practising Social Credit in the dynamic sense, as distinct from the monetary technical sense.

And it is the dynamic aspect of Social Credit that is the most important aspect at the present time, and will remain so until the majority of people in this country are living in the highest standard of

freedom, security, and plenty that our combined resources of knowledge and raw materials can give.

Just now the standard is only one quarter of what it could immediately be.

But just talking about it will not mend matters by itself. Sanctions of power must be used to implement the desire of the people for a better standard of living.

How can this be done?

Well, if you will examine the question of the individual man's sanctions as relating to society, you will find he has two basic sanctions applicable individually and unitedly in an effective way.

Those two sanctions are (1) the political vote, and (2) the choice of where he shall spend some of his money.

The Pensions at 50 Association is unique in that it offers an opportunity to every elector in the country to use his or her vote for pensions at 50, and it gives an immediate increment of power to every member who joins, for his power is multiplied exactly by the number of others already joined in his constituency.

This is better—because it is real in the power sense—than collecting signatures or marching in the rain.

It is better than deputations because it aims to send representatives to talk and vote in the House of Commons, rather than make ineffectual requests to Cabinet Ministers who have been selected by the opposition, and elected at the polls on framed-up programmes.

Pensions for all of £2 a week at fifty are a practical proposition.

The money can be found without taxation or borrowing, if the people who want pensions will unite and vote for them.

The vote is growing larger every week; the unity is growing; the power is growing.

If you haven't joined, why not join now? You will be welcomed into a fellowshio of men and women who are Social Credit realists.

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Do your bit to elicit the will of the people.

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To strike the match
To light the fire.
Your Member of Parliament will
see the light
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(Please make postal orders or cheques payable to J. E. Tuke.) "Pensions at 50" Association 163A STRAND, LONDON, W.C.2

LAST WEEK'S APPEAL FOR SUPPORT and the Result

THE Directors of the Social Credit Secretariat Limited held a meeting on Monday last, March 27, 1939, at their offices at 163A Strand, London, W.C.2, to consider the affairs of the Company.

As a result of the appeal made last week in these columns for support from the readers of Social Credit, a number promised quarterly subsidies and enclosed the first instalment with their letters. The total under this heading amounted to 122 138.

In addition, donations were received to

the amount of £32 17s. 6d. The Directors are very grateful to each of those who subscribed, but in view of all the circumstances, they have had no option but to call a preliminary meeting of their creditors for Thursday, March 30.

As we go to press before this date, it is impossible to give to our readers any indication of the result of this meeting, but we still hope that readers will enable us to keep the paper alive in one form or another. One reader has written in offering £10 on condition that 51 others will do

the same, to provide a fund of £520 to enable Social Credit to live another year. Who will join in this effort to make up the required number?

There may be others amongst our readers who are willing to donate at once smaller amounts, or to levy themselves quarterly for this direct and specific purpose.

All such are invited to send us what they can if they wish the paper to survive and render a service which the cause of freedom and security can ill-afford to lose.

[At the time of going to press a further f.7 11s. 6d. had been received.]

TO WOMEN

By Winifrid E. Fish

A LL creative thoughts and ideas rise from a very deep level of human nature, it is the level in which we use our feeling and intuitional qualities. This basis of fundamental human nature is so complex, so difficult to control and understand that most of us are chary of facing our deeper selves, so we live preferably on the surface of life, settling things by old accepted rules and regulations, because it is so much easier than to make an effort for something new which may provide a true answer to our problems. Thus our feeling-life lags behind our knowledge of material things and this disparity results in the terrible tangle of our social and economic life, and the devastating state of the world as a whole.

Social life is. however, riddled with illusions and self-deceptions and there is very little genuine power that is not mixed up with the mind, which only finds satisfaction by controlling and limiting the freedom of others. This will to power permeates society, and is responsible for the growth of the financial system in the direction of an ever-increasing contraction of the means of life, for the will and ability to withhold and restrict food, shelter and clothing is the most primitive and the most effective way of obtaining and keeping this unjustifiable power. is at the bottom of the miserable situation of to-day, and until we realise it and alter our economic life and the whole system of distribution, no political movement nor any social effort for betterment will be of the slightest avail.

The financial system as it operates today is the great enemy of life and therefore of woman. It is of paramount importance that she should understand this and use her influence to alter it.

If we follow closely the disastrous events which are piling up so rapidly around us we must remark that industry concentrates more and more on the production of inanimate things. It is an extraordinary evidence of the complete distortion of people's minds that money should so readily be forthcoming for the manufacture of armaments, whereas agriculture, the one industry upon which we depend for every atom of food we get, is neglected and deteriorating. The same tendency is to be seen in all countries, for it is the natural outcome of a national and international policy ruled by will to power. If this process goes on unchecked it will eventually laed to the complete annihilation of life itself.

Man developed the power of thought in order to conquere nature and subdue her to his needs and that the power of thought has brought him an ever-increasing consciousness of himself and the surrounding world. Our intellectual awareness has outgrown our feeling development, and that our conquests in the material world have made us overvalue the intellect to the detriment of the much deeper layer of human nature which is expressed by feeling.

Over-intellectualism is far more disas-

trous in women than in men. For in fact, although all creative life emerges from the intuitional and feeling centre of humanity, feeling does not, and cannot, play the same rôle in man as it naturally does in women.

If the world is to be changed from its present course of destruction, it must change first in the realm of feeling, and in this change women must be the leaders.

Women feel that they have not yet attained an equal status with men and that on this account they are still deprived of their full rights. If they go on waiting for them to be given, however, they will have to wait a long time. In reality, it is not a question of equal rights at all nor a question of getting something they have not got. The whole point lies in the fact that women have not yet accepted nor understood their true nature nor made their real contribution towards life as a whole. They will only realise their particular quality and power when they have accepted their share in the world's work, and when they at last take responsibility for the dire and unnecessary destruction of life which we are witnessing to-day.

It will only end when a feeling strong and deep enough impels people to say: this must stop. If women realise at last that the preservation of life in this world depends upon them and what they do, they will find a way to change these forces of death into a new fulness of life. By so doing they will recognise their true meaning and position in the world and attain those things which they feel they still need.

ON THIS EARTH-

By Nicholas Mere

Business is Business

An interesting matter was raised in the House of Commons by Mr. Garro-Jones (Aberdeen N., Lab.). The Member elicited the fact that the Press had not been approached to publish the advertisements calling for voluntary National Service without charge to the Treasury. Finally, in question and answer, to a very logical arrangement, Mr. Garro- Jones said:

Why should the Minister show such a tenderness for the pockets of the Press when he is prepared to receive any amount of voluntary service from poorer people?

So that, in the newspaper world, we have not yet got within bawling distance of the conscription of banks, insurance companies, and all the desirable sinews of war before conscription of life is commenced. The brave, open, generous, large-hearted, noble, magnanimous, bountiful, liberal, open-handed, munificent (where the devil are we?) Oh, it's the Press we are talking about. The Press, then, whilst yawping about the matter of voluntary service, has not volunteered to take advertisements voluntarily, on the same voluntary basis as those who give their services voluntarily. should be recorded in the British Museum for posterity—the printed word has its price, and 1939 showed its largartedness.

Be Generous

The Times has very kindly given to Oswald Mosley two paragraphs about his meeting at Ilford. Whilst it is in the 'giving away" mood, The Times might also give space to his article in his own paper, "1,000,000 Britons shall not die in Money Lenders' Quarrel." You may not admire his politics, but he is hammering on our-anvil, and is welcome to it. He writes, "For the oil wells of Rumania finance invites the youth of Britain to die, while 90,000 miners walk the streets of Britain in unemployment, because finance forbids them to hew the British coal from which all our oil and petrol can now be extracted." Those of us who have the key of the New Knowledge know that finance is like Habakkuk-capable of anything. Those also who have the key are but forerunners in the history of a movement that is in its first stage of being born, but that event alone has begun to bring thought where feeling has hitherto played Old Harry with the solution. It has also brought light where heat has hitherto scorched all attempts to find the devil in the human machinery. Now he is found. The clang of hammers on the anvil of Social Credit will make a shield mighty in its strength. And some twentieth-century Hesiod shall record in magnificent poetry the forging of it. Here, you Stripling with the Lyre, shake the dust of Bloomsbury off your feet, get your hair cut, learn to be genial when drunk, here are just a few lines for your new Shield of Hercules:

"With the clamour and clang of the making

There was a joy to the toilers set free— Free from illusions of Pluto,

Free from the curse of not taking The bounteous gifts of the earth . . . "

Current Advice

Go on! Hate Hitler as you hated the Kaiser, and you'll get just as much out of it for your trouble. The financiers will see to that.

Currant Cake

Great words of wisdom by Lady Astor, a representative of the Will of the People. "We are in the limelight, you are in the darkness." This, according to the News Chronicle, at the Jubilee Luncheon of the L.C.C.

Current Compulsion

A letter in The Times signed "Astor" is composed of five questions, one straightforward sentence, and two slabs of quotations from an address by Professor Arnold Toynbee. It is all about compulsion. We are in favour of compulsion, which is conscription, in the following order: Conscription of banks, insurance companies, property, and then life. Here is an offer to the noble Lord. He has wonderful opportunities from his unique position to make an example himself and get conscription in the above order; and then we all start fair and square. And while we are at it, all bank overdrafts could be conscripted as well. In the same issue, and as fresh air is always welcome, here is an extract from a letter in the same paper from B. H. Liddell Hart, who is only a soldier. He writes:

The Totalitarian State is the total-compulsion State, to which the individual is enslaved. For us to adopt compulsory service under pressure of their challenge would be a definite surrender of our own vital principles—an admission of spiritual defeat. Universal compulsory service is fundamentally incompatible with the claim to be

defending the principle of individual freedom. To cut off the incentive to freely given service is to dry up the lifesource of a free community.

On Our Own Doorstep

It would take a lifetime for an intelligent man to get a fair working grasp of the central countries of Europe. Looking over a few European maps, date 814, 1100, 1273, 1494, 1792 and 1815 A.D., apart from the fact that these central countries appear like a huge bone picked up by one dog and then another, one is forced to ask, "Who owns the earth?" We no sooner learn the geography of Catalonia than we are jerked to the lesson of learning about Ruthenia. "We are not!" I hear you say. I'm glad—I was just trying you. And here is my epilogue:

New rates: Edmonton 14s. 1d. (8d increase); Friern Barnet 11s. 4d. (10d. increase); Lambeth 12s. 3d. (unchanged); Windsor 11s. 9d. (1s. increase).

Bankers' loan charges on all these would be more interesting information than even to be able to sing the Treaty of Westphalia in 1648, with the financial critics of the evening papers playing the rests to you with a triangle. This is a rest—



There is a new phrase in currency—
"Financial Democracy." My own explanation of it could be compared to a Big
Banker—I mean a really big one, who
calls himself a Democrat because he would
let a common man, say an engine driver,
drive the engine of a train on which he
was a passenger. We shall perhaps hear
more of the phrase later on. My point in
mentioning this is to draw attention to
the scant notice made of the following
extract from the Star of Hitler's speech:

"THE END OF REPARATION"

"We have no intention of doing any harm to the rest of the world, but the harm they have done us had to be made good again.

, "I believe that substantially we have already come to the conclusion of this

uniqué reparation."

There are financial chestnuts to be pulled out of the fire; we say, let them burn. But Democracy in the best sense of the word will be well advised to tell chairmen and directors of foreign oil companies, etc., to do the job themselves this time. It is no man's job to die for money made out of an inkpot.

Potential Purchasers

By Ashley Vine

FOOD, warmth and shelter are essentials we must have, and any Man, System, form of Government, Association of People, or anything else which prevents the distribution of these essentials is depriving people of their just rights, and is a menace to Society. Man wants and should have the proper means to exist in comfort with freedom and security.

Invented, introduced and foisted upon humanity is an insane system that is NOT functioning as it properly should to achieve a definite object—the correct transfer of commodities, goods or services to consumers. No one can do anything without MONEY under the present system. Everyone has to obtain it in some way in order to live.

Should your services not be required, you are "UNEMPLOYED." If you are unable to sell your goods, "TRADE IS BAD." If you are unable to get orders, "BUSINESS IS SLACK." Look at the number of BOOT-REPAIRERS there are, the number of MOTOR-REPAIRERS there are, the number of SECOND-HAND DEALERS there are, and one could enumerate a whole host of trades and "professions" that could be eliminated under a sane, sensible system.

Who is there who would prefer to have their boots mended if they had sufficient income to purchase a new pair? Who is there who would not prefer a new car to buying an old, patched-up affair that only keeps the REPAIRER busy?

No! there would be no need of all this, the old pair could be burnt as soon as they showed the least sign of wear and tear, the old motor car could be sent to the scrap-heap as soon as it was showing signs of needing renewals. No one would wear patched-up clothing or buy any old, discarded garments if they had the purchasing power to acquire new.

How many people are there who want wireless sets? How many people are there wanting new boots? How many are there wanting new cars? How many are there wanting innumerable things that the MANUFACTURER is only too willing to supply. There are MILLIONS.

There is no difficulty in supplying the needs of everyone. Ask the BOOT-MAKER: "Can you make me a pair of boots?" He won't say "No, I haven't your size of last!" HE will be only too pleased to sell you a pair, provided you have the "MONEY" to buy. In fact, he will go out of his way to carry out your instructions as to fit, shape and quality, PROVIDED you have the money to buy! The amount of potential purchasers is unlimited.

The fact of us all being on the earth and it being absolutely necessary to cat to live is treated as a DEBT against the community. Where is the corresponding entry of CREDIT to complete the double entry? Nature provides the food and has given us the power to consume, Nature's double entry in BOOK-KEEPING TERMS. To my mind, there was never any intention that this should be interfered with by MAN introducing some insane, idiotic, erratic system that precludes the possibility of this being carried out properly. The system is all BACK-WARDS, "topsy-turvey," as they say, and should be reversed to do the right thing. People are a "credit" to a nation, not a

"EAT more Fish," and fish thrown back into the sea. "Drink more Coffee," and reports in the papers of coffee being dumped in the sea or used as fuel. Hoardings plastered with enticing advertisements, "Our goods are best." Travellers rushing helter-skelter after orders, shopkeepers unable to give any as their shelves are stacked with "UNSALE-ABLE" goods!

"Keep the Home Fires Burning." How can one if one hasn't the money to buy? What a game, and we call ourselves a sane, sensible nation and send MIS-SIONARIES abroad to other countries to teach them our methods, religion and customs!

PENSIONS AT FIFTY, though not the whole monetary solution, would go a long, long way towards solving the important, dynamic part of the present difficulty. Finance consumption and this would release production.

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FOG OVER CAMBRIDGE

By John W. Rattray

ONE of the disturbing factors which Social Crediters have to combat is the grave lack of information amongst those who are in many respects instructed, educated, cultured and personally charming people. Everyone knows that everyone cannot know everything about everything, yet amongst the academic there is apt to be a tendency to make at least tacit claims of knowledge in excess of the expert's own subject. Especially when a mind, deprived or the quite real benefits of an academic education, is under the microscope, the eyes of the scholar are sharpened. It is his conservative mental attitude which, although it evinces eagerness to know the latest in science, medicine, commerce, art, hygiene, yet curls up and closes when the "new" has any appearance of touching what are known as established institutions. A kind of automatic inhibition seems to operate at once.

Recently, the Cambridge Rotarians were addressed by a doctor, whose own "subject" was not named, and he entitled his lecture "If men were wise." Such a title promises rich harvest, and the local newspaper gave over a column of space to

the report of it.

The lecturer was concerned about unemployment, the unfortunate distribution throughout the world of the "fundamentals of life on this planet," and He had a plan for dealing gambling. with the natural riches of the world, but as he anticipated objections to it, by making it quite clear that it was more by way of opening discussion than suggestion of its being practicable, examination of that part of the address would be redundant.

A remarkable, unqualified statement was that "the nations of the earth have grown up haphazard. The way in which nations have acquired those parts of the earth's surface they own, has been haphazard." Surely some of these Rotarians must have wished to know, for example, where the haphazard quality existed in the founding of the East India Trading Company, the capture of Aden, the capture of Gibraltar (red-hot cannon balls by order of a British Knight), the acquisition of Zanzibar, and the deal which made Dutch New Zealand ours; but the questions asked at the end of the lecture are not recorded as including these.

As to unemployment, the lecturer was quite clear in his own mind that the main reason is that we are dependent upon the international market, and he said, according to the report, that anyone could see that unemployment could be eliminated by adopting an authoritative type of government, though he did not favour such a means. He added that we were losing hundreds of millions of pounds a year by gambling.

If this had been said by plain folk to plain tolk, it could have been overlooked, but the Rotarians of one of our 'Varsity towns are probably a cut above the not polior and expect special attention. The editor of the paper took this view or he would not have given the report more than a column of space.

Now there is conflict as to what is commonly known as gambling, but apart from the moral aspect, how can a nation "lose" by it, untess the winners are in other countries, and that objection has not been raised? Although the chances were that the results would bring money INTO the country, the Irish Sweepstake business

was obstructed here.

But if gambling is a sign of unwisdom (and the present writer holds that opinion), defendants of the popular type may have some very incisive questions to ask. Social Crediters may also ask opponents of gambling certain questions. For example, are critics not aware that one of the greatest institutions of the land, namely, banking, lends money in excess of deposits, gambling on the chance that all depositors will not all want all their deposits, all at the same time? In 1914, when the thing the Bankers greatly feared came upon them, they said. "Let there be a Moratorium," and it was so. And the Gods of Finance saw that it was very good. Are they not also aware that our Government guarantee loans to needy friendly foreign powers, again gambling on the alien borrowers paying it and/or the interest, although the risks are such that banks will not themselves take them unless we as a nation guarantee them from loss? "If men were" ordinarily just, they would surely attack the greater evil, committed under national auspices, which would in the act give them good ground on which to stand to attack the weakness of the individual citizen. And it does not seem to be known as a fact, or a matter for concern, that while we as a nation give the guarantees, we do not get any of the interest, which goes to the Banks, who would not lend the capital sum unless the people, by the hand of their elected representatives, gave the Is this more moral than guarantee. gambling?

Without a recognised "authoritative type of Government" we see here that our money-lenders carry out savage dictation in most grave matters, vet no one in authority notices it or takes notice. The people do not seem to care enough to use their power to end their own exploitation, the carrying of an astronomic sum of interest charges paid to a small fraction of the total population who have, as to

vast sums, done nothing but make figures in books. Critics of Social Credit may deride this. Let these look up the Encyclopædia Britannica, Volume "Banking and Credit." There they will find this: "It is a mistake to suppose that bank credit is created to any important extent by the payment of money into the banks. Banks create credit."

And why are we so dependent on 'International markets'? It is not because our manufacturers specially wish to sell there. It is because they cannot sell here. And the reason that they cannot sell here is because, in colloquial language, buyers do not have "money." Yet in the war years of 1914-1917 deposits in the banks of the United Kingdom increased by £672,221,000. War work? Yes, and who Readers need not found the money? believe Social Crediters. Let them look up the Cunliffe Report, First Interim of the Committee on Currency and Foreign Exchange after the war. They will find that when the Government needed, say, ten millions, they applied to the Bank of England, who gave "facilities for the current 'conduration'," which in due course found its way into the pockets of those who supplied goods and services, but who, by this type of legerdemain are now carrying a debt of £8,000,000,000.
Unemployed! The same power which

Unemployed! The same power which created "credit" to pay for the work of destruction, can create it for beneficent humane purposes by which Unemployment and other physical evils would

dwindle out of consequence.

And the power behind the power vested in the Banks of England, would be seen to be the only true "money" power, the power which by the vehicles of hand and brain of millions of workers is constantly creating goods and performing services.

"If men were wise," they would take at least as much trouble to enquire into these matters as they for example expect youths to take so that they may pass matriculation examinations. If they were wise they would allow their eyes to open to see that in as far as our present system works and "delivers the goods," it is because of the realness of the assets which Finance has the wit to recognise; and these men, grown wise, would see that the rewards were reaped by the people who had produced the seed and nurtured the crops, and not only by the organisers of the workers who kept the books, the privileged few.

HAVE YOU VOTED PENSIONS AT 50 YET

A REVIEW

By Dorothy Beamish

THE March issue of the "Fig Tree" comes as a refreshing draught to labourers in the Social Credit field. For most of us, when weary sometimes with uphill work for the Cause and craving for rest and refreshment, can only find it in more Social Credit literature.

The list of contributors gives promise of keen pleasure and stimulation, and we are not disappointed.

George Hickling tops the excellent bill of fare with "In the Balance," a forceful article, and brings home to us that although Social Crediters are in the position of knowing of a key to turn the deadlock in home and foreign affairs, such knowledge avails nothing until it is used. "The key must be put in the lock and turned."

Miss Faulkner Jones is, as always, penetrating and limpid. She will earn the gratitude of many by making clear what Right and Left stand for in these days of confusion worse confounded; in what respects they differ and their fundamental similarity of aim, i.e., the centralised con-trol of the masses of the people. That "the British Right is working steadily towards compromise with the Planners of the Left" many of us suspected, and Miss Faulkner Jones confirms our worst fears. But, however dark the outlook, to see clearly the issue is always an advantage.

In "How the Caravan Got Its Start," H. E. Halliday pilots us skilfully through the most significant chapters of that amazing novel, "Anthony Adverse," and throws into relief "the whole foul business of plotting and cheating and over-reaching" by which the financiers maintained and increased their power.

The Rev. Stewart Mechie gives us "The Law and Gospel In a Fresh Context" and identifies the mentality of the old Hebrews who once denied all men free access to God's grace with the spirit revealed in those who would in these times deny men access to the bounty of Nature.

Of Arthur Brenton's "Peace and Posterity" it is hardly necessary to say more than that Arthur Brenton wrote it. It shows us the real meaning of the complicated monetary manoeuvres which so many of us find so very difficult to understand and is written in his inimitable and caustic style.

Dr. Frewen Moor writes about the English Poor during the past thirty-five years with insight and without allowing his sympathy with the disinherited and his knowledge of Social Credit to lead him into exaggeration of their miseries or to minimising the value of what has been done to alleviate them.

"The Public and Private Issue of Currency and Credit" is the abstract of a

paper read to the Church and Nation Committee of the Presbytery of Dundee of the Church of Scotland. Showing how the lie at the root of the banking system makes "all the toil and labour of multitudes of industrious men and women go for nothing," one notes with disgust but little astonishment, alas, that although it was forwarded to the General Assembly of the Church of Scotland "no action was

War as the terrible price the world has to pay for its failure to adjust its economic and monetary system to the new conditions of plenty, is the subject of Mr. J. E. Tuke's contribution, written from the religious standpoint. When Mr. Tuke refers to the innate goodness of human nature which has stood in a wonderful manner the strain of a vision of plenty destroyed and restricted, one wants to cry "hear, hear."

To dwell on the excellence of the remaining contributions would make this review of inordinate length, but if they are passed over briefly it is only for that reason.

Nicholas Mere writes charmingly of "Poets and Farmers," and Mr. Gordon Feather's "Parliament as an Instrument of Frustration" is informative and intensely interesting.

The Rev. V. A. Demant stresses the responsibility of the Church to proclaim and uphold the truth in the economic as well as other spheres, and Miss Jean Campbell Willett presents to us the economic wisdom of the Chinese, that race in which "the trait of aggressiveness is practically non-existent."

"The Economics of Rearmament," by Hilderic Cousens, and book reviews by W.A.W., bring us to the end of a quarterly packed with good things, and "Mass Production Man," verses by Geoffrey Dobbs, will probably be learnt by heart by many Social Crediters by dint of having read them again and again.

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Advertisers are requested to write for space rates, to Advertising Manager, Social Credit Secretariat Limited, 163A, Strand, W.C.2.

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.

COVENTRY PENSIONS AT 50 ASSOCIATION. Enquiries to 22 Allesley Old Road, Coventry.

DARLINGTON. Residents' enquiries welcomed through Mr. J. W. Jennings, 1, Bracken Road.

DERBY S.C. Association. Meetings are held fortnightly (Tuesdays) at the "Unity Hall," Room 14, at 7.45 p.m. Next meeting, April 4. "United Social Club" cater for refreshments to all bona fide members of S.C. Association.

THE Liverpool Social Credit Forum, an autonomous local group, is prepared to arrange for speakers to address meetings on Social Credit and will welcome enquiries regarding other activities in the Social Credit Crusade. Address communications to F. H. Auger, "Malvern," Corbridge Road, Liverpool, 16.

LONDON RESIDENTS AND VISITORS are welcome at the Social Credit Rendezvous, 163A, Strand, W.C.2 (entrance in Strand Lane, close to Aldwych Station).

NOTICES

MEETINGS FOR WOMEN at the Social Credit Centre. Every Thursday at 5.30 p.m. Simple Tea 6d.

A ROUND OF NEW BOOKS! The Westminster Book Club (open to town and country members). For details of this interesting plan, apply to the Hon. Sec. of the Club, 163A Strand, London, W.C.2.

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

SOUTHAMPTON Group. Annual General Meeting takes place at 8, Cranbury Place, on Friday, April 14th, at 7.45 p.m. Members please note.

SWINDON Social Credit Group have arranged six fortnightly lectures to be given by Mr. Robinson, of the London Social Credit Club, commencing February 14, at 32, Victoria Road, Swindon, at 7.30 p.m.

TUNBRIDGE WELLS and District. Will Social Crediters please get in touch immediately with W.L.W., Cor Laetum, Hastings Road, Pembury, near Tunbridge Wells?

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., 2, Empress Road, Wallasey.

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