

To Peace and Prosperity A Great Danger Gives a Great Opportunity

IF democracy means government in accordance with the will of the people, then democratic countries ought to be safe from war, for there can be little doubt that it is the almost unanimous will of the people to avoid war.

The danger at the moment lies in the failure of the peoples of the various nations to formulate and express their will in such a way as to ensure its fulfilment.

Money is a means which could be made to serve the end which every normal individual desires: to live in peace, plenty, freedom, and security, and to let others live thus. It is not now used for this purpose, but is generally regarded as an end in itself, with the result that it is revered and the money mechanism regarded with awe like the ritual of a church. The press and other organs of publicity uphold this view, coupled to a worship of work for work's sake.

Those who control the money system hold the power of life and death over the people. They are the real government, to which every so-called "government" at Westminster is subject so long as it continues to allow the banks the sole right to "create" money—if the word "create" may be used of an abstraction; better to say "grant credit," or give permission to the people, who are the true owners of credit, to use their *real* wealth for their own purposes.

What can be done with such an apparently impregnable position at such a catastrophic time?

A frontal attack on the money power holds no prospect of success. Indeed, since this power rests on a deception of the people into the worship of money, it can be overthrown only by such positive action as will replace lies with truth.

Those who understand the nature of the troubles that beset our times have a great and grave responsibility to *act* according to their lights. Believing in the truth of their analysis, they must be up and doing.

however great the effort: "Faith without works is dead."

If only the people would formulate their will and express it in the form of a clear policy, their will could be made to prevail. That would be positive action against which negation has no power at all.

In the face of an opposition whose policy is the retention of power, and which holds the forts in the form of every public institution, including communications, is it possible to stimulate the people to initiate policy?

The answer is yes, indeed it is; and there is no reason ever to abandon hope. Those who know must take the initiative in formulating policy, not only national policy but also local policy.

Wherever there is an association of people for any purpose, national or local. the people should be educated to control their institutions—to use their institutions for the fulfilment of their will.

Wherever the will of the people is not clearly formulated, those who realise that the purpose of institutions is to minister to their individual constituents, should set about drawing up what they consider likely to be the true policy of the people. for submission to the people for endorsement or rejection. By trial and error, the people's policy may be ascertained.

This sort of action is already being taken in various parts of the country. A policy which people may be likely to understand sufficiently well to adopt as their own consists in a simple demand for pensions at 50—the issue, without any increase in prices or taxes, of a weekly pension of \pounds_2 to everyone of 50 or over. This policy is one that is likely to obtain widespread adoption because of its potentialities, if it can be given enough publicity. Pensions at 50 would help to make good that deficiency of purchasing power which causes forced exports and is the prime irritant to war. It would also be a big step towards removing the internal struggle for work. And it would bring happiness and a sense of security to millions who now live in constant dread of the morrow.

All the time every opportunity should be taken to let people understand the deception which is being practised on them to their undoing—so that their eyes may be opened to the truth that the real is more important than the abstract, that wealth is distinguishable from money, just as silk is different from the yard-stick used to measure it.

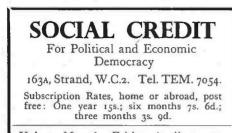
The time is pregnant with disaster—and with hope. There is a great desire among all peoples for peace. There is only a handful of persons obsessed with a lust for power who are sufficiently ruthless ro risk all for the retention of their power. These persons are not to be confused with the open dictators: they are even more formidable because they are hidden dictators and exercise their power secretly through the control of money. They are wolves in sheep's clothing, and they are to be found in every country, though their supreme headquarters are probably located in the country least likely to suffer greatly in war.

Against the peoples united for peace, what are these few creatures?

It is imperative to get the people united, and the first step towards uniting them is to put to them a simple policy—such as Pensions at Fifty—on which they are likely to wish to unite.

Publicity is vital for this purpose. Readers of these words have it in their power to provide a channel of publicity for the greatest cause in history. What a chance! What a responsibility!

W.A.W.



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A Message

ALL readers who kindly wrote to the editor last week will find on the opposite page notice of the best results he could achieve for the preservation of continuity of communication.

Had it not been possible to bring out another issue those who responded would ultimately have received by letter a proposition somewhat similar to the one now made. Will all those who sent cards or letter kindly take the notice on the next page as a reply?

As this is the last issue of SOCIAL CREDIT. I wish to remind readers once again of the splendid help, so freely given, in the production of the paper by the regular contributors, Arthur Brenton, Nicholas Mere, Miss Cochrane-Shanks (with her weekly commentary), Miss Dorothy weekly commentary), Miss Dorothy Beamish, W. A. Willox, Brian Reed, Ashley Vine, W. L. Wilks, J. W. Rattray, Richard Kenward, William Bell and They have earned goodwill others. among those who week by week have gained somewhat from their honest and sincere labours, and the editor, for one, appreciates what may be his last opportunity to express his thanks in print.

Let none regard this as a pessimistic view on my part; I still hold to the good faith; but the reality is that there is a poison of bad faith about within the movement that has borne its crop of paralysis, discouragement and fog in which many are enmeshed.

But let none of us lose heart about this; the best of us all, the most perfect of men, are, after all, only human beings, with all the weaknesses, fears, and liability to error that men are heirs to.

Our cause can never be, in reality, any greater than all those who are working in it can make it with their labour and The failure of SOCIAL CREDIT is action. an exact reflection of the social discredit within the movement as a whole. Whether a better and more stable instrument will arise in its place remains yet to be seen.

One can only give of one's best, and who is to judge what is the best of another man?-or the worst?

In these critical days the printed word is mostly lies driving millions into crazy paths where all sense of direction, of judgment, is lost.

The warmongers are orchestrating with drums of thunder a crescendo of hate,

COMMENTA

Women's Freedom

OF the 900,000 married women who go out to work, 300,000 pretend to be single . . . the truth might lose them their jobs."—Ministry of Labour.

The National Dividend will give women what no amount of wage slavery will ever give them-independence.

Representative

"The British Lion, which is prominently displayed on the British Pavilion at the New York World's Fair, is, I hear, coming in for a good deal of criticism from Americans.

"The lion appears three times on the building, 30, 60, and 90 feet up. Americans have been poking fun at its distinctly underfed appearance."-Daily Telegraph, April 12, 1939.

It sounds a good representative.

A Good Harvest

"Farmers Expect a Good Season."-Press headline

This is not necessarily good news for either the farmer or the shopper. The banker has put up a barrier between town and country and made them fight each other because he never benefits one except at the expense of the other. Break the power of the bankers, and a good harvest will prove a good harvest indeed.

"Double Up"

Gen. Sir Walter Kirke, Director-General of the Territorial Army, speaking on the

panic, and treacherous deceit, exciting the lowest passions of men for the slaughterous war that is being prepared for them. Almost every newspaper, film and book is infected with this devil's doctrine, and, worst of all, unseen by most, is the deadly design, the implacable purpose, behind.

At this time, any voice that dares to challenge the Father of Lies with the living Truth should be upheld and supported by those who know what is hap-pening. The ending of Social CREDIT may well cause a sneer and a laugh on the part of the dominant men who seek to enslave helplessly the world, even though it costs the blood of millions of men, and the lives and joy of untold millions of innocent children.

No cause to laugh here.

Rather let us gird ourselves anew and take up the battle again and fight on, for life in abundance, in peace and security, free to live in joy where the curse of Mammon has no power.

There should be more lines of communication for and by free men-not fewer.

present effort to raise 250,000 more men for the Territorial Army, said:

"In practice we are being called on to do more than twice as much as Lord Kitchener undertook when he raised the first 100,000, and to do it under a peace-time financial system." (Our italics).— Daily Telegraph, April 15, 1939.

"Double up" and put in Social Credit and we can double the money as well as the men. No need to wait for the piping times of war before we can "find the money." Peace can be filled with plenty, and then war will lose its glamour.

We shall then be able to vary the Jingoist's rhyme to

> We don't want to go to war, We're damned if we do. We've got the ships, We've got the men, We'll have the money, too!

H'sh, Don't Tell

H'sh, don't tell, but listen to this:

"Senator James Byrnes, South Carolina, announced that he had prepared a bill, with the approval of the Department of State for Agriculture, which would authorise direct barter of American farm surplus for supplies of non-competitive raw materials, such as tin and rubber.

"Treaties of barter exchange would be negotiated by the Department of State and would have to be ratified by the Senate.

In addition to Britain, Holland and Belgium are mentioned by Senator Byrnes, but other countries might also be approached.

'Mr. Hull does not object to what he calls 'naked barter,' in which payment for goods is made directly in goods, though he considers it a retrograde step."-Daily Telegraph, April 11, 1939.

Mr. Cordell Hull is the man who has been raving at the wickedness of Germany for "destroying trade" (i.e., the business of discounting bills) by going in for barter. We all know that (according to the politi-cians) everything the "democratic" countrics do is on a higher plane. Nevertheless, I think we had better keep this scheme a secret in case our reputation for hypocrisy becomes any greater than it is at the moment.

Barter is undoubtedly clumsy and does not give the freedom of choice of a Social Credit system, but it is interesting to note that the man who thinks barter is "retrograde," saw nothing retrograde in burning wheat, ploughing in cotton, and paying farmers not to produce, while millions of free-born Americans were going about hungry and ill-clad. The wage-slave groans under the dictatorship of the banker, and God's gifts are destroyed in "God's Own Country." A NATIONAL DIVIDEND means the periodic payment to everyone of a sum of money additional to wages, salary or any other source of income a person may have.

This additional money would be issued so as to give everyone access to the abundant goods and services which could readily be produced *if people could afford them*. It would thus provide the markets that producers need in order to enable them to keep their fields and factories fully employed.

A National Dividend would release the

ALBERTA NOTE

Extract from *Canada's Weekly*, dated April 14, 1939: "The use of Treasury branches will end

"The use of Treasury branches will end the necessity for the use of money issued by banks, states the annual report of the Alberta Social Credit Board, tabled in the Alberta Legislature." stemmed-up flow of industry, so bringing prosperity at the same time as removing the chief cause of poverty.

It could be issued in various ways, and might begin with the issue of pensions of $\pounds 2$ a week to all who are 50 years of age or more.

The money, to be effective, must not add to prices or taxes, or reduce anyone's present purchasing power. It would be created out of nothing—like all money, which is but figures in books or on bits of paper or coins—by the banks on the order of the Government.

Notice to Readers A Proposition Before You

A T the meeting of creditors of the Social Credit Secretariat Limited held on April 13 at 163A Strand, London, W.C.2, it was unanimously resolved that the company should be wound up voluntarily, and Mr. F. Maxfield Mather, A.S.A.A., was appointed Liquidator for the purpose.

This issue of SOCIAL CREDIT is therefore not being published by the Social Credit Secretariat Limited, but by George Hickling, the Editor, who has been enabled to do so by a few guarantors in order that he might make the following and the above for the inannouncements formation of all readers.

The circumstances outlined above indicate the hard fact that if continuity of publication is desired by the general body of readers a realistic decision must be made by each reader at once.

This is the proposition :

It is proposed that, if sufficient subscribers come forward, a new 8-page weekly paper called REALITY be published with the same policy and under the same editorship as SOCIAL CREDIT, and supplied by post to direct subscribers only, because the expense of using the ordinary channels of the newsagents would be prohibitive.

It is essential if this proposition is to be launched at all that at least 1,000 subscribers enrol between now and next Tuesday, April 25.

The subscription rates, post free, will be 15s. a year, or 7s.6d.for six months. Cheques and postal orders should be crossed and made payable to REALITY (George Hickling), 54 Poole Road, Coventry.

Any reader who feels inclined to assist this venture by giving a donation over and above the subscription is assured that such a gift will be thankfully received and faithfully used to further our common aim. If the total of donations and subscriptions together falls short of the requirements to ensure a fair run for REALITY all subscriptions and donations will be returned.

The decision is now in your own hands. Please use this form.

To GEORGE HICKLING, 54 Poole Road, Coventry. Please enroll me as a subscriber to REALITY. I enclose for one year's/six months' subscription, together with a donation of
Name
Address

THE NAIL IN THE SHOE

A. G. PAPE writes in the Edinburgh Evening News of April 11, 1939: Let us briefly restate this whole matter of the causes of physical poverty and war by a simple analogy: If you had a nail in your shoe and were almost certain that it was going to cause a blister, what would be the first and best thing to do? To declare with vows, protestations, resolutions, peace pledges, that there must be no blister, and that there must be a "change of heart"? That is typical of peace societies, churches, ethical societies, Oxford groups, and political parties.

Or, are you going to provide bandages - to deal with the results—fomentations, decontamination squads, ready to deal with the blister? That is A.R.P., and gas masks, and all who concentrate only on effects and do nothing to deal with the cause, the real cause.

There is another and much simpler way, that is one of putting first things first—to remove the nail and remove the cause. Voters have the means to remove the nail of war, and at the same time the nail of physical poverty, malnutrition, unemployment, and insecurity. The nail pinches most with those of 50 and over, producing the bleak horror of a moneyless old age. Let the voters begin by demanding pensions at 50 of f_{22} a week each, and thus remove the nail first. Ninety-nine per cent. of all money in existence is simply credit. This is where the existing money comes from. It is made literally by writing figures in a book. Taxation is a fraud, the existence of poverty and malnutrition is a fraud, and they will exist as long as voters allow them to.

Pensions at 50 are not only possible without taxation, without borrowing and without contributing, but they are long overdue as an act of common justice and restoration of honesty in the business of creating and allocating the financial credit of this nation.

For these pensions must be a new Government issue of money, not a bank issue. The new issue of Government money to be based on the real credit of the country and Empire—that is, on the productive capacity of the country and Empire—and not on the taxable capacity as bank money is, and which is issued as a debt.

Millions are made overnight for bombers and foreign loans, and we suffer hideous poverty and disease in our own land. Why not begin our charity at home here first by removing the first nail which causes this moneyless old age?

The voters must know that pensions at 50 is not the policy of any political party, for every party is controlled by the same monetary system, which causes poverty and war. Thank God, it is the policy of the voters. And the voters can end this party fiasco by setting up their own voters' candidate pledged to this first voters' policy of pensions at 50.

"No Small Achievement"

You know who it was promised our victorious troops "a land fit for heroes to live in"-don't you?

Well, here is what he said at the time of drawing up the Treaty of Versailles:

"The truth is that we have got our own way. We have got most of the things we set out to get... The German navy has been handed over, the German mercantile shipping has been handed over, and the German colonies have been given up.

"One of our chief trade competitors has been most seriously crippled, and

BELOW THE POVERTY LINE

Professor Percy Ford, Professor of Economics at University College, Southampton, broadcasting on April 18, said that one in ten of the populaion of London was below the poverty line. In Merseyside the proportion was one in six and in Southampton one in five. A National Dividend would alter this. our Allies are about to become her biggest creditors. That is no small achievement."

The quotation is from Lord Riddell's Intimate Diary of the Peace Conference and After, 1918-1923.

The Welsh Wizard still sits in Parliament, in spite of the hell-broth he helped to brew in the name of peace, and far from being a place fit for heroes to live in, his own country is a distressed area, where ex-service men and their children starve, and tuberculosis ramps unchecked with his white scythe of death, in desolate valleys where joy and health and life abundant could be.

"By their fruits ye shall know them."

To vote for party-politicians is to vote for the enemy of life, of love, of liberty.

Vote against them ALL next time, for they are preparing your wholesale slaughter all over again. It's YOUR LIVES they are pledging to Mammon, YOUR LIVES they are pledging all over the earth to risk, for what—abstractions, political careers, and power-lust.

Social Credit Literature

A quantity of literature is available for sale by the Liquidator of the Social Credit Secretariat Limited at 163A Strand, London, W.C.2. Offers are invited. The stock can be inspected and offers received between the hours of 1 and 2 p.m. each weekday, except Saturday, at 163A Strand until further notice.

Office Equipment

Various office equipment, including typewriters, desks, cabinets, chairs, etc. are also for sale.

