

The SOCIAL CREDIT REVIEW

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"Your War in Alberta"

"Nothing so Important in the World Today as the Albertan Struggle"—
Says Major C. H. Douglas.

Addressing twelve hundred people in the Ulster Hall, Belfast on November 30th, Major C. H. Douglas stressed the magnitude of the struggle that confronts the people of Alberta in their efforts to wrest the power of 'finance' from the control it holds on the lives of their people.

Taking as his subject "Your War in Alberta," Major Douglas made no effort to hide the fact that it was WAR that was being fought in Alberta and WAR would be fought in every province or country where the needs of the people came into conflict with the wishes of the International Financial ring.

WAR DECLARED

"In the Western Provinces of Canada", said Major Douglas, "a war has been opened, and Alberta is the first place where the battle has been joined; this war, whatever its outcome — and from the bottom of my heart I believe we shall be successful — far transcends, in the importance of its issues, the war of 1914-1918 or any other war in history."

Other items in his address included:

"It has been quite plain for all to see that in Canada as a whole, as here and in the United States of America, so-called democratic Governments are nothing but one-way streets."

"That is to say, that what we call Governments, are only permitted to exist, and are invested with all the panoply of power, supported with money, and their ways made smooth by the help of the press,

for just so long as they use powers primarily in the interest of international finance."

Referring to the entry of Powell and Byrne into the picture and the subsequent passing of the three bills designed to give control of the Credit system of the Province to the peoples representatives, he said — "This was real business, and the Dominion Government, with the financiers behind it, reacted at once. Within a week of the passage of these Acts, a storm arose unequalled in the political history of Canada, and the Prime Minister, Mr. McKenzie King, 'disallowed' the Acts"

MISDIRECTION

Major Douglas then spoke of the futility of the misdirection of public effort in matters such as "Public Works" — "Fashions," etc. — "anything but consumers' goods." He felt convinced that the international finance ring were definitely determined to keep the people in ignorance and in a state of fear of poverty and insecurity. He continued:—


"I can imagine that anyone unfamiliar with the technique of the debt-creating system under which we all exist, might say that this is merely wild assertion incapable of proof. On the contrary, it is capable of the simplest possible proof, and arises from the following propositions:

- (a) Modern life and work cannot be carried on without the use of money;
- (b) All money comes into existence as a debt from the community to the money-creating agencies;

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Major C. H. Douglas



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Editorial

With this issue of the Social Credit Review, we enter another year of activity and there can be no doubt but that the year 1938 will be one of great and varied advancement.

Before January has passed events of world wide import will have been brought before the public and your **reaction** and **Action** will have much to do with the **RESULTS**.

Within a few days, the Supreme Court will have before it the matter of legality and constitutionality of the Bills passed at the last session of the Alberta Legislature; the right of Disallowance; and the result will determine whether the People's representatives shall legislate for the People or whether Lieutenant-governors, banks, or courts shall decide what is good for them and what shall be allowed or disallowed.

The People, every one of the inhabitants of this world **KNOW** that Poverty and Destitution are unnecessary and they **all WANT** to be permitted to produce an abundant supply of goods for themselves and their countrymen. The People **WANT** and **DEMAND** that the Abundance they can produce shall be made available to them but Finance dictates otherwise.

Just because a banks' General Manager makes a statement, and the bank pays to have that statement published in a six column write-up in all the main daily newspapers of Canada, does not make that statement any more true than are statements made by people of lesser notoriety.

Mr. Jackson Dodds, General Manager of the Bank of Montreal, in presenting the financial statement of the Bank at the annual meeting said, among other things:

"Despite all that is written and said now-days on the subject of 'loans creating deposits', 'fountain pen money' and 'monetizing' assets,

including what is described as 'our cultural heritage', it is safe to say that not one of our customers, whose balances make up our total of deposits by the public, has any doubt whatsoever as to how his or her deposit came into being."

Since this one bank alone shows deposits of \$681,000,000 while the other banks also have hundreds of millions of dollars on deposit and at the same time Mr. Dodds will agree that there has been less than \$400,000,000 minted or printed by the government, we truly have **NO DOUBT WHAT-SOEVER as to how the other deposits "came into being."** Mr. Dodds wants the public to believe that they produced the other millions of dollars by work or growth. We do not work and make dollars neither do we grow dollars. The Financial system **CREATES** the Dollars and the total of deposits by one section of the community is a charge on the community as a whole in the Debts owed to the Banks.

Another brain-storm has just been issued by Sir Edward Beatty. He says that some day Ottawa will have the courage to "unify the Railways". Then he goes on to explain that it will not effect the community greatly except to give them lower transportation, etc. With regard to the labor problem that would be involved by unification, Sir Edward estimates that under a unified management in a normal year about 17 percent fewer people would be required to carry on the services. Too bad if you happen to be one of the 17 percent. However you have some satisfaction in knowing that Beatty thinks that this figure is only a little more than one-third of the reductions made through Depression traffic loss.

We would ask Sir Edward "Who Made the Depression?" We are sure that the human demands was the same as in 'Boom years. We needed as much food, clothing and shelter. We were quite willing to continue to produce and more than willing to consume all that could be produced. Who then was responsible for the general reduction in production? — Finance, we claim, and Sir Edward is directly connected with bank directorates.

The Worst is yet to come. Sir Edward, not satisfied with one assinine statement continues that he predicts that those railway employees laid off through unification would only have to starve for four or five years because "any surplus of labor created through unification would within four or five years be taken up by deaths, resignations and retirements." Presumably those laid off might be among some who 'died' to 'take up' the surplus of labor.

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Is Taxation Necessary

By A. J. Allnutt

Director of Public Relations, Alberta

Recent events will leave no doubt in the minds of THE PEOPLE of Alberta that in their fight for economic freedom, they have at last through the Aberhart Government come to grips with the forces of high-finance in their most subtle and aggressive form. Newspapers, radio speakers, platform orators, burn the midnight oil in thinking up ways and means to stop the Aberhart Government in its determination to implement the will of THE PEOPLE of Alberta. Statements have been made with little regard for their veracity. Only last week one dear lady in the course of a radio address said that 'cost of living had increased in Alberta more than any other province.' The truth of the matter is, according to the Dominion Bureau of Statistics, that, out of seven primary articles of consumption and house rents, only two are higher in average price in Alberta as against the average price ruling throughout Canada. All the other articles are lower.

Many people who predict failure confuse methods with policy. Our opponents lack either the faith or the desire to end poverty. With regard to unemployment, they accept the condition and would have the people believe that there is no amelioration other than the time-worn palliative of borrowing money and creating work. They are worthy descendants of those who opposed the abolition of slavery and child-labor, yet those two evils were destroyed as the result of the determined demand of THE PEOPLE and regardless of the attitude of constituted authorities. THE PEOPLE on these occasions did not worry as to how these things were to be brought about. All they were concerned with was that definite results be obtained. We believe that determination will overcome the situation with which, not only Alberta, but the world is faced, with regard to unemployment. We make common cause with our opposition in acknowledging the condition, but we refuse to agree with them when they adopt the attitude that only by following the old methods can a remedy be found. They believe in taxation; they believe in borrowing money at high interest rates; they believe in creating work for work's sake. We believe that taxation is a curse and altogether unnecessary in a modern world; that money is nothing more or less than the writing of a ticket backed by the peoples' credit for the transferring of goods from one to the other

and consequently should be available without interest; that work is only necessary to the extent of producing everything that people require; that the increased use of machinery will inevitably lead to more unemployment, or, in other words, to call it by its correct name, more leisure hours to follow one's own particular desires and the opportunity to cultivate the desire for the higher things of life.

How unstable things may be even during periods of apparent prosperity, and how uncertain the lot of the individual dependent entirely on the fruits of his individual efforts, is well indicated from a recent report in the Financial Post regarding conditions in the United States. Under date, November 13th, it has this to say "only a few weeks ago Steel plants in the United States were operating on a near-boom basis. Today they are laying off thousands of men and their operating ratio has shrunk to almost 40% of capacity." The reason given by the Financial Post is that Government Pump Priming in the United States has virtually disappeared. The people of Alberta do not have to be told the real reason; they know that under the present system a slump with all its attendant misery and destitution must always follow a boom. Not because there is any real reason in fact for it but because finance orders that it shall be so. The people of United States still need all the things their factories turned out a few months ago, and can still turn out for them, but they cannot buy them. The transfer tickets known as money have been withdrawn by those who make and control them and so they must go without, factories close down, and people are thrown out of work.

Earlier in this article we mentioned taxation. Taxation is the most potent weapon and the most effective agency **FINANCE POSSESSES TO IMPOSE ITS WILL ON THE PEOPLE**. Ample evidence that this is the case is provided but we need mention only one statement, that of Sir Josiah Stamp, Director of the Bank of England:

"While a few years ago no one would have believed it possible that a scale of taxation such as that at present existing could be imposed upon the British public without revolution. I have every hope that with skilful education and propaganda this scale can be very considerably raised."

A tax is placed against a farmer's land regardless of the value he receives on what he produces. It is an overhead charge and he must increase his price to meet it — if he cannot do this he must cease to farm,

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First Things First

By Wm. Hayhurst, M.P.

The disputes that have arisen in the past few years have been brought about by the desire of our people for a fuller, richer and more varied life. Canada challenges us to give to its people a standard of living compatible with its great natural wealth.

It has been said that a statesman should be a scholar and a gentleman; but that is not enough. He should also be aware of the needs of the people. The teachings of the great religions were born of the sufferings of the masses whose cries have been heard down the ages, and are still heard. Statesmen should heed those cries and remove the cause of suffering and poverty.

Machinery gives rise to mal-distribution of income. The constant installation of new machinery and the necessity for getting new capital and adequate reserves causes a constant drain on purchasing power. Great scientific discoveries are making it necessary to readjust our economic system. Our environment is being conquered. New liberties are beckoning us forward. The liberties that have been won by the wisdom and the labors of our fathers are the foundation for the efforts which should bring a new justice in our social life. This means giving every man his due; giving every man a chance to live a full and worthy life.

We are in a strange position, financially poor; actually rich in real wealth. The financial system fails to reflect reality; production is limited because money fails to reflect the rate of change of production due to power and new machines.

The existing money system has failed to enable the community to provide all the goods and services it is capable of producing. If this is not so, why do we periodically destroy much that we call over-production?

So much is heard these days of remedies which are said to be worse than the disease they are prescribed to cure. Common sense demands that our money system be based on the country's productive capacity.

The purpose of industry is to produce goods for the sustenance and enjoyment of man. The purpose of science and machinery is to produce those goods in abundance and to save labor. The purpose of money is to enable those goods to be distributed. Modern production methods brought about by the scientific and inventive genius of man have solved the product-

ive problem. If we still find ourselves financially poor, steps should be taken to make the financial system correctly reflect the productive system.

We cannot possibly be authorities on every technical subject but we may discern what the majority of the people desire and if we can agree that the abolition of poverty would be desirable then we should agitate for its abolition. We all recognize that the problem of production has been solved surely therefore, the problem of distribution, making poverty vanish, is within our grasp.

Governments are institutions which have been developed to give to the people what they want, and the sovereign power of the people, if expressed along lines of desire for certain objectives, cannot be denied.

Do you see a way out?

We can build palaces but we cannot afford them. In other words, we can produce an abundance of everything that we desire, but our needs cannot be filled because of a lack of purchasing power. The only way that we can distribute the great productive wealth of our people is by increasing their consuming power. Do you think poverty can be abolished? If so, what are you doing about it?

In the midst of potential wealth, what is the great barrier to human progress? People are wondering. Why not help us to find the solution?

Oh, for a wise and just understanding! Wisdom which helps us to see the way, and justice to direct us to a better understanding of the sufferings of the unfortunate. Surely the strategy which is necessary need not lead to bitter strife and unjust statements. People have tired of reviling each other. Let us look at the question with clarity and good will.

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A Short Study of Economic History

By F. D. MEECHAM

(Concluded)

The people of the nineteenth century did not regard consumption, but profits, as the object of production. They imagined money to be wealth, not goods and services. And while the general application of mechanical power throughout the world was increasing the supply of real wealth year by year, and the age of Scarcity was gradually passing away, giving place to the age of Plenty, public opinion remained bound by the old accepted, but no longer valid economic ideas of the seventeenth and eighteenth centuries.

Early in the 20th century producers sought to reduce the costs of manufacture and agriculture by the use of labor saving machinery. But the installation of the machines involves expense, covered generally by banker's loans or the issuance of new shares. In either case the machines are bought with borrowed money, and until this is repaid the interest on the loan and redemption must be added to the cost of the goods and charged in the prices to the consumers.

The producer therefore reduces his bill for wages and increases the amount of interest he must pay to the banker or investor. He is enabled to speed up production, improve the quality and increase the quantity of his goods.

But in order to keep his machines running he must sell to merchants at prices that will in the aggregate, cover:

- Costs of manufacture, including depreciation (wear and tear of machinery, etc).
- Interest on and part repayment of loans.
- Profits.

And he must sell quickly, or the machines pile up stocks of unsaleable goods, quite useful goods, but slightly out of date.

Machines too, get out of date, and the producer is not infrequently obliged to scrap serviceable ones which a recent invention has superseded.

The natural and mechanical resources of the producer today are enormous. Science has placed in his hands the means of provid-

ing amply for the needs of the whole population of the world. But he is hampered by two considerations; the merchant can only buy a decreasing proportion of his goods, because the effective demand of the world's markets tends to decrease; and his own indebtedness to the bankers increases.

So farmers limit their acreage, seeking to produce less, and industrialists run their factories on short time and reduce to a minimum the number of their employees.

Electric energy having increased so enormously the production of real wealth, there has been reason for a corresponding increase of money. But as all new money comes into circulation in the form of a debt, on which interest must be paid, the result is shortage of purchasing power. For a bank loan (which is merely a book-entry resulting in the making of check money) only functions as money until it is returned to the bank by the borrower; its return automatically cancels it.

This shortage of purchasing power, causes the consumers to go without goods and services which they need. The world's real wealth is being wasted instead of being used. Effective demand is shrinking and will continue to shrink so long as the economic ideas current in the 17th and 18th centuries are applied to 20th century conditions.

Here, then, is an economic system impossible to maintain, and impossible to change or adjust by the rules of the Age of Scarcity economists. It becomes now our urgent task to study the new conditions and the new economics and to face the facts of the present time unhampered by ideas only relevant to the past stress of poverty from which we have emerged.

The New economics as expounded by Major C. H. Douglas, called Social Credit, shows how the present working of the industrial system accumulates a glut of goods and of the progressively decreasing purchasing power of the nation. Social Credit proposes that the creation and issue of money shall be controlled by the People, and shall cease to be a Bankers' monopoly; that the value of the Nation's Money be increased to equal the value of the goods and services within the country and that all new money shall be placed at the service of the whole community through the National Dividend, payable to every citizen as an inalienable right, and through a National Discount ensuring the Just Price. By means of these poverty and privation shall be banished from the Nation.

Ideals of Democracy

(by J. H. Crawford)

In these trying times, thoughts of many, if not of all are being directed to the functions of society in general, and of government in particular.

The question is:—Has democracy failed us, or have we failed democracy?

In view of conditions perhaps a few observations, would not be untimely. By these observations I hope to show that as in many other things, we have failed to fully appreciate our responsibilities as democratic citizens.

Webster says, "democracy is the rule of the people." That means we each have a responsibility. The people can be supreme (if they will be). Unity means progress; — disunion defeats democratic function.

A democratic government is a government, securing the results asked for by the people. Democracy holds that all men have certain inalienable rights.

The **FIRST** right of a free man is his right to useful work for the comfort of himself and his dependants.

The **SECOND** is his right to demand and receive justice and equity in distribution of the products of labor.

"To secure these rights, governments are instituted among men, deriving their just powers from the consent of of the governed."

All will agree that these two results are both possible and desirable; and as the power, both to ask and receive, is in the people, what delays our arrival at the desired goal?

No doubt something has been going on to deflect democracy from proper function, and perhaps that something could be traced to constant friction daily exhibited by partisan strategy and class selfishness. There are many evidences of disunion and disunion in democracy slows progress as effectively as a brake on a wheel.

Examination will show that most of the disunity is over methods to adopt, or formulas to be adopted. There can be no disunion on results to achieve.

A new focus is needed for the democratic voter. This new focus should unite the people on the ends in view, not divide them over methods. The masses should demand results only, indicating of course what results they want.

This does not mean that methods are of no importance? — Quite the contrary. Methods are so important that they should be devised by specially qualified men earnestly set to the task. These men should be free from partisan or class prejudices, motivated only by the wants of a united and earnest people, whose servants they are, and who would dismiss those who failed to produce the **RESULTS ASKED FOR**.

At the risk of appearing to repeat I am going to suggest definite objectives which I think would unite the people.

1. Opportunity to all for useful work (which means maximum production.)
2. Equity and justice in distributing that which we can provide.

All agree we could, if set to the task, provide security for every citizen. If we can do that surely we can also arrange for distribution of purchasing power, sufficient to fully utilize and equitably share that which we can provide.

This is both a new and timely concept of our true responsibilities as citizens of a democratic state. To direct the attention of the people to this new concept is the task we approach. All old shibboleths and preconceived ideas must be left behind.

If a "government derives its just powers from the consent of the governed," the governed should refuse to consent to anything short of the objective set out herein. **RESULTS ARE WHAT ARE WANTED.**

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"YOUR WAR IN ALBERTA"

(Continued from Page 1)

- (c) The debtor is the servant of the lender until his debt is paid;
- (d) The debts owing by the community to the money-lending agencies are increasing in geometrical ratio, and could never possibly be paid off, since the amount of money in existence at any time in the possession of the community is only a microscopic fraction of the debts held against them by the money-lending agencies."

Further comment included:

"The cold hard fact is that the struggle for the control of credit is a war — the deadliest war ever waged by humanity . . . I am confident that the prime strategy of the financiers is at all costs to delay Social Credit ACTION until such time as they have control of the administrative system along the lines of Russia and Italy.

ARE YOU DOING YOUR PART

"Of the ultimate outcome of the struggle, I have no doubt whatever, but it will be a long and bitter one. There is no single issue in the world today which approaches it in importance, not merely for the people of Alberta, or even for the people of Canada, but for the whole world.

"The issues of poverty amidst plenty, of war, of insecurity, of health and even sanity, are bound up in it. There is no one in this room who cannot, in some way, play a small part, or possibly a great one, in this struggle, and I commend it to you as being of greater importance than anything else which can occur in your lifetime."

Major Douglas says that you can help, — should help, — that it is of greater importance than anything else which can occur — Now we ask, "Will You Help?" Write to us for literature; send in a contribution toward printing and mailing expenses, if you can; sign the 'Electoral Demand'; get your neighbors to sign too, we have a supply for you; **WRITE TO US**, The Social Credit Association of Manitoba, Address 199 Osborne Street, Winnipeg.

THE POWER THAT CONTROLS

"But another machine more potent in England than steam, is the Bank. It votes an issue of bills, population is stimulated and cities rise; it refuses loans, and emigration empties the country; trade sinks; revolutions break out, kings are dethroned.

" . . . The Bank is a strong box to which the King has no key."

—Ralph Waldo Emerson

EDITORIAL

(Continued from Page 2)

Is Sir Edward ignorant or does he deliberately forget that Youth at the rate of hundreds of thousands per year are seeking employment and an opportunity to 'take-up' the positions vacated by those whose term of service is ended? Is Youth to be permanently unemployed and unemphered or herded into concentration camps or hired out to farms at \$5.00 per month in order that 'unification' can pay better dividends to shareholders, and larger salaries to general managers?

Then we have the wonderfully instructive statement by the Hon. Dr. Manion, wherein he claims that we will not have a real democracy so long as the unemployed and those on relief are allowed to vote. First you curtail employment, this causes a lay-off. Next you deprive these laid-off workers of the right to vote. This, thinks our learned friend, will bring in true democracy. Then, only the taxpayers — those able to weather the storm — will be able to vote and you can be sure that they won't vote for Social Credit or any ideal that will free the people from 'slavery of finance.'

The People are Sovereign! Demand that Poverty shall be Abolished before these so-called leaders deprive you of your only weapon — the Vote — and use your Vote and use your Member of Parliament. He is your Servant not your Master. **USE HIM.**

Have you renewed your subscription to the Social Credit Review ???

ALBERTA DEBT REDUCED

Recent statement issued by the Provincial Treasurer indicates that for the first half of the fiscal year, the Alberta Government has lived within its means. A decrease in the net provincial debt of nearly three-quarters of a million dollars is reported.

The Sovereign People Are Winning --- And How!

A pamphlet by G. F. Powell, Technical Advisor to the Alberta Government.

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IS TAXATION NECESSARY?

(Continued from page 3)

because he cannot grow money, and money is demanded of him.

A province is allowed to levy a direct tax only, and unpaid taxes, that is taxes in arrears, in Alberta at the present time are somewhere in the vicinity of approximately fifty million dollars. If the present system is allowed to continue, what earthly chances have the people of over-coming this enormous deficit and still finding enough money to enable them to live and pay current expenses? We have to face true facts in all their stark nakedness. There is no use turning aside just because we do not like them, and painting the picture in more pleasing colours — that has been the policy of past governments. We have to accept the condition, and the time has arrived to find a remedy.

It is hard for the people who have been taxed out of farms and homes to realize that a condition could be brought about in which there need be no taxation; yet that is just what Social Credit means to us. This is what the people have demanded and the Government is firmly determined they shall have. The use of their own credit; the placing of taxation on such institutions as are empowered to monetize the credit of the people; the payment of a basic dividend; enjoyment of their cultural heritage, are only a few of the many blessings which the people will shortly enjoy in their freedom from the bondage of the money lenders.

The Review costs money to print and mail. Is someone else paying for the copy you receive?

**HENRY FORD SUPPORTS
SOCIAL CREDIT VIEW**

The present money system, said Henry Ford in an A.P. despatch of Nov. 24, is entirely out-of-date, and is in a large measure responsible for recurring business recessions.

"Money is not wealth; wealth is what money buys. But that has been turned upside down."

"Money is just part of society's transportation system for moving goods from man to man; it breaks down so often it is time our financial engineers developed a better model."

"It is a system that seeks to control labor; wants to control government, finance, food, industry and even the schools. It manifests an avariciousness that would control everything," he said.

A real understanding of the money system, Ford said, might well be taught in the schools.—The Liberator.

DON'T MENTION IT

(Berton Braley in The Commentator)

The world is technically in a state of Perfect Peace,

(You're not supposed to notice how the armaments increase)

And if a land's invaded by a foreign army corps,

It may look rather warlike, but you mustn't call it war.

It's Racial Readjustment, it is Liberty of Trade

(For a cannon's not o cannon, and a spade is not a spade)

And the incidental slaughter—while a matter to deplore—

Is a Regional Disturbance, but you mustn't call it War.

ELECTORS DEMAND FOR RESULTS

Please read carefully, sign and send to United Democrats, 199 Osborne St., Winnipeg.

1. I know that Manitoba is naturally one of the richest places in the world.
2. That there is plenty of employable idle people.
3. I DEMAND that these be encouraged to produce, with the aid of our many idle and partly idle machines, such goods as will justify the issue of a dividend to every bona fide citizen and secure to them a lower cost to live.
4. I pledge myself to vote for a candidate who will support this policy and to vote against any party who opposes it or tries to put other matters before this.

Signed

Address