The SOCIAL CREDIT REVIEW

Vol. 2, No. 5. WINNIPEG, MARCH, 1938 Registered at G.P.O. as a Newspaper. Five Cents

Credit Unions or Baby Banks

The movement toward the establishing of 'Baby' Banks throughout Canada is growing and recent legislation passed by the Alberta Legislature adds another province to those already legalizing this form of savings and credit cooperative unions.

The Credit Union is really a cooperative society composed of ten or more members, each of whom is a shareholder. Shares are offered to the public and the value is usually around $5.00. Shareholders may deposit money in these baby banks and issue cheques against their deposits. The directors are authorized to issue loans to members from time to time as funds and circumstances permit. The loans are issued only to members and only for provident or productive purposes.

In the province of Quebec there are now over 300 credit unions and one, the Levis Credit Union has a total subscribed capital and assets valued at $1,500,000. When this Union was founded their capital was $26.40.

Credit Unions are very active in Nova Scotia. Rev. Fr. J. J. Thompkins learning of this movement was determined to work out a similar scheme for the fishermen in his parish of Little Dover.

Poverty and idleness appeared to be their lot. The war was over, the larger boats were released from naval duty and returned to deep sea fishing leaving the local fisherman alone with their small equipment unable to satisfactorily compete with the larger concerns. Father Thompkins however was not daunted; what other communities could do he was determined could be done in his district. He persuaded the men to use their spare time in improving the streets, houses and vicinity by pooling their idle hours and all working toward a common goal. A sawmill was reconditioned to provide the lumber necessary. Those having the standing timber supplied the mill.

Within a few months so great was the improvement in the appearance of the village and in the mental outlook of the people that credit was readily provided. A cooperative cannery was built and the people of Little Dover set a new standard of living lifting themselves out of the misery. The people were the wealth creating agency and they did it without borrowed money. They provided the real credit. Today there are 117 Credit Unions in Nova Scotia.

In Alberta the movement will receive ready backing since the Chartered Banks have seen fit to discount the real credit producing ability of the people. Chartered Banks are now trying to justify their existence. Vernon Knowles is again appearing before the people of Canada as publicity agent for the Banks. First of a series to be sponsored by him is an article "Are Bankers' People?" Doubtless it is his plan to tell touching stories of how the local bank manager has come to the aid of the local merchant or municipality and prove that bankers are people. Bankers doubtless are people and local bankers hirelings are only cogs in a machine the same as the great mass of the people. But they are cogs in a machine that places financial values before human values. Bankers are apt to forget that Human brain and brawn produces all the wealth in this or any other Country. They also are apt to forget that goods produced are produced for human need. They will tell you that goods are produced for Profit and bankers are only interested in developments that will show a profit.

Credit Unions are a step in the direction to point the way to development by the people. In union there is strength, and a people united in a common effort to improve their economic security and placing the human value of the community before financial value of the product is bound to succeed.

The SOCIAL CREDIT REVIEW

Published Monthly by
The SOCIAL CREDIT ASSOCIATION
of MANITOBA
199 Osborne Street, Winnipeg

Editor.....A. C. BENJAMIN

Subscription rate 50c per year.
Advt. Rates on Application

Editorial

The ruling of the Supreme Court has been announced. It was no great surprise. Their rulings were based upon an Act that was passed over seventy-one years ago. Based upon an Act passed before ox-carts creaked their weird sounds along prairie trails. Based upon Acts that even MacKenzie King proclaimed must be changed if the sovereignty of Parliament was to be preserved.

The daily press glories in the "rightness" of the Courts findings. Headlines pronounce the doom of Social Credit. They declare Premier Aberhart's government "scoreless." To the contrary, the decision of the Supreme Court is a trump card for Social Creditors. It proves that the higher courts as well as the lower ones can be biased in their judgements. One section of their ruling reads:—

> ".....the practice of the right of free public discussion of public affairs, notwithstanding its incidental mischiefs, is the breath of life for parliamentary institutions."
>
> "No province HAS THE POWER to reduce in that province the political rights of its citizens as compared to those enjoyed by the citizens of other provinces."

Quebec has TAKEN THIS POWER and the government of MacKenzie King has not asked the Supreme Court for a decision in the matter nor has it disallowed the Act. And further, although the Supreme Court took the trouble to step outside the terms of reference and rule upon the Alberta Social Credit Act, this same Supreme Court did not make a ruling in regard to the Quebec Padlock law.

The people of Alberta signified their desire for the institution of Social Credit legislation. Their desire has been declared illegal. The people of Canada expressed a desire for Governmental Control of Currency and Credit and MacKenzie King appealed to the people for a sweeping victory in order that he could institute his plan to issue credit in terms of human need. This he has not done in spite of the definite mandate from the people. He declines to obey the will of the people and, "dog in the manger" fashion, refuses to allow Alberta to legislate for the abolition of poverty in their own province.

The Supreme Court declared that the Dominion Government alone had the right over the control of banking in Canada — then WHY DOES MACKENZIE KING NOT ACT?

* * * * *

ABERHART 'SCORELESS'!

Another asinine statement of an ignorant or prejudiced editor — "Aberhart Scoreless". Can Premier Aberhart's batting be considered scoreless when the entire civilized world is awakened to the need for reform? Scoreless? When demands for monetary reform, and the abolition of poverty is heard on every hand and by every party. Scoreless? When over 150,000 voters in Alberta have signed pledges demanding the institution of Social Credit. Scoreless? When it took the combined forces of every party, plus the services of the bankers' publicity Agent entertaining at an expensive hotel, broadcasting for hours over Alberta stations, buying columns in the city and country papers and printing and distributing hundreds of thousands of verbatim reports of his speeches — it took all these to defeat by a small majority the Social Credit candidate in the Lethbridge by-election.

Scoreless? When the daily press right across Canada devoted two whole pages and more to report on the Supreme Courts ruling. Scoreless? When the Bankers are now finding it necessary to buy space in hundreds of country weekly and city daily newspapers throughout the West in order to persuade people that "Bankers are People".

Premier Aberhart has chalked up a score that makes all other premiers appear as pigmies and back numbers.

The battle has not been won, but the people are aroused and are now doing a lot of thinking and our controlled press is finding it more and more difficult to produce arguments that will satisfy the people.

Proverty and unemployment continues in spite of the frantic expenditures on armaments and public works. Read the League of Nations report elsewhere in this issue — $12,000,000,000 spent last year on armaments — 8,500,000 people under arms and still unemployment and poverty — Orthodox Economists may scoff at Social Credit theories but they dare not attempt to justify the above expenditure of men and produced wealth to bolster up their outmoded demand for 'favorable' balances of trade.

MEDITATION

A thinking man or woman is the greatest enemy the 'Prince of Darkness' can have. Thinking affects people differently.

If we could study the character and analyze the feelings of those who enter the various churches during the week, we would probably find many different and almost opposite types among these people.

In some we would find the enthusiasm and zeal of the evangelist; so filled with the glory of the message that they must tell the gladsome story to all. In the telling, different values would be placed on the various incidents and doctrines according to the viewpoint of the convert.

Others attending places of worship will feel the urge to work from within — to evangelize themselves. Still others look to the service for instruction. In the singing, in the reading, the prayers, the sermon, they seek the explanation of the creed they have already accepted as true.

Then there are those who are content to just enter the portals, move into a pew, and feel that their whole burden has been lifted from their shoulders. Just to be in the sacred house is inspiration enough.

Unfortunately, not every one entering has these lofty ideals. Some find that it acts as a sop to their conscience and that it is 'good business' to connect up with some church.

You will probably be tempted to wonder what place this sermonette has in a Social Credit journal. We were thinking how similar to the foregoing were Social Creditors.

Some — catching the vision of the wonderful possibilities of production and the fallacy of the present paradox of want and misery in a machine age capable of satisfying every human need, — want to go into every district and hamlet crying "Awake from your slumber, glorious abundance is possible." In their zeal they care not for man made objections. It is humanly possible and highly desirable and every other consideration is secondary.

The next class can also be likened to some churchgoers. They read and reason within themselves, making no step forward until they are absolutely convinced.

The third type attend meetings and listen to catch every phrase and they glory in their study, readily absorbing each new outline of the theory and discuss among themselves the outcome of each practical demonstration.

Another section of the people are inspired by the thought of what might be. No need for them to know the A plus B theorem. They hold no brief for acts of parliaments. They know and feel that it is possible to produce abundantly. They know that they themselves are willing and able to work. They know that raw materials, the product of field, forest, lake and stream are abundantly available and they know that Gods' bounty is sufficient for our needs. Obstacles are brushed aside — God is in His Heaven, all's right with the world. He Who marks each sparrow's fall will not forever allow His children to suffer. A new generation is pointing to the necessity for a change, and our governments will do well to heed the warning before an awakened populace rise up and wrest the power from those who fail to exercise it.

Poverty is not necessary. The machine has made abundance possible, yet the machine in producing this abundance has created the unemployment problem that brings poverty to a people whom machines were built to serve.

"He is free whom the truth makes free and all are slaves beside." Have you the vision of the Truth? POVERTY IS NOT NECESSARY. Canada is rich in everything necessary for human life and happiness. Rich in food, clothing and shelter. Rich in ability to produce much more. Rich in scenery, in soil, in minerals. Rich in healthy virile manhood and womanhood. Poor only in money tickets.

Meditate on these things. Reason among yourselves — Then Awake and ACT. Sign the Electoral Demand; write for extra forms. Write to your M.P., he is your paid servant — Use him to bring about the results you desire. Poverty is Unnecessary.

SOCIAL CREDIT JOURNALS

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An Appeal

By Major C. H. Douglas

The disclosure, in the Armaments Year-Book of the League of Nations, that the military expenditure of nations had risen from 1,450,000,000 pounds in 1932 to 2,400,000,000 in 1937, comes at a fitting moment, when the reverberation of Japanese bombs falling on British and American gunboats drowns that of the withdrawal of Italy from one attempt, at any rate, to place a world police force at the command of international finance.

There would be little satisfaction in the contemplation of the last agonies of a dying system if we could not clearly discern the vigorous movements of a new order which is destined to replace the old.

As it is, the very nature of those agonies, which include the breakdown of international trade and of international borrowing and lending, and of international regimentation—miscalled "collective security"—on the one hand, and the continuous imposition of ever more repressive and inquisitorial regimes on the populations of every country, accompanied by the intensification of mass mis-information, on the other, affords grounds for optimism to all those who are consciously building up from the individual instead of down from the state.

Such optimism is geared to an accelerating process of disintegration, and to a simultaneous awakening of individuals everywhere. Time is of the essence of the contract.

The enemy spends money like water to hide the truth, but the truth in out. The interim achievement of Alberta in exposing the real springs of so-called democratic government has awakened Canada, and will soon inform the world; while the rapid spread of organized pressure by individuals on their institutions, is demonstrating, not only to those directly concerned, the existence of a power which can move more than mountains—it can build a new world in the teeth of all principalities of the old.

This is a situation which I am confident you could never have reached in so short a time, brilliant as the achievements of unco-ordinated individuals and associations have been in breaking down the bariers of indifference and prejudice, if it had not been for the patient, steady, unspectacular work of your General Staff, paid and unpaid, at headquarters, and its associated organizations in this and other countries.

You cannot do better than to give them your continuous steady support in time, energy, and money, and especially at this time, by dipping your hands in pockets, however depleted, to send money to the Social Credit expansion fund, which I now declare open.

Let there be no mistake about it. The issue is not whether you can keep your money—it is whether you will use it or whether the Cabinet, acting for the bankers, will take it from you so that you can't use it against them.

Make up your minds which you prefer.

Those who are closely associated with me in these endeavours have asked me to undertake the responsibility, in respect of this special fund, of guiding the flow of money in that direction in which its use will be most effective.

Since money is a license to act, and since right action, now and for a short time to come, alone can serve to bring peace and hope to a tortured world, this is a responsibility I should not accept if I did not believe that the active forces of Social Credit throughout the world, in association with their fellows, have the power, if they will, to bring order out of the chaos that is, and is to come.

Overseas subscribers may specify that up to fifty per cent. of their donations should be expended in aid of Social Credit activities in their own country.

Please forward all contributions to:

Trustees,
Social Credit Expansion Fund,
c/o Social Credit Secretariat Ltd.,
163A, Strand,
London, W.C.2.

SOCIAL CREDIT REVIEW—Vol. 1.

Bound copies of the first volume of the Social Credit Review (including the Dean of Canterbury's speech) are now available.

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199 Osborne Street, Winnipeg.

The Sovereign People Are Winning --- And How!

A pamphlet by G. F. Powell, Technical Advisor to the Alberta Government.
Single copy ____ 5 cents postpaid
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Donkey Meat for Thought

WE REPRINT A CLASSIC

Over the hill trailed a man behind a mule drawing a plow. Said the man to the mule: "Bill, you are a mule, the son of a jackass, and I am a man, made in the image of God. Yet, here we work hitched up together year in and year out. I wonder if you work for me or if I work for you. Verily I think it is a partnership between a mule and a fool, for surely I work as hard as you, if not harder. Plowing and cultivating we cover the same distance, but you do it on four legs and I on two. I, therefore, do twice as much work per leg as you do."

"Soon we'll be prepared for a corn crop. When the corn is harvested I give one-third to the landlord for being so kind as to let me use this small speck of God's universe. One-third goes to you and the balance is mine. You consume all your portion with the exception of the cobs, while I divide mine among seven children, six hens, two ducks and a banker. If we both need shoes, you get 'em. Bill, you are getting the best of me, and I ask you, is it fair for a mule, the son of a jackass, to swindle a man — the Lord of Creation — out of his substance?"

"Why, you only help to plow and cultivate the ground and I alone must cut, shock, and husk the corn while you look over the pasture fence and hee-haw at me."

"All fall and most of the winter the whole family, from Granny to the baby, picks cotton to help raise money to pay taxes and buy a new harness and pay the interest on the mortgage on you. And what do you care about the mortgage? Not a darn, you onery cuss! I even have to do the worrying about the mortgage on your tough ungrateful hide."

"About the only time I am your better is on election day, for I can vote and you can't. And after election I realize that I was fully as great a jackass as your papa. Verily, I am prone to wonder if politics were made for men or jackasses, or to make jackasses of men."

"And that ain't all, Bill. When you're dead that's supposed to be the end of you. But me? The parson tells me that when I die I gotta go to hell forever. That is, if I don't do just as he says, and most of what he says keeps me from getting any kick out of life."

"Tell me, Willyum, considering these things, how can you keep a straight face and look so dumb and solemn?"

—Today and Tomorrow.

SOUND (?) FINANCE

The City of Brantford in Ontario is learning that the so-called 'sound' method of financing its relief charges can cause much embarrasment.

The additional taxes necessary to take care of these expenses in the past were considered a burden that business could not immediately bear so in order that city budbets could be nicely balanced, the amount necessary to pay relief charges was 'funded' (a nice businesslike word for 'borrowed'). This was the sound method, but 'sound' finanse expects interest to be paid or compounded regularly and interest has a rapid growth and very soon outgrows its parent.

The Brantford City Council now find that the $125,537 necessary to pay the interest on their relief borrowings is as great as their current relief expenses. They could not raise the amount necessary to pay the origianl sum for relief so now they must raise enough to pay the interest and keep funding the actual relief payments or else reborrow to pay the interest. In the meantime the people of Brantford are building another pyramid of debt — unpayable and unnecessary.

The Social Credit theory has been scoffed at and declared a fallacy. 'Sound Finance' is declared the acme of perfection. — It is, for the bankers.

Armaments and Prosperity

The League of Nations Report

The nations of the world are attempting to blast their way to prosperity, or at least so it would appear from the League of Nations Year Book recently issued.

Can you grasp the significance of the following figures?

During the year 1937 the nations have expended on armaments over $12,000,000,000 and even this huge amount does not take into consideration the vast sums spent on semi-military schemes or government subsidized flying schools or marine activities.

There are now over 8,500,000 men permanently under arms according to this report. Do you realize that each of these men is receiving pay in addition to food, clothing and shelter and he produces nothing Therefore he receives pay from what others produce, in other words, a dividend on production — Social Credit.

The 1938 rearmament programme for Great Britain is planned to exceed even the present staggering figure.

A Warning

The Social Credit Movement is deeply concerned with 'prices' and is constantly aware that every article or service has a 'cost', therefore, any offer of 'Free' goods or services is likely to be viewed with suspicion. For every offer of goods, services or other considerations we must ask "How much?" In a recent issue of the Social Credit Review we stated that we were opposed to the 'Cost' of Mackenzie King's Free (?) offer. The cost was the surrender of Provincial Control of the welfare of her people. Major Douglas has now written to the Quebec Premier as under.

The Honourable Maurice Duplesis, K.C.,
The Premier of Quebec,
Legislative Buildings,
Quebec, P.Q.,
Canada.

Sir,—In connection with the proposed legislation of the Dominion Parliament at Ottawa during the coming session, or in the immediate future, I may perhaps be permitted, in view of its connection with affairs in Alberta, to bring certain aspects of it to your attention.

Without taking the matter further back than the European War, 1914-1918, sufficient evidence has accumulated to demonstrate that a policy for the benefit of international finance, and, so far as can be seen, in disregard of either national or individual interests, has been pursued over a wide area of the centralisation of power, and the ultimate control of this power for the benefit of a few financial groups. The argument which has been used skilfully in its support has been that it tends to the elimination of friction, either in its ultimate form of war, or in those forms with which the Dominion of Canada is familiar in the relation between the Dominion and Provinces.

Such organizations as the League of Nations, the Bank of International Settlements, the large number of central banks which have been formed since the war, together with the encroachments of the British Inland Revenue Department and the Bank of England upon local authorities, and in turn upon the security and independence of individuals, are a clear indication of the existence of the policy and its vigorous prosecution. The assumption that the larger authority is wiser, and that its policies are for the benefit of the general population is tacitly assumed, but has no foundation in fact. The objective, as inter alia, the experience of Austria demonstrates, is not so much either wisdom or sound administration as the suppression of effective revolt against the discontents which are the result of financial piracy.

This revolt is evident everywhere, and the growth of economic nationalism is an effect rather than a cause. One of the sinister features of the policy is the association of official Labour organizations, as distinct from the desires of the great majority of their members, with collectivism, and the alliance with them of Financial Interests. It may be noted that what is probably the largest and best organized Political Labour organization in Europe, the British Labour Party, is controlled, and its policy dictated, in the main, by officials having an education and associations identical with those of the large banking institutions, and in close liaison with them. Finance as a system is never attacked by it. The late Viscount Snowden, the first Labour Chancellor of the Exchequer, was, if not the nominee of the Bank of England, one of its agents in the formation of the Bank of International Settlements.

The attempt which is evidently to be made to deprive the Provinces of Canada of such powers as they possess, and to leave them only as administrators of an oppressive financial policy imposed upon them through the agencies of the Dominion Government, is probably critical in the history of political organization. It has, beyond question, been precipitated by the action of the people of Alberta, and their resentment of financial dictatorship, and I am strongly of the opinion that, should it achieve even a small measure of success, every Province of the Dominion will be penalized in varying degrees for the benefit of international moneylenders.

As I have the honour to address you in the beautiful language of France, I am handing an English translation to the press for the use of the interested public of the English-speaking Provinces.

I am, Sir,
Yours faithfully,
C. H. DOUGLAS.

MONEY FOR WAR

THE MYSTERY OF FINANCE

Who is crazy now — the peaceful nations or those engaged in warlike activities? Have Dictators solved the riddle of production and distribution? These and other questions are being asked by many people. The mystery of the source of Dictators finances is only a mystery to the orthodox people who still believe that banks lend real money and that they do not create it out of nothing. Or, others who think that Gold is backing for money or that it even represents money.

The way that the nations are spending money for armaments and the prosecution of war should definitely upset any such theories. We cannot do better that quote the following from the Ottawa Joural.—

Japan's bill for seven months of war in China tops $2,000,000,000, Tokyo announces. That is roughly what Canada spent in the Great War; represents about two-thirds of our total national debt.

Here is a country which, so far as the world has been told, hasn't been balancing its budget, which has been engaged in gigantic expenditures on armaments. On top of that now adds over $2,000,000,000 for war in China.

How does it do it? Financial experts keep assuring us that if a nation won't balance its budgets it is bound to go broke. Japan, Germany and Italy seem to be exceptions. A year ago the experts were saying that Mussolini's gold

(Continued on Page 7)

A WORD FROM DOWN UNDER

Speaking at the Central Methodist Mission, Sydney, Australia, recently, Rev. J. Williams said;

"Each year there are new models of motor cars — beautiful lines and wonderful power beneath the bonnet — but where is it all leading us?

"We have aeroplanes that can attain a speed of 200 miles an hour. Of what avail is it unless we can make good us of our gifts? If aeroplanes can do no better than bomb defenceless women and children, would to God we had never learned to fly!"

It is recognized that a nation reaches its greatest degree of development during the period of war. Every energy is concentrated in producing an abundance of everything — the mines work full time; machines are run to the limit day and night; the skill and art of every citizen is conscripted to accelerate the production and distribution of goods; even birth control talks would be out of order; all sections of the State are regimented to one ultimate desire — the distruction of the enemy. Government rises to the emergency — credit is expanded — bankers are willing to create tickets to any amount — for WAR.

Aren't Some Mother's Children Funny?

Mr. Graham Towers, Governor of the Bank of Canada, speaking at the third annual meeting of the shareholders said that if it wasn't for the disastrous drought which affected the West, he believed that the volume of business would have risen above the 1926-29 level. **"Nevertheless,"** he continued, **"for the country as a whole, 1937 was a good year."** He can say this to a group of shareholders and moguls of finance and be applauded, but it would be a different story if he had to live as the farmers and business men of Canada have during the past years. Continuing he prophesied that if there was a good crop in the West in 1938 the volume of business will increase. Well now isn't that remarkable? We could go even further and say that we would all have strawberries and cream if someone would give us the cream and we had some strawberries.

Another brilliant child, **Dr. E. V. McCollum**, of Johns Hopkins University, Baltimore, speaking at Ottawa recently, said that the subsidizing of agriculture

"has tended to make farmers a vested interest and increased prices. When the prices of milk and vegetables go to a certain level, people of a lower economic status cannot afford to buy them and this tends to make the malnutrition problem more serious."

Now isn't that a wonderful deduction? If prices are higher than we can pay, we cannot buy the goods. Dr. McCollum had to come all the way from Baltimore to tell us. **Evidently he believes that it is quite sound** business to subsidize the C.P.R. and favored industries either directly or through tariffs but to subsidize farmers—terrible!—Causes malnutrition.

MONEY FOR WAR

(Continued from Page 6)

reserves were being exhausted, that Ethiopia was going to bring ruin. He hasn't ruined. Italy spent over a billion dollars on Ethiopia, yet she goes on building battleships and aeroplanes and submarines as though she hadn't spent a cent. And Italy is not a rich country. Has less trade than Canada.

There is Germany. According to orthodox finance, Germany has been bankrupt for more than a year. It doesn't seem to stop Hitler. Bankrupt or not bankrupt, he goes on with adventures that leave the democracies gasping.

About Russia, of course, nobody knows.

No matter how looked at, the whole business is puzzling. Here we in Canada priding ourselves upon being the fifth or sixth trading nation in the world, and with rich resources, and only a few people to use them, yet we think it appalling that we spend $35,000,000 a year (the cost of one battleship) on defense, and about $40,000,000 for a transportation service for our people.

It's enough to make one wonder whether it is we who are crazy, or the others.

BOOK REVIEW

WEALTH, WANT AND WAR, by C. Marshall Hattersley. (Sir Isaac Pitman & Sons Ltd., Toronto, $1.00) A book of particular interest to students of the new economics. The book is comprehensive without being tiring. Technical points are handled with a simplicity that is easily grasped by the newest recruit in the study of monetary reform.

Following a definite sequence, Mr. Hattersley leads the reader through the study of Industrial, Financial and Economic problems in an orderly and comprehensive manner. Arguments, both pro and con, are discussed as each problem is presented.

The book is provided with a table of contents and a complete index that simplifies subsequent reference.

A NATIONAL DIVIDEND IS MONEY TO BUY GOODS THAT ARE DESTROYED, AND THE PRODUCTION THAT IS RESTRICTED.

PAY TO THE ORDER OF ——

This letter from an Alberta Social Creditor shows what can be done if goods are given the chance to move. Mr. Ashby had 'real' wealth and used this 'real' wealth as backing for his cheques rather than paying interest on some banker's ink.

Mr. Ashby wanted to subscribe to the "Edmonton Bulletin" so wrote them:—

December 9, 1937.

The Editor,
"Edmonton Bulletin", Edmonton.
Dear Sir:

I enclose cheque for 30 pounds of turkeys, value $6.00, being payment for one year's subscription to the Bulletin.

I have fired my bookkeeper, commonly called my "banker", because of trickery, deceit, robbery and general inefficiency.

From now on I only hire bookkeepers who will issue to me the necessary tickets at my command, not as a debt on the wealth I create, not as a lien on this wealth, but as a service to me. In return I will pay them a just salary for their services. Until I do find such bookkeepers, I cease to deal with any "banking" business as at present operating.

This cheque may be cashed on the farm, or if you 'phone we will make delivery to your office, providing the old "Rolls Royce" makes the grade.

Yours very truly,
P. H. ASHBY.

THE CHEQUE:

Edmonton, Alta., Dec. 7, 1937.

To The R.D. RANCH,
South Edmonton, Alta.

Pay to the order of:—

The Edmonton Bulletin ..... 30 lbs.

THIRTY POUNDS OF "A-1" TURKEYS

Payment in full for 1 year's sub.
to Edmonton Bulletin. P. H. ASHBY.

This "real wealth" cheque was accepted by the Bulletin and Mr. Ashby has issued other such cheques in exchange for Christmas presents and paid a garage bill.

Humor and Tragedy

The Doctor: "So God has sent you two more little brothers, Dolly?"

Dolly: "Yes, and he knows where the money is coming from. I heard Daddy say so."

Such is the working of the present financial system which reminds us that Eimar O'Duffy dedicated his book "Life and Money" to his children, "Who according to all the laws of ORTHODOX ECONOMICS should never have been born." — Social Credit.

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 .....