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A Christmas
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SOCIAL CREDIT

For Political and Economic Democracy

OFFICIAL ORGAN OF THE SOCIAL CREDIT SECRETARIAT LIMITED

WHY
SLUMPS?

By
George Hickling

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FRIDAY, DECEMBER 24, 1937

Weekly Twopence

Canadian Supreme Court Will Consider Three Alberta Acts

On January 10

THE Supreme Court of Canada will open its hearings of the various questions arising out of the Albertan legislature on January 10, and Col. Oliver Mowatt Biggar, K.C., the well-known Ottawa lawyer, has been retained as chief counsel for Alberta.

The questions at issue are six, namely:

1. Whether the Federal Government has power to disallow provincial legislation.
2. Validity of Bank Taxation Bill.
3. Validity of Bank Licensing Bill.
4. Validity of Press Bill.
5. Whether the Lieutenant-Governor of a province has power to reserve Bills passed by the legislative authority for the assent of the Governor-General.
6. If the answer to 5 is in the affirmative, whether there are any limitations to such power.

Questions 1, 5 and 6 are submitted at the request of the Alberta Government.

Question 1 arises from the action of the Federal Government in disallowing previous Albertan legislation, and questions 5 and 6 from the action of the Lieutenant-Governor in refusing assent to the Bills named in questions 2, 3 and 4.

Questions 2, 3 and 4 are all submitted by the Federal Government against the expressed wish of the Government of Alberta, which urged that the Bills should be allowed to become law, and that the interests affected—well able to look after themselves as they are—should then challenge them in the courts in the ordinary way.

Press reports suggest that if rulings on any of the first four questions are favourable to Alberta, they will then be taken to the House of Lords on appeal.

DOUGLAS SAYS—

SPEAKING at Belfast on November 30:

At the time when Mr. Mackenzie King "disallowed" the Albertan Acts, the Governor-General, Lord Tweedsmuir, was in the Arctic Circle, and it is, in my opinion, unquestionable that Mr. King's action was a flagrant abuse of the Royal Prerogative, and could properly have been taken only if the Lieut.-Governor had in the first place refused assent to the Bills.

Now the next step was for Alberta to repass the Acts with modifications to make them more difficult to disallow, and this brought into play a power which had never before been used in Canada, when the Lieut.-Governor of Alberta, Mr. Bowen (who was appointed by Mr. Mackenzie King in 1935), reserved the Royal Assent.

As these Acts had just been passed for the second time, the nature of this action can be judged if we imagine the King to withhold assent from a vital Act of Parliament passed by large majorities in the House of Commons and the House of Lords.

It is certain that the actions of Mr. Mackenzie King and of Mr. Bowen cannot both be legal.

All of this is a clear indication that as soon as anything is done which genuinely attacks the prerogative of international finance—and such was the nature of the Albertan Acts—then the titular governors simply become the puppets of international financiers.

Weakening Opposition In Alberta

IN the by-election at Lethbridge, Alberta, on December 2, it took the united strength of all the opposition parties to beat the Social Credit candidate by the narrow majority of 770 votes.

This unity, based on the purely negative desire to oust Aberhart and his Social Credit Government, and so lessen the danger threatening the real government of international finance, had been showing signs of coming unstuck.

For example, Mr. Robert Gardiner, President of the United Farmers of Alberta, speaking on November 18, said that the Liberal Party at Ottawa had caused the farmers far more loss than

the Social Credit Government at Edmonton. If the move was to defeat Premier Aberhart it was not worth while.

Mr. E. L. Gray, the Liberal leader, speaking on the same date, said:

"If 'unity' means only the replacement of the present government by another government under the domination of some forces without the interests of the people at heart, my friends and myself will have nothing to do with it."

On the following day, the Liberal executive refused to send representatives to a meeting of the "unity convention."

MANGLED BODIES IN RAIL CRASHES OR SAFER RAILWAYS?

WHY do responsible railway officers go out of their way to defend the use of wooden passenger carriages, when all practical experience shows that those of steel construction are safer? As the *Daily Express* pointed out last week, the L.N.E.R. engineer's statement in defence of wooden carriages in the recent Scottish railway accident was self-contradictory.

Why did he not frankly admit that steel coaches are safer, but too costly? "And," he might have added, "where is the money to come from? The railway company can't be expected to spend more than it earns."

Then, again, there is no question that all our railways could be equipped with an automatic device which would positively prevent trains running past signals set at danger, as well as make it impossible for signals to show line-clear when it is not clear.

Such a system has long been in completely successful operation on the London underground railways, as well as on the principal American railways. It is being widely installed on most Continental railways. On all these railways, too, only the strongest all-metal coaches are now being built.

But these things are costly, you say? Yes, of course they are—if you reckon cost in money figures.

On the other hand, the lack of these precautions is costly—if you reckon that cost in human lives.

We can create money, but we can't create life.

To carry out such desirable—in fact, necessary—improvements for the safety of railway travel is beyond the financial ability of the railways.

The only way they can now get more money to spend than the amount they earn by selling their services, is by borrowing, and that means debt—debt to the only people who are authorised to make (to create) money.

When the country is faced with the imminent danger of military attack what does it do?

With all the resources of its manpower and its industry, the country sets to and builds up its means of defence.

If it did not, it might be vanquished by an enemy from abroad, to the accompaniment of all the bitter suffering and destruction that modern war inevitably brings—like the horrible, devilish suffering of the weak Chinese under the strong attack of the Japanese.

That might have happened to us in Great Britain had we not taken action to build up our armaments and make ourselves strong to resist attack. It is less likely to happen now—and so we have reduced the risk of wanton sacrifice of irreplaceable human lives.

But to do so was costly—if you reckon cost in money figures. £1,500,000,000 is the amount allotted. What is £1,500,000,000?

It is only a row of figures that had not previously been written down in bank ledgers—magic figures only in that they authorised us, THE PEOPLE, to get to work on the job we were well able and willing to do anyway.

The job is nearly done. Already the first feverish phase of activity is over and men are being laid off work.

Is there nothing else to be done, then? What about making our railways safer? Costly? What is cost? Can we do it? Yes. Then it ought to be done.

Money figures have only one proper purpose: namely, to make it easy to do, in an orderly way, the things we can do and want to do.

Nation-Wide Response To Food Price Protest

THE Humble Petition of the undersigned sheweth that whereas the burdens thrown upon all Householders by the general increases in the prices of food-stuffs and other domestic necessities have raised the Cost of Living,

"And whereas these burdens fall with especial hardship on family Households receiving low wages, fixed pensions, Unemployment or Public Assistance allowances, and other small salaries or incomes,

"Wherefore your Petitioners pray that the House of Commons will alleviate this grievance by removing or reducing such Taxes, Tariffs, and Regulative Trade Restrictions, internal or external, as stand in the way of a free and open market for all consumers."

So runs a National Food Price protest petition.

In Lancashire, Cheshire and the North-Western Counties it is estimated that 500,000 signatures will be collected; in Yorkshire 50,000 from Leeds alone; 100,000 from the

Midlands; 10,000 from Whitechapel only; and about 96 per cent. of people in the Home Counties sign in house-to-house canvass.

The enthusiastic response to this petition shows in what a heartfelt manner the objective is desired; and the value of the petition depends on its success.

It cannot, however, be taken as a model of democratic action. The objective is vague and made none the clearer by the insistence on method in the last paragraph; it is addressed vaguely to a collection of individuals, who can scarcely be held directly responsible for the grievance; and the terms appear a little subservient as a communication between free democratic people and their representatives who are elected to obtain for them the results they want.

OUR TASK OUR PRIVILEGE

By The Treasurer

In a special message on the front page of SOCIAL CREDIT last week, Major C. H. Douglas declared this Social Credit Expansion Fund to be open.

IT is the task and privilege of the great association of Social Crediters to help to awaken the whole world by exposing the truth.

This costs money, which we urgently need, now and in the future.

We have new plans for spreading the truth. Do not let lack of money hold them up, for the time is ripe for a great expansion of the truth that is Social Credit.

Every penny you can give will shorten the time till we win the means for all to enjoy Life, Liberty and the pursuit of Happiness.

For reasons which our supporters will readily understand, all money received in response to this special appeal will be paid into a Special Fund, the Committee of which will be appointed by Major Douglas personally, and all money drawn from this fund, whether for use at home or abroad, will be at the sole discretion of Major Douglas or his nominee.

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.

I hope this Special Appeal will break all records, and at the same time may I ask our good friends to keep the regular Secretariat flow going, too?

Our own income has not fallen, but our expenses have gone up. This is because our activities have greatly increased and widened in scope—and are steadily growing.

Remember this is Christmas, a time of special giving, not always easy, I know, in these difficult days of so-called prosperity, but the urgency of a big effort now is my justification for urging support of this special appeal.

J. E. TUKE

Please use form below and make cheques payable to Social Credit Expansion Fund.

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

I have pleasure in sending the sum of

£

as a Special Donation to the Social Credit Expansion Fund, to be expended by the Committee at the sole discretion of MAJOR C. H. DOUGLAS or his nominee.

Name.....

Address.....

COMMENTARY

Perhaps you've read these items in your newspapers—
our comment will give them a new significance

Logic

THE present method of financing national enterprise (by borrowing) is tantamount to admitting that the money-lender is of more importance than the whole nation, a state of affairs which is surely illogical and quite inconsistent with true liberty and democracy.

—From a Letter in "News Chronicle."

A Servant of "High Finance"

THE Bank for International Settlements at Basle has a new general manager, M. Roger Auboin, the well-known French economist.

When M. Chaumets abolished the Ministry of National Economy and passed over its services to the Finance Minister, he appointed a liaison committee for Government Departments interested in economic affairs. The secretariat of this committee was given to M. Auboin.

M. Auboin, who has been a prolific writer on economic problems, was formerly an "auditor," or judge, at the Council of State, or High Administrative Court. This Court decides upon all questions between Government officials and the public.

He was appointed to what is known as a "maitre des requetes" (literally a master of requests) at the same Court in 1928.

Several successive Finance Ministers have had M. Auboin as chief of political staff, and he was employed jointly with Professor Rist by the Rumanian Government to propose a plan for the stabilisation of Rumanian currency.

He is technical adviser to the National Bank of Rumania, and represents the Finance Minister on the General Council at the Bank of France.

Sheffield Again

A PUBLIC meeting was held recently, organised by the Sheffield Group. The audience listened with wrapt attention to a magnificent address by Lt.-Col. L. Wylde, O.B.E., on the subject, "The Truth About Alberta."

Before the meeting closed it was unanimously resolved to cable the following "Midnight Letter" to Premier Aberhart:

"Hearty goodwill greetings and best wishes for success from Sheffield Social Credit Group after public meeting address on 'The Truth About Alberta.'"

Malnutrition

MR. C. G. LOWRY, F.R.C.S., presiding at a meeting of the Belfast Council of Social Welfare, said he had been disappointed in reading the report of the last

meeting of Belfast Corporation, at which the question of providing meals for expectant mothers was brought up and defeated, to find that one of the members had said that "Belfast's proud mothers would not be a party to such a scheme." He did not know the amount of pride which would stifle the pangs of hunger, but he did know that a great many expectant mothers came to the Maternity Hospital, if not actually hungry, at any rate suffering from the effects of malnutrition.

HUMAN CATTLE

MR. GEORGE BUCHANAN, writes to the *News Chronicle*: "In the grey light of early morning I stood on a wet Liverpool quay . . . I was watching a dockers' 'stand'—a little episode that, reduplicated, happens up and down the 13-mile length of Liverpool docks to nearly 20,000 men twice daily.

"At this stand were some 70 men in a grisly semi-circle—young, old, bent, gaunt, wiry and tubby, in dirty raincoats, mufflers and caps—hardly speaking one to another. The taker-on . . . looked them over as if they had been cattle in a market-place.

He pointed to some; called to others. . . . Soon he had enough. The rest—about 30—stood not wanted. These men had risen early in the dark. They would come again at noon—many of them in vain."

He goes on to say: "This episode exemplifies the disrespect of out-of-date methods with which human material is often treated—in contrast to the respect and modernity of methods lavished on machines."

He quotes Mr. Lawrence Holt, the ex-Lord Mayor of Liverpool, as saying that casual labour is "a terrible canker"; that "a large part of the population of Liverpool is born, bred and practised in all the ways of irresponsibility and uncertainty"; and that a man, even when he is jobless, is still a slave, forced to go to market to offer himself.

Where There's a Will

A PRESS message from Calgary reports Premier Aberhart as saying that if the decision of the Supreme Court of Canada and Privy Council regarding the three Alberta Acts on which assent was withheld is unfavourable, substitute legislation will be passed.

CHRISTIANS, AWAKE!

By R. L. DUCK

"And suddenly there was with the angel a multitude of the heavenly host praising God, and saying, Glory to God in the highest, and on earth peace, good will toward men."

Luke ii. 13, 14.

THUS, we are told, a birth nearly twenty centuries ago was heralded; He ministered to a world which turned a deaf ear to His message.

"Consider the lilies of the field how they grow," He said; but man, when he garnered the fruits of the field, ignored the teaching and, taking to himself the credit which was due to God, he has ignored the request to "feed My sheep"—though the lord of the vineyard gave equally to all, whether they bore the burden of the day or not.

Even in His day His doctrine was feared by those who, while honouring God with their mouths, rejected Him in their hearts, and so He met His death: but man's refusal to follow it has resulted in the sacrifice of countless lives in wars, which He, knowing man's nature, could foretell would come to pass.

SO, at the end of many centuries, unless we face this practical aspect of His teaching and give honour to God for his labour-saving bounty, our troubles will become intensified. The labours of our forefathers have resulted in the bestowal upon us of increasing returns for our own work.

They have handed down a fund of know-

ledge, which has given us so much greater control over the forces of nature that, not only do we receive far more of all the fruits of the earth, but we are able to move them so much more readily, that the labour of many of our fellows is unwanted.

We must, each of us, settle the two questions:

Will we honour God, recognising that in all modern production, man's present labour is comparatively unimportant, the greatest factor being our Father's gifts of nature's forces, which we are increasingly using as a result of what is, possibly, His greatest gift, man's enquiring mind?

DO we love our neighbour sufficiently to allow him his freedom, which the unconditional gift of the necessities of life would grant him, trusting God and His creation, our fellow-man, whom, it is written, He made in His own image and who therefore has His desire to create?

It is our responsibility to decide; but if we do not wish to follow Him we shall bring upon ourselves a self-created hell of intensified warfare. We must not blame others for this, unless we are doing all we can to avert it.

If, anxious to keep our own comfort, we take no part, we are as culpable as the bankers who continue to administer their debt-compelling system of money-control, our only difference being that of opportunity.

Nor must we put on our Ministers of State the sole onus of the un-Christian acts of restricting and destroying God's bounty, while depriving His creatures of the necessities of abundant life, for we are all responsible, the Government in this country being our servants.

WHAT we must do is to obey His command and preach His gospel to every living creature, bringing, as He always did, His spiritual message on to the material plane.

Only in this way shall we leaven the lump till the people, realising their individual responsibility for bringing in a Christian world take action—and voice their will.

Once the people act upon His will, and unitedly demand that monetary or other claims upon all such goods as are restricted or destroyed be given to every man and woman, His Kingdom on earth is at hand.

FREE

A parcel of SOCIAL CREDIT back numbers will be sent to anyone interested willing to pay carriage. Apply at once to Publications Dept., Social Credit Secretariat, 163A Strand, W.C.2

An Alberta Appointment

MR. E. J. ATTER, late of Carmel, California, has been appointed Assistant to the Alberta Social Credit Commission. Mr. Atter will be remembered as a most enthusiastic worker, who did much to spread a knowledge of Social Credit in the Western State, and to extend the sales of your paper.

Mr. and Mrs. Atter visited London last summer, and many Social Crediters will have pleasant memories of meeting them, and learning of their work in the United States.

Mr. Atter will have the good wishes of all Social Crediters in his new appointment, in which he will undoubtedly give a good account of himself.

Quebec sees the Trap

AS reported recently in these columns, the Federal Government of Canada is plotting to deprive the provincial governments of some of their powers, by seeking their agreement to an unspecified amendment of the British North America Act, to permit the introduction of a national scheme of unemployment insurance. As was to be expected, the Alberta Government saw through this trick, and refused to agree to any amendment of the constitution, unless supplied with full details.

Six provinces—British Columbia, Saskatchewan, Manitoba, Ontario, Nova Scotia and Prince Edward Island—have taken the bait of relief from responsibility for the unemployed, and agreed to an amendment of the constitution. But the Quebec Government is not so easily deceived. Premier Duplessis, in reply to the invitation, "Will you walk into my parlour—?" has intimated that, although he favours unemployment insurance, it should be possible to establish "such a system without infringing on the rights of the provinces." "For instance," his letter suggests, "every province could pass concurring or enabling legislation . . ."

Apparently, unlike the people of Alberta, the people of Quebec have not demanded something much better than insurance—Dividends.

JUMBLE SALE

By

Mrs. C. Hollingworth-Blackman

"A JUMBLE SALE WILL BE HELD IN AID OF THE NEW CHURCH HALL."

MY eyes have been opened. I have been initiated into the meaning of JUMBLE, into the process of its transference and glorification. To my shame.

It's great fun, my dear. But, you know, we have to tie all the clothes on the tables because the old dealer-women come round with their big bags and steal everything they can lay hold of.

It's so unfair on the others. You must be prepared. The moment the doors are open a crowd of women will rush in, like a lot of wild animals.

JUMBLE, hideous word with a hideous meaning.

Look at it! Steel fireirons, long since rusted in an attic, but burnished at the last moment to dupe some newly-married into buying them, crazy iron bedsteads which a poor man will probably use as a fence or to patch a hen run, a tennis racket minus most of its gut, several china dogs with sickly expressions, a bundle of assorted elastic old and perished, a pram with leaky hood and no waterproof apron, and, yes, even half dozen cards of small half-rusted press studs; not to mention the little china clock with rosebuds on its face and works which didn't "firkle" which a child pounced on eagerly, and took away in exchange for her cherished zd.; only to bring it back to me with big troubled eyes, "Please, miss, it doesn't work."

No, little girl, of course it didn't work, that is why it is here at all; none of the things worked. All of it, this jumble, was stuff which no one wanted to keep and no one really wanted to buy.

*

"Great fun" indeed to rush "like a hoard of wild animals" into a room full of rubbish and spend your hard-earned pence on other folks' wretched cast-off belongings; turning things over hoping, *hoping* you'll find a pair of boots with some semblance of a sole for a husband who walks several miles through farm muck every day, or a pretty frock for yourself to "doll up a bit because it's an anniversary."

What of those "solitary exceptions"? A lady once sent several beautiful dresses to a sale in the village. The next Saturday, a school-girl maid-of-all-work arrived at the cottage of the impoverished gentlewoman who employed her, clad, oh! unspeakable behaviour, in a mauve georgette dress, feeling pretty for the first time in her drab little life.

The employer's horror knew no bounds. "These village children should be taught that good stout print is what they should wear for housework; that's what comes of jumble sales."

My dear lady—how dare you to speak of the unsuitability of a child's clothes, when the only choice her over-worked mother had lay between a silk frock for 6d. or no new dress at all?

*

If you would but come out of your smug self-satisfaction and pull your weight, these miserable degrading jumble sales would never come into being.

When we have National Dividends we shall be able to make a bonfire of the old prams and heel those sickly china faces into a cinder path and your little "char" would be able to have decent *new* clothes.

Then and then only might you suggest that while in your employ she should wear print. The new Church Hall would be built and paid for, and enjoyed by the folk who needed it, knowing that they were debt-free.

The pearl of wisdom which fell from this woman's lips as we parted, was: "Well, everything is made far too cheap for the poor, anyway."

None so blind as those who will not see.

Mrs. Palmer Tells A Fairy Tale For The Future

LONG, long ago, when the world was very new, and people were not so wise as they are now, there lived a company of very wicked and powerful magicians whose only pleasure it was to sport with mankind.

There was only one thing they had to be careful about—they could keep their power only while it was a secret, so they had to be careful not to be found out.

They worked one dark spell after another, slowly and carefully, until at last, hey presto! before people knew what had happened they were like flies in a spider's web.

First they cast a spell over the people's eyes so that they thought gold was more beautiful and useful than anything else in the world, and they came to believe that those nations who stored up a great treasure of gold were far happier than those who had none, even although the gold was locked away in a great fortress underground, and no one but the keeper ever saw it.

Then they cast a spell over the people's minds so that they came to believe that hard work was the greatest of all the virtues, greater even than faith, hope or charity, and far more important than the wonderful things that they made by the work itself.

After a time they found that the harder they worked the less work there was; but instead of being glad about this they were very worried indeed, and all those who still had work to do kept it jealously to themselves and looked down on those with none, and punished them by keeping from them their rightful share of the goods which had been made.

*

ALL this led to many troubles; and then the magicians cast their last spell—the worst of all—a spell over their hearts so that the people blamed one another for the unhappiness of the world, and the wickedness of the magicians was still a secret.

Now things began to look very bad indeed

in every country. As they tried to make more and more work they quite forgot that the world was a very beautiful place, and thought only of building more factories or large industrial cities, or mines with their great slag-heaps beside them. But their eyes were blinded so that they could not see.

And every country prepared armies and warships because they feared and distrusted their neighbours.

But now I must tell you that there were three days in every year when the spell was broken.

This was because of something that had happened long, long before the days of the magicians. The people had almost forgotten what it was, but the days were still magic days, when the spell could have no power.

*

THE little children understood more about it than the grown-ups.

"Mummie, why can't it be Christmas every week?" they would say.

"Gracious, child, we've got our work to do. Once a year is enough, in all conscience."

For they were so used to the evil spell that to them it was the right way of life. Only the little children were not bewitched.

But as the three wonderful days drew near, even the grown-ups grew rather excited.

They began to buy gifts for one another and to write out cards of greeting, and to prepare for a day of leisure and feasting, almost as if happiness were more important than work.

The magicians made everything as difficult for everybody as they possibly could, but as the time came nearer and nearer people *knew* the spell was going to snap, and at last, in a mist of bells, the holy day dawned.

"God rest ye merry, gentlemen,
Let nothing you dismay!"

Even the light looked different, the grey

slums seemed different, the bus conductor with the mistletoe in his cap smiled differently. The bus was full of people in their very best clothes, all laughing happily, carrying mysterious parcels. Everyone joked, some even sang.

"We've been working for this for weeks; may as well enjoy ourselves now it's come," said the conductor.

"I knock off at four o'clock and go home to the wife and kids. They won't have dinner without me today."

*

DURING those Magic Days was the festival of the family celebrated; the mother, father and little child. At Christmas time the mother takes her place as Queen of the Home, giving nutriment and life; the Lady, the bread giver, without whose presence all would be disorder and darkness.

The small children are happy with both parents near them; they need their father as playmate and guide, and at Christmas time he is all theirs.

*

LET us drop all pretence—we are still living under the spell.

For three days again it will be broken; family love and goodwill become the greatest things in the world: for three days we shall know the truth, and then, sometime during the third night, the magicians' toils will be on us again.

When we awake the magic will be gone—and we shall have *forgotten*, many of us.

But some of us will remember; more and more of us, let us hope, as the months pass, will recognise the spell for what it is, and challenge it; at first in faint and tremulous accents, but gradually gathering strength until the silver clarion call sounds throughout the world, challenging the illusions of penury, toil and hatred; and the spell will float away like gossamer, into the dawn of a new and splendid day.

REMEMBER THIS—LONG AFTER XMAS PASSES TILL THEY ARE SAVED

FOR a week or two in December it was refreshing to find stark realism in the *Daily Telegraph*, and I hope every self-satisfied reader of that almost totally reactionary paper received a nasty jolt.

For the *Morning Post* originated a scheme to send a Christmas toy to every child in the depressed areas, so, of course, the *Telegraph* is to carry it forward.

And it appears that there really are large numbers of poor people about, in spite of all this talk of returning prosperity. If only those who read would remember—after Christmas!

This is what the *Telegraph* says: "For thousands of little ones there will be none of the lively anticipation of Christmas Eve; the merry household preparations; secret smuggling of small parcels and all the joyous details of giving. They have nothing to give, nothing to receive..."

"There are so many families that just rub along from day to day. They really cannot get anything except bread and potatoes, and not enough of those."

This is the truth. Why can't we have it always? You see, the spell is beginning to break, for the three Magic Days.

Just for Christmas we must make everybody happy, or at least try to; during the rest of the year many people forget all about the depressed areas.

Now read this advertisement from the front page of the same newspaper—the personal column:

"Conditions in many of the remote villages of the distressed areas are indescribable in their horror. If you could only visit them yourself, talk to their people, and see their children, you would understand the despair, the misery and the degradation of it all."

Or this: "A poor mother suffering from cancer, father unable to work owing to incurable heart disease. Daughter cares for family while son does his best to provide for them, but total income only 25s. 3d. a week."

These advertisements are true. Will you remember—remember until Christmas is long past, remember until you burn with determination to save these people, not only at Christmas, but all the year round?

NEWSAGENT'S ORDER

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Post this to SOCIAL CREDIT, 163A, STRAND, LONDON, W.C.2

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ERNEST SUTTON

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

AUSTIN MORRIS FORD SINGER FIAT OPEL

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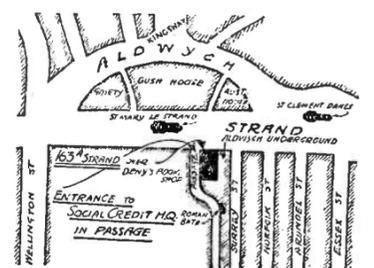
We do a large used car business and often have real bargains at very low prices. Everyone knows the lucky motorist who "picked it up" for £20.

It was probably at Ernest Sutton's

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Open meeting every Thursday at 8 p.m. All are welcome.

Note! The Centre will close at 5.30 p.m. Thursday, December 23 and reopen Tuesday, December 28.

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Where There's A Will—

THERE is no doubt this Christmas will prove one of the best—from a spending point of view—the people have had for years.

But at what a price! There is an appearance of prosperity—but those who look for the truth observe that beneath the superficiality we are all collectively being plunged deeper into debt at the rate of £500,000,000 a year on account of rearming alone.

Can that be called prosperity?

All those engaged in earning the wages paid on account of rearming—some of which will be spent this Christmas—will still find themselves owing the money after they have earned and spent it. What a Christmas box to the money-creators—who make money without labour!

And what sort of a prosperity is it that creates debt at an unpayable rate?

Further, what sort of a financial system is it that can only permit prosperity for the people on a condition that they prepare expensively to slaughter one another?

Well, that is "sound finance"!

In 1932, our wealth-producing capacities were vastly more than were used, yet distressed areas spread over the country and still remain. They are symptoms of the disease of poverty—the cause of which is a dishonest and inherently vicious financial system.

THE spending powers of the people in 1932 were severely restricted. It was a poor Christmas that year for consumers, although the bounty of God provided a glut—an unprecedented feast of abundance.

But access to the plenty was denied. We were told the lie — and many still believe it—that we could not afford it. Even Labour leaders said so. Lord Snowden's famous economy budget is still remembered by some.

The dole had to be cut—for instance—wages were cut, and starvation was widespread and real amongst the poor, though nicely whitewashed and ignored by the publicity channels.

"We cannot afford it financially," prated the money-worshippers, and consequently people starved through several Christmases and the intervals between, until rearmament was decided upon. Then £1,500,000,000, could be found quickly (it wasn't invested by the public) and is now being earned and spent.

The fact that this vast sum has been found for the purpose for which it is now being used proves that in the past poverty-stricken years we could have enjoyed a Christmas at least as prosperous as this one—if the people had only refused to believe the lie about finance so widely put out at the time.

Not only that, but our enjoyment of prosperity could have been free of the taint that it was only the florescence of preparing for war.

THERE is something dangerously wrong about a financial system which cannot distribute the fish we catch in the North Sea or the turkeys that can be reared in Norfolk to consumers unless they are busy making battleships and machine-guns.

There is something dangerously wrong about those men who occupy positions of public responsibility who tell the people lies about finance—who accept financial "crises" as something to bow down to—who refuse even to consider changing the policy of finance from that of restriction, domination, and perversion to a proper one of distribution.

The task of taking the "distress" out of the "distressed areas" by the right use of finance would prove easier than building new fleets of battleships and air bombers.

Only the WILL to make this change is lacking—the WAY is known.

When the will to DEMAND is clear and united, the way of National Dividends will be found.

WHY SLUMPS?

We, The Common People, Do Not Make Slumps, But We Can End Them For All Time

IF you have no money in your pocket, and you cannot borrow any, you cannot go into the market and buy what is there to be sold.

That sounds simple, because it is true; but in that statement can be found the cause of slumps.

If you have no money, you do not possess "confidence" to walk up to a fruit-stall and buy a pound of apples. And when you are in that position, there is a type of "clever" men, who have the audacity and the effrontery to accuse you of being the cause of slumps because you lack "confidence."

If you read the speech of Sir Robert Kindersley, Director of the Bank of England, which he made to the Industrial Co-partnership Association recently in London, you will find him doing this very thing to explain the slump (referred to by him as "recession") now happening in the U.S.A.

Recurring slumps are phenomena that have continually proved Major Douglas right and the orthodox economists wrong for the last 20 years.

Major Douglas is distinguished as the only economist in the world who, before he suggested any remedy, defined and diagnosed correctly the sickness of the economic system. He said that prices and goods are generated at a rate faster than consumer purchasing power is distributed to liquidate them.

The word "rate" implies *time*, and periodic slumps are the logical effect of the persistent shortage of consumer purchasing power.

THE HIRELINGS SAY—

THE hiring economists, the bankers' henchmen, the "clever" men, can contradict this as much as they like; but slumps come and poverty remains, and these facts continue to give them the lie and to prove Douglas right. This shortage of purchasing power, which is the cause of slumps and poverty, is man-controlled, because money is a man-made thing.

It is not a natural product. *Money does not grow on trees.* Somebody makes it, and when I say make it, I mean that literally, and not in the swapping sense—buying a commodity for gold, wholesale and selling it for 1s. That is not making money. It is merely reshuffling it.

But somebody does literally make money; and sometimes these somebodies refuse to make it. Their power to cause slumps, to perpetuate poverty, to enslave us all, is resident just as much in their power to withhold, as it is in the power to create, money.

Here is a story of how one slump was deliberately engineered in order to consolidate their power and to make a Government

that boasts itself as the freest and the most democratic in the world a mere pawn in their hands.

1913 SHOW DOWN

ON April 19, 1913, the Hon. Chas. A. Lindbergh, senr., speaking in the U.S. Congress, said:

"In eighteen hundred and ninety-three, a circular was sent out by the American Bankers' Association, an organisation in which most bankers hold membership. It is known as the 'Panic circular,' bears date March 11, 1893, and was mailed to the national* banks. It read as follows:

"Dear Sir,—The interests of national banks require immediate financial legislation by Congress. Silver; silver certificates; and Treasury notes, must be retired; and our own National Bank Notes upon a gold basis made the only money. This will require the authorisation of 500,000,000 dollars to 1,000,000,000 dollars of new bonds as the basis of circulation.

You will at once retire one-third of your circulation and call in one-half of your loans. Be careful to make a monetary stringency among your patrons, especially among influential business men.

Advocate an extra session of Congress to repeal the purchasing clause of the Sherman Law, and act with other banks of your city in securing a large petition to Congress for its unconditional repeal per accompanying form.

Use personal influence with your Congressmen and particularly let your wishes be known to your senators.

The future life of national banks, as fixed and safe investments, depends upon immediate action, as there is an increasing sentiment in favour of government legal tender notes and silver coinage."

As a consequence of this action on the part of the credit monopolists, one of the biggest slumps that ever hit America took place, while the people who were victimised thus were persuaded by that same power that the cause of their misery was something entirely different.

They were told that it was the Sherman Silver Purchasing Act which was the cause of the slump.

RUINED THOUSANDS

THE object of this designed slump was to remove that Act from the Statute Book of U.S.A., and it was successful. It ruined hundreds of thousands of men

* The word "national" is only a name utilised by the banks which, like the Bank of England, are private banks, not "national" in the public ownership sense.

and women, but the credit monopolists got their way, and the Government conformed to their will, while the people were hoodwinked.

Today that power—the credit monopoly—is consolidated more strongly than ever, and they, the individuals who control money at its source, are responsible for slumps, and for poverty, and the rule of fear and want which now prevails.

This is the Super-Government, a secret dictatorship that cheats the people and then blames them for the evil consequences.

The credit monopoly in Britain has its headquarters in the Bank of England, an institution which has usurped and claims ownership of our credit.

Whoever own this Bank in association can be regarded as a Plunderband and Public Enemy No. 1, for they literally make money at no cost to themselves and call it their own.

They lend to our nation, and to others, what belongs to us, the people—when it suits them. They also refuse to lend when it suits them, and Governments are overthrown by this means.

The financial press has boasted about this power in England.*

WHAT TO DO?

WHAT can be done about this power which denies us access to our own credit, which afflicts us deliberately with insecurity in an age of abundance, which purposely maintains poverty in the midst of plenty, which callously causes slumps and financial crisis as a means of dictating its own evil will, and which is continually cheating us of our inheritance of freedom?

Is it any good passing pious resolutions?
It is not; they are ignored.

Is it any good forming a new political party?
It is not; its leaders can be bought, or its members betrayed.

Is it any good trying to tell these bankers how to do their job?

It is not; for they already know how to do it, rightly and wrongly, but they have been left without instructions, and have presumed to rule where they should serve.

But there is one thing we can all do. Remember, honest accountability at the source of credit shows a dividend due to all.

This can be periodically monetised and distributed—the National Dividend—carrying with it the power to buy and the freedom to choose what we want.

This would end for ever the fever of booms and slumps, poverty, violence, insecurity, and the reign of open or secret dictatorships.

WHAT WE WANT

WE can each make a decision: we can decide to demand from our public servants, from our institutions, what we—the people—WANT.

We can insist that our instructions relating to our own credit be carried out.

We can refuse to be confused by side-issues—party politics, red-herrings, medicine men, and hiring spell-binders.

Having made up our minds that the money system shall serve us and not rule us, we can recognise, as opposed to us—as probably inspired by the enemy—any attempt to divert our aim.

We can demand National Dividends and a lower cost to live, because we want it; because it is our due, unjustifiably withheld; because it is practical, just, and our first need. And we can back that demand determinedly with every sanction we know—including the vote.

That is what we—the dispossessed people—can do if we will; and if we unite, and keep united, on this one thing, then this power which now enslaves us, monstrous as it is, can be overcome; for against the conscious, united, determined will of the people no man-made power generated by a money-clique, can stand for long.

GEORGE HICKLING

* *Financial Times*, September 26, 1921: "Whoever may be the indiscreet Minister who revives the money-trust bogey at a moment when the Government has most need to be polite to the banks, he should be put through an elementary course of instruction in facts as well as in manners. Does he, do his colleagues, realise that half-a-dozen men at the top of the big five banks could upset the whole fabric of Government finance by refraining from renewing Treasury Bills?"

TOLERANCE

By Miles Hyatt

SOMETIMES I receive letters, often from old friends, which depress me and prove very difficult to answer. And the burden of them is this: "You have changed a lot; I think your judgments have become very harsh. For instance, you know very well that Professor Bunkom is one of the nicest people you could meet and thoroughly well intentioned. Yet you insulted him to his face, absolutely without provocation."

Now, there's the rub. It is quite true that Professor Bunkom is a nice old chap. His heart is kind and "in the right place," as they say. He "wouldn't hurt a fly," and it seems a real shame to stand up and tell him that he is a murderer on a mass scale. But what else can you do? You must say it.

Professor Bunkom is a man like ourselves; he is responsible for his actions and beliefs before God and man. If those actions and beliefs are a private matter peculiar to the Professor, well and good; who would wish to interfere (except, perhaps, a confirmed nose-parker in some Government department or chair of Economics)?

But unfortunately Professor Bunkom sets himself up as a guide to others.

Now, this is a mighty responsibility. A guide must know—there must be no theory or vague belief about it. All the facts must be known and understood before a man dare venture to give guidance to any other, let alone to countless others.

Professor Bunkom is always getting up and telling large audiences that they must make more work. He writes books, too, which reach still larger numbers, and the burden of these is that all of us must be gainfully employed. Every word he utters, every mind he persuades, bring the unutterable doom and annihilation of world war one step nearer to us all. For the policy of work for all must end in war for all; indeed, it is the only condition in which it can be attained.

Conscious or unconscious, therefore, nice old man, fool or knave, what can we say harsh enough for this crime? You will remember that in warfare the guide, however innocent, who leads the army astray is always shot. It is his first duty as a guide to make no mistake. When we see ourselves and our fellows being led into an unthinkable trap, are we to make no protest at all?

CHRISTMAS STORY

Magic Interlude

By Charles Jones

CHRISTMAS is a season of dabs of cotton wool, and cardboard robins which need no crumbs. To the small shopkeeper it may have the importance of a mid-winter bulwark against bankruptcy—it may, for there is at least an increase for the time being in the fiduciary issue.

But to mankind in general it is incidentally a time of goodwill, when the well-fed enjoy a great robustness of spirit, and the more badly underfed, catching the crumbs saved from the robins, feel the benefits of Christian charity, perhaps for as long as a week.

The church bells cry out that a gospel is being preached with such gladness that the streets might well brim with laughter, and some of those who are not working overtime go at midnight to hear it.

But perhaps the most important thing is the cotton wool which economically replaces a lost climate, and keeps up appearances in a most stimulating way.

NONE of these things mattered much in Samaritan's Grove, where one gas lamp smeared the dreary cul-de-sac, and the corner grocer's window still celebrated summer with a display of dead, dusty bluebottles instead of the topical cotton wool snow.

But Christmas itself mattered. There were paper chains looped across the ceiling of No. 8 front, and in the window of the same house was a little Christmas tree, smaller than any that ever grew, made of wire and green paper, with a spiky bauble of glass hung on it. Behind it, eyes bright with excitement, stood little Ann Praddle, waiting for Daddy. For it was Christmas Eve, and she herself had decorated the tree.

Meanwhile, Joe Praddle, her father, was clattering his way down Mean Street towards Samaritan's Grove, with excitements bubbling and boiling under his waistcoat, which now and then broke into noiseless, and apparently causeless, laughter.

Joe was a casual labourer, and labour itself being casual these days, he had often enough to do without work long enough for funny little men in billycock hats, passing the Labour Exchange en route to the city, to identify him as one who didn't want it.

But this Christmas he had sung and whistled through a fortnight of sleet and wind, filling coal into sacks at a loading wharf. Nothing particularly casual in that, for what with frost and wet his fingers were chapped as deep as if they had been on a butcher's block, and in the rimy mornings they brought tears to his eyes until the chaps cracked open, and he got to whistling again.

The amazing thing was that although he didn't know it he had put up a record at filling, and a crabbed and scowling boss, per-

plexed by the Christmas rush, couldn't help noticing it.

On Christmas Eve he added his figures, and got the rebustious Christmas spirit. He went down to the wharf and gave Joe a pound note with smiling wishes for a merry Christmas.

"Merry Christmas, Joe!" he said, with the wrinkles sloping up instead of down on his crabbed face.

Joe took the note blindly. "Blime, a quid! Oh, Gawd bless yer," he said, in a transport.

LEFT alone, he stared at the note unbelievably. He stared so hard that he read it. As for some reason he didn't like the wording, he got the clerk in the railway station to change it into coins with the King's head on, and now he was on the way home with a jangling pocket, and a breast burbling like a riverhead.

He turned down Samaritan's Grove, from which the last tree had vanished long ago, and in through the door of No. 8. As he hung up his cap, little Ann came to the sitting-room door, with a glistening ecstasy in her eye, and a flush on her pallid face. She held out her hand and led him without a word to the little imitation tree, on which the frosted ball of spiky glass glittered.

"Christmas!" she said. He turned away from her, the silly kid. That one word got in his throat, and made him gulp. Something in him was trembling and crying. He rubbed his sore palms together, but it had nothing to do with the raw splits in his aching hands. It was that blasted pink ball . . . on a Christmas tree of wire and green paper.

"Where's yer ma?" he asked, hoarsely, taking the child's hand like a blind man.

Little Ann led him to the kitchen, where Mrs. Praddle sat musing before a fire, with a boy beside her reading a book. She was listless, but smiled as the two entered.

"Joe, dear," she said on a rising note, by way of greeting, "Have you got your money today, John? I must do a bit of shopping somehow, or there'll be nothing for to-morrow."

Joe passed her his week's pay, thirty shillings, and watched her with a glowing eye as she put aside the rent, and the insurance, and one thing and another.

"I must be careful, Joe," she said, ruefully eyeing the coins left. "I . . ."

"No, Ma!" said Joe, explosively. His moment had come. The whole pent stream burst from him. The river flowed. "No, Ma! Got a quid extry. A quid! Exmas box!"

HE poured his coins on the table, dabbling them. He turned them all King's head up, then swept them up and

poured them into her lap. After that there was a general hugging, and the children danced around the kitchen for no obvious reason whatever. They all said things, but no one listened to another.

In the midst of it all Joe furtively passed his hand over his eyes, and the coal dust smeared in a damp streak across his face. So they all laughed. The laughter passed beyond its immediate cause, and rose and fell in incontrollable waves, Joe himself being so convulsed that his eyes watered and his blackened cheeks became channered like the silt in a sluice. Then the uproar broke out afresh.

"Bonnet on!" shouted Joe, as he plunged his tabby face into a bowl of water at the sink.

Then there was a scurrying for hats, with quick talk that it was cold without, proper Christmas weather it was, and little Ann must be well wrapped up. So at last, very sedately, with little Ann muffled into a bundle like a stiff cocoon, the family of four passed up Samaritan's Grove, past the dim grocer's shop with fly corpses in the window, through Mean Street to the Broadway; to the sudden, harsh glare of electric light, and the shouts of fruit hawkers behind piled stalls, and the crowds that jostled before the gay shop windows.

Mother had the money, except two shillings. She spent it gladly but with a touch of awe. Oranges, and figs, and nuts. a cake like a frosty log with a cardboard robin on it, something unknown for father, and something not to be revealed for Ann and the boy.

Four eggs and a little pudding, and things got while the others remained outside. Little Ann bounced inside her wrappers with excitement. Oh! this was why it was snowing on the wrong side of the shop window. This was why people's faces were curiously lit up, and looked different. Christmas!

"Hark to the bells! The bells!" cried little Ann through both her mufflers.

OF course! A mystery was in the air, making life fresh and abundant. Something new was born; there were glad tidings which all could accept in this festival of jostling and buying and preparation.

The cotton wool had a meaning. Come! Buy, and rejoice, and realise how good a thing it is to be compassed about with plenteousness. Ring out, ring out glad bells. It is Christmas, as merry as can be.

Mother thought it would be better to stay late, as she might pick up a piece of beef quite cheaply when business slackened.

"Righto, Ma," said Joe, with an innocent air. "You take a look round. I'll take the parcels, see? An' me an' Ann an' our George'll git round bit on our own. Jest a bit free like. Meet 'ere again."

It was so innocently arranged, so tacitly understood. Joe winked at the children, and as they went off there was a conference of whispers, with sharp contradictions, and sudden pounces at shop windows displaying possibilities. Very difficult to choose. There were so many things waiting to be sold that they almost crammed through the shining windows.

In the end they bought some scent, such a small bottle, and a little box of chocolates. For Mother.

Joe fumbled his ha'penny change, and dropped it, but couldn't pick it up because of his parcels. Then they stumbled over the doormat, choking with laughter.

NOW, is it wisdom or folly for our masters to prepare for all this heedless squandermania, by a timely increase in the fiduciary issue?

Surely there is a way to avert such utter thriftlessness. For it remains our masters' will that the poor shall shiver and starve their way into the new year, when the cotton wool is all pulled down, and the soiled notes are withdrawn.

PROSPERITY CHRISTMAS

YOU are more prosperous than you have been for a long time, and you have every right to feel pleased with the figures issued by the Board of Trade.

SUNDAY DESPATCH, Nov. 14, 1937.

I am aware that the rise in food prices is causing concern. In general I would remind him that the rise in food prices reflects the recovery from the conditions of the period of depression.

Mr. Oliver Stanley, President of the Board of Trade, replying to an M.P.'s question in Parliament, as reported in the EVENING STANDARD, Nov. 16, 1937.

With the stimulus of the rearmament programme still strongly at work Britain can face the economic future with confidence. The great crowds buying Christmas presents this week are an earnest of our well-distributed prosperity.

EVENING STANDARD (leading article) Dec. 9, 1937.

Christmas Day is here again, There's need for some good cheer again, So fill your glass with beer again, And shout, hooray! hooray!

They said, a year or two ago, The prices all are much too low, That's why you have to suffer so; But now they say, hooray!

Prosperity is here again, The cost of living's dear again, So let us cheer and cheer again, Hooray! hooray! hooray!

And even though you can't afford To keep the birth-feast of the Lord, You still can shout with one accord Hooray! hooray! hooray!

For some of us shall dine right well Because we've made a bomb or shell To feed the fires of our next hell. Hooray! hooray! hooray!

Yet Christmas Day there shall be none For those of us who have begun The fight for freedom—till it's won; And then we'll shout hooray!

Upon that day, hey ding-a-ding, The bells shall ring till steeples swing, The people laugh and weep and sing, Hooray! hooray! hooray!

Rejoice, rejoice, for we are freed From tyranny of fear and need! That day for which we strive, indeed, That shall be Christmas Day!

GEOFFREY DOBBS.

THE FIG TREE

A quarterly review edited by Major C. H. DOUGLAS

DECEMBER ISSUE

contains contributions by

The Editor Those Who Are Not For Us
Miles Hyatt Our Cities of the Plains
Sir John Boyd Orr Scotland and the New Age of Plenty
The Earl of Tankerville Learning to Walk
Elizabeth Edwards The Democratic Field
Norman Webb The Downfall of Beauty
Major Douglas on Why Bother About Finance?
C. Howard Jones Geoffrey Dobbs
J. Scott Kyle Frewen Moor
A. Hamilton McIntyre M. C. Bond



No. 7 now on sale. Price 3s. 6d. quarterly or by subscription of 10s. 6d. a year post free everywhere. From the Social Credit Secretariat Limited, 163A Strand, London, W.C.2

TO MAKE YOUR DEMAND

"TO demand one's share of what is now being destroyed or restricted, plus freedom of choice as to the form that share shall take, means not only fundamental changes in one's mental axioms concerning money, but also that one is willing for the OTHER man to receive pay without working for it, to be idle, to drink himself to death, or to do anything else one thinks is bad for him—to be free, in fact, to live the kind of life he chooses, provided, of course, that he does not interfere with the liberty of other members of the community.

"Consequently, there is a subconscious mental resistance to demanding results, which is also reflected in apparent inability to distinguish between results and methods, policy and administration. For instance, in order not to have to disturb the 'no work, no pay' prejudice, a man may be 'unable' to distinguish between his desire for work and his desire for the fruits of work. . . .

"Some readers will perhaps think: 'Yes, but will the ordinary man be able to see this? He seems so stupid; how can I break down his walls of prejudice?' One cannot break down his prejudice—only he can do that, for this is essentially an individual problem—but one can give him credit for at least as much intelligence as oneself. Any other attitude is presumptuous and conceited. If he has not the intelligence to appreciate the nature of the present urgent choice, that is no excuse for oneself to postpone action; and perhaps he has been unable to understand because one is not quite clear enough about it in one's own mind.

"Freedom implies continuous individual responsibility—the release of the dynamic part of one's nature by the breaking down of one's own static hindrances. Only in that way can action be truly realistic, and this, or any other country, be saved from increasing exploitation, and from slavery to systems and vested interests."

THE EARL OF TANKERVILLE in THE FIG TREE (No. 2)

This page is published at the request of many new readers. It will be reprinted from time to time

Introduction To Social Credit Principles

WHAT IS SOCIAL CREDIT ?

Originator



MAJOR C. H. DOUGLAS

Photo by Charles Haig, Belfast

THE first proposition on which the theory of Social Credit is based is that we passed out of a condition of more or less modified economic scarcity into one of either actual or immediate potential abundance when we passed out of the era of economic production by hand labour into the age of economic production by solar energy.

Please notice that I do not say production by machines. Machines are not the point.

The point is that we have obtained control of the transforming mechanism of the universe and we can change practically any form of matter into any other form of matter by applying energy to it. The machine is only an incident.

If this postulate of potential economic abundance is not true, then nothing that I, or anyone else, can have to say about monetary reform is of any serious consequence.



THERE are really only three alternative policies in respect to a world economic organisation:

The first is that it is the end in itself for which man exists.

The second is that while not an end in itself, it is the most powerful means of constraining the individual to do things he does not want to do; e.g., it is a system of Government. This implies a fixed ideal of what the world ought to be.

And the third is that the economic activity is simply a functional activity of men and women in the world. That the end of man, while unknown, is something towards which most rapid progress is made by the free expansion of individuality, and that, therefore, economic organisation is most efficient when it most easily and rapidly supplies economic wants without encroaching on other functional activities.

C. H. Douglas

SOCIAL CREDIT is not just a financial or monetary reform scheme, though many, even among its supporters, think it is.

Of all the institutions which should serve society, and facilitate the relations and transactions of different sections of society, the money system is at once the most grossly perverted, and the most complicated.

A thorough and constructive criticism of the money system necessarily occupied the pioneers of Social Credit for many years, producing much excellent literature and many able exponents.

This early concentration on one complicated mechanism of society must not, however, be allowed to overbalance the much wider philosophy which embraces making all institutions serve man instead of subordinating him.

Moreover, the technicalities of finance are of interest only to a small minority, while the problem of human survival is becoming too urgent to depend upon the detailed mastery by the multitude of such a controversial subject.

Social Credit, it should be remarked also, is not a religion, though many of those who do not understand it say it is. (Curiously enough they also seem to think that, when they have said this, Social Credit stands condemned.) On the other hand, no true religion but contains the fundamentals of Social Credit.

Social Credit is simply the *credo* or belief that people, by association, can and should get the results for which they associate. If they do not get what they associate for it is not Social Credit, in fact, it is some kind of social discredit. When they *do* get what they associate for that is Social Credit, and it provides the sort of society in which anyone would be glad to live.

CREDIT, according to the Oxford Dictionary, means belief, trust, good reputation; it also means the power derived from good reputation. It is built up by persistent delivery of results; any failure to deliver results weakens credit; persistent failure to deliver results destroys credit.

If people associate together and persistently get the results for which they associate, that builds up Social Credit, and it is something very powerful. It is the faith of society that the individuals composing it will get what they want by associating.

It is in sober truth the faith which can move mountains, even if in each individual it is only as a grain of mustard seed.

THE whole of the theory and proposals of Social Credit, economic, political and philosophical, rest upon two fundamental propositions.

(1) SO great is man's mastery over the forces of nature, as a result of our marvellous inheritance of science, skill, organisation, and natural resources, that there is virtually nothing which reasonable people care to demand that cannot be provided.

(2) MAN naturally seeks what will be to his advantage; therefore, that society will be most stable, most harmonious, least disruptive and belligerent, in which the resources of society are most completely at the disposal of the individuals composing it, so that they can continuously choose or refuse results as they want, and not as someone "in authority" may think is good for them.

Whatever mechanism, whatever technical processes may be needed to give effect to the

desires of the individuals composing society, that is a part of Social Credit.

MONEY, for example, is a mechanism for assisting, or facilitating the production and distribution of our material wants. If it fails to produce the desired results it cannot be Social Credit. If it does produce the desired results, then it is a Social Credit mechanism.

Major C. H. Douglas has put forward certain proposals for altering the present monetary system, which is manifestly failing to produce the results for which people, using money, associate together.

These proposals are not designed to produce the results Major Douglas wants, or that the Governor of the Bank of England wants, or that, say, Mussolini wants. They are designed to produce the results that the people using the money in society want.

There has been a lot of argument about his proposals, some informed and helpful, some grossly irresponsible. There is no need for any more. If anyone can think of some better proposals for altering the present anti-social money system so as to enable people to get what they are associating for—that will be Social Credit.

Meanwhile these proposals are available. They have been studied, and criticised, and polished for eighteen years. Anyone who wishes to do so is welcome to make use of them.

MEANWHILE, also, the people of this country, and indeed of every country, are being persistently frustrated; indignities are heaped

upon them; so far from getting the results for which they associate they are starved and bullied.

One-third of the population lives a life of squalid degradation, with less than 6s. a week each to spend on food. Anyone who by working acquires a little money is punitively taxed. Bureaucracy is rampant, our liberties are taken from us on every pretext. What is called public opinion is openly flouted.

What the people need is a mechanism which will enable them to get the results for which they associate. Otherwise the association will break down—nationally as in Spain, or internationally as in 1914. The time is getting short.

THE people already have at command an administration which is fully competent to devise the appropriate means of achieving their desires, and which can be replaced if necessary. They have, in themselves and their civil and military servants, the power whenever it may be needed to enforce their policy upon those who would oppose, obstruct or frustrate it. They now need—before anything else—a political mechanism by which they can give clear expression of their desires, which unitedly is their policy.

The mechanism exists in our Electoral Campaign to demand the abolition of poverty and the distribution of a National Dividend of abundance, freedom and security.

When they get it, it will be Social Credit, and whatever they do which gets it, that is Social Credit.

The People's Way To Results

THE experiment is on. A group of people, fired by the idea of a genius, has actually started on it. They have made an estimate of what it is that most people want more urgently than anything else. Food, warmth and shelter are available for all in an age of power production. Millions lack these fundamental necessities of life—living in squalor and misery.

Simple Demand

Millions want the goods which are being destroyed and restricted—and they want to enjoy them in freedom and security.

A simple, straightforward demand for these very things has been prepared (see page 8) and has been presented to thousands.

That this is indeed what they want is proved by the fact that the form demanding it is signed as fast as it can be presented to the people. *It cannot be presented fast enough.*

ALL over the world there is an organised campaign to discredit democracy. Democracy is now failing because it is being improperly worked. Democracy means rule by THE WILL OF THE PEOPLE.

And yet the people are deliberately divided into parties and set to vote against each other for complicated programmes which most of them do not understand, nor wish to understand. The party system is a device to divide and rule.

Democracies are asked to vote on co-ordinated plans put forward by parties because the vested interests know full well that a democracy cannot decide on a plan.

But a democracy can decide on the

RESULTS they want, and we are giving them the opportunity. Democracy will not fail if THE PEOPLE will demand—not programmes, not parties, not plans, not labels, not persons, but—RESULTS.

Every individual is the greatest expert in the world on what results he wants. No Cabinet, no committee, no oligarchy of experts, no dictator, should presume to decide from above what is good for the people.

NO Member of Parliament can be an expert in all the technicalities of a modern state—drainage, diet, food production, finance, and the myriad highly technical subjects which make up the administration of the state. But a Member of Parliament can find out, or be told what are the results—not the methods of achieving those results, but the results themselves—that his constituents want.

First Step

Instead of being leashed by the party whip, at the beck and call of vested interests, "under continual pressure from particular groups," the Member of Parliament, who has "his electoral position to consider" can consider his electors.

And his electors can tell him what they want by demanding what they want in terms of RESULTS, instead of being led up the garden path into quarrels and arguments and division over *methods*.

Here is the right way—it is the first step towards that flexible and truly representative form of Government which shall be expressly elected to find out, and ever continue to find out, what results the people want—and to see that they get them.

The only right and peaceful revolution in history is on its way.

Will advertisers please note that the latest time for accepting copy for this column is 12 noon Monday for Friday's issue.

Announcements & Meetings

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.

Birkenhead Social Credit Association. Enquiries to the Hon. Secretary, 16, Tilstock Crescent, Prenton, Birkenhead. Phone B'head 4405.

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.

Bradford United Democrats. All enquiries welcome; also helpers wanted. Apply, R. J. Northin, 7, Centre Street, Bradford.

Brighton and Hove D.S.C. Group (Peacehaven Sub-Group). Meetings at "Skyros," Edith Avenue South, Peacehaven, fortnightly, at 8 p.m. Next meeting, Tuesday January 4.

Cardiff Social Credit Association. The weekly meeting at 34, Charles Street, will not be held on the Wednesdays before and after Christmas.

Liverpool Social Credit Association. Enquiries to Hon. Sec., Miss D. M. Roberts, Greengates, Hillside Drive, Woolton, Liverpool.

National Dividend Club. Help of all members most urgently needed every Thursday, any time between 5 and 8 p.m., Social Credit Rendezvous.

N.W. London. Every Wednesday, 7 to 10 p.m. "At Home" for N.W. contacts at 14, Richmond Gardens, Hendon Central. Phone HEN 3151.

Poole and Parkstone Group. Every Friday, 7 p.m., The Studio, Hermitage Road, Parkstone. Inquirers welcome. Social Credit and other literature on sale at Brankson Chine Café.

Portsmouth Douglas Social Credit Group. Please note in future our meetings will be held each THURSDAY, 8 p.m. Goodies Café, 69, Elm Grove, Southsea (side door, upstairs). All welcome; discussion; questions; admission free.

Southampton Group. Public meetings every Tuesday at 7.30 p.m. for lectures and discussion. Advisory Council Meetings (open to all members) 7.30 p.m. first Friday of each month.—2, London Road.

Southampton Douglas Social Credit Association. ORGANISATION FOR WOMEN. It has been decided to endeavour to increase the number of women members of the Association, and meetings will be held every Monday evening at 7 o'clock. Refreshments will be provided at moderate prices. Enquiries for further particulars should be addressed to Miss J. A. Claxton, 2, London Road, Southampton.

Stoke-on-Trent. Will anyone interested in Social Credit please communicate with Miss F. Dixon, "Linden," Brownhills, Tunstall?

Sutton Coldfield S.C. Group. Next meeting, Central High Schools, Victoria Road, Friday, January 7, at 8 p.m. Speaker: Mr. J. Sanders on "Implications of Democracy."

Wallasey Social Credit Association. Public Meetings first Tuesday in each month at the Sandrock Hotel, New Brighton (Rowson Street entrance) at 8 p.m. Enquiries to Hon. Sec., 2, Empress Road, Wallasey.

Wolverhampton D.S.C. Group. Fortnightly meetings in the Ante-Room, Central Library. Next meeting, Tuesday, January 4, at 8 p.m.

Miscellaneous Notices

Rate 1s. a line. Support our advertisers.

Farnham and District (Surrey). New Group now forming. Will all interested communicate with E. Hollingworth, "Firtree," Wrecclesham, Farnham?

Typist. Voluntary typist required for Social Credit MSS. Will anyone oblige? D. Jackson, 99, Cottage Grove, Southsea.

NOTE

After December 20, Lt.-Col. Creagh Scott's address will be: Langhill, Moretonhampstead, Devon. Tel.: Moretonhampstead 353

Christmas Holidays

The offices at 163A, Strand, will be closed from 5.30 p.m. on Thursday, December 23, until 9.30 a.m. on Tuesday, December 28.

W. L. BARDSLEY, Secretary
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The NEW ERA

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G.W.L. DAY'S Christmas Tale—

Robinson Crusoe in Dottyville

I EXPECT that most of us revelled, when we were boys, in the adventures of Robinson Crusoe. It is an immortal epic because it portrays Man's struggles against Nature, a struggle which is being waged by the so-called "backward" races to this day.

Supposing, however, that Robinson Crusoe had bought a plot of land somewhere in post-war England, fenced it off and then applied himself to the task of surmounting the difficulties of feeding, clothing and housing himself, with an inquisitive crowd of sightseers peeping at him over the railings.

Would any schoolboy be thrilled with his exploits then? I think the absurdity of the situation would make any normal boy laugh.

But adults, it seems, have no such sense of the ludicrous, because something exactly like this is happening at this very moment, and instead of seeing anything absurd in it we hold up our hands in admiration. It would be laughable if it were not so pathetic.

THE Robinson Crusoes, in this case, are the unemployed from the distressed areas, and their pioneer exploits have been organised by an association, which recently held an exhibition of their work in the Horticultural Hall in London.

Here are some of the exhibits:

A rug made of such bits of old swallow-tail coats as were left over after the coats had been cut into little trousers. The green pattern in the centre was made out of an old billiard cloth.

A model motor-boat made in three weeks by a Durham unemployed motor-driver from two shillingworth of materials consisting of a shell-case, a petrol blow-lamp, gas fittings, motor cycle parts, a stove, a gramophone motor and odd scrap iron.

Undies made from flannelette scraps from the rag-bag; a toy duck from a dish-cloth and duster; mats from old silk stockings and odd bits of wool; children's garments from cotton "fents"; shopping bags from old felt hats.

The women of one of the Tees-side centres

made an "eiderdown" quilt. They were given coloured patches from the rag-bag, out of which they made squares filled with paper; these squares were then sewn together. The completed quilts were sold to themselves for half a crown.

All the articles made were sold to the unemployed at bargain prices. Nobody else was allowed to bid for them.

NOTHING could illustrate so graphically the truth of the hackneyed phrase, "Poverty in Plenty."

Here we are, sitting in the midst of a network of factories such as this country has never before had: factories which, given the chance, could produce such a volume of goods as would banish the spectre of poverty in a twinkling, and which even in face of nationally organised obstruction continually threaten to choke the markets with unsold goods.

And as if this were not enough, here we are covering behind tariff barriers in mortal terror lest some aggressive foreigner should force some goods upon us, even offering, perhaps, to lend us the money to pay for them!

Here we are, like shipwrecked sailors clinging to our rock of artificial poverty in the midst of a raging sea of Plenty—and all we can do to help our half-starved millions is to give them some old bits of tin and rag and encourage them to play Robinson Crusoe!

When such monstrous absurdities pass unnoticed and are even held up to public admiration by the press, it seems almost impossible that this country, or any other finance-controlled country, will ever listen to sense.

There must be some mutually-accepted premise for any argument, and also some agreed principle, such as Baconian logic, for reasoning. In a lunatic asylum you might find neither, and then, of course, you would be defeated.

IN the same way it sometimes seems impossible to argue with the other lunatics outside the asylums. They have been brought up to swallow such absurdities that sense appears to them ridiculous. All their so-called thinking is in terms of "can'ts" and "mustn'ts." Positive thinking seems beyond them.

How can we make any impression on them? Only by returning to first principles.

Even the stupidest people can understand that it is unpleasant to starve, go short of clothes and live in a hovel, especially in a land of Plenty; and nearly everyone knows, if he stops to reflect, that a thousand people acting in concert and through a suitable organisation are far more powerful than a thousand acting independently.

Team-work has been drilled into us by the educationalists. Why not apply it?

Parties Agree—on Money

IN order to rule the people of the world, the money power must keep them divided. The political party system is vitally important for this purpose, because it prevents people from uniting to demand what they want.

A joint statement recently issued by Mr. South Trimble, Clerk to the U.S.A. Congress, and Congressman Harry R. Sheppard, calls attention to the remarkable fact that the first few words of the "Democratic" party's programme in 1932, and of its enemy the

Republican party's programme four years later, are identical:

"We advocate a sound currency to be preserved at all costs."

As Messrs. Trimble and Sheppard say, it is the moneychangers' strategy to keep the two parties fighting on the tariff, prohibition, little and big navy, and other minor questions.

The moneychangers contribute to the funds of both parties on the tacit understanding that their control of the country's banking system shall not be challenged.

The party system is merely a strategy for "divide and rule" by the bankers.

NEW YEAR GIFT SUGGESTIONS

THE pretty custom of giving a small gift in season has been commercialised almost out of recognition by the urge to part with goods for cash. We have no illusions about this, so, without turning headquarters into a Gifte Shoppe, we simply suggest that here are some gifts which will do incalculable good if wisely bestowed.

★ **The Academy Portrait of Major C. H. Douglas**
BY AUGUSTUS JOHN

This portrait was exhibited at the Royal Academy in 1934, and in years to come will be of great historic interest.

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Credit Power and
Democracy,
Social Credit,
Warning Democracy,
The Control and
Distribution of Production,
The Monopoly of Credit

★

3s. 6d. Each

★ **Send one of These with your Christmas Cards** ★

ASK AND IT SHALL BE GIVEN YOU
WASTE TYRANNY
THE CHOSEN FAST OF GOD
FOREIGN TRADE WASTED LIVES
A FAMILY NEEDS MONEY
FEEDING RAVENS

3 of each for 1s (½d each)

★ **The Lighter Side of Things** ★

LIBELLOUS LYRICS	By G. W. L. Day	3s. 6d
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They Add Colour to the Christmas Mail
THESE HELP HEADQUARTERS TOO

Stick these attractive Slogan Stamps on your envelopes and parcels. They look nice, they carry the right message, and they bring needed funds to headquarters. You can sell them to your friends too and let them spread the good work. They are 1d. and 6d. each, or in sheets of 25 at 2s. and 12s. a sheet respectively. The penny stamps are green and white, the sixpenny are green, white and yellow.



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GIVE DOUGLAS TARTAN TIES MADE FROM THE REAL TARTAN—2s. 6d.

PAGE DEVOTED TO NEWS OF THOSE WHO HAVE FOUND THAT 'HOLE IN THE ROAD'

Look For That Hole In The Road

First encourage people to try small things. Don't necessarily tackle the financial system straight away—tackle the local district council because there is a hole in the road and make them put it right. When you have got a number of people to see that you have got a hole in the road put right, they can set out to get a new road, and so on. The principle is to try it on the dog!—Major Douglas at Westminster, March 1936.

Ratepayers Protest at Council's

Nosey-Parkerism

PEOPLE at Wickford, Essex, are protesting against a questionnaire which is being circulated by Billericay Urban Council.

People living in streets which the council are making up have received forms asking for details about their financial position.

A protest meeting was held, at which the questionnaire was referred to as representing "Nosey Parkerism," and it was decided to tell the council that the questions are causing resentment and indignation, and asking why they are necessary.

Under the council's street works scheme, frontagers may pay their share of the make-up cost by instalments.

People receiving the questionnaire are asked to give their age, occupation, weekly earnings and their employer's name, and are asked to state whether they are married and how many children they have.

A member of the council stated that payment by instalments was allowed only in cases where it was considered the people could not find the money at once.

Committees In Action

With winter in full blast two Scottish educational bodies are still discussing whether a school janitor should be supplied with a winter coat.

Several months ago Bellshill and District School Management Committee recommended that the waterproof coat worn by the janitor of Bothwell Roman Catholic school should be replaced by a heavy winter coat, as he had to stand in the cold at school dispersals to see that the pupils crossed the road safely. Lanarkshire Education Committee were prepared to agree to the recommendation provided that the janitor paid the difference in cost between a waterproof and a winter coat.

The Bellshill Committee objected to this suggestion, and asked the Education Committee to reconsider their decision.

Meanwhile, a large firm of outfitters has presented the janitor with a coat. The Committees, however, can have no official knowledge of this and the matter must be settled on principle. It cannot be decided until January 5.

It isn't long till Spring, now, anyway . . .

PRESS CUTTINGS

Change of Address

The SOCIAL CREDIT Press Cuttings Bureau will be directed in future by MR. D. A. WATSON, Summerhill Villa, Samares, Jersey, to whom all cuttings should be sent. This cancels the previous temporary arrangement.

WE WILL ABOLISH POVERTY

Below is the form Parliamentary electors are being asked to sign. Please read it carefully, sign (if you have not done so already) and send it to United Democrats, 163A, Strand, London, W.C.2. Will you volunteer to help in the Campaign?

ELECTOR'S DEMAND AND UNDERTAKING

- I know that there are goods in plenty and therefore that poverty is quite unnecessary.
- I want, before anything else, poverty abolished.
- I demand, too, that monetary or other effective claims to such products as we now destroy or restrict shall be distributed to me and every Briton so that we can enjoy all we want of them.
- These distributions must not deprive owners of their property nor decrease its relative value, nor increase taxes or prices.
- In a democracy like Great Britain Parliament exists to make the will of the people prevail.
- So I pledge myself to vote, if I can for a candidate who will undertake to support this my policy, and to vote consistently against any party trying to put any other law making before this.
- If the present Member of Parliament here won't undertake this, I will vote to defeat him and his successors until this, my policy, prevails.

Signed
Address
(Signatures will be treated confidentially.)

LET'S GIVE OURSELVES A CHRISTMAS BOX

Let us give ourselves a present this Christmas—by getting what we want through our representatives

WHAT are our real wishes about rates? Or food prices? Inquisitive councils? Or any other matter? This is a democracy, so that the clearly expressed will of the majority of people concerned in any matter must be fulfilled.

So start giving yourself a Christmas Box. The Director of the Local Objectives Department wishes you a happy Christmas — and an energetic one.

MORE ACTION ON RATES

Mr. Shinwell: In order to reassure owners of small dwelling houses, will the right hon. Gentleman say categorically that there will be no increase [in rating assessments in the quinquennial revaluation of property] and that their apprehensions are unfounded?

Sir K. Wood: No, Sir, I shall certainly say nothing of the kind. It is a matter for the assessment committees . . .

Sir Kingsley Wood made the above statement in the course of an answer to a question in Parliament.

The assessment committees are our representatives — we will tell them, unmistakably, what we want them to produce for us—lower assessments and lower rates.

BRENTWOOD

"We can lose our homes as surely by an increase in rates, taxes and prices as we can by foreign bombs," exclaimed Captain Story, of Upminster, at a meeting of the Brentwood Ratepayers' Association on Wednesday. The subject of the address was the threatened general increase of assessments.

"We have heard that there is danger of an increase in assessments, due to some Act of Parliament passed some years ago. If we have our assessments put up, if our rates go up, it means some alteration in the standard of living."

He explained the action taken by ratepayers in Sheffield. There the newspapers announced in September the danger of a fifty per cent. increase in assessments. The ratepayers began to band together and demanded no increase. Fifty thousand ratepayers were unanimous in their demand and they signed to this effect. The chairman of the finance committee was compelled to give an assurance that there would be no general increase. When ratepayers realised they were the masters, councillors would do as they are told. Councillors were the servants of the ratepayers. The ratepayers at Sheffield were still organised to deal with any matters which might occur in the future, and other towns were adopting the Sheffield plan. What had been done in Sheffield could be done anywhere.

Sheffield Leaflet

The Sheffield Leaflet is selling fast and another edition is in the press.

Sheffield action is being quoted in many of the local papers and serving as an example for further campaigns.

Great results have been obtained by sending these leaflets to selected persons known to be interested in rates reduction—correspondents in the local press and those reported as protesting at meetings.

Resist Higher Rates

Reprints of this article as a leaflet.

Reduced prices are:

1,000 copies	12s. 0d.
500 "	6s. 6d.
100 "	1s. 6d.
50 "	9d.
25 "	6d.
12 "	3d.

BEXLEY HEATH

The December number of the Ratepayers Journal contains a long report of the action at Sheffield and encourages readers to exert their authority as electors on their councillors, and to resist any increase in rates or assessments.

SUTTON & CHEAM

The East Ward Residents' Association are issuing forms with the same object. Mr. Vokes, the Chairman, describes the method followed in Sheffield and proposes to invite co-operation throughout the area administered by the Mid-East Surrey Assessments Committee.

BLACKBURN

Correspondence is being started in the press on the possibility of preventing increased rating assessments in the same way that Sheffield did.

BEBINGTON

Mr. H. B. Chapman started the ball rolling with correspondence, and then Mr. A. C. Wardle, the chairman of the Liverpool Ratepayers' Association, in an address to ratepayers, urged them to act along the same lines as Sheffield; he pointed out that Newcastle had followed Sheffield's example, and that at Heaton, in Northumberland, the ratepayers called the councillors to a meeting and told them that if they did not give an assurance that assessments would not be increased they would have to go.

BANSTEAD

The Banstead Urban District Assessments Demand Association, formed recently to enable ratepayers of that district to instruct their representatives as to their wishes about assessments, is collecting signatures to a demand that they shall not be increased at the coming revaluation. Signatures are coming in fast, and spontaneous offers to help are also being received.

One of the three Urban District Councilors in one ward has given an unqualified pledge to carry out the expressed wishes of the majority of his electors, and the others are being pressed.

SIDCUP & CHISLEHURST

In November Mr. J. Palmer wrote a letter to the Kentish Times indicating the democratic method of preventing increase in rating assessments in Sidcup and Chislehurst.

A spate of correspondence ensued, and this and the rising indignation expressed at public meetings has culminated in a decision by Ratepayers' Associations in the Chislehurst-Sidcup urban area to organise a monster demand to the Council.

Petts Wood Residents' Association have discussed similar action, and the matter has been referred to the Joint Standing Committee of Ratepayers' and Residents' Associations in the Orpington urban district.

Councillor G. A. Appleton, Vice-Chairman of the Federation of Ratepayers' Associations in the County of Kent, explains the Chislehurst-Sidcup demand, appeals for volunteers to take part in the work, and emphasises that it is not in any way a party issue, but a matter of great importance to every ratepayer.