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SOCIAL CREDIT

For Political and Economic Democracy

OFFICIAL ORGAN OF THE SOCIAL CREDIT SECRETARIAT LIMITED

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Vol. 7. No. 4

Registered at G.P.O. as a Newspaper.
Postage (home and abroad) paid.

FRIDAY, SEPTEMBER 3, 1937

Weekly Twopence

Veiled Hint of Bayonets To Quell Alberta

ANOTHER SPECIAL
ARTICLE ON ALBERTA
APPEARS ON PAGE 3

'DISALLOWED' BANK LAWS TO OPERATE IMMEDIATELY

SPEAKING at Edmonton during the week-end, Premier Aberhart foreshadowed further legislation in the near future. Without giving details he spoke of legislation which "I am afraid Ottawa will find more difficult to keep on disallowing."

A further report states that he has addressed a long letter to Mr. Mackenzie King, Dominion Prime Minister. In this letter he advises him to cancel the disallowance of Albertan bank legislation to "wipe a terrible blot from the pages of Canadian history."

In this letter, according to Reuter, he also announces that Alberta intends to put into effect immediately the disallowed Social Credit banking legislation.

He declares that after investigation Alberta has found that the Dominion Government at present has no authority to disallow provincial legislation.

This may mean that he has discovered that Ottawa was bluffing, and has no power to disallow. We have been informed reliably that the power of disallowance is the sole personal prerogative of the Governor General, and he was not only holidaying in British Columbia at the time, but was not mentioned in any newspaper report in this country as having had any hand in the "disallowance."

Or it may mean that the previous utterance of Mr. Lapointe, Minister of Justice, on the sovereignty of the Provinces has not in fact been reversed in his memorandum to the Cabinet reported last week.

What is certain is that Mr. Aberhart is determined to go steadily forward on the course he has taken, and it now remains to be seen what are the implications in the following passage from *The Times* special article of August 25:

There are some indications that the Government, inspired by Messrs. Powell and Byrne, may attempt to disregard Federal vetoes and Court pronouncements. There appears to be a conviction among English Social Credit "experts" that the Canadian Government never would "send bayonets into Alberta" to uphold the Federal Constitution.

CROFTERS WAGE TAX WAR

IN the island of Skye, the tyranny of taxation has reached breaking point. Three hundred crofters declare they will go to prison rather than pay a new assessment on their houses. They recently passed a resolution: "That the house and land owners sternly condemn the Inverness County Council for their unprecedented taxation of croft houses, depriving us of the freedom contained in the Crofters' Act of 1866, for which our forefathers suffered, fought and won, in face of the powers which the law gave to landlords, which were used without mercy.

"We hereby bind ourselves jointly and severally to oppose the taxation and are prepared to suffer imprisonment before losing our ancestral claim and rights."

Why has the new assessment become necessary? Why wait to go to prison?

They have every legal right to demand a detailed account, showing every item of the expenditure of local taxation.

These crofters have representatives on the Inverness County Council, whose business it is to represent the electors, including crofters, and it would be a sensible line of action to go after these Councillors and recall them to a sense and practice of their legal duty of representing the will of their constituents.

Albertans Rally To Unity Pledge Call

REPORTS indicate increasing realisation by the Albertan people of the need to support the government by constant pressure for the results it was elected to achieve.

Mr. Fred Anderson, M.L.A., broadcasting recently, urged people to demand the results they want and to keep on demanding them. "If you make this demand strong enough," he said, "nothing on earth can stop you from getting them."

This is sound advice and it is to be hoped that all Albertans, whether believers in the Social Credit financial technique or not, if they want a dividend and lower living costs, will unite in following it.

The way has been made easy by the following pledge now being circulated among voters:

1. I know that Alberta is naturally one of the richest places in the world.
2. There are 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 of \$25 a month to every "bona fide" citizen and secure to them a lower cost to live.
4. And I will give my support to a candidate for any office who will vote consistently against any party who oppose this my policy.

Copies of this pledge of loyalty to the Social Credit cause have been distributed to groups throughout the province, according to C. H. Pade, President of the Alberta Social Credit League.

Mr. Pade declared that more than 9,000 had been returned in one day, fully completed by Edmonton groups. He stated that Calgary had received 38,000 copies of the pledge and had asked for 15,000 more. He stated that the response throughout the province had been excellent.

A subsequent report states that 200,000 had been signed within the first few days.

Sales Tax Repeal Should Re-assure Business Interests

IN the brief but historic session of the Alberta Legislative Assembly at the beginning of August, at which the first steps to break the stranglehold of finance were taken, Mr. Solon Low, the Provincial Treasurer, announced that the Sales Tax would be repealed as from September 1. This tax was one of 2 per cent. on all sales, foodstuffs and farm equipment being exempt. It brought in some \$80,000 (£16,000) a month.

Subsequently, Mr. Low, on August 10, announced that the tax would be removed on that day. This action was taken because evidence showed that people were deferring purchases until September 1, the remission date previously announced.

As an earnest of the fact that Social Credit means social credit and not social debit, this step should reassure business interests deceived by bank propaganda. Taxation is a negative dividend, the remission of the Sales Tax is the first fruits of a real Social Credit policy.

SOCIALISTS FIDDLE WITH POVERTY

WHILE Aberhart in Alberta is busy fighting for the power to put into operation a plan to banish the fear of poverty from the minds of the people of Alberta, what is our Labour Party doing?

It is not even in office, and has no very bright hopes of getting there. But it has a "plan for abolishing the fear of poverty from the homes of the aged" as the *Daily Herald* trumpets. The plan includes:

A weekly pension of £1 (35s. for a married couple) at the age of 65 provided they retire from work;

The same pension at 60 to the unemployed certified by the Unemployment Assistance Board as unlikely to get work for economic reasons;

Full pension for a wife when the husband qualifies, provided the wife is 55 or over;

They would abolish the present provision which withdraws pensions from widows when their children have left school, and increase widows' children allowances to 7s. 6d. for the first and 5s. for each other child;

Orphans to get 10s. a week.

All that in the wealthiest country in Europe, where production is restricted, and Marketing Boards are rampant. What a plan—"the most impressive measure in its whole social programme."

We are not impressed—still less, amused.

They actually object to the present pensions scheme because "it is not conditional upon retirement from industry." They would want to make conditions.

They firmly reject pensions of a pound a week at 60 as impractical—"the cost would be prohibitive."

"It is a condition," they say, "of successful social reform that it does not provoke a Budgetary crisis which would lead to the undoing of all a Government sought to achieve."

They have come to heel nicely! But listen to this.

"What gives the Labour plan a practical supremacy over all earlier schemes is the scrupulous detail with which it is worked out."

Well, well, well, well!

£50,000,000 TO PLAY WITH

THE Government's Unemployment Insurance Fund has now accumulated a balance of £50,000,000.

It has increased by more than £12,000,000 in the last eight months.

It is reported that the Treasury has been considering for some time whether the accumulated balance should not be used in part to reduce the debt on the Fund.

This means the Treasury is considering the destruction of this money, for when money is repaid by the Treasury to the Bank of England it is cancelled out of existence.

If the unemployed would like more money to spend—well, here it is. Why not demand some of it? Those who have paid it paid it for the use and maintenance of the unemployed, not for the upkeep of the Bank of England's fictitious system of figuring.

On this occasion, at least, nobody can counter the demand by the bewildered old query, "Where is the money to come from?"

Financial Relations Commission Set Up

THE Prime Minister of Canada has appointed a Commission to report on financial relations between the Dominion and the Provinces. The Commission will consist of the following: Chief Justice N. W. Rowell, of Toronto, Chairman; Judge R. Rinfret, of Ottawa; Mr. J. W. Dafoe, of Winnipeg; Mr. H. F. Angus, of Vancouver; and Mr. R. A. Mackay, of Halifax.

In fulfilling its task (says *Canada's Weekly*, August 20) the Commission will pave the way for the long-discussed revision of the British North America Act and the relations between the Dominion and the Provinces.

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A Journal of Economic Democracy

The Official Organ of the Social Credit Secretariat, Limited.

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The Social Credit Secretariat Limited is a non-party, non-class organisation and it is neither connected with nor does it support any particular political party, Social Credit or otherwise.

Subscription Rates, home or abroad, post free. One year 10/-, six months 5/-, three months 2/6.

Vol. 7. No. 4. Friday, September 3, 1937

Red Light

WE recently heard of a suburban business man who leaves for his office at 8.30 every morning. The first post is delivered at his house at 9 and his letters have to be read to him over the telephone.

Yet, when asked to join in a demand for a first postal delivery at 8 he did not want to do so. A red light shines here.

No one likes to "make a fuss" over some minor isolated inconvenience. But no one should refuse to make a firm but polite demand, in conjunction with others, for the rectification of what is otherwise a permanent nuisance.

That opens the door to bureaucratic tyranny, and the door being open the tyranny is in possession everywhere.

THERE is no more important task before the ordinary citizen today than to learn the simple but effective process of making his public servants serve. If he cannot do this in small things he has little hope in big things.

If democracy is to survive the onslaught upon it from all sides it must at least function satisfactorily.

It will never do so until individual citizens learn how to get what they want from their institutions.

If the majority of people is content to accept passively "what is coming to them" like our business man above, then democracy is doomed.

We do not believe even that business man is really so docile. Preoccupied with their "own affairs," many do not yet realise that this is most vitally their own affair.

THOSE of us who realise this and know how democracy can be made to work have the honourable and urgent task of using our knowledge.

We have to go to school with the people and learn with them how to make their will effective in small things first. For we shall make mistakes and will profit by them.

And a bigger task still lies ahead, in which we must not make mistakes.



COMMENTARY



Democracy Flouted

THE Northern Ireland Transport Act, as reported in SOCIAL CREDIT for August 6, is having a crippling effect.

It is reported that nine-tenths of the people were against the Act from the very start.

A meeting has been held in the Ballyronan School, at which Mrs. Parker, M.P., was invited to state whether in the event of a clear majority of her constituents demanding the repeal of the Transport Act she would do all in her power, as their representative in Parliament, to secure this result.

Mrs. Parker is reported to have recommended a policy of "Wait and See," and after reminding the electors that there was at present a Road Transport Investigation Committee sitting and considering the problem from every angle, added:

"I believe that even were it practicable, a total repeal of the Transport Act would be inadvisable."

Mrs. Parker evidently regards her constituents as a lot of children who are to be told what she thinks is good for them.

This is not what she is paid £600 a year from public funds for.

She may think the investigation committee knows better than the people what they want, but it is not to represent the committee or her own opinions that she is paid.

She was asked a pointed question that requires a straight answer. The answer, yes or no, should be insisted upon, and any evasions exposed.

An Ally for Aberhart?

IN a speech to the Maritime Summer School students at Sackville, New Brunswick, on August 2, the Rt. Hon. R. B. Bennett, late Conservative Premier of Canada, referred to the dangers confronting the democratic nations of the world. "The democratic form of government," he said, "was the best yet devised by man, giving every person over the age of 21 the right to assist in the determination of his country's destiny." "Representative institutions must become more responsive to the will of the majority," he declared.

The recent disallowance by Mr. Mackenzie King of the Albertan legislation expressly designed by the Albertan government to enforce the will of the people on financial institutions, gives Mr. Bennett a fine opportunity to raise his voice in support of real democracy. He was in Ottawa when this most undemocratic action was taken; indeed, it is likely that he was consulted by Mr. Mackenzie King before such an unprecedented step was taken. We have yet to hear that he has made any protest at this defiance of the will of the Albertan people by the power of a financial oligarchy.

A New Emigration Ramp

ON Monday, October 11th, at the London Guildhall, the Lord Mayor is to open a three-day conference on emigration. Speakers from all organisations with vested interests in the question of Empire development will attend, and — the latest murder case, the Spanish civil war and Japan permitting — the press will doubtless be full of propaganda in favour of emigration.

In view of this conference, to which we shall refer again in a later issue, *The Times'* report on Australia, referred to in page 3, receives added significance. It would seem indeed that advance propaganda is already being put out.

France Re-Fettered

PRICES of commodities in France are steadily rising, but not incomes. This means that the standard of living is being reduced.

According to *The Times*, when M. Bonnet took over the Ministry of Finance, "he found the Treasury practically empty: its borrowing powers were exhausted" — so what?

The Times says "His first step was to increase taxation"; in addition, he decided to cut drastically expenditure on public works and advances to local authorities, and so on.

And lo! the "exhausted borrowing powers" revive at once and change miraculously. The Government have borrowed from the Bank of France 15,000,000,000! How is it done?

"The burden resting on the French taxpayer is now at least as heavy as that devolving upon the taxpayer of any other country."

"Co-operation of the trade unions will be required. Some modifications of the 40-hour week is inevitable if recovery is to get under way."

"France is sending to Geneva, for the next meeting of the League of Nations, a remarkable delegation of Ministers led by the Prime Minister himself."

You see? First find out what the Bankers want and then put it in your political programme.

Then these things happen, in M. Bonnet's (oh, what a good boy am I!) own words: "Gold exports have ceased," "Several thousand millions of francs have returned to the Bank of France," "The bank-rate has twice been reduced," and so therefore the borrowing powers which were "exhausted" become in a moment healthy and strong again.

It sounds like magic.

And that's what it is, magic—black magic.

Fishy

THE proposal of the British Trawlers' Federation to lay up a percentage of fishing vessels, which, incidentally, will mean the dismissal of between 5,000 to 6,000 fishermen and a large number of shore workers, is meeting with some opposition.

One owner of four trawlers is standing out against the scheme, and so, for the moment, the absence of the absolute unanimity desired is holding up the proposal.

Thank You

IN pleasing contrast with the acidulous comment of the *News Chronicle* on the situation in Alberta, we have pleasure in recording the straightforward article published by *Reynolds Weekly* on August 22, from which we will quote three sentences:

"Thus for the first time in modern history, a State has unequivocally demanded of its banking institutions the systematic monetisation of the community's credit, under the instructions, supervision and protection of the State."

"The action of the Albertan Government is the more remarkable because, owing allegiance to none of the older political parties, it is impossible for the omnibus term of execration, "Bolshevism," to be hurled at it; nor can "Fascism" be alleged against an administration acting on an electoral mandate."

"The financial issue stands for the first time clear of political complications. It is a straight conflict between the legally appointed Government and the legally entrenched monopoly of credit."

Spectacular Sabotage

WEEKLY ILLUSTRATED for August 21 has some remarkable pictures of coffee destruction in Brazil. The difficulties and hardships of the work of growing the coffee and preparing it for destruction are well portrayed on one page, while on the other there is a striking series showing the mountains of coffee which are treated with tar or shovelled into the sea. These mountains are so large that they resemble the slag heaps and colliery tips that disfigure our own Midland countryside.

SOCIAL CREDIT SECRETARIAT

Lectures and Studies Section

THE first examination for the A Certificate will be conducted during September by post; entrance fee, 10s. 6d. It is desirable but not essential for candidates to have attended the prescribed Course of Lectures. Candidates will be permitted to retain the Examination Paper (six questions) for 24 hours after opening the envelope containing it, and may avail themselves of every assistance in answering it short of actual collusion. Candidates will be prohibited from discussing the paper or their answers with anyone until their answers are dispatched to the examiners. Application forms from The Recorder, Social Credit Secretariat Limited, 163A, Strand, London, W.C.2.

* * *

THE following courses will begin in September next (for DETAILS see "Calendar and Prospectus," 3d. from all groups or from the Social Credit Secretariat Limited, 163A, Strand, London, W.C.2):—

- (1). Course A. (By 20 lectures at lecture centres in the British Isles.) Fee £1 ros.
- (2). Course A. (By correspondence.) Fee £1 plus postal charges (2s. 6d. at home; 3s. 6d. abroad; air mail extra).

(The A Course is preparatory to examination for less advanced Certificate of the Lectures and Studies Section, which must be obtained whether the student has taken one of the Courses or not, before entry for the more advanced B Certificate.)

- (3). Course B. (By correspondence only.) Fee £1 plus postal charges.

Applications to join Lecture Course A should be made to the nearest Supervisor of Information. For Correspondence Course, apply to Miss Brill, Social Credit Secretariat Limited, 163A Strand, London, W.C.2.

League Nutrition Report A Challenge To Conscience

AFTER two years' work the final Report of the Mixed Committee of the League of Nations on the Relation of Nutrition to Health, Agriculture, and Economic Policy is now published (Allen and Unwin, 7s. 6d.). As a whole it can be taken as an authoritative and comprehensive report.

The first part deals with the science of nutrition, the second with the relation of nutrition to health. Here it is shown that quality as well as quantity is necessary to good health.

But it is in the third part that remarkable passages are to be found dealing with the economics of the whole subject.

It has been discovered that many things Major Douglas has been saying for twenty years are true!

It is admitted that financial poverty has a direct bearing on the widespread malnutrition that exists.

The investigation proves that large numbers of people are underfed as well as undernourished.

It is discovered again that the consumption of the protective foods is very sensitive to price changes.

"Poverty and ignorance," states the Report, "remain formidable obstacles to progress; the disparity between food prices and incomes increases the difficulty experienced by the poorer sections of the community in obtaining an adequate supply of the proper foods."

"In countries of the most diverse economic structure and general level of consumption appreciable sections of the population are, for one reason or another, failing to secure the food which is essential to their health and efficiency."

"Millions of people in all parts of the globe

are either suffering from inadequate physical development or from disease due to malnutrition, or are living in a state of subnormal health which could be improved if they consumed more or different food.

"That this situation can exist in a world in which agricultural resources are so abundant and the arts of agriculture have been so improved that supply frequently tends to outstrip effective demand remains an outstanding challenge to constructive statesmanship and international co-operation."

It is recognised that the problem of raising the income level is essentially a national problem and one of first importance, and—marvel of marvels—the report regards subsidies to consumers as a proper means of ensuring to everybody not only sufficient food but also the proper balance of nourishment between foods.

Is the League of Nations advocating National Dividends to distribute the plenty we now restrict or destroy? We are not sure, but whoever wrote chapters six and seven of the third part appears to be doing so.

Well, we welcome genuine supporters of the truth, from whichever platform they speak, and we note that the tone of the front page article, "A Challenge to Conscience," in SOCIAL CREDIT for April 3, 1936, in reflected in the following words from this report:

"The malnutrition which exists in all countries is at once a challenge and an opportunity: a challenge to men's consciences and an opportunity to eradicate a social evil by methods which will increase economic prosperity."

We are not labouring in vain.

JUST OUT THE FIG TREE

A quarterly review edited by
Major C. H. DOUGLAS
SEPTEMBER ISSUE

contains contributions by

The Editor False Witness
Miles Hyatt European Tug-of-War
The Dean of Canterbury Unto This Last
R. L. Northridge The Shape of Things Past
W. L. Bardsley Mr. Hawtrey's Giraffe—II.
A. W. Coleman

The One Condition for Peace
R. Rogers Smith Canada Calling
Major Douglas on
Dictatorship by Taxation

A. Hamilton McIntyre, G. R. Robertson,
John Hewlett Edwards, Herbert Bluen,
Thomas Flett, K. McCarty, Geoffrey Dobbs



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This Is Australia At 'Highest Peak of Prosperity' What Are We Worth?

In Money Values

A NEW YORK professor has spent eight years in capitalising various vocations; discovering what a young man is worth at the beginning of his career. Thus, based on the working life span and average earnings for a working lifetime a young doctor should be able to mortgage his life work for \$108,000 or a farm labourer for \$10,400, allowing for interest at four per cent. The figures are interesting. Here they are:

Occupation	Working Life Span	Present Value of Average Earnings for a Working Lifetime
Medicine	42	\$108,000 (£21,600)
Law	43	105,000 (£21,000)
Dentistry	45	95,400 (£19,080)
Engineering	43	95,300 (£19,060)
Architecture	43	82,500 (£16,500)
College Teaching	44	69,300 (£13,860)
Social Work	45	51,000 (£10,200)
Journalism	46	41,500 (£8,300)
Ministry	44	41,000 (£8,200)
Library Work	46	35,000 (£7,000)
Pub. Sch. Teach.	45	29,700 (£5,940)
Skilled Trades	44	28,600 (£5,720)
Nursing	40	23,300 (£4,660)
Unskilled Lab.	44	15,200 (£3,040)
Farming	51	12,500 (£2,500)
Farm Labour	51	10,400 (£2,080)

From *The Albertan*, July 22.

There are some odd omissions from this list, such as salesmen, bankers and insurance officials. But just look at the food producers.

FARMERS LIVING IN PRIMITIVE SHACKS • CHILDREN UNDERFED • WALK BAREFOOT
FOUR SHILLINGS A WEEK EACH FOR FAMILIES OF EIGHT

THE TIMES on August 28 had a great story to tell of "the return of prosperity in Australia." Nearly a column was devoted to a report by its Canberra correspondent summarising a speech by Mr. R. G. Casey, the Federal Treasurer.

Mr. Casey claimed that "Australia was experiencing the highest level of material prosperity in its history," in support of which he quoted figures—so many figures, see *The Times!*—showing increasing production, increasing prices, increasing exports and increasing revenue.

Anyone struggling through this mass of figures will conclude—as is intended—that everything in the Australian garden is rosy. This indeed is the word used by *The Times* in its heading to describe, of all things, the Budget which provides for a total of some £80 million to be filched from the Australian people by taxation in the year 1937-38.

If *The Times* correspondent knows his job, he must know how misleading is this Budget speech of Mr. Casey, made with both eyes on the forthcoming Federal election. His report, as printed, shows no sign of any such knowledge.

As recently as June 20, another speech was made in Australia, not by a figure-juggling politician, but by a practical

farmer; not in an attempt to mislead people into believing that Australia had "turned the corner," but with the intent of arousing people to unite in demanding the abolition of poverty in the midst of plenty. This speaker, Mr. T. H. Powell, President of the Wheatgrowers' Union, threw a startling light on the statistical prosperity spoken of so fulsomely by Mr. Casey. The speech was broadcast, so *The Times* correspondent should have heard it.

Here are a few extracts referring to conditions among the farmers:

"Underfed children of whom 50 per cent. have not a mattress to sleep on nor a blanket to cover them.

"Girls of 13 to 14 years of age are walking in bitterly cold weather from five to six miles a day to school in bare feet . . . Some have not a decent coat to keep them warm.

" . . . for a family of eight the farmer must provide a civilised standard of living for each member on less than 4s. a week."

"I know of thousands of farmers living in shacks, freezing cold in winter, like ovens in summer. Some still have dirt floors and bag windows."

"The value of primary products exported from Western Australia over a period of 25 years was £400,000,000."

This, then, is "the highest level of material prosperity" to which Mr. Casey refers.

A campaign to unite people in a demand for the abolition of poverty is now being carried on in every State in the Commonwealth, and in this, the Wheatgrowers' Union has an important part to play.

The people of Alberta are showing the world how a government can be pressed into action for the results desired by the majority.

If the people of Australia can be similarly united, and show equal determination for results, they can secure them with greater ease than can the Albertan people, who form only a part of the Dominion of Canada.

Success in either country will make the figures of the financial system reflect the facts of plenty, and it will no longer be possible to pretend to measure national prosperity by figures of taxation and debt.

M.W.

PENSIONS FOR THOSE OTHER BLIND

IN 1935 a campaign was launched in Canada to secure pensions for the blind. At first the demand was turned down on the usual sort of excuse with which all governments controlled by finance refuse benefits to electors—"Owing to the uncertain financial outlook of the country."

Those concerned were not discouraged, however, and "continuous pressure was brought to bear on Members of Parliament."

Pensions have now been granted. Today there is a movement on foot which eventually will mean pensions for all in the form of National Dividends. Strange to say, some of the future "dividenders" are so blind to the facts of plenty that they oppose it.

Success in Alberta will give sight to these blind, who then doubtless will be the first to demand bigger dividends.

affair of taxes and more taxes—was held up.

"That the Alberta Government has been convinced that Messrs. Powell and Byrne can open the resources of the chartered banks for government use may be accepted as the plain truth.

"Messrs. Powell and Byrne are here to put into effect the Douglas recommendations, and they are doing it."

MONEY POWER NON-PLUSED BY ALBERTA'S DETERMINATION

THE articles in *The Times* of August 25 provided cheerful reading to Social Crediters, who know that this is the leading mouthpiece of the Money Monopoly.

For the second time *The Times* made a first-class blunder which it had to recant the following day.

On the Wednesday it said: "Mr. Aberhart has not yet proclaimed the moratorium which he threatened to impose to prevent money going from Alberta to creditors outside . . ."

"The crisis such a moratorium would produce would be so grave that even in Edmonton it is not likely to be decreed without some hesitation."

On Thursday morning it had to report that a moratorium had been proclaimed, and went on:

Generally speaking, while the Government's action is aimed specifically at the banks as a retaliation for the recent disallowance of the Provincial bank control legislation, it is unlikely to create a situation much different from that previously existing.

Whistling in the Wood

In spite of dark references to "bayonets,"

both articles betrayed the fear that the people of Alberta are more solidly behind the government than the writers care to think.

The leader writer ended on the plaintive note that "there is little hope of any real clarification until the people of the Province are able at the next elections to show what they think of it all and to choose a new Parliament and a government less visionary in their ideals and more practical in their methods."

This may be set off against the Edmonton correspondent's worry expressed in this most illuminating passage (italics are ours):

"Belief that the attack on the banks is merely a prelude to an appeal to the voters has been widespread. Certainly Mr. Aberhart would be able to make good use of the war-cry: 'The people or the banks.' It would be fighting-ground of his own choosing.

"Lending colour to such a belief is the speaking campaign that began as soon as the Social Credit legislators reached their constituencies after the four-day session of the House. Yet the Premier denies any intention of calling an election.

"Unfortunately, Mr. Aberhart so often has said one thing and done the opposite that many regard his latest pronouncement as merely another of his 'tactical moves' designed to throw the 'money barons' off their guard."

All this shows (a) the lively sense that Mr. Aberhart would be returned to power as strongly as ever if he sought an election, and (b) the complete failure to grasp electoral campaign tactics in contrast with electioneering.

Under the heading "The People Against," the Edmonton correspondence expresses a series of pious hopes that the people will refuse to support the government in its attempt to give them a dividend, lower cost of living, and relief from the intolerable debt burden.

But the previous passage we have quoted stands.

Revelations

The best part of the article can be epitomised without comment by the following extracts:

"The early months of the Social Credit régime were unfavourable to the introduction of any radical economic turnover. Rightly or wrongly, Mr. Aberhart secured the services of an orthodox financier.

"The first budget certainly was orthodox. Its chief feature was the imposition of a sales tax and the increasing of income and provincial land tax levies.

"However, this was not Social Credit and the party's membership grew restive.

"The budget—again a very orthodox

(Continued at foot of next column)

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NOTICES

Every Thursday at 8 p.m. an open meeting is held, at which all are welcome, especially visitors to London and enquirers. Bring your friends.

On Thursday, September 9, there will be a short address by Mr. W. A. Willox on "Alberta and the World." Refreshments.

Volunteers are spreading the truth about Alberta by selling SOCIAL CREDIT in the streets. They start from here between 5 and 7 p.m. on Fridays. Come and help, or write to G.R.T. saying what days and times are more convenient.

Announcements & Meetings

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

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

Cardiff United Democrats. Meeting for democratic action at 34, Charles Street, each Wednesday at 7.30 p.m.

Cardiff Social Credit Association. "Why Should Banks not be Licensed?" Lecture at 34, Charles Street, Wednesday, September 8, at 8 p.m. Light refreshments.

Edrington United Democrats. Meeting for action, in Parochial Rooms, Broomfield Road, on Friday, September 10, at 8 p.m. prompt.

Liverpool Social Credit Association. Enquiries to Hon. Secretary, Miss D. M. Roberts, Green Gates, Hillside Drive, Woolton, Liverpool.

London United Democrats. Requested to support Thursday meetings, 8 p.m., at Rendezvous, 163A, Strand, and bring interested friend.

National Dividend Club. Help of all members most urgently needed. Friday, Reception Room from 5 to 7.30 p.m.

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.

Newcastle United Democrats, 14A, Pilgrim Street (opposite Paramount Theatre). Fortnightly meetings, 7.30 p.m., September 9 onwards. Enquiries welcomed.

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

Portsmouth and Southsea. Group meetings every Thursday at 8 p.m., conducted by Mr. D. Jackson at 16, St. Ursula Grove, Southsea. Holiday visitors and area residents are urged to make contact.

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. "Great Britain Ltd." Speaker: H. A. Carré. Also latest news from Alberta. Mordaunt Hall, Monday, September 6, at 7.30 p.m.

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.

HOLIDAYS—WHERE TO GO

Furnished Cottage to Let, accommodate four to six; Bathroom, h. & c. Water. Full particulars and photo by post. Ten per cent. bookings to Secretariat Funds. McCallum, West Parley, nr. Bournemouth.

"Beauty Spot" Holiday in Sandy Balls Wood on edge of New Forest. Furnished chalets, romantically situated. Secluded camp sites. Good access caravans. Sun and river bathing. Provision store. Garage. Ideal for children. Social Crediters especially welcome. Apply illustrated leaflet, Harrod, Godshill, Fordingbridge.

Miscellaneous Notices

Rate 1s. a line. Support our advertisers.

P.R.S. Send for particulars of the Public Revenue Scheme to help us and help yourself. It is very simple and has been designed to raise funds for group activities, independent workers' costs and headquarters' revenue. SOCIAL CREDIT, 163A, Strand, W.C.2.

Volkskredit. If a large enough demand is secured it is proposed to roneo a technical MS. in German. It contains approximately 14,000 words and should cost 6d. to 1s. od. each copy, according to demand. Will all interested please write, stating number of copies they are prepared to take up, to H.R.P., SOCIAL CREDIT, 163A, Strand, W.C.2.

LOCAL OBJECTIVES

THE editor will be glad to receive reports from anywhere where people are asserting their sovereignty over the institutions which should serve them.

It does not matter whether they are initiated by Social Crediters, are spontaneous, or have been judiciously fanned.

Even though they be badly managed or ill-directed, let us hear about them. It is sovereignty that matters.

Get your SOCIAL and COMMERCIAL STATIONERY, and your PRINTING from **BILLINGTON-GREIG** 32 Carnaby Street, Regent Street (behind Liberty's)

PRESS CUTTINGS

All who are willing to scrutinise local newspapers, trade and agricultural journals, and weekly magazines for items of interest to SOCIAL CREDIT, for publication or record, are asked to assist the SOCIAL CREDIT Press Cuttings Bureau, which is organised by the Jersey Douglas Social Credit Group. Please write for particulars to Mr. T. L. Mawson, Petit Port, St. Brelade's, Jersey, C.I.

People acting in unison to enforce a specific and reasonable demand can always impose their will on those authorities and institutions whose job it is to serve them. This page is devoted to news of such demands and help for those who are fighting for them

THE MEN WHO GOVERN ARE THE MEN WHO GET WHAT THEY WANT

"DEMOCRACY" is a long word and an awkward one, almost as if it were trying to disguise its meaning instead of to reveal it. The Oxford Dictionary defines it as "government by the people, direct or representative," and derives it glibly from two Greek words meaning "people" and "power." It has never come into comfortable, homely use, probably because the thing itself is not familiar. For we have never experienced Democracy in action, as we have kingship, for instance. After the agitations during the nineteenth century we were indeed given some part of the machinery of democracy, but combined with a clever device—the party system—for counteracting most of its benefits.

★

The only way of telling whether we have "government by the people" is to consider whether the people have got what they want (for the men who govern are the men whose wishes are fulfilled). In little everyday affairs, in middle-sized commercial affairs, in large-sized national affairs, are things arranged according to your wishes?

When filling in an income-tax form, is this proceed-

ing pleasurable and according to your wishes? Or the anxiety for children on their way to school through traffic that is unnecessarily dangerous? Or your irritation at the extremely bad bus service that takes you to and from work? These are the small conditions of life that are the final results of our so-called Democracy, and they are unpleasant.

★

So far as we arrange these little things to suit ourselves, so far we are governing our country, and it seems that to put into practice the Democracy that is theoretically conceded to us we must begin, like charity, at home, and work through little demands to bigger ones. There is one golden rule to work on: always be sure that you do get exactly what you want.

HOW?

The machinery is there. Wherever a representative is elected to do a job, then it is his obligation to get the results that we wish. Otherwise we wouldn't have elected him. Some representatives—on County Councils, etc.—realise this and only wait for an indication of the results required. Others require a

more decisive demonstration that their electors really know what they want and intend to get it. And occasionally it is necessary to apply some sort of force to emphasise the importance of the matter.

The most convenient way to present this united wish of the public is in the form of a requirement from the members of the public on the authorities concerned, and it should be signed by as many of the public as possible. And the force that may be applied if necessary is the fact that, unless the demand is met, no member of the authority need expect the future votes of those demanding.

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A leaflet explaining the best way of tackling the subject and the practical procedure that has already been followed with success will be sent from SOCIAL CREDIT, 163A, Strand, London, W.C.2, on receipt of a 1½d. stamp. (They can also be supplied at 3d. for 12, 6d. for 25, or 2s. for 100.)

If these are distributed to the people signing the requirement they will understand the reasons for success and be encouraged to start further demands for other ends.

Villagers Have To Make Their Own Road

CASSINGTON is the Village of Determined People. It has a will of its own, and it believes in the old adage that if you want anything done, do it yourself.

For a long time past it has wanted to use an ancient lane which affords a short cut to the station and a bus route. The lane is

under water during the winter, and is comfortably passable for only a week or two even in the summer.

Oxfordshire County Council declined to do anything about it. Then Christchurch, whose boundary extends to the lane, was approached, but Christchurch observed, in effect, that it had no objection to the lane being made up.

So Cassington has flung off its coat and rolled up its sleeves and started on the job.

A score of the most able-bodied villagers have formed themselves into a volunteer road gang, and every evening after their own work is done they meet in the lane and work strenuously until nightfall.

There was no need for Mr. George Bowen, secretary of the Lane Improvement Committee, to declare how "terribly keen" the people are to see the work through. Nearly everybody over the age of 14 in the village signed a petition to the Oxfordshire County Council, and when it was found that the village had to rely on its own efforts more than £14 was collected in a fortnight.

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We shall soon be collecting our own rubbish, disposing of our own sewerage and drawing our own water again.

We shouldn't like to leave the Council with anything to do for us!

To Subscribers

PLEASE note that in future only one expiry notice for SOCIAL CREDIT (yellow slip) will be sent showing the date of the last issue paid for, and no extra copies will be sent after that date.

We hope that our supporters will be good enough to send renewal instructions and remittance in good time to receive the next issue.

MACDUFF'S DAMAGED SEA WALL

DURING the storms which swept the north-east coast last winter considerable damage was done to the sea wall on the north side of Macduff Harbour, a large portion of the wall being undermined. Nearly a year has elapsed, and the people of Macduff are asking when a start is to be made with the work of repair.

The work has been estimated to cost between £2,000 and £3,000, and would take some considerable time.

Application was made to the Fishery Board at Edinburgh as early in April so that a start might be made at the work as soon as possible.

No decision on the subject has been made by the Fishery Board, and it appears that a start will not be possible this season. The bad weather will be here again in a short time, and that will mean still more delay.

The people of Macduff cannot understand why the work is not started. It means much to the town, even though work at the harbour is not affected by the damage.

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The people of Macduff, having some commonsense, should take their questions a

step further. The Fishery Board is there to help them, not to hinder them; the people should insist on the repair of their sea-wall without further delay.

THEY WANT A PLAYGROUND

CORBRIDGE (Northumberland) wants a park for elderly residents, a playing field for children, and a bowling green.

The residents of the village feel that these amenities should be provided. It is claimed that at present there are fewer seats for elderly people than there were 20 years ago, while the children of the village are compelled to play in the roadways.

In view of the position of the village in the heart of the country, it is paradoxical that Corbridge should be without a playing field or park.

"Many people have expressed the view that we should have a small park with a playing field for children, a bowling green and a quiet corner of garden for the elderly people of the village," said one resident of the village.

The Council exists to give you what you want.

Local Objectives

The Director and Mr. George Hickling will address meetings in the following centres during September:

Birmingham—September 13. Great Western Hotel, Colmore Row, Birmingham.

Liverpool—September 15. For place of meeting, apply to Miss D. M. Roberts, "Greengates," Hillside Drive, Woolton, Liverpool.

Sheffield—September 16. 7.30, City Library Reading Room No. 2 (entrance Tudor Place).

Bradford—September 19. Place of meeting to be announced later.

Stockton-on-Tees—September 20. 7.30, Morgan's Café, High Street, Stockton-on-Tees.

Newcastle-on-Tyne—September 21. Place of meeting to be announced later.

Glasgow—September 22. 7.30, Religious Institution Rooms, 200, Buchanan Street, Glasgow.

Coleraine—September 24. 7.30, Café Hall, Coleraine.

Belfast—September 25. 7.30, Social Credit Hall, 72, Ann Street, Belfast.

Social Crediters and anyone interested in encouraging the public to exert their authority over their institutions are invited to attend.

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.)

★ DO NOT MISS
The September Supplement to
SOCIAL CREDIT
It is "full of meat"

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APPLICATION FORM

Please send me the SOCIAL CREDIT Supplements. If not already qualified for these I wish to become so. I understand that I am to treat them as strictly confidential.

Signed.....

Address.....

POST TO SOCIAL CREDIT, 163A, STRAND, LONDON, W.C.2

(55)

SOCIAL CREDIT

Confidential Supplement

ISSUED BY THE SOCIAL CREDIT SECRETARIAT LIMITED

163A Strand, London, W.C.2

No. 13

SEPTEMBER 3rd, 1937

"The Gravest Responsibility Rests Upon Everyone"

THE SOCIAL CREDIT SECRETARIAT LIMITED

The Chairman's Letter to the Treasurer

My dear Tuke,

In returning to you the audited accounts of the Secretariat for the past year, I have almost a feeling of presumption in thanking you together with the other Directors and the staff of the Secretariat for the work which has been done, in my opinion, under particularly unfavourable circumstances, and yet done so successfully.

The armaments boom has provided probably the last flicker in the flame of the dying financial system, and has inevitably decreased the public interest in what may replace it. Nevertheless, the efforts of yourself and the other Directors have secured what, in the circumstances, I consider to be an excellent financial result.

The coming year will be marked by historic events in Alberta and probably elsewhere, and in my opinion the gravest responsibility rests upon everyone to provide the Secretariat with the funds which it requires to carry on and extend its activities.

The Secretariat is the permanent general staff, chiefly unpaid, of the Social Credit Movement. All general staffs tend to be unpopular, partly because of a deluded conception of democracy which panders to human frailty, and partly because no one who has not tried to do a job knows how difficult any good job is to do. The fact that I do not believe that the staff and the Directorate of the Secretariat suffers from this unpopularity is the highest tribute that I can pay to it. I might perhaps say that without exception I consider it to be hard to improve upon it, and that I consider it an honour to work with it.

With kindest regards,

Yours sincerely,



London, August 24, 1937.

THE TREASURER'S REPORT

July 1, 1936, to June 30, 1937

ALTHOUGH the Social Credit Movement was never more alive than at present, this last year has been somewhat disappointing financially, and the fact that the Movement has been working under certain difficulties shows itself in the year's accounts. These have been audited by Mr. Maxfield Mather, Incorporated Accountant.

Alberta and New Zealand had been marking time, but in Alberta the dramatic events of the last two months afford great hope of an early move forward for the whole Movement.

Acting under the instructions of our Chairman, Mr. G. F. Powell and Mr. L. D. Byrne, who have been appointed Commissioners by the Alberta Government, have not only achieved unity in Mr. Aberhart's Social Credit Parliament, but under their guidance it is now taking determined action. Social Crediters in this country will watch eagerly for further developments announced weekly in SOCIAL CREDIT.

Notwithstanding difficulties, the general receipts under the Revenue Assessment Plan were larger than ever, but during the financial year under review no special funds were inaugurated. In the previous year considerable income was derived from such funds. Some were of a temporary character, but in the case of Miss de Castro's appeal, subscribers have gradually transferred to the Revenue Assessment Plan.

Receipts from all sources (donations, sales of SOCIAL CREDIT and THE FIG TREE, literature and advertisements) have been £5,137 4s. 1d. and expenditure £5,696 8s. 5d., showing a debit balance of £559 4s. 4d., or, deducting the difference on value of stock, a net debit balance of £469 8s. 9d. To meet this deficit, accumulated funds have been depleted to a corresponding extent and the balance in this connection now stands at only £9 1s.

In response to numerous appeals, we have established the Social Centre, which is being more and more appreciated, particularly by visitors from the country and overseas. Those friends who so generously supported this venture will be glad to know that all preliminary expenses and rent to the September quarter have been paid, and there is a small balance in hand.

To sum up. In a difficult year the Balance Sheet shows us about square. The new financial year promises to be one of the most important in the history of Social Credit, and the realisation of this by Social Crediters generally should provide sufficient funds to enable the anticipated special and, possibly, urgent activities to be undertaken with confidence.

The sovereign will of the people must prevail in a true democracy. We who realise this truth have great responsibilities. Our ideal can only be achieved by still greater personal efforts, and by the necessary funds to carry on the fight.

J. E. TUKE

Treasurer

F. C. LUXTON

Assistant Treasurer

Hats Off To Powell and Byrne

THE quiet efficiency and the rapid sure touch with which Powell and Byrne have handled their unprecedented task in Alberta has aroused the enthusiastic admiration of all Social Crediters. They have earned our gratitude—hats off!

These two men did not go at their own convenience; they went two weeks after they had been asked to do so by Major Douglas. In those two weeks they had to compose their own private and business affairs to cope with an unexpected absence of several months. What this means will be understood by any business executive who considers what he would do if asked to leave his job and go half across the world at two weeks' notice.

They did not go as irresponsible free-lances, ready to stir up a hornets' nest and trust to their wits to turn it to good account. They went soberly conscious of a serious and exacting enterprise, the bungling of which would disastrously retard the progress of Social Credit, and the handling of which must conform to a long and carefully-prepared plan of campaign.

They went, above all, after meeting Mr. Glen MacLachlan, with the feeling that thousands of Albertans, disillusioned but still determined, were looking to them for the best

that the Social Credit Movement in Great Britain could produce.

The situation which awaited them in Alberta was the logical fulfilment of the forecast in the leading article in SOCIAL CREDIT in the issue announcing the victory of the Social Credit Party at the polls.

The pressure for results had split the party into warring groups, and the first job tackled was to restore order from chaos. By the time Byrne arrived Powell had every member of the party except one pledged to a truce from mutual criticism and to support of the work of the Social Credit Board.

Then began the real task, which was to carry out the recommendations made in Major Douglas's First Interim Report of May, 1935.

Of one thing we may be certain: Neither of these men could have gone about their work with the certainty and dispatch they have shown except for the gruelling training they have had during the last three years.

Both have held executive posts at the Social Credit Secretariat while an experiment in Social Dynamics has been made. They have both studied, argued and wrestled with the principles of action on or through an organisation as enunciated by Major Douglas at Buxton in

1934 and elaborated at Westminster in 1935 and particularly at Liverpool in 1937.* They have applied their knowledge in the organisation of the Social Credit Movement for action, and the organisation of electors and Members of Parliament for democracy.

What they have learned has stood out a yard for all those who have studied with them to see, in the events in Alberta during the past three months.

Every Social Creditor will now be anxious to bend every nerve to help in the great task which Powell and Byrne are doing under the instructions of our Chairman, Major Douglas.

If we have criticised Mr. Aberhart for his actions in the past, we have nothing but praise and admiration for what he is doing now. It is hoped that Social Crediters will refrain from public reference to past differences, which are quite out of place now.

It is what is being done now that matters. It is what we all do now that matters.

Opportunities for action, by groups

* "The Nature of Democracy," 6d., "The Approach to Reality," 3d., "The Tragedy of Human Effort," 6d., by C. H. Douglas. Obtainable from SOCIAL CREDIT, 163A, Strand, London, W.C.2.

and individuals, directly bearing on the situation in Alberta, will occur from time to time. One has already occurred and has been well taken, as reported elsewhere in this issue.

But the best thing we can do to back up Powell and Byrne, to support Douglas, as nearer home. Nothing will give better support to our cause as it develops in Canada, and shortly in Australia and New Zealand, than a well-knit active and growing Social Credit Movement in Britain.

During the past year there have been the Abdication, the Coronation, and rearmament to distract our own and the public's attention. This year must be Social Credit's year. "Once more unto the breach, dear friends, once more."

NOTICE

In order to save the expenditure of our subscribers' funds on unnecessary printing and postage, it has been decided to issue the Treasurer's Annual Report and Major Douglas's letter to the Treasurer in the Supplement.

The usual printed circular will not, therefore, be sent in future, but complimentary copies of this issue of the Supplement will be sent to all subscribers who do not take the Supplement normally.

The subscription and bankers' order forms usually incorporated in the circular will be found on pages 4 and 5.

AT a convention of bankers at Glacier National Park, U.S.A., June 25, 1937, Chester C. Davis, a member of the Board of Governors of the Federal Reserve System, said:

"We bankers have the power to create and destroy money. This power to create and destroy money is a gigantic power and a heavy responsibility."

"Now, if another crisis finds the American banking system unorganised and ineffective, the American citizenry may seize a short cut."

"If this depression continues the Government will take over all banks."

FATHER COUGHLIN, the famous "radio priest" of America, reports in his paper *Social Justice* that President Roosevelt has endorsed the Bill for the nationalisation of the Federal Reserve Banks, sponsored by Congressman Wright Patman, and, further, that he is in favour of a Bill introduced by Senator McAdoo for the "unification" of all state and local banks in the country, a measure originally

Threat of a Great Betrayal

THE BANKERS' RAMP IN U.S.A.

advocated by the House of Morgan in 1930.

The adoption of either of these measures by the President will be a betrayal of the American people. Roosevelt was elected for his first term of office as President in 1932 on an anti-bank vote, inspired by his promise "to cast the money-changers out of the temple."

Referring to this promise, and to Roosevelt's violent attacks on the banks in the 1932 campaign, Major Douglas said:—

"His [Roosevelt's] inaugural speech, so far as its denunciation of financial agencies was concerned, . . . must, I have no doubt, have raised hopes in the minds of millions of his listeners all over the world, that the doom of oppressive finance had been sounded, and that their champion was speaking to them."

"I wish I could believe it."

" . . . he [Roosevelt] delivered an attack on bankers which, in violence, probably exceeded any attack which has ever been made by so responsible an official at any time, anywhere. But I should like you to note most

particularly that the attack was made upon persons! It was not made upon a system. And, further, that the concrete steps which were taken almost at the moment of his taking office, and which had obviously been prepared in advance, were all of them steps calculated to strengthen the banking and financial system as such.

"It is quite clear from these various pronouncements that the main lines of United States action in the present crisis are, firstly, to remodel the American banking system so as further to consolidate the monopoly of credit in a few hands, and, secondly, by means of immense schemes of public works financed by loan credit issued by this strengthened banking system, to induce both an increase of employment and a rise of commodity prices. The public debt of the United States will be enormously increased at the expense of the private debt held by the industrialists, and industrialists will be reduced to a position which will make it impossible for them to

form a menace to the bankers such as they undoubtedly offered in 1929."

The speech from which these extracts are taken was made on March 18, 1933. Today certain of the results of the Roosevelt policy foreseen by Major Douglas have come about, e.g., the tremendous increase in the American debt from \$19,487,009,766 in 1932 to \$33,778,543,494 in 1937. It would seem that the remainder will be achieved ere long.

Roosevelt was elected for a second term of office last year, by the votes of millions who still trusted him, despite his past failures, and hoped that a further term would enable him to carry out his glowing promises of reform.

Actually since his election in 1932 the power of finance, far from being weakened, has grown steadily. Thousands of small banks have been allowed to crash—bringing misery and destitution to millions, but the system remains, and with the elimination of small competitors, financial power has become more

and more concentrated in the hands of the few—the twenty-four largest.

At June 30, 1932, there were 20,255 banks in the U.S.—over 2,000 had crashed in the previous year—but by the same date in 1936 this figure, through bankruptcies and amalgamations, had shrunk still further to 15,988. Further, from the break of the depression in 1929, which was brought about by the policy of the big banks, to the end of 1936, these, the fortunate 24, increased their resources by over 4½ thousand million dollars, with the result that although they form only .16 of one per cent. of the total number of banks, they hold over 30 per cent. of the total resources in the hands of all the banks.

These figures prove the growing concentration of financial power. Roosevelt, if reports are correct, now intends to complete the process." Doubtless the American people will be told that nationalisation of the banks is necessary to "cast the money-changers from the temple"; actually, far from casting them out, it will make them high-priests at the altar. They will become an integral part of the system of government, thus making their position almost unassailable.

"Nationalisation?" said Mr. Montagu Norman, "I would welcome it!" M.W.

The Intrusion of Mr. Hargrave

THE undisguised satisfaction with which *The Times* and the anti-Aberhart newspapers in Alberta have seized on the visit of Mr. John Hargrave to Alberta last winter as a means of harassing Mr. Aberhart and his advisers is quite enough proof, for those who need proof, of the nuisance-value of that unfortunate escapade.

It is very probable that there are many in the movement who would good-naturedly prefer to excuse Mr. Hargrave on the score of his good intentions (which we do not doubt), so the cleverly written dispatch of *The Times* Edmonton correspondent, published in its issue of August 25, provides an opportunity for some plain speaking.

We are engaged in the stiffest task that any body of men and women has ever undertaken. In the face of the ignorance and prejudice of a duped and frustrated public we have to attack the most powerful and heavily entrenched monopoly the world has ever known. To say that our success or our failure is a matter of life or death would be a complete understatement of the gravity of the issue, which is no less than the final struggle between freedom and tyranny.

In this struggle it is not enough to say of any man that he means well. It is actions, not motives, which will weigh in the final balance of victory or defeat.

We have in Alberta a situation fraught with anxiety and hope for a world-wide movement. We have in England the man, Major Douglas, who originated the philosophy, analysis and financial and political technique known as Social Credit.

Major Douglas had been called in by the Government of Alberta as consultant, and, after making his initial report, had encountered certain obstacles which with great patience and the assistance of willing and able helpers he was engaged in overcoming.

Moreover, Major Douglas is acknowledged by all but a few recalcitrants to be the natural and fit leader of the movement throughout the world. As elected Chairman of the Social Credit Secretariat he is assisted by a group of able and conscientious workers, all fully alive to the gravity of our task and the need for careful and continuous strategy. Neither they nor Major Douglas have asked for the job which has fallen to their lot. We do not believe that there are many genuine Social Crediters but give them support, even when criticising, as must sometimes happen.

The only ground for opposition to what Major Douglas is doing, or to what the Secretariat is doing under his instructions, is a genuine conviction that the thing cannot be done.

Anyone who feels that, is undeniably right to go into opposition; but if they do they must bear the risks, the responsibility and the consequences of opposition. It is not open to them to oppose the men who are doing the work, and at the same time to claim that they are thereby assisting that work.

Mr. John Hargrave, at the head of a small body of Green Shirts which has done some admirable propaganda in the past, chose to go into opposition to the strategy of Major Douglas. He renamed his followers with the grandiose title of "The Social Credit Party of Great Britain"—a title which is considerably less misleading in this country than, say, in Alberta.

He next elected to go to Alberta and see what he could do. If he thought he was making a bold bid to carry out the Social Credit project in Alberta it is quite understandable, and, though not necessarily commendable, it is excusable.

He made no attempt to communicate with Major Douglas or the Secretariat, and the news of his departure came at second-hand. This was natural, as he is in opposition. There is no complaint.

On his arrival he discovered a considerable portion of Mr. Aberhart's party in a state of rebellion, and set himself to widen the breach. It is probable that he succeeded at the time, but events after his departure in January produced new alignments, and the masterly tactics of Mr. Powell succeeded in restoring a unity on policy which was essential to decisive action.

Indeed the most satisfactory and creditable part of Mr. Hargrave's effort was that he left Alberta immediately he saw that his efforts were of no avail and before more serious damage could be done. If that is his claim to consideration, and it is a claim worth making to attest the excellence of his motives, it is conceded. But that is not his sole claim.

Major Douglas, in his Interim Report, in his letters to Mr. Aberhart, and in his subsequent actions, has maintained with repeated emphasis that the key to the Albertan situation lies in obtaining control of the public credit, and that plans for dealing with credit before that power has been attained are wholly premature.

Well, Mr. Hargrave is in opposition, so he was all for a plan. He makes this clear on page 23 of his

published account of his actions (reviewed in SOCIAL CREDIT on August 6). His stated reason for the production of a plan before the power to introduce it had been attained was that the psychology of the situation needed it, and with that we are unable to argue.

As the plan was wholly premature it does not matter whether it was a good plan or a bad. In justice to the Albertans, who would not stomach it, it was very thin. In fact it is scarcely accurate to call it a plan.

As a statement in principle of the monetary devices known to Social Crediters as the National Dividend and the Compensated Price, it was unexceptionable. Any competent propagandist of Social Credit monetary theory could draw up such an elementary exposition in response to the query, "Show us how it would work out in practice."

Any member of the Albertan Government who knew his way about the literature of Social Credit could have drawn up such a "plan" overnight. And they knew it, and Mr. Aberhart knew it, and they knew that the plan was of no use to them either before or after obtaining power over the public credit.

Of course they were able to sign it. It was a statement of the principles that they knew so well. But they clearly felt uneasy throughout; it was correct but had no nourishment in it for hungry legislators, so they did nothing further with it, and Mr. Hargrave departed.

It is true that he left behind him the advice to call in Major Douglas; for which no doubt Major Douglas would be duly grateful if he thought that that piece of advice affected the issue, or that any other advice could have been decently given.

The Social Credit Secretariat lays no claim to any unearthly virtue among its members. It is doing a job and wants to get on with it. If any outsider butts in, it is reasonably resentful, but it realises that everybody has a right to his own opinions and to act on them.

Anybody who wishes to help will be welcomed with open arms, and no complaint will be made of opposition so long as it does not make unwarrantable claims. As earnest of this we append correspondence with "The Social Credit Party of Great Britain."

To the Editor of SOCIAL CREDIT (August 10)

"I write to place on record the deep resentment of all members of

our organisation—a more considerable and influential body of Social Credit opinion than you allow—at the unwarrantable attack upon Mr. John Hargrave made in your issue of Friday, August 6.

"We are at a loss to understand why preliminary action which has opened the way for a main engagement should be regarded as subject-matter for facetious and spiteful comment, and an apology in your next issue is, we consider, the least you can do."

To "The Social Credit Party of Great Britain" (August 12)

"Your letter of August 10 received complaining of our criticism of Mr. John Hargrave's pamphlet in SOCIAL CREDIT for August 6, and referring to "preliminary action which has opened the way for a main engagement."

"Preliminary action over a long period has indeed been taken to prepare for the main engagement now opening, but we cannot class the intrusion of Mr. Hargrave, without consultation, responsibility, or knowledge of the general strategy, as part of that preliminary action.

"As we have previously stated (SOCIAL CREDIT, January 8), we can have no objection to independent action by Mr. Hargrave or others, so long as no claim is made that such action is made on behalf of or to the advantage of the Social Credit Movement.

"Such a claim, has, however, been made, and is repeated in your letter, and we repudiate it, and will take any steps we may see fit to take to dissociate ourselves publicly from any responsibility for his activities.

"Mr. Hargrave failed to obtain the co-operation of the Alberta Government and withdrew, fortunately, before other arrangements were seriously compromised, but at this critical time we cannot be expected to look with a favourable eye on the publication of irresponsible accounts of events in Alberta during the past two years, and on the score of irresponsibility alone, apart from any question of false emphasis, we are obliged to criticise them severely.

"In conclusion, we should like to repeat what our Chairman has already said to Mr. Hargrave in a letter on this subject, that if he wishes to co-operate with that part of the Social Credit Movement which looks to Major Douglas for strategy, there is no doubt that the widest latitude in tactics can be allowed. If, on the other hand, he wishes to pursue a completely independent course, there is no complaint so long as no claims are made which involve Major Douglas or the rest of the

Movement outside your Organisation."

To "The Social Credit Party of Great Britain" (August 19)

"Without prejudice to the suggestions in the last paragraph of my letter to you dated August 12, it occurs to me that you might care to co-operate with us in the specific activity of bringing pressure to bear on the Dominion Secretary in connection with the arbitrary tactics of Mr. Mackenzie King.

"The action suggested is contained in the enclosed copy of a circular sent to our affiliated groups, and the value to us would consist in receiving copies of any letters sent."

To The Social Credit Secretariat, Ltd. (August 27)

"Thank you for your letter and enclosure of August 19.

"Mr. Hargrave has now returned from holiday and will no doubt give consideration to the suggestion you make."

BATH ENTERPRISE

SOME enterprising supporters in Bath have been inserting, as an experiment, in the personal column of the local paper, slogan advertisements for SOCIAL CREDIT such as:

"You are not poor because someone else is rich."

"Use your vote to abolish war and poverty."

"Why the machine makes you poor instead of rich."

All of these slogans are followed by the words:

"Read SOCIAL CREDIT, 2d. weekly."

PUBLIC MEETINGS

IN L.D.B.'s article on advertising public meetings, there was no mention of the type of banner which can be slung across a street. The cost is small, and some groups should be able to get it hung without having even to pay for the site.

I once made one as follows: Bought sufficient clothes-line to cover the width of the road twice plus plenty to spare for tying-off. Then purchased as cheap a white material for the background as could stand wind-strain. This background was at least 3ft. wide. Two hems were then made to receive ropes, one top, one bottom. Knots were made to prevent the advertisement from slipping out of centre. The agreed wording was spaced out to scale on a piece of paper and outlined on background.

The next step was to cut out letters from some cheap fast-coloured material (I believe I used blue bunting) and sew them on to the background. The advantages of this over painting are: less skill required, good background, and possibly some of the letters can be used over again.

BRUNO BARNABE

On "Aiming" Action

By
GEORGE HICKLING

IN the campaign for civic democracy it is wise to remember the importance of little things. It is part of the strategy of tyranny to impose a feeling of helplessness and powerlessness on every individual member of the public; as well as to obscure the correct target to which any "action" should be directed.

Thus, if your 'bus service is poor, you are liable to assert yourself to the wrong person — namely, the engineer in charge—the technician; the dissipation of energy and the paralysis of initiative to obtain the change desired is deliberately fostered by the powers that be, the object being to retain their own privileges whilst escaping their responsibilities.

Every reader of SOCIAL CREDIT, for instance, can make a point of knowing:

1. The names and addresses of his three Councillors (representatives of the ward in which he lives).
2. Which of the three is due to retire this year.

The value of such a thing can be seen if it can be imagined what would have happened when those mothers in Kingsbury, N.W., marched to Roe Green School to protest against their children being sent to another school over dangerous roads a mile away.

The schoolmaster got the shock that should have been given to the representatives of those mothers on the local Council. Not having any knowledge of such matters, these parents and electors, in a strong feeling of indignation, would not think of the Councillors. The school was the marching point where they demonstrated, but had they marched to the Mayor in his Council House, headed by their elected Councillors, their action would have been an object lesson in Civic Democracy. They could then have had another school built, or the existing one enlarged.

We can all of us make it a personal "local objective" to be instantly in a position to make all this clear easily, as and when the opportunity arises. *Obtain a supply of leaflets "Object Lessons in Democracy" against any such emergency in your locality. A copy can always be sent to press correspondents, or handed to individuals as and when you hear a "want" expressed.

You can thus, simply and easily, give the expression of the sovereign will of any individual or group a correct aim, a service of great value in clearing away the smoke-screen of confusion which now everywhere serves the enemy in the form of "non-confidence" and paralysis. Send for those leaflets now.

* Twenty-five copies will be sent post free for 6d. (stamps accepted). Larger quantities pro rata.

MONEY MATTERS

THERE appears to be some misconception as to whom the Social Credit Movement actually belongs. Some consider it to be the personal property of Major Douglas; others aver that it is included in the goods and chattels of the Secretariat; while still others affirm that it is a body wandering aimlessly in space. Really, it belongs to itself, and those who are members of it and support it are merely assisting themselves to get what they want. Realisation of this, and a comprehension of the internal fabric of the Movement, are two of the leading requisites of a successful Group Revenue Supervisor.

The Movement and its Revenue

The general revenue received by the Secretariat is simply that for the general direction of the Movement under the leadership of Major Douglas. The Movement as it now stands came into being as a result of the Buxton Conference in 1934, and as the Secretariat officials were selected from the members of the old Movement, there is no secret source of revenue.

Having approved of certain officials to do the administrative work in connection with the furtherance of their desires, it is obviously unreasonable for members to expect these officials to produce revenue out of nothing (none of them being bankers) or out of their own pockets (although many of them have to in order to carry on the work). It is obvious also that it is no good approving representatives and then failing to back them up in all possible ways.

It is the bounden duty of every member of the Movement who can afford only a penny a week to subscribe just what he can—otherwise it is hardly worth while going to the trouble of appointing an executive and holding sanctions against it.

A number of the most valued members of our Movement cannot afford more than threepence a week; but, almost without exception, the contributions of these supporters come in so regularly and promptly that they are worth something like twice their cash value to those who have to keep the Secretariat going in face of financial stringency.

Group Revenue Supervisors

No group official is of greater importance than the revenue supervisor. It is for this reason that revenue supervisors are always nominated by the groups and the nominations confirmed or rejected by the Director of Revenue himself. This in itself is a token of the fact that the headquarters of the Movement is supported financially solely by the members, for the Group Revenue Supervisor is the local representative of the Director of Revenue.

He may have the added responsibility of looking after the financial resources of his own group, although in some cases this is the

job of the Group Treasurer. But there is no direct connection between, or conjoint working of, Group and Headquarters revenue, and there is no authority for a Group Revenue Supervisor, collecting subscriptions from individual Social Crediters, to devote what proportions he thinks fit to local and Headquarters funds.

Where individual members are not subscribing under the Self-Assessment plan, there must be a distinct understanding as to how the subscriber wishes his money to be allocated. However, it will be understood also that, as the Movement cannot continue to exist without individual members supporting Headquarters, some portion of each subscription must be devoted to the general funds. Otherwise the cost of directing the work in accordance with the desires and instructions of the Movement itself and of its Chairman, is being borne, at great sacrifice, by a few members, while the benefits go to all. And there has been far too much of this already.

Self-Assessment

The basis of the Movement's finances is the Self-Assessment scheme. Members who see their duty to give financial support to Headquarters assess themselves to pay any sum they can afford weekly, monthly, quarterly or yearly. They forward this money direct or through their Group Revenue Supervisor as they prefer. No contribution is too small.

The receipt of this money regularly and promptly is of extreme importance to us all. There are few supporters who, having voluntarily given a promise, attempt, or find it necessary, to repudiate that promise, but we are all human, and most of us have the failing of putting off until to-morrow what we could do very conveniently to-day—especially where money is concerned.

It is the concern of the Group Revenue Supervisor to see that the money from the Self-Assessment plan, which is to come to Headquarters through the group, is received and sent on here in prompt and businesslike fashion — and the supervisor is personally responsible to the Director for this being done.

Revenue supervisors should make every endeavour to get all members of their group to subscribe under this self-assessment plan, for as the local representative of the Director he is concerned also with the increasing of the Movement's revenue.

Certain members who are unemployed, or are in circumstances such that they cannot reasonably be expected to support their convictions financially, are, and will be, exempted from contributions by the Director.

Registered subscribers to Headquarters under the Self-Assessment plan should include all group officials, except under special conditions. These officials have been selected by their fellow-members on the reasoning that "the best among

them shall be their servants," and they are looked to as examples of the strongest and most whole-hearted Social Crediters. Unless there are special considerations, such as outlined above, one might almost be tempted to say that the height of incongruity was reached by the Group Revenue Supervisor who did not contribute a penny piece to the general funds.

Support under the Self-Assessment plan carries with it the right to the Confidential Supplement (provided the contributor is a direct postal subscriber to SOCIAL CREDIT) and to the services which the Secretariat was formed to give, and these are extended to the members who are officially exempted from financial support. The work done by the Secretariat on behalf of the movement is outlined in the article "Headquarters—Social Crediters at Work," last published in SOCIAL CREDIT for August 13; this article will be repeated from time to time.

Public Revenue Scheme

The P.R.S. scheme was designed to obtain revenue from the numerous people on the fringe of the Movement who have some knowledge of and some sympathy with our aims, but who are not members of groups or direct registered supporters.

There has been a tendency on the part of us all to neglect this scheme, and up to the present it has not contributed appreciably to the total revenue. It is now beginning to assume a vital importance.

The rapid development of the Local Objective campaign and the splendid progress made in Alberta, are bringing hundreds of people into contact with the various groups throughout the country. It is these people who must be encouraged to realise the possibilities of association, and shepherded into an active interest in our work.

P.R.S. cards enable them in their embryo stage to give just what and when they like, and when, as a result of the activities of the group itself, they are drawn within the Movement, they will be quite ready to acquiesce to the revenue supervisor's request that they take up the Self-Assessment plan.

The Future

We are at a critical stage in the history of the Movement. Despite inadequate finances, we have made amazing strides in this country and elsewhere, thanks to the endeavours of Social Crediters acting as individuals in association. Now, more than ever, do we need the unstinted efforts of every member of the Movement, from each according to his ability, but, unless the revenue enables us to go forward with confidence to new activities, endeavours in other fields will be in vain.

BRIAN REED,

Acting Assistant Director of Revenue

Power From Alberta

IT is very natural to regard events in Alberta as drama; and, reading SOCIAL CREDIT, we may be sure of a place in the stalls. Comfortably seated at this exciting show we can applaud and condemn; compare, discuss and foretell; and indeed this adds an edge to interest, raises it towards enthusiasm, but—to what effect?

None, unless we take action. To the right effect only if we take the right action.

We know that success is dependent on the courage and determination of the people of Alberta to secure the results they want. For us, who read the Supplement, the rest follows; for we are certain that if the measures which Douglas indicates are carried into effect, the correct conclusion will be attained.

Tactics and strategy will vary the world over; but against any background it always remains true that it is the people who must themselves win their own freedom. In this, our case is exactly that of the Albertans, and there is a very simple way of showing people their power. We can join them, and help them to realise that by acting together a very little determination will bring their "authorities" to satisfy any reasonable wish they may have. This work is of fundamental importance and all can take part in it, both in their own actions and in helping others to see what is so obviously true—that they are the masters of their own institutions.*

From Alberta comes potential power—for us; for news of success will radiate courage and conviction, and reverses will bring indignation and added resolution. And this heightened intensity of feeling—if turned into action—is power. And if turned to the right action it is effective power.

Alberta has reached a state of open conflict with authority; and one day we shall reach that stage. Let us make good use of this power from Alberta in the vital work of helping to raise the spirit of the people—our own neighbours—so that we may be ready when that day comes. HEWLETT EDWARDS

* First send for leaflet "Civic Lessons in Democracy," with which will be sent explanatory notes. Prices—3d. for 12, 6d. for 25, 1s. for 50 and pro rata, all post free. If in doubt or difficulty, please write to me.—H.E.

NORWAY and ALBERTA

DURING a recent visit to Norway, Mr. Willox, Director of Publications, addressed an audience of representatives of the principal Norwegian newspapers in Oslo, giving them an outline of the Albertan situation.

As he pointed out, there are large numbers of Norwegians settled in many parts of the world, especially in Canada and the Province of Alberta. These Norwegians, just like the British people who are settled in various parts of the world, look to their mother country for sympathy and support in their various undertakings. It was important, therefore, that the Norwegian press should know the truth about Alberta so as to be in a position to do justice to the situation.

Mr. Willox explained that the people of Alberta were unanimously demanding access to the enormous wealth of their province, and as a

first instalment they had given their government a clear mandate to provide every adult with a monthly dividend of 25 dollars and a reduced cost of living. Mr. Willox gave details of the immense physical resources of the province to show how reasonable this demand was. The fact that the people had united to make this demand, and would remain united, made it inevitable that they would succeed, but their struggle would be eased and their success brought nearer by the sympathy of the mother countries from which the various inhabitants of Alberta originated.

The result of this interview was wide publicity in nearly all the principal Norwegian papers, who quoted extensively the facts given out by Mr. Willox. The Oslo Douglas Group, under the active guidance of Mr. Millar and Mr. Simonsen, were responsible for arranging the interview.

To James Edw. Tuke
The Social Credit Secretariat Ltd.
163A Strand, London, W.C.2

I have pleasure in sending the sum of £..... as a Monthly, Quarterly or Annual Subscription (cross out redundant words) or a Donation of £..... to the funds of the Social Credit Secretariat Ltd.

Name

Address

The MacDonald Letters

ON August 18th, *The Times* announced that Mr. Mackenzie King, Prime Minister of Canada, had held a meeting and decided to "disallow" the banking acts passed by the Alberta Government twelve days before.

A letter was immediately dispatched to all our affiliated groups asking them to write to the Dominion Secretary, Mr. Malcolm MacDonald, to protest against Mr. King's undemocratic action, and to request individual members to write privately, sending copies to us.

In spite of the fact that many groups are broken up for the holidays, we received an immediate and splendid response from all parts of the country.

It would be invidious to single out any group for special mention, as some are much more numerous than others and some of the smaller groups responded 100 per cent.

One of the earliest letters received was that sent by the Liverpool Group, and it was so interesting that it was printed as an open letter in *SOCIAL CREDIT* for August 27th, but large numbers had, with equally commendable brevity, written a few short sentences.

We thank all those who responded so promptly, and feel sure that, when the next call comes, all those who were unable to help on this occasion will be at their posts.

ORGANISATION NOTES

THERE are now clear indications that the expected fresh impetus to the Social Credit movement everywhere is starting, and events in Canada are focusing the attention of the public on our ideas again.

Our Action policy in Electoral Campaign, Information, and more recently, in Local Objectives, has been "moving with the times"; and, as pointed out in last July's Supplement, our organisation must be prepared to progress and meet new developments in like manner, as soon as general propaganda has done the preliminary work of providing the human material on which organisation is to work.

The general organisation principles laid down in O.D.1 and 2 still hold good; it is important, however, to preserve flexibility and adaptability to local conditions. The "spirit" of O.D.1 and 2 is even more important than the strict "letter," and we must be prepared to develop with the times.

With these ideas in mind, the suggestions contained in Captain Cooper's article on "Democratic Organisations" in the last Supplement have been recommended for trial and experiment by such groups as have an opportunity for doing so; and reports on results will be welcomed.

The suggested organisation and functions mentioned in "Democratic Organisations" are matter for internal voluntary arrangement within the groups, with which the Secretariat is at present not directly concerned: in other words, a group supervisor will continue to be directly responsible to his corresponding Secretariat director as before, but at the same time this supervisor may hold an appointment *within the group*, such as team leader or assistant, for which he is responsible to the *group* and not to the Secretariat.

D. THOMSON
Director of Organisation

A STALWART FROM OVERSEAS

A shining example of steady and determined action is given to all of us by Mr. E. J. Atter, home from California, who for 12 hours a week sells *SOCIAL CREDIT* in the streets of London. His stentorian cry "Buy *SOCIAL CREDIT*" floats cheerfully up to the Editorial window from his "pitch" in the Strand.

Letters

AN idea that I am sure will appeal to you and we have been working here to some extent is the distribution of back numbers of *SOCIAL CREDIT* on the trains.

A platform ticket is taken when a London train is due to depart, and, when the train comes in, we board the train and work along the corridors, giving one or two copies to each compartment.

The London trains are chosen as this is the only long through journey from here, and we therefore know that all except the few Newport passengers will be cooped up for about three hours. The paper then stands a fair chance of being looked at and, as travellers are so prone to get into conversation on a journey, what better topic could there be than Social Credit?

ROBERT FOWLER
Cardiff

QUOTE DOUGLAS

MAY I suggest to Social Crediters that when they write to friends and acquaintances they include in a postscript some Social Credit quotation?

Even if one's correspondent is immovably antagonistic to S.C. technique, one of the many Douglas philosophical "texts" should not come amiss.

BRUNO BARNABE

FUNDS FROM PHILATELY

IF any readers have, or are in a position to obtain supplies of foreign stamps from letters, etc., or have an old collection by them, I am now in a position to encash these, proceeds of transactions to go to Secretariat funds.

Please send them direct to me at this address, and I will see the deals through.

L. ROFFE
106, High Street,
Ramsgate.

Finance of the Month

By A. Hamilton McIntyre

SOME readers of the Supplement have sent me cuttings from newspapers and asked me to use them in my monthly article. Generally speaking, these cuttings are extracts from articles by the City Editors of the better known daily newspapers, and, presumably, they are sent to me for comment on account of the utter nonsense which they contain.

The readers who have obliged by sending this matter presumably wish me to expose this nonsense in my article. I am afraid I cannot take up the space by doing so individually. If I were to pay too much attention to articles by City Editors, I would never be done, and I must content myself with saying that, with a few exceptions, all City Editors' leaders have in common a high percentage of nonsense and are apparently not written for the purpose of saying anything very definite either about finance in general or in particular.

The only purpose that one can see behind the writing of them might be either that of confusing the public, or, alternatively, to strengthen the pretence that City Editors are very brilliant men who know all about finance.

Pressure in U.S.A.

The U.S.A. Bureau of Home Economics has stated that approximately one out of every four families in the United States exists on a diet inadequate to maintain average good health. The reason given is "economic pressure."

Approximately a year ago, another U.S.A. Bureau—the name of which I cannot remember at the moment—after a very extensive survey, compared the actual production in the United States with the potential production and came to the conclusion that every family in the country could be enjoying a standard of living equivalent to that of a family of four staying in a six-roomed modern house with an income of £1,000 a year.

If both these circumstances are true, then the pressure which is responsible for the inadequate diet of a quarter of the citizens of U.S.A. surely cannot be properly described as "economic pressure"? Should it not be "bank pressure"—and why is it, anyway, that whenever there is a movement towards prosperity the banks and financiers generally get the credit, but whenever the move is the other way, poor old nature gets the blame!

Finance in Spain

Professor Edouard Guyot, writing in *L'Information*, referring to the differences between Britain and Italy, predicts that the outcome of

the trouble in Spain will leave Britain still further strengthened as regards the route from Gibraltar to Suez. The Abyssinian trouble, he says, was a shock to this country when she discovered that her Navy and Air Force were not ready for such an eventuality. "It was then that, in a world financially exhausted, Britain threw on to the table the hundred milliards of her rearmament. From that moment she had won."

The following extract has a familiar ring:—

"What is certain is that the road to India will be safer than ever, that the guns of Gibraltar will still command the straits, that the Balearic Islands will be freed and that the Spain of to-morrow, whoever is the victor, will knock at the doors of the Bank of England."

Of course the Professor may have been exercising his imagination, but it seems to me that he has written something which has a realistic touch about it, and there seems no doubt that his last prediction, at any rate, will come true.

We have learned from McNair Wilson's disclosures that Napoleon's Army at Waterloo was equipped by means of a loan from the City of London, and it may be that in the present Spanish conflict London is backing both sides on the understanding that the winning side, whichever it is, accepts responsibility not only for its own debts, but for the debts of its opponents.

It sounds, of course, a bit crazy, but then the world of finance is such a wonderful world, don't you think?

Share-Pushing

The Departmental Committee, appointed to report on share-pushing, issued its Report towards the end of August. The witnesses included the police, lawyers, stock-brokers, journalists, the Board of Trade, the Official Receiver, representatives of the banks and insurance companies, etc., but I see no mention of any witness being given by widows and clerical gentlemen who, we are assured, are the easiest victims of the share-pushers.

Comment on the Report so far is not very definite. It is said that the recommendations have met with a mixed reception in the City, but there is "general agreement on the wisdom of refraining from interference with the financial mechanism of the City of London." One authoritative writer suggests that the recommendations can be got round by the fraudulent share-pushers setting up as bankers. Someone else makes the bright suggestion that legislation should be promoted enabling the banks to close an account when a client's business was obviously that of share-hawking.

The Report requires careful study, and I hope to deal with the matter more fully in my next article.

Lectures and Studies Section

THE advertisement appearing with this issue of *SOCIAL CREDIT* makes unnecessary any statement here concerning the general plan for the future work of the section.

The attention of all Social Crediters is directed to it, and Supervisors of Information are urged to make every effort to see that a copy of the Calendar and Prospectus is in the hands of every group member and of as many of the general public as possible, in order that the facilities available for instruction in Social Credit may be known.

The examination for the "A" Certificate, which will be conducted by post during September, will be repeated at frequent intervals. Experience will determine how far its rather novel lines are the right lines for the purpose intended—the optimum spread of a sound knowledge of Social Credit combined with the adequate testing of the possessor's knowledge for his encouragement and satisfaction and for the good of the movement. Five well-known Social Crediters have been invited to form the first Board of Examiners, and their comments when the first examination is over may be of wide and general interest. Examinees will be given every encouragement to express themselves, too.

A novel feature marks the inception of Correspondence Courses: students will be largely under the necessity of marking their own progress. They will not be encouraged to indulge in frequent correspondence with headquarters, which, if the enrolments reach the numbers expected, will be impossible to handle. Important questions will be dealt with. The experiment may reveal whether it is only a requirement of the present social order that individuals have to be told how they have done.

The Assistant Director offers his grateful thanks to all those who helped so ably and enthusiastically to launch the lecture scheme.

WANTED: A NEAT design, suitable for "line" reproduction, for Certificates, of a size when reproduced of a £5 note, incorporating the following wording, and alternative wording, substituting "B" (more advanced) for "A," and "a Fellow" for "an Associate":—

SOCIAL CREDIT SECRETARIAT LIMITED

(Secretary: W. L. Bardsley)

163A, STRAND, LONDON, W.C.2

"A" (less advanced) grade certificate

Directors:
Major O. H. Douglas
(Chairman)
The Very Rev.
Hewlett Johnson, D.D.

J. E. Tuke
L. D. Byrne
A. L. Gibson
F. C. Luxton
G. F. Powell
W. A. Willox
L. Wilde
T. Laub

LECTURES AND STUDIES SECTION

THIS is to certify that the Members of the Board of Examiners of the Section deem..... to have answered satisfactorily questions set by them to test h..... knowledge and understanding of Social Credit, and that h..... is admitted an ASSOCIATE of the Social Credit Secretariat.

Signed

Chairman

Examiners

Date.....

THIS CERTIFICATE CONFERS NO RIGHT UPON THE INDIVIDUAL TO WHOM IT IS ISSUED

BANKER'S ORDER

Bank Ltd. Date.....

Please pay to C.W.S. Bank Ltd., Leman Street, E.1, for the credit of the Social Credit Secretariat Ltd., the sum of £.....commencing.....193.....

Monthly
Quarterly
Annually

Cross out
redundant
words

Signed.....

2d. Stamp