

**UTOPIAS GALORE**

By Jacques Duboin—Page 4

America's Sixty Families Page 6

# SOCIAL CREDIT

WE live in the Power Age, with ability to produce wealth enough for all. This paper exists to champion The People's right to proper distribution of this wealth; to declare the subservience of all financial and other institutions to The People's will; and to demand the National Dividends our country can well afford, so that all may enjoy the Plenty that is now possible.

20 MILLIONS DO NOT GET ENOUGH TO EAT—By Mrs. Palmer Page 3

FAKE ANTIQUE By George Hickling Page 7

Vol. 8. No. 2 Registered at G.P.O. as a Newspaper. Postage (home and abroad) 3d.

FRIDAY, FEBRUARY 18, 1938

Weekly Twopence

## NEW BID TO CURB FOOTBALL POOLS

A NEW move to curb football pool betting is coming. Not a direct attempt to ban the pools, but a scheme for taxing them, by claiming part of their profits. Nine million people invest in the pools every week. At present 5 per cent. of the takings go to the promoters as profit, 15 per cent. is absorbed in expenses. Now, the Nosey Parkers suggest that profits be cut to 2 per cent., expenses be cut to 8 per cent.—5 per cent. of the 10 per cent. saved to be paid to the Government for use on the National Fitness Campaign. And since the bulk of the 15 per cent. expenses covers pools advertising, the missing 5 per cent. will have to come out of the pools prize money, or the pools will not be able to carry on. And this latter is just what the money powers want. For nine million people represent a formidable democratic force. Remember 1936? A bill was before Parliament to ban the pools altogether. Nine million people told their Members of Parliament—you vote against this bill or you'll go out at the next election. The bill went — talked out by 287 votes to 24. The powers that govern us saw then what a determined united body of nine million people can do. They don't care whether you bet a £1 or a penny, or your home away. They want to disband nine million pool clients, and they intend to do it by taxing them out of existence—unless—Nine million people who want something (in this case a weekly flutter) stop them. They did it in 1936. They can do it again. But they must act now, and the pool promoters who are in touch with them must mobilise this formidable force. The nine million have the power. One thing they must beware—any attempt to suggest that a profits tax will benefit them by increasing the pools. Don't be fooled. The money powers want to keep you servile. They want to tax you in addition to the toll you already pay in Postal Order poundage. You want your pleasures. You can keep them. Unite and resist this threat to your liberties — this imposition of tax tyranny now preparing. Mobilise and express YOUR will, remembering that it is the duty of any Member of Parliament to represent the will of his constituents as made known to him from time to time.

## Powell: Aberhart Makes New Efforts To Secure Release

### SHEFFIELD RESPONSE TO EXPANSION APPEAL

FEELING that some of our supporters might find it more convenient to respond to your appeal for support through the Group Revenue Supervisor than direct, a subscription list was opened. The following subscriptions have been received:

	£	s.	d.
H. Aitchison	1	1	0
F.L.	1	1	0
H.D.W.	1	1	0
H.N.	1	1	0
D.C.L.W.	10	0	0
J.B.	2	6	0
Moon	1	1	0
J. Wolstenholme	1	1	0
R. B. Kirkbride	1	1	0
J.N.W.	5	0	0
The Key	5	0	0
Geo. Smart	5	0	0
F. Johnson	1	1	0
T.A.	5	0	0

making a total of £100s. 6d., for which sum a cheque has been sent to the Treasurer. Many a mickle makes a muckle! H. NIGHTINGALE What is your Group doing? Read the Treasurer's Appeal, page 2.

### More Work, More Debt

THE Cabinet has set up a small committee of Ministers to prepare a list of public works that can be put into operation during the next few weeks. The object is to reduce the increase in unemployment. Work that will be put in hand during the next few weeks includes: Road schemes, housing, land reclamation, building of summer camps, abolition of level-crossings, new hospitals, barracks, and aerodromes. YOU will be put into DEBT for the cost of these schemes. New roads, new hospitals, aerodromes, are probably all urgently needed—but with our super-abundance of materials, skill and labour (and labour-saving machines), there is no reason why we should be put into debt for these schemes. In any case, why were they not proposed before? Because it is more convenient for our masters to put a fake patch on their antique financial policy. And you will have to pay for a fake prosperity in increased taxes to meet loan charges. DO YOU WANT THIS? MAKE YOUR WILL KNOWN. Electors' demand form (page 8) shows how.

THE Alberta Appeal Court, on February 7 quashed the appeals of Mr. George F. Powell and Mr. Joseph H. Unwin, M.L.A., against gaol sentences imposed on them by Mr. Justice Ives last October on charges of libel arising out of a leaflet entitled "Bankers' Toadies." It is stated that as the Court's decisions are unanimous no further appeals are permissible. Mr. Aberhart, reports *The Times'* Edmonton correspondent, immediately sent a request to the Federal Minister of Justice for a full and immediate remission of sentences. This was refused.

### Thanks To You For 'Splendid Help'

WE have received the following letter from the Medicine Hat Provincial Social Credit Association: Dear Sir, The Medicine Hat Provincial Social Credit Constituency Association wish me to convey to you and all the readers of SOCIAL CREDIT our sincere appreciation for the splendid help you are giving us in our struggle for economic freedom, also for the letters of comfort and encouragement being sent by the people of England and other parts of the Empire to Mr. Aberhart, our esteemed Premier. There is not a man or woman in Alberta who ever dreamed that this movement to help our starving and distressed people would stir up the very depths of HELL against us, such as is now being carried on against us by the Banks and other financial interests. It must prove to all mankind (who are capable of thinking at all), that Social Credit is the key that will eventually unlock the door to freedom, and that it is the most daring challenge ever directed against the Money Power. In closing, may we express our best wishes and hopes for an ever-increasing measure of success, in this, the greatest battle of the ages. Yours very sincerely, R. H. KENT, President. Medicine Hat Prov. S.C. Constituency Association.

Subsequently as Provincial Attorney-General, Mr. Aberhart, delayed the commitment to prison of Powell and Unwin, by instructing the Clerk of the Court to withhold the certificate that their appeals had been dismissed. On February 10, however, they surrendered to the police, owing, Mr. Aberhart is quoted as saying, "to the insistence of Chief Justice Harvey that they be committed to gaol at once." Subsequent reports state that Mr. Aberhart is continuing his efforts to secure the nullification of the judgment, and that a member of the Legislature, which opened its new session on February 10, has given notice of a resolution urging the Federal Government to remit the sentences.

All Social Crediters will deplore this outcome of Powell's trip to Alberta. He made a great sacrifice in leaving family and friends and a flourishing business to help the

Continued on page 2

### Buying a Car?

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It was probably at Ernest Sutton's ERNEST SUTTON LIMITED 24 BRUTON PLACE, W.1

### JUST OUT!

The February SUPPLEMENT TO SOCIAL CREDIT

IN THIS ISSUE

MAKE YOUR INSTITUTIONS OBEY YOU

By the Rt. Hon. The Earl of Tankerville

Confidence Again!

By A. Hamilton McIntyre

The Birmingham Municipal Bank By J.G.T.

YOU CAN GET THIS SUPPLEMENT BY FILLING IN THE FORM ON PAGE 8

POWELL (Contd. from Page One)

## 'REMISSION LIKELY'

Albertan people in this struggle against an inhuman financial dictatorship.

He is not the first champion of the people against oligarchy to suffer for his faith, but history shows that such incidents serve only to strengthen a just cause.

These sentences, we believe, make the triumph of the Alberta people the more certain.

While we are naturally in possession of a considerable amount of information on this matter and events connected with it, our readers will recognise that it is inexpedient either in the interests of Mr. Powell or the cause for which he is suffering, to exceed the limits of general knowledge until it is certain that those interests will not be prejudiced.

Press reports last Monday stated that the view is prevalent in Parliamentary circles at Ottawa that Unwin and Powell will be granted remissions.

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

## SELF-RELIANCE!

SAYS a writer in the London popular press: "Social services, except for the halt and the blind and the small children, the mothers and the aged, should be cut and cut. Every able-bodied young and middle-aged person should be compelled to work or starve."

"These, of course, are my own views, and not necessarily those of anybody else associated with this great newspaper."

"We need a revival of the spirit of self-reliance and pride of family which should cause members of families to work together when they are in difficulties rather than rely on public spoon-feeding."

Well, well, there may be something in this spirit of "self-reliance" after all. However, if a machine is doing your job in a factory, so that your labour is not required, and so that you have no wages—well, what?

Of course, if you are a monied man, you can treat the "dole" with contempt, but if you are just one of the two million unemployed with no wages and no money, can you continue to pay the rent with self-reliance? Can you eat self-reliance for breakfast?

Perhaps the hack-writer knows how it's done, if so, he should not explain, but demonstrate the trick.

But, of course, he can't; his words are merely perpetuating the idea that poverty is a thing to be ashamed of, and that to draw the "dole," or accept social services, is an act robbing the taxpayers. He is, in other words, practising the bankers' camouflaging technique of "Divide and Rule"—"Divide and Exploit" both the victims of poverty and the taxpayers alike.

Yet, in spite of that, there is something in the "self-reliance" idea, quite a lot, in fact, for only by DEMANDING with CONFIDENCE and DETERMINATION just what they want—work or no work—can the masses who now suffer poverty amidst plenty become free from want and tyranny.

The same rule goes for those who want to free themselves from the tyranny of taxation.

To attempt the regimentation of the "other fellow," or to stigmatise him with abuse, however, is to back a certain loser, for it plays into the welters' hands.

## SOCIAL CREDIT EXPANSION FUND

Administrators: Lord Tankerville, Messrs. A. L. Gibson, Arthur Welford and Geoffrey Dobbs

AS notified in SOCIAL CREDIT, December 17, this special appeal was launched by Major Douglas to promote the further expansion of Social Credit principles.

All monies drawn from this fund, whether for use at home or abroad, will be at the sole discretion of Major Douglas.

Overseas subscribers may specify that up to 50 per cent. of their donations should be expended in aid of Social Credit activities in their own country.

In the present chaotic state of the world the importance of such a fund cannot be overestimated, and our readers are asked to help to the utmost, at the same time not forgetting the normal requirements of Headquarters.

Please make all cheques payable to Social Credit Expansion Fund.

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

I have pleasure in sending the sum of

£

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

Name.....

Address.....

# COMMENTARY

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

## Why Argue?

FROM time to time readers send in cuttings of articles written by a certain writer who gets a lot of space in provincial papers in turn. In every article he explodes the Poverty amidst Plenty theory. Some ask us to reply to his arguments.

But how can one reply to a plain denial of "plenty"? It isn't an argument any more than is the statement of the old lady who, on seeing a giraffe at the Zoo, declared at once, "I don't believe it." Although there is this to be said for the old lady, she probably *did* believe that she didn't believe in the giraffe!

## Starvation and Whitewash

A COMMITTEE of the Industrial Christian Fellowship has been studying nutrition problems.

The committee's interim report says that they are of the opinion that malnutrition will not be improved, but aggravated, by physical training and more stimulating methods of education unless these are accompanied by improved nutrition.

"We are impressed," they add, "by the amount of evidence of every kind from medical and statistical sources which conclusively proves the great extent of real mal-

nutrition, particularly among children and adolescents. The general public is not aware of this, because of apparently reassuring statements that are continually reiterated by official and interested circles that malnutrition exists only to a very small extent."

## Slump in U.S.A.

THE American motor industry shows a drop of 36 per cent. in sales for January.

It is little use telling people to "have confidence" and buy a new car to avoid a slump. Many people have refrained from buying a new car, which means in most cases going into debt for the future; they are afraid lest they will not be able to keep up the payments; lest they lose their jobs;—afraid—and while the existing money system rules, they have every reason to be afraid.

You don't make a thing right by inventing a game of "let's pretend," and the present money system is far from right. If the people won't insist on it being ended, in favour of a better one, the money-system will end them by one or perhaps several of the effects it produces, such as slumps and wars.

## Less Wages

OFFICIAL U.S. Government statistics show that in 1931 the percentage of farmers' and farm labourers' wages included in the prices of products sold were 10.1 per cent.

By 1936 the percentage had fallen to 5.8 per cent.

This proves that although the shortage of purchasing power generated by inherent flaws in the financial system still persists and even grows, the labourers' or producers' share of the shortage is progressively declining in the U.S.A.

There is a "catalyst" operating to accelerate the major cause of "recession" or "slump."

## Abolish Taxation

"RATES and taxes together take not much less than one thousand million pounds from taxpayers. This is probably between one-fifth and one-quarter of the national income."

From "The Times" leader of Feb. 10.

This means that the taxpayer—and everyone pays taxes directly or indirectly—is deprived all the time of at least 20 per cent. of his income.

He is thus prevented from buying what the shopkeepers are only too anxious to sell, and both buyer and seller are partly paralysed.

If taxation has this effect—and who can deny it?—it ought to be abolished. The technique for doing this without any ill effects has been known since the war.

## Stay At Home

SIR BRUCE BRUCE-PORTER, the well-known physician, in a lecture on "The Health of the Business Man," said that the young people who came to London to seek their fortune would be far happier if they stayed at home instead of enduring the terrible make-believe of the City of London.

Yes, and so say all of us! We are all under the economic compulsion to find a job in order to live. Many young folk who drift to London to find work would prefer to settle down at home.

A Royal Commission is now sitting, enquiring into the Geographical Distribution of the Industrial Population, and it is understood that this Commission will report upon the advisability of checking this drift to London.

Any solution which refuses to face up to the reality of National Dividends is only futile and tinkering about with the problem.

## Why Not National Dividends?

THE recent proposal by Pilkington Bros., the Lancashire glass-makers, to pay a weekly bonus to those of their employees with more than three children of school age, was condemned root and branch by the *Evening News*.

Even the respectable *Daily Herald* said windy words to the effect that "in a time of trade depression the family men would be the first to be discharged . . ."

Let us have done with these humbugs who are only playing possum for Bankers. Words are words and no more; when words cease to correspond with facts it is time for us to part with words and return to facts.

Let us demand our Heritage in the form of National Dividends . . . sign the form on the back page.

## Worse Than Absurd

IT must appear absurd to everyone that we are paying interest charges on our capital and paying off the principal by sinking fund instalments at an inclusive cost of over £1,500,000 per annum.—Mr. George Balfour, Chairman of the London Power Co., Ltd., at the annual meeting on February 11.

It is worse than absurd when you think that the London Power Company is collecting this huge sum in prices from consumers, who are thus deprived of money to spend on more electricity or other things they want and which producers want to sell them.

## Motorists Being Swindled

LICENCE duties on motors during 1936 exceeded £15,000,000, according to Sir Gilbert Upcott, Comptroller and Auditor-General, in his report accompanying the Road Fund Accounts for 1936.

£15,000,000 was taken away from the spending power of motorists, yet the very thing the producers of goods and services most need is consumers who can pay.

And there is nothing would-be consumers like better than to be able to pay.

Motorists should refuse to be swindled thus.

## LECTURES and STUDIES

Courses available at lecture centres or by correspondence. CALENDAR and PROSPECTUS, 3d., obtainable from Headquarters, or from the Information Supervisor of the nearest Group. All applications to join Correspondence Course to Miss Brill, Social Credit Secretariat Limited, 163A, Strand, W.C.2.

## PRESS CUTTINGS BUREAU

Scutineers wanted for the following papers: "Daily Herald," "News Chronicle," "Daily Sketch" and "Manchester Guardian." Please write to: D. A. Watson, Summerhill Villa, Samarès, Jersey, C.I.

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WHAT'S WRONG WITH THE WORLD? By G. W. L. Day ..... 1s.  
THE USE OF MONEY. By Major C. H. Douglas ..... 6d.  
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THY WILL BE DONE. By J. Creagh Scott. With a foreword by the Dean of Canterbury ..... 3d.  
THE FEAR OF LEISURE. By A. R. Orage ..... 6d.  
MONEY AND THE PRICE SYSTEM. By Major C. H. Douglas ..... 3d.  
ECONOMICS FOR EVERYBODY. By Elles Dee ..... 3d.  
THIS LEADS TO WAR. By G. W. L. Day ..... 1s.  
HOW TO GET WHAT YOU WANT. By G. W. L. Day and G. F. Powell ..... 2d.

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WHY PAY TAXES? (2s. 3d. per 100) ..... ½d.  
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## Your Place In The Sun-7

## SECRECY AND LIES : EXPOSE THEM

THE man who spends his time telling others how to run their own affairs is an abominable nuisance. When such a person visits you, you tolerate him perhaps, but you are careful to see that he is never invited again.

Now imagine one of these nuisances entering your house and trying to force you to adopt a way of living that he thinks best. If you are an average Englishman, he would soon be out on his ear.

Yet it is just this sort of imposition that you are suffering from the moneymongers. Acting through the Government that you have helped to elect, they are forcing you to live according to a plan that they have decided is good for you.

And, on this question, their idea is almost exactly opposite from your own.

They think it is good for you to go short of things,

such as nourishing food, a variety of clothes and work-saving appliances in the home.

They think that a man who cannot get a job ought to be starved, together with his wife and children, whether there is plenty of food available or not.

They like to believe that, by being kept in a state of fear for the future, people develop a number of abstract virtues like Fortitude, Industry and Perseverance.

Of course, they are much too clever to come in person to force these undesirable principles on you. Their way is much simpler and, for themselves, much safer.

They simply keep you short of money—first by issuing too little of it to enable the nation's goods to go round; secondly, by coercing your Government representatives to demand back, in rates and taxes, any small surpluses you might accumulate.

They would not be tolerated for five minutes if they made their purpose clear and identified themselves with it.

So they feed the PEOPLE with lies whilst hiding themselves well away from the public eye.

LIES AND SECRECY. These are the weapons they are using against you.

The elector's demand (on Page 8) is based on reality in word and action. By getting people to sign it you are intensifying the ray of truth that is now being directed against the lies of the money monopoly.

By getting people to act upon it, you are helping to force into the limelight those who are really responsible for poverty and war.

W.W.

## MRS. PALMER REPLIES TO A BISHOP

## Malnutrition: This Is What It Means—20 Millions Are Not Getting Enough To Eat

DR. WHITTINGHAM, Bishop of St. Edmundsbury and Ipswich, wrote a letter in reply to a woman correspondent, and it is getting him into quite a lot of hot water.

"I think you are quite mistaken in your suggestion that there are 13½ million underfed people in this country," wrote the Bishop.

"On the contrary, the number who are underfed is really extremely small, and for the most part it is their own fault, because their money is unwisely spent."

The Bishop found himself famous overnight. For the letter was read at a conference on malnutrition at Ipswich. One man at the back of the hall jumped to his feet and called out:

"We are fed up with this 'pulpit religion.' It is time the churches gave us practical Christianity."

THE next day the incident was widely reported in the daily press. Leading articles were written about it, and a general cry of indignation rose.

Said Mr. E. V. Watering, of the National Union of General and Municipal Workers:

"It is a damnable insult on the part of the Bishop, who, I believe, receives somewhere about £60 a week, to say that an agricultural labourer, who earns every penny of his miserable wage of 34s.—does not know how to spend his wages."

He added that according to the B.M.A. a married couple with three children needed 28s. 6d. to 32s. for food alone, so it was obvious that there must be about 20 million undernourished in the country.

MALNUTRITION is a word on every lip and in every newspaper, but how many have

sufficient imagination to know what it means? For it means far more than always being a little under the weather—it means thin clothing, no money for personal needs, constant worry about bigger expenses such as rent and rates, and usually ends in ill-health or serious illness.

The constant struggle leads to the general wearing down of the finer qualities, so that people do things that in happier circumstances they would not dream of doing.

That is malnutrition. A BURNLEY woman has an income of £3 1s. a week—her only son is at Edinburgh University, where he has been granted a loan of £50 from the education authority. She has been scraping to send him 30s. a week for his keep.

Her daughter is a probationer nurse, whose training has also required money, and who has recently been at home on sick leave.

As if this were not enough, the poor soul has been under the doctor for twelve years. A week or two ago her nerve broke under the strain, and she began to steal bottles of milk from neighbours' houses and was arrested.

"This is a tragic case," said the constable in court. "She is starving herself to make sure that her son and daughter receive adequate means for their education."

She was more insufficiently clad than any woman I have ever come across, even for summer, and how she stood the cold I do not know. I have never seen a worse case."

People cannot act contrary to their nature. She stole the milk, but she would not bring herself to use it. There were the bottles at home, unopened, and all the milk was sour.

Bound over and ordered to pay 25s. costs.

JOHN CAMERON, of Wick, had eleven brothers once. They were all killed in the war. He was wounded in the neck and became stone deaf; he has himself and his mother to keep now, but gets no pension from the War Office.

He left home on New Year's Day determined to walk to London and demand his pension. When he reached Port Sunlight he collapsed with weakness.

"Don't take me to a charitable institution," he said to the ambulance men. "I would sooner die in the gutter."

Though seriously ill, he is determined to walk on to London as soon as he is able.

YOU who read these words—some of you will be like the Bishop. You will say, "Oh, those are exceptional cases" (as if that made the agony any less). Others of you will say:

"There must be some sort of wastage in a great civilisation like ours. Those who make the effort can get out of the rut."

Then there are still others of you—perhaps there are tears in your eyes now as you read. Your heart is full of pity.

But presently you will turn the page and put down the paper, and forget, although you had fully intended to do something about it a few minutes ago.

You are no different from those who callously turn away from the contemplation of so much misery.

"By their fruits ye shall know them—do men gather grapes of thorns or figs of thistles?"

BUT there is just this to be said for you. You are perhaps weary with much seeking, and bewildered by the impractical remedies put forward.

You have been told that before

anything can be done the heart of men must be changed and their feet set in the paths of righteousness. And you reflect that we have been trying to do this for two thousand years.

Or someone else tells you that nothing can be done unless it is done internationally, and you think of the League of Nations and the progress it has made during the last 20 years.

Someone else, again, talks about planning. And the Milk Marketing Board comes into your mind.

Have you ever thought that all these ways leave you, as an individual, very much in the background? That there is another way, of which this paper is the only supporter, which begins by asking you to assert your will as a first step towards getting what you want—the removal of this dreadful poverty and anxiety which presses so heavily not only upon the very poorest, but upon nearly half the people in the country?

Turn to the back page and find the elector's demand and undertake, and read its different points carefully. Is there one word, from the opening sentence: "I know that there are goods in plenty"—with which you cannot agree?

HERE you have words which, if you and your fellows like to make use of them, will be in a very short time as famous as any in history, for they point the way to something real—real freedom—the will of the people prevailing over the will of the Government, the financiers, the permanent officials, and everything else which is now conspiring to keep us enslaved.

Do something about it now—write up for some literature; come and hear what we have to say at the Thursday evening meetings.

It is what you do that counts—not what you think and feel.

## RECORD GAS YEAR BUT PRICE RISES

SIR DAVID MILNE-WATSON, Governor of the Gas Light and Coke Company, speaking at the Annual Meeting in London on February 1, said the sales of gas during 1937 had gone up by 650 million cubic feet (or 3½ million therms).

With this great increase, the efficiency of the gas works has increased. That is, less energy is expended per cubic foot of gas produced.

Yet, such is the present "sound financial" system that this improvement is distorted to penalise consumers who now have to pay 0.3d. more per therm for their gas.

## PARLIAMENT UNANIMOUS

THIS motion was carried unanimously in the House of Commons:

MR. MORGAN JONES:—

That, in the opinion of this House, the growing horror of aerial bombardment of defenceless civilians should be expressed in an international agreement to co-operate in its prohibition, and urges his Majesty's Government to exert its influence to this end;

but nobody thought of the North-West Frontier of India. That's different. Nobody mentioned punitive bombing of native Kraals in Africa for refusing to pay taxes. There is an international agreement to deal with that, i.e., the agreement of International Financiers.

It is the secret "agreements" of these International gentry that cause most of the disagreements and violence in the world, and Mr. Jones's motion might have been written by a member of this secret International junta, for it expresses their policy perfectly.

What protection has a man with no money in England; is he a "defenceless civilian"? Is death from the air any worse to the victim than death by poverty? What a way of escape this "international" business is. So convenient to wipe out of mind the "distress" in our own special areas. The victims, alas, have "co-operated."

## Cocoa Sabotage

COCOA growers on the Gold Coast have arranged to burn sixty thousand tons of cocoa between February 12 and the end of March.

This is as a consequence of a dispute between the growers and the cocoa-buying pool, which, they say, is trying to obtain their cocoa at much below its real value.

When will food producers and food con-

sumers have the sense to unite and demand the result they want, namely, a money system that pays the producer a fair price and which enables consumers to buy all that is produced?

The method of doing this has been known a long time, but it cannot be applied until the will of the people for this result is more in evidence than it is now.

## Money Governs

WHEN the practical proposition of distributing National Dividends to the people is an established policy in fact, the commonly-used phrase "there is one law for the rich and another for the poor" will die from lack of use. Half the people who went to prison last year need not have gone, had they been able to pay the money fines imposed.

That money is a "licence to live" in the present economy is rarely disputed, but is it not also a "licence to liberty"?

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Vol. 8, No. 2. Friday, February 18, 1938

**Cost of Living**

THE cost of living is still rising. In a world which sees every day some new invention applied to increase output or reduce labour, it should strike many that the cost of living should progressively go down.

It is the women who have the task of buying most of the essential consumer commodities in the markets; it is the housewife who plays the part of *Economia* in most of the homes in this country. She spends the greater part of her husband's wages, pays the rent, buys the food, the children's clothes, and the furniture.

Not many of them realise the power of modern production, how easily the stock is replaced in the shops as it is paid for over the counter.

It would be a good thing if they all knew.

But nine out of ten women in this country know that they never have enough money in their purses to buy one half of what they would like and which they can see before their eyes in the shops, *waiting to be sold*.

SOON the re-assessment plans of the rating authorities will take effect. Rates will go up, which means higher rents. Women know perfectly well that higher rents will still further complicate their task of making ends meet for the happiness and satisfaction of their family, but few of them know what to do about it.

The money that we spent in the last war for belligerent purposes would have bought five acres of land, a £500 house, and £200 for furniture for every family in Britain.

But they didn't ask for these things, they got a war instead; and every woman in this country should be made aware that because she isn't asking for more and more money to spend as she thinks fit—another war is on the way, and it will certainly arrive, if the proper demand on all existing institutions is not made fairly quickly.

No woman in this England of ours should worry her head about foreign affairs, about what Hitler or Stalin is doing. But she certainly should have a word with her husband, and her representative on the local Government about what *they* are doing, for the action or non-action of these persons affect daily her security, her freedom, and her livelihood.

ALSO she can have a word with her friends and neighbours. But before having the word with these various people, she should make up her mind what she wants first about the cost of living, about rates, or anything else, and having made up her mind, she can then talk to some purpose. The purpose being to get *what she wants* as quickly as possible.

Thus, starting with her husband, she can rally all her friends who feel as she does, to the task of mobilising others, so that a united "want" can be focussed into a specific demand, backed by all those enlisted, and finally transmitted to those public servants in a position to bring it about.

Pressure must be raised and kept upon those responsible servants until the desired results are delivered.

More money to spend, lower prices, lower rates, lower rents, lower taxes, higher wages, more holidays, better houses, all these are achievable singly or together, but not by action abroad or internationally; not by delegating powers to other persons; but only by the common sense action of demanding, here and now, the result desired.

# UTOPIAS GALORE

WE are called *Utopians*, as though that put an end to all discussion. Utopian! . . . a slight shrug of the shoulder, a faint smile.

Yet it is they themselves who are the Utopians, clinging desperately to a past which has disappeared for good. What should we think of a man who wished to take us back to the time of Louis XII?

We are really living in the midst of Utopians; we are governed by Utopians; every day we have to read the writings of Utopians. But their number is so great that we will content ourselves with making a collection of a few of their Utopias.

Utopia! the idea that the budget can be balanced. Yes, it can be balanced by placing everything which might unbalance it somewhere else. That is cheating to conceal the Utopia. There is not a modern state of any size which has a balanced budget, neither the U.S.A. nor England nor any of those other countries which are held up to us for their wise methods. The state's budget cannot be balanced when the taxpayer cannot balance his own.

Utopia! the idea that our famous Sinking Fund is reducing our debt. Is it not an Utopia to seek to reduce a debt whilst every day borrowing more and more? Imagine a man who could only live by borrowing a few shillings every day. If he stops borrowing for a single day he is done for. What would you think of that man if he told you that his position was excellent and that his finances were sound . . . because he had bought a money box and was putting in a copper or two every night?

Yet that is what we are doing, and that is what we are asked to admire.

UTOPIA! the innocent idea that it is only necessary to increase tariffs and taxes, to augment the railway charges by 25 per cent. and to add 25 per cent. to the price of this or of that. It is equally Utopia to get excited later on when the revenue returns show a slight improvement. They would show a still more marked improvement if everything the taxpayer possessed was taken away from him.

Utopia! the idea that unemployment can be cured. People have been saying this for the last five years, without in the least disturbing those Utopians who deny its possibility. Unemployment is increasing in every scientifically equipped country: the U.S.A., Belgium, England, Poland, Czecho-Slovakia, etc. . . . in spite of public works, *in spite of armaments and rearmaments*.

Yes; the world is spending some seven million pounds sterling *every day* on armaments, and still the number of unemployed increases. It is increasing in England, where every week seven million pounds sterling are being thrown into the rearmament abyss.

It is increasing in Belgium, in France. I do not mention Germany or Italy, where the unemployed are known under a different name. There they are given a shirt, a spade, and placed in work camps; and are no longer unemployed! Such are the stupidities that those who treat others as Utopians are reduced to.

UTOPIA! the idea that our money is sound. It has become "floating" just because it is no longer sound, and today gives the impression of going to be sick at the slightest disturbance. Dollar, pound, Swiss franc, florin,

etc., are no sounder than the franc. Every money, formerly sound, follows the fate of the economic life of the country in which it has currency.

Utopia! the idea that the Forty-Hour Week is going to put everything right. It is only just that the workman's day should be shortened; but it is stupid that the machine's day should be equally shortened.

In other words, your machines do not want to go winter sporting; your electric current does not ask to go for a holiday in the Youth Hostels. Work your plant and machines to their utmost, with teams of workers working for as short a time as possible. Impossible? —Why?—Because of the Cost Price. We agree. Then it is an Utopia to hope to sell

By

**JACQUES DUBOIN**in LA GRANDE RELÈVE DES HOMMES par la Science, January 1. JACQUES DUBOIN, Editor *La Grande Relève*, one-time member of the French Treasury. "Duboin had more influence than Karl Marx on the 1936 Front Populaire elections." M. A. de MONZIE, Ancien Ministre.Translated from the French by  
**T. V. HOLMES**

a production which you would like to increase.

Utopia! the idea that a general conflagration can be avoided without settling the problem of raw materials.

Utopia! the idea that great sacrifices are needed. Do you not think that the unemployed and the old have made sacrifices enough, without having done anything to deserve them? And if the whole world does tighten its belt tomorrow, to whom would you sell that production which you already consider too small?

Contradiction! Contradiction of contradictions! All is contradiction.

So let us stay "Utopians," since the practical folk no longer seem to know what they are talking about.

By Miles Hyatt

## IT IS WAR

*But take ye heed to yourselves; for they shall deliver you up to councils.*

Mark xiii. 9.

*Blessed are ye when men shall hate you, and when they shall separate you from their company, and reproach you, and cast out your name as evil . . .*

Luke vi. 22.

*Think ye that I am come to bring peace in the earth? I tell you, Nay; but rather division.*

Luke xii. 51.

EVERYBODY nowadays follows the fashion of asking everybody else what is wrong with Christianity. Why, in the so-called Christian countries, are there glaringly absurd evils which were not tolerated even in the heathen South Sea Islands before "civilisation" was forced upon the inhabitants?

The answer seems to be that people, either intentionally or because they are stupidly unable to understand, have taken all the fighting force out of their religion and left it a weak and negative thing—something which can do far more harm than good.

Take, for instance, that text on turning the other cheek. Pacifists make it the reason for offering no resistance to any form of aggression—except a passive resistance, which in the case of an air raid seems quite useless.

To certain mentalities it appears that Christianity is one of these "we are all boys together" religions, in which you compromise with truth and lie down to evil and do anything rather than break the "peace."

Yet the bankers in the Temple did not have time to remind Christ of His words about the other cheek.

There is no contradiction in this if our minds are clear and our thinking direct. We are told not to hate, judge or fight persons when they are acting as persons—in other words, we must not make *private* enmities with our neighbours. If the man next door strikes you, try not to hit him back, try to show that you respect and like him as an individual, and in short, appeal to his decent feelings.

But if that same man is responsible for a policy, if he is acting in a public character, and his proceedings are bringing, or going to bring, evil and suffering on other people, it is our duty to fight him and stop him by any means in our power.

To men of goodwill and also to private enemies Christ came to bring peace and love; but to the evil directors of wicked money systems and all who batten on the misery of their fellow human beings Christ brought a sword.

## DOUGLAS SAYS —

THE only hope of civilisation lies in forcing a new policy upon those who have control of the national activities, of whom the bankers and financiers are by far the most important.—*Liverpool, 1936.*

\* \* \*

SEARCH as you may, you will find that there is no relation whatsoever—no conscious attempt to make any relation—between the amount of the effective demand which is made by the financial system and the amount of the goods and services available to meet the effective demand.—*Aldwych Club, London, 1937.*

\* \* \*

THE essential principle which is fundamental to the present world order is that of Government on the principle of "Divide and Rule"; and the Government in the last resort means men. — SOCIAL CREDIT, May 15, 1936.

## Sanctions Against Finance

"THE objective of the financial hierarchy is plain from the evidence of what is happening. It is the destruction of all national sovereignties as they exist, and the establishment of a world state pyramidally organised and dominated by it from the apex; a super-tyranny, with the individual reduced to such a condition of serfdom in order that the authority should retain its power, that it would be more than flesh and blood would stand.

"Long before this objective was attained the smoke would be rising from the ashes of civilisation.

"Yet all the propaganda in support of internationalism in various forms, and the persistent advocacy of an international police force, superior to that of any single country and at the command of an international body—a measure which would effectively destroy the sovereignty of all

nations over their own affairs—are directed to this end.

"No tyranny in history has willingly surrendered its sovereignty. The financial tyranny is unlikely to prove an exception.

"With countries verging on chaos, the situation developing to a clash of arms on a scale which may destroy civilisation, and the cries of suffering humanity rending the air, the objective of world domination continues to be relentlessly pursued.

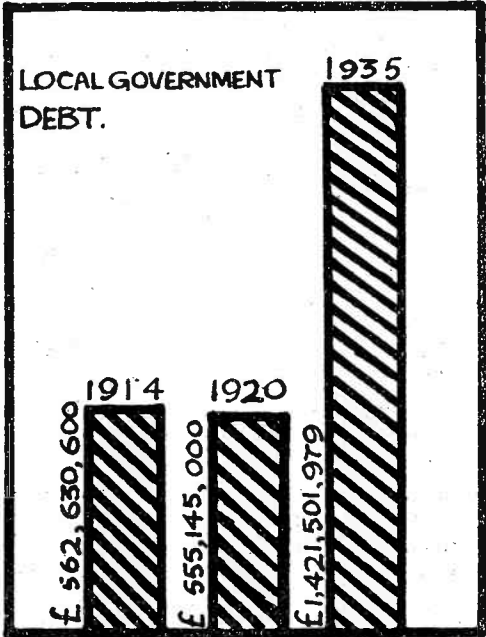
"In the last resort the only argument likely to have any effect on the financial hierarchy is the mobilisation of stark force against it. The sanctions available to a community to impose its will are its armed forces which exist to uphold its sovereignty.

"Only a united community exercising its sovereignty can mobilise such sanctions against finance."

L. D. Byrne in *The Fig Tree* (No. 3).



# WHO WILL PAY THIS DEBT?



LOCAL government debt has more than doubled in the last fifteen years, it has increased from £555,145,000 in 1920 to £1,421,501,979 in 1935 (the latest date for which figures are available).

These tremendous sums were **BORROWED** from the banks which "create the means of payment out of nothing." (See Encyclopaedia Britannica, Vol. 15, "Money.")

It is presumed that they will be **PAID BACK** out of rates or perhaps partly out of taxes, which are part of the money we earn by labour—by digging in the fields, serving in shops or by intense professional work.

There is no comparison between the amounts of work involved in the two procedures of producing the money. The work is real, the money is not.

Lord Wardington, Chairman of Lloyds Bank, referred to this accumulation of debt in his speech at the annual general meeting of shareholders.

He said: "One can foresee a position of considerable difficulty when local government obligations, running into many millions of pounds, mature, and holders desire to be repaid in cash rather than convert into new issues." This is almost a threat. Rates are already a nearly unbearable burden and now we only pay the loan charges on these debts.

It is up to us to **ACT NOW**, to inform our Councillors that we do not intend to pay a penny more in rates.

This week Poole and Northampton are in the news, standing out against this tyranny. Others are steadfastly continuing the fight already started. Next week let it be **YOUR TOWN** that makes a determined stand.

# People of Poole Launch 'No Rate-Rise' Campaign LESSON FROM SHEFFIELD

**H**ISTORY is being made in Poole by the launching of the biggest campaign against a rise in rates. The Borough of Poole No Rate Rise Association has its headquarters in High Street, and is taking steps to organise a canvass in the town. Residents by the score are coming forward, eager to canvass their various districts with a view to preventing any increase in the rates.

To inaugurate the campaign and to form a properly constituted organisation a public meeting will be called within the next few days in either Poole or Parkstone. Already the organisation—it will eventually become known as the Borough of Poole No Rate Rise Association—has been promised the backing of the Dorset Lake Association and the National Citizens' Union, while it is possible that the Chamber of Trade, too, will support it.

## Great Canvass To Be Started

Headquarters have been established at 221, High Street (telephone, Poole 269), while shortly stations will be opened in various parts of the borough.

A great canvass is to be started. Forms, demanding that there shall be no rate increase, will be signed by residents and handed to the councillors of each ward.

Even more voluntary workers are required to carry out the big scheme. Only one other town has conducted a campaign on these lines before, and that was Sheffield. In September last year the ratepayers vigorously protested against the possibility of an increase in rates and 50,000 people compelled a no-rise rate promise from the Council.

Mr. E. E. Rix is in charge of the Poole campaign, and he is confident of success. He has received splendid support in the few days since he got to work. He said:

**Sheffield Leaflet**

● Sheffield ratepayers united in a demand that a threatened increase in rates should not take place. The leaflet describing their victory is selling fast. Wherever the fear of higher rates is growing this leaflet finds ready readers.

**Prices for Sheffield Leaflet**

12 for 3d., 25 for 6d., 50 for 1s., 100 for 2s., 500 for 10s., or 1000 for 18s. 6d., post free

"We want the people to be able to express the views which they have never been able to voice before—they are going to state what they want. At elections they are not asked what they want; they are told what the councillors think is good for them. Now, having told the councillors what they want, they will expect to get it, otherwise what are the councillors for?"

"The method by which the campaign will be conducted is to obtain thousands and thousands of signatures to a definite demand. "That demand is that the ratepayers and electors of Poole express their indignation at the possible increase in rates and assessments in this borough, and demand that no increase shall be made.

"We depend entirely on the goodwill of the people, because if they do not want a rise in rates they must do the work themselves. This is the essence of real democracy. People must themselves undertake responsibility if they would achieve the result which they feel is right.

"Besides these canvassers we need help of all kinds at headquarters—typists, clerks, messengers, men with cars, and boys with cycles. We can only offer them in return for the voluntary labour the satisfaction of having given what they could to save the town from the crushing burden of future lost purchasing power.

"The people—that is the rank and file—are already bending under the burden of high rates, and a further rise would just break their backs. "A family budgets right up to the hilt, and there is nothing left. What happens when the rates go up still more? They go without the necessities of life."

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## Immense Possibilities

Mr. Rix spent two half-days in charge of the new organisation's headquarters, and he said: "From the experience on Saturday and Monday afternoons the possibilities of success are immense. The great proportion of people visiting headquarters are with us.

"The working man, seeing that someone is at last 'doing something about it,' puts his hand in his pocket and gives his shilling without being asked. Another sympathiser whose circumstances are such as to make it impossible for him to help in any other way, gives his five shillings spontaneously.

"Hundreds of people have already given in their names as canvassers. Without any of the outlying districts being tapped at all, the possibilities are immense.

"There is no question as to whether this or that can be done or not. The people will have said that they will not pay any higher rates and there will be an end to the matter."

## 10 WEEKS FOR DEMAND TO BE MET

### Northampton Moves

**T**HE new valuation list deposited at Northampton has given rise to angry feelings among the general body of ratepayers. When ten years ago the re-assessment of the borough produced steep rises, ratepayers were assured there was no need for alarm, for with extra revenue derived from new property the general rate figure would actually be reduced.

Not a single attempt was ever made to implement that promise. Will the same trick be attempted with the occupiers or owners of the 6,000 properties which in the new Draft Valuation List show an increase in assessments?

It is estimated that the new assessments will increase the rateable value of the borough by £14,000 to £15,000.

The increased assessments, however, do not come into force until April 1 next.

Despite the fact that the Assessment Committee is compelled by law to "approve" the Draft List not later than January 31, whether all objections thereto have been settled or not, rates cannot be levied on the values contained therein until the current rate expires on March 31.

Therefore, practically ten weeks remain in which the ratepayers and property owners of the borough can insist that their demands are listened to and met by those whom the electorate chose to represent them in the administration of the borough. Members of the Ratepayers' Association have started canvassing, using the wording of the Sheffield demand.

**W**ESTMINSTER City Council will be asked at their meeting to oppose proposals to rename two West End thoroughfares.

The City Council Works Committee point out that New Street has borne its present name for over 200 years, and is an important business street, and that King Street is one of the oldest and most famous streets in Westminster. It has been in existence since 1637.

**Party Politics is not Democracy. It is a mechanism of frustration financed by the Money Power.**

## Look For That Hole In The Road

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

## PAGE FOR THOSE WHO HAVE FOUND THAT 'HOLE IN THE ROAD'

## Small Demands Can Succeed As Well

**T**HERE was once a high curbstone in Wolverhampton that irritated the residents by tripping them up. Nobody wanted the high curbstone, and one day energetic workers started to gather people's wishes on the point.

Most people concerned wanted it removed, so they instructed the Councillor of the Ward to see to it.

Several men and a steam roller appeared (after some time) and ironed out the offending step; they also put in several other improvements in the locality.

That was small-scale democracy—they knew what they wanted—they instructed their representative, and he procured it for them.

## The NEW ERA

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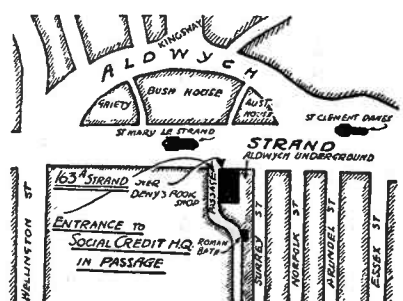
## London Study Class

### In Formation

A study class is forming in London for Lectures preparatory to examination. Classes will be held at 163A Strand. Enquiries and applications should be sent to Miss Brill, Social Credit Secretariat Ltd., 163A Strand, W.C.2.

## SOCIAL CREDIT CENTRE

163A STRAND LONDON, W.C.2



**O**PEN daily from 11 a.m. to 6.30 p.m. Closes 1 p.m. Saturdays. Refreshments. Inquiries to Mrs. B. M. Palmer.

Open meeting every Thursday at 8 p.m. On February 24, Mr. Keith Catmur: "These Rates Questions." All are welcome.

Every Wednesday, 7 to 9.30 p.m. Study Group (newcomers 6.30 to 7 p.m.). No entrance fee. No collection.

**Announcements & Meetings**

All London Residents and Visitors are welcome at the Social Credit Rendezvous, 163A, Strand, W.C.2 (entrance in Strand Lane, close to Aldwych Station). Meet your friends at lunch time. Tea, coffee, sandwiches, etc. Open meetings every Thursday at 8.

Thursday, February 24, Mr. Keith Catmur: "These Rates Questions."

**Bangor (Co. Down) Social Credit Group**, 65b, Main Street, Bangor, open from 3 till 10 p.m. every day. *Public Meetings*: Every Wednesday at 7.45 p.m. *Reading Room*: Social Credit literature available. *Whist Drives*: Every Thursday at 7.45 p.m. Tickets 1s. *Meetings for Ladies and Unemployed* in the afternoons. Particulars obtainable at Headquarters. *Refreshments* obtainable at moderate charges. Bring your friends for tea.

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

**Birmingham and District**. Social Crediters will find friends over tea and light refreshments at Princes Café, Temple Street, on Friday evenings, from 6 p.m. in the King's Room.

**Blackburn Social Credit Study Group** meets each Tuesday at 8 p.m. in the Y.M.C.A., Limbrick. All welcome. Enquiries to Hon. Sec., 47, Whalley New Road, Blackburn.

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

**Brighton and Hove D.S.C. Group (Peacehaven Sub-Group)**. Meetings at "Skyros," Edith Avenue South, Peacehaven, fortnightly, at 7.45 p.m. Next meeting, Tuesday, March 1.

**Cardiff Social Credit Association**. A Weekly Business Meeting is held on Wednesdays, at 10, Park Place, at 7.30 p.m., information being given to workers and enquirers. Hon. Sec.: Mr. R. W. Hannagen, The Grove, Groveland Road, Birchgrove, Cardiff.

**Hunter's Lane Collegium, Wavertree, Liverpool** (Trams: 4, 4a, 4w, 5, 49; buses: Crosville, C, D, E, F; Corporation: Aigburth to Old Swan). All readers in the Liverpool Area should be sure to hear Lt.-Col. J. Creagh-Scott on "Human Credit" at Hunter's Lane Church, on Wednesday, March 2, at 7.45 p.m. promptly, and should bring ten others with them.

**Liverpool Social Credit Association**. Hon. Secretary, Miss D. M. Roberts, "Greengates," Hillside Drive, Woolton. Four Public Lectures (Free) will be held in the University on alternate Fridays: February 25, Mr. D. E. Neale; March 11, Mr. R. L. Northridge; March 25, Mr. R. Oakley; April 8, Dr. Tudor Jones. All at 8 p.m. promptly. Let everybody know.

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

**Newcastle D.S.C. Group**. Lockhart's Café, Nun Street, at 7.45 p.m. Meetings for members only first and third Thursday in each month. Meetings to which the public are invited will be held on the second and fourth Thursday in each month, at which speakers will deal with various aspects of Social Credit. Enquiries to Mr. R. Burton, Hon. Sec., 61, Bideford Gardens, Monkseaton.

**N.W. London**. Contacts meet at 14, Richmond Gardens, Hendon Central. Phone for particulars, HEN. 3151.

**Poole and Parkstone Group**. Every Friday, 7 p.m., The Studio, Hermitage Road, Parkstone. Inquirers welcome. SOCIAL CREDIT on Sale at W. H. Smith & Son, The Square, Bournemouth; Walker & Witterat, Post Office, Parade, Parkstone; and C. T. Snook & Son, Poole.

**Portsmouth Douglas Social Credit Group**. Please note in future our meetings will be held each THURSDAY, 8 p.m. 16, St. Ursula Grove, Southsea. All welcome; discussion; questions; admission free.

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

**Stockton-on-Tees S.C. Association**. Public meeting will be held every Tuesday in the Allotment Holders' Assembly Rooms, Farrar Street, commencing at 7.45 p.m. Addresses, debates and discussions. All are cordially invited. Admission free. Social Credit literature on sale at all meetings.

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

**Sutton Coldfield S.C. Group**. Next meeting, 8 p.m., Friday, February 18, in Central High Schools, Victoria Road. Mr. P. R. Masson will discuss the "Advantage in Taking the Social Credit Diploma."

**Tyneside Social Credit Society**. In addition to enquiries, welcome all those anxious to develop the movement in the North—suggested support, financial, active or both. Help us to help you. Please communicate with W. L. Page, Bambridge Studios, High West Street, Gateshead.

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

**Wolverhampton D.S.C. Group**. Fortnightly meetings in the Ante-Room, Central Library. Next meeting, Tuesday March 1, at 8 p.m.

**CALLING ALL SURREY AND SOUTH LONDON SOCIAL CREDITERS**  
An important meeting will be held at 43, Earlsfield Road, Earlsfield, S.W.18, at 3 p.m. on Saturday, February 26. Tea, etc., will be available. The Director of Local Objectives will speak.  
All willing to help please communicate with John Mitchell, 28, Larkfield Road, Richmond, Surrey.

**Miscellaneous Notices**  
Rate 1s. a line. Support our advertisers.  
**OKEHAMPTON, 1938!**  
Meeting in Carlton Cinema, February 20, 8 p.m.  
**THE PEOPLE**  
You! and Local Affairs—Mr. Yeoman  
You! and National Affairs—  
Lt.-Col. J. Creagh-Scott

**READING**  
Will all Social Crediters living near or around Reading please take note that SOCIAL CREDIT is sold there between 10 a.m. and 1 p.m. on Saturdays, opposite Woolworths, Broad Street? Helpers welcomed.

**Book Review**

**SIXTY FAMILIES WHO DOMINATE AMERICAN LIFE**

**AMERICA'S SIXTY FAMILIES.** By Ferdinand Lundberg (The Vanguard Press, New York).

IT is impossible in the short space available to do justice to the author's industry in the collection of the mass of information and figures that answers the questions of who owns and controls the large fortunes of America and how these fortunes are used.

He names a group of banking and big business families whose influence on all activities of American life is quite amazing.

The great Continent of America, almost the size of Europe, is merely the playground of this group, which by its inter-marriages and the tying-up of family trusts, constitutes a money power which the author maintains "is tending to be transformed into a caste-like group" whose fortunes "not only perpetuate themselves, they grow," while the people as a whole become poorer.

IN politics the author describes how in the older countries much that is undesirable goes on under the camouflage of tradition and custom, while in America graft is almost the recognised order of the day.

"Control, it became obvious to the magnates, had to be wielded openly as a prescriptive right of big capital, rather than covertly, otherwise the rising chorus of protest might develop into an overwhelming mass movement."

"In short, the Government itself was tightly laced into a strait jacket, while private economic enterprise was given unprecedented freedom to establish and develop a strong informal Government outside the bounds of formal government."

As a result we have the following unhappy and startling state of affairs: "In 1860 more than half the land of the nation was held in trust for the people by the Government, but by 1900 fully nine-tenths of it had been taken away under the stimulus of corrupt payments to railroads, mining syndicates, speculative land enterprises, and homesteaders.

"Whatever of more than average value fell into the hands of the latter innocents was soon taken away by fraud, by force, or by wit, by hook or by crook.

**They Need Not Go Cold**

ON September 20 last the Barnstaple Board of Guardians applied to the Public Assistance Committee for adequate heating in a sick ward occupied by old people between 70 and 90 years of age. But nothing has been done. During the recent frost water froze in the ward at night.

The Board of Guardians are indignant. At a recent meeting the deputy Mayor of Barnstaple said he was sorry the Public Assistance Committee was so poor.

He had been reading about the poorly paid officials only getting £1,100 who thought they ought to get £1,200.

If they could only save that increase on one of those highly paid officials and think of the poor people down there, there would not be half as much controversy going on around that subject as there was at the moment.

This is a poor way of covering up the scandal—by pointing a finger at some hardworked official's salary and comparing it with the public assistance scales.

There is enough and to spare of the good things of life for him and his family, and for the poor wretches at the bottom of the ladder, if only they had the money.

But the financial oligarchy does not mind in the least how much people quarrel about the miserable pittance they see fit to dole out.

Wake up, Barnstaple! There are plenty of boilers to be had, plenty of coal, plenty of men willing to stoke the furnace. Only the money is short. Ask yourselves whose interest it is to keep it so?

"It is a challenging fact that most of the natural resources owned today by the United States Steel Corporation, the Aluminium Corporation, the Standard Oil Company, the railroads, and in fact nearly all private corporations, were in 1860 communally owned under political auspices."

Interesting revelations come to light concerning the formation of the Federal Reserve Bank of New York and its interlocking relations with the Bank of England and the Bank of France. "While Wall Street during and after the world war moved on to ever-enlarging profits, the farmers, whom the Reserve system was ostensibly created to assist, went from bad to worse."

**WAR** Loans, fraudulent armament contracts, colossal war profits, America's entry into the war, and the tremendous activities and power of J. P. Morgan and Co. are dealt with and some amazing statements made—a tragic eye-opener to many on both sides of the Atlantic.

An illuminating chapter is devoted to the press, "with its wholesale misrepresentation, implicit and explicit," which the Money Power again very largely owns and controls.

"Newspapers all over the world exist and have existed in the service of economic and political power rather than in that of truth and noble ideals.

"The class inhibitions that haunt the contemporary press under its multi-millionaire ownership, are responsible in large measure for the neurotic character of American newspapers.

"Because so many fields of editorial investigation and exposition are taboo the press as a whole must confine itself to a relatively restricted 'safe' area.

"This accounts for the undue measure of attention given to the underworld, to petty scandals involving actresses, baseball players,

and minor politicians, to sporting affairs, and the activities of the quasi-wealthy.

"The press, in short, must compensate for enforced lack of vitality in dynamic fields by artificial enthusiasm in static fields.

IN place of an even-handed vital varied news report, the American press as a whole is obliged to present a lopsided news report that is of doubtful reader interest.

"And in order to recapture the constantly waning attention of readers it must reply upon comic strips, inane 'features,' contests, gossip columns, fiction, cooking recipes, instruction columns in golf, chess, bridge, and stamp collecting and similar nonsense.

"American newspapers, in short, are paradoxically and with few exceptions not newspapers at all."

AFTER dealing with questionable millionaire philanthropy and schemes for tax dodging, the author writes surprisingly of Franklin D. Roosevelt and his New Deal. He says "It is indeed a better government than the people by any concerted political action of their own have earned. It has been the one alternative in a time of profound crisis to government by machine-gun."

The author apparently cannot imagine a change of the money system, and this automatically causes the opprobrium which properly belongs to an unworkable money system (such as the present one) to fall on persons working it, i.e., the "60 families" and their banker "phalanxes."

The value of much of the data, however, is indisputable, but those who are acquainted and agree with the policy of Douglas Social Credit would certainly use the evidence to a better purpose than that of praising the New Deal.

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# War Victims, Do Not Have To Make This Choice — Make Poppies Or Starve

"If they break faith with us that died—  
We shall not sleep, though poppies grow, in Flanders Fields"

Asked to propose the toast of Poppy Day Workers at a British Legion Dinner on February 11, 1938, Lt.-Colonel J. Creagh Scott said this:

I HAVE very strong views on the subject of Poppy Day and similar devices called Flag Days. The views I hold are unorthodox. They are none the worse for that, because orthodoxy in Politics, Economics, and Religion is fading fast; orthodoxy is just another name for stationary progress. We all know and appreciate fully the motives—I might say, I think, the Christian motives—underlying the efforts of those unselfish people who give up their time every year to organising and working for Poppy Day, on behalf of the victims of humanity's most diabolical invention—war. I thank all those who were neither too afraid nor too lazy to come out into the open and give their services towards collecting for Poppy Day so that the victims of war may not live in a state of pauperism. But these men are also martyrs. Do you realise that? Do you really approve of a crazed financial system which condemns these fellows to spend the rest of their lives making poppies—or starve? Do you not see that there is no justification for Poppy Days, Flag Days, and the week's Good Cause—all organised mendicancy—when we are living in a world brimful of the necessities of life which are being destroyed in known volumes, and restricted in unknown volumes?

Knowing that, do you really approve of a crazed system which forces these fellows to rely upon organised mendicancy, masquerading as charity? Charity! the most Christian act we can do, is insulted by calling organised mendicancy charity.

Do you not see that all these things, including Poppy Day, are nothing but unofficial tax-collecting from people already taxed and rated by compulsion?

Isn't a system which keeps people short by restriction and destruction rank blasphemy?

If the things at present restricted and destroyed were distributed instead to ex-service men and women, it would give them all they could reasonably need, nor need anyone be taxed, officially or unofficially.

Nevertheless, we—you and I—must look after these fellows, even though it be through Poppy Day and other similar devices, until the system which forces these devices upon us has been overthrown.

Therefore I propose the Toast, and ask you all to drink to our Poppy Day Collectors. But—as long as I have breath in my body I shall continue to condemn such a system and work to the utmost to have these men properly provided for, but not by any form of charity—official or unofficial.

I invite you to do likewise, for in modern war any one of you at this table might be victims—and also martyrs of the accursed system which would condemn you to make Poppies—or Starve.

## ROYAL EDWARD

I REMEMBER his coming back from one of his visits to the unemployed. I think it was in the North of England. He looked tired and depressed.

"I can't get those poor fellows out of my mind," he said. "It's terrible to see the despair in their eyes. I can imagine what I would feel in their place. So many of them have been through the War. What have they come back to? How can one tell them to go on hoping?"

He worried over them. It was not only a prince concerning himself for the people whom he would one day rule, but a man who had faced realities trying to find a solution to a problem he felt as keenly as though it were one of his own.

No man has ever enjoyed the prospect of reigning less than he, no king has ever hated pomp and circumstance more. He has been called a democrat; he was more than that. The principles of Socialism were his, not the Socialism founded on envy, but in its highest sense, built on love of humanity and understanding. Class distinctions simply do not exist for him. He has an almost devastating sincerity. His tragedy was, I think, that he was born a century too soon.

Memoirs of H.R.H. Prince Christopher of Greece, published by Hurst and Blackett (12s. 6d.).

## Roosevelt, The 'Hill' — And The 'Stone'

THE sixth year of President Roosevelt's "New Deal" has begun, and the President finds himself faced with the same problem as at the beginning of his first term of office five years ago—unemployment is back to 12 million.

Roosevelt undertook to "cure" unemployment. To date his efforts have increased the national debt of the U.S. by some four thousand million pounds. And the unemployment figures are now back at the old level!

In the legend, Sisyphus was sentenced by the gods to roll a heavy stone to the top of a hill, but which, on reaching the top, always rolled down again.

Like Sisyphus, Roosevelt rolls his stone uphill, and with equal hope of making it stay on top. His task is even more hopeless, however, for even the hill grows steeper and the stone bigger, for, with increasing mechanisation of industry, the demand for labour constantly shrinks.

Roosevelt, like our own "statesmen" has mistaken means for ends. The people want life and he wishes to give them work. And the people are to blame, for they demand work, when what they really want is money to buy the goods they need. The problem is not unemployment but unemployment.

The answer to it is in two words—National Dividends.

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# FAKE ANTIQUE

GOOD old John Bull! Bluff, hearty, "honest" old squire, claiming affection from pub and club alike as the epitome of bulldog British character—who would question his morals?

Mr. Wyndham Lewis does, in a very enlightening book, "Count Your Dead—They Are Alive!"\* He thinks it would be a good thing to kill John Bull. And so it would. For he is only a cartoon, and as Mr. Lewis says: "It always used to be taken for granted that John Bull only cheated other nationals with his bluff ways. We know better now. We realise at last that he always cheated his own countrymen as well . . . Really he is a danger to us; for he is a treacherous dog."

Who likes to be cheated? Not many of us. But we are all being very scientifically and dangerously cheated today on a scale so big that the common honest man can't imagine it. The results will hit him all the same.

... the very honesty of the Englishman may, in these latter days, have become dangerous to him, as well as to others. For he is the perfect decoy duck."

THAT'S it. The treachery of John Bull lies in the fact that he is used as a piece of camouflage that serves the dual purpose of doping the British public with a picture of honesty, whilst enabling double-crossers to do their dirty work not only unsuspected, but as entitled to receive honours for doing it! Treachery enthroned! Cheating honoured!

"Our honesty, then, serves as a welcome disguise to people who are not quite so honest"

"Count Your Dead—They are Alive!" By Wyndham Lewis (Lovat Dickson, 7s. 6d.).

as we are. And the Union Jack is one of the handiest and most inexpensive of badges. Internationally, it is indispensable to the top-flight crook. It has a superlative battle-fleet behind it, a host of obliging consuls. Its uses are manifold.

"Yet everywhere today this piece of bunting is hated. And it is the governing power of our politicians, and (b) what we call 'British Interests,' which is bringing this about."

This is true. Whose "interests" is our wandering boy, Mr. Eden, always looking after on the Continent, for instance?

The "label"—"British"—is put on them all right, which commits us, the common people of England, but if the people knew what he is aiming at, the "interests" he is really serving, would they stand for it? No, they would not, therefore, they must be deceived, with cartoons, with selected press news, with suppression, with "shop-front" politicians, with an instrument like the B.B.C.

Twist genuine goodwill into sentimentality (from the suffering Englishmen in distressed areas to the bombed civilians in Spain, for instance), make unreal bogies of certain

like a lot of silly, spell-bound sheep, what is put across us by an unquestioned power posing as John Bull.

Parliament, under Cabinet Rule which is itself ruled, by whom? Not by the genuine John Bull, the people of England!

Our Institutions, whilst professing to serve us, the PEOPLE, are really cheating us. They are ruling us to our ruin under false pretences.

They practise deceit on a huge scale, because if the people knew the truth regarding their motive purpose, they would rise and say STOP!

So, lies must be insinuated, subtly and cleverly; broadcast facts—yes, but only those from which wrong conclusions are bound to be drawn.

Suppress others. Make great play with pomp and show, throw a glamour round "antiquity," the "traditions" of the Mother of Parliaments, for instance.

Thus, the people will pervade the idea of tradition, "antiquity," with a quality not its own.

They'll never guess, we are foisting a FAKE ANTIQUE upon them, and we must arrange it so that when completely sold, if they discover the "antique" is a "fake," they won't be able to get their money back, or do anything about it!

By GEORGE HICKLING

foreign personalities like Hitler and Mussolini, but heroes of others.

Lift the eyes of the people from the duties and responsibilities in their own house and fix them on the ends of the earth (whilst we rob them at home, and use them as a decoy for foreigners to hate as a consequence of what we have done in their name abroad).

THESE Internationalists! Posing to save the world whilst in reality only serving the International Financiers whose aim is to enslave it under conditions of helplessness! and all done with the best of intentions! but secretly (lest the people guess what we are aiming at).

As I write, I remember the words of Mr. Baldwin (Honest Stan) speaking in the House of Commons, after the Abdication had been announced.

"I told him . . . the voice of the people must be heard."

Was the voice of the people heard? Were they (or even Parliament) informed as to what was going on?

Later, too, the first words of Royal Edward in his good-bye broadcast.

"At long last—I am permitted to say a few words . . ."

Alas, we are all "listeners-in." We accept,

MR. LEWIS in his book exposes what he calls a world battle between two ideas, one embodying a World Plan under which everybody will be remotely controlled, and the other that strives for individual freedom and personal sovereignty.

It is the Woolworth idea versus the little independent shopkeeper who aims to give you personal and sovereign service.

The Woolworth idea marches under the slogans of "efficiency," "cheapness," "planning," "Internationalism" with brilliant lights, garish shopfronts, and impresses with "bigness," colossal.

But quality, service, and choice is missing. If this idea wins, freedom to choose will be gone, no complaints entertained, for there will be no other shops left. You will have then what the "colossal" remote control will consider good for you, with absolutely no remedy left.

Isn't that a fine plan? Is it what YOU Englishmen want?

That's what "interdependence" means, no independence! That's what "internationalism" means, no sovereign States.

That's what the bland Baldwins, the wandering Edens, the suave B.B.C., the popular press, are working for! And it's what they are committing the Navy, the Army, the Air Force, and you, to fight for—a fake antique!

But is it what WE, the people of England, want?

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# HOW SCIENCE IS INCREASING REAL WEALTH

**S**YNTHETIC or artificial rubber is now a commercial proposition and is being manufactured on an increasing scale. It is more expensive than natural rubber. Germany, for instance, produces synthetic rubber, "Buna," at 2s. 6d. per lb. against 7d. which is the present price of natural rubber.

But the tendency in Germany today is to regard money as primarily an accountancy system to facilitate the production of real wealth.

Thus if Germany is prevented from importing natural rubber because she is short of "foreign exchange," it is obviously in her interest to make her own synthetic rubber, which she is well able to do.

Other countries, too, are producing synthetic rubber. Russia is believed to have produced nearly 40,000 tons of "Sovjet-rubber" and "Sovpreen" in 1936, and probably much more last year.

"Duprene," "Neoprene," and "Thiokol" are brands of synthetic rubber made in the U.S.A. and widely exported. Italy and Czechoslovakia also make and use similar materials.

Synthetic rubber has several important advantages over the natural product. Its abrasion resistance is said to be 60 per cent. greater and it resists heat and oils very much better.

Synthetic rubber is produced from carbide or from alcohol. Czechoslovakia, for instance, derives a superabundance of alcohol from potatoes and beet, and farmers and spirit manufacturers are trying to put through a scheme of producing rubber from this spirit.

## Fabrics From Seaweed

**S**EAWEED, after chemical treatment, can be used for such things as roofing, paneling, linoleum, and even a cloth fabric. This was one of the recent discoveries mentioned recently by Professor Thomas Dillon, Professor of Chemistry at University College, Galway, at a meeting of the Society of Chemical Industry at Burlington House.

Professor Dillon explained that the utilisation of the organic matter of seaweed fitted in with the trend of modern chemical industry.

Chemical research, academic and industrial, was today providing man with two methods of meeting the needs of his complicated civilisation. The first was the synthesis of organic compounds from carbon and hydrogen, such as synthetic methanol, synthetic rubber, synthetic urea, and thiourea, and the plastics derived from them.

The second method was the alteration to suit our requirements of plant substances that are being daily produced by the sun.

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50 cents a year from Social Credit League of British Columbia 636, Burrard Street Vancouver

British Columbia Social Credit Bulletin

## THE FIG TREE

A quarterly review edited by Major C. H. DOUGLAS

DECEMBER ISSUE

contains contributions by

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Sir John Boyd Orr  
Scotland and the New Age of Plenty  
The Earl of Tankerville Learning to Walk  
Elizabeth Edwards The Democratic Field  
Norman Webb The Downfall of Beauty  
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### We Will Abolish Poverty

#### 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

This is the form for Parliamentary electors to sign. It should be sent to United Democrats, 163A, Strand, London, W.C.2. Signatures will be treated confidentially.

- 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 .....

### News From The Albertan Front

# Aberhart Lashes British Press

**P**REMIER ABERHART, in an address at Calgary on January 16, refuted incorrect and distorted reports which had appeared in the English Press.

He exclaimed: "For the sake of freedom and liberty! That is what is known as the Freedom of the Press, which if curtailed would ruin the country."

"How wonderfully important are the utterances of some of our modern press reporters!"

#### Some Praise

**M**ACLEOD GAZETTE: The radio broadcast of Mr. E. L. Gray, Liberal Leader for Alberta, has thrown a monkey wrench into the machinery of those working for unity of the parties opposed to the Aberhart Government.

Some of our Social Credit friends told us long ago that the old parties cannot work together, and for once we will concede a point to them.

#### Sound Sense

"**M**AC" in *The Albertan*, January 17: It is positively ridiculous that a young country like Canada should be held back by what the economists call economic law but which bears the same relation to law that the witch-doctor bears to modern medicine.

#### The Foremost Of Those Who Serve

**T**HE WESTERN GLOBE, Lacombe, Alberta, states: A letter written by the Lacombe Provincial Constituency Social Credit Association to Prime Minister Mackenzie King has been acknowledged by the Federal Premier.

The letter sent by the local Social Crediters consists of four pages of typewritten copy, in which the Premier is asked several questions regarding his actions, his beliefs and his promises.

A very brief survey of the legislation of the Liberal Government since its election in 1935 is made, and failure in different lines pointed out.

The Premier is asked point blank: "Why are you getting all 'het up' and bothered about the legislation which has been enacted by the Provincial Government of Alberta?"

The Prime Minister's reply to the letter is brief, acknowledges receipt of the message and states that "its representations have been carefully noted."

We hope the association of PEOPLE at Lacombe will receive another reply from their FOREMOST SERVANT in the not too distant future.

#### MORE LIGHT!

A farmer writes from Winnipeg (capital of Manitoba, one of the western prairie provinces) saying he was so impressed by the letter which appeared as the front page article "WAY FOR A DEMOCRAT," *An Alberta Farmer Speaks*\* in SOCIAL CREDIT dated October 8, 1937, that he contemplates a reprint for wide distribution amongst farmers in the province of Manitoba.

\* This same article has already been translated into Danish and reprinted in the official organ of the farmers of Denmark.

#### Victory

**I**T is reported that a motion of "No Confidence" against the Social Credit Government was defeated in the Alberta Legislature last Monday, February 14, by 39 votes to 11.

#### Agricultural Growth In Alberta

**M**R. M. M. PORTER, K.C., speaking at Calgary on January 22, said that in 1905 there were 600,000 acres of broken land in the province and in 1936 there were 18,000,000 acres under cultivation.

#### HUMOUR AND TRAGEDY

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

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

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

#### Money Paramount

**I**N *The Albertan* of January 26, "Mac" concludes his article by saying: "Civilisation will build according to the use they make of money and credit. It does not matter what political views one holds or to what party they belong. The money business is now paramount. The world's progress will be stopped until it is decided what we shall do with it."

We know that the money business has been paramount for a long time and that the ALBERTAN PEOPLE have decided that their welfare shall now come FIRST.

#### Governor-General's Son in Alberta

**T**HE HON. JOHN BUCHAN, elder son of Their Excellencies Lord and Lady Tweedmuir, has joined the staff of the Hudson Bay Co. at Edmonton.

#### Hands Off Quebec

**A**T a banquet on January 10, Premier M. Duplessis is reported to have said: "Speaking as a Canadian and not as a French-Canadian or any other kind of Canadian, I say to those who appear to be wanting to centralise authority, 'Hands off Quebec!'"

To which we say: Hear, hear! R.A.D.

## SOCIAL CREDIT SUPPLEMENT MONTHLY

This well printed house organ is privately circulated monthly or oftener as occasion demands, and contains technical and internal matters of special interest to "Douglas Cadets." Speeches by Major Douglas are usually first printed in the Supplement.

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# SOCIAL CREDIT

## Confidential Supplement

ISSUED BY THE SOCIAL CREDIT SECRETARIAT LIMITED  
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No. 18

FEBRUARY 18, 1938

# Make Your Institutions Obey You

*"There are a few things I want to tell you which, if I am able to make them clear enough, will make you take heart again—and also ACTION."*

**By the Rt. Hon. the Earl of Tankerville**

I WONDER how many of you in these days have felt an irritating discontent with your public institutions — your government, your party programme, your local Council—because they are not only *not* giving you the results which you want, but *are* giving you a great many things which you don't want; for instance, higher Rates, higher Taxes, the Means Test, more forms to fill in, more regulations, more interference both in your businesses and in your private lives.

If you feel that way—and most of us do to a greater or lesser extent—you probably also feel that it is almost impossible for you, the individual, to do very much about it.

You may have written letters to the newspapers, or to your Member of Parliament, you may have organised protest meetings, or you may have voted for another Political Party or for different Councillors; but, whatever you have done, you have probably found that it didn't seem to make very much difference, and that the things that irritated you continued pretty much the same or even grew worse.

It is very understandable, then, if eventually you have come to feel that you yourself are only one small cog in a vast machine, that there is very little you can effectively do about it, and that there is nothing else for you to do but to sink back again into grumbling silence and put up as best you can with whatever comes your way.

For those of you who do feel that way, there are a few things I want to tell you this evening which, if I am able to make them clear enough, will make you take heart again and also action, because I may be able to show you that it is really a very simple matter—and one which everybody can quite easily understand—for you, the individual, whoever you may be, to make your representatives represent you and your institutions obey you.

Provided that what you want is reasonably physically possible, and also that what you want is what a sufficient number of other people also want, you can with certainty get it IF you go about it in the right way.

Still more easily, and again if you go about it in the right way, you can refuse to have imposed upon you any result which you and others do *not* want.

It is somewhat akin to learning to ride a bicycle. When you first think about trying it, you will probably feel that you are never going to learn how to balance and steer the confounded thing where you want it to go. But after a little while you find that it's just a knack and that you can easily balance and steer without seeming to think about it at all. It is just the same in regard to getting the results you want out of your Committees, your Council, and your Government. It means nothing less than the continuous practice by the individual of *real* Democracy.

There are, I know, some people who say that Democracy is a failure and won't work.

If that is so, then the reason is because it has never really been tried yet—no, not even in this country which we call a democratic one.

If you think about it, you will see that we are never asked, nor given any opportunity of saying, *where* we want to go, but only *how* we are to be taken to a destination which is unstated or even contrary to what we really desire.

**You may vote democratically enough about how you want to be taken to prison, but, if you desire to be a free man, you could hardly call that real democracy.**

Now, most of the difficulties which we have at the present time can, I think, be traced to the fact that we don't really understand the principles which govern the working of the bicycle which we are trying to learn how to ride. The bicycle in this case is our democratic organisations and institutions. The result is that, instead of our being able to balance it and make it go where we want it to go, it wobbles about in a most alarming manner and every now and then carries us into a lamp-post.

**Our Institutions, instead of giving us what we want because we control them, give us what we don't want because we don't know how to control them. In fact they control us.**

We hear quite a lot of semi-official propaganda in these days about Democracy, and about Parliament and other institutions representing the will of the people. But it is *results* that count, not words. Do the results you get from your Institutions really represent your will?

There are, according to Sir John Orr's well-known report, thirteen and a half million people in this country—that is more than a quarter of the entire population—who have less than six shillings a week to spend on food.

Is this your will? If it is not your will, do you imagine that this calamity is *unavoidable*, when everywhere we see schemes in operation to *restrict* production, and to lessen the available quantity of foodstuffs and other things which people want, but have not the money to buy?

Is it your will that, for essential foodstuffs like milk, butter, bacon, eggs, beef and bread, you have now to pay 25s. for what last year you could have got for 20s., when not only is there not a shortage of these things, but there is a veritable glut of them, or of the means of producing them, if only we had the money to buy them when they *are* produced?

Is it your will that this country—and that means you as individuals—should be running into increasing debt at the rate of over 50 million pounds a year, and even *that* does not include the astronomical debt that the rearmament programme is producing?

Is it your will that, of the amount you pay in rates, over 70 per cent. should be used towards debt and the interest on it, especially if you know that that debt not only does not grow less but is increasing by leaps and bounds all the time?

Is it your will that people should suffer privation in the midst of obvious plenty?

Or, if you think that the plenty does not exist, then how do you explain all these restrictive schemes to *reduce* the supply of things which people would like to have? If

there is any shortage, why do we not immediately put to work the million and a half people, who are now compulsorily unemployed, in order to make up that shortage.

The Southampton Chamber of Commerce in its 1933 Report put this situation with inescapable logic by saying:

*"Either an unemployed person is without work because we are already producing sufficient without his services being required—in which case he is poor because there is an abundance of goods and services available.*

*"Or he is in want because the available wealth is not sufficient to provide for the satisfaction of his needs—in which case it is difficult to explain away why his services are not being utilised to produce more."*

So, whichever way you look at it, it is equally absurd and unnecessary.

Do you really want to have, *and pay for*, the present increasing army of inspectors and other officials having powers, under heavy penalties if you refuse to answer, to ask questions and to collect facts and figures about the most intimate aspects of your lives? This army has multiplied by three times since 1930 alone, and by more than six times since 1914.

All these things are obviously not *your* will—they are not the results you want.

Then whose will are they, and how is it that that will, which is *not* your own, can be forced upon you in this, a nominally-democratic, country?

I will tell you. **It is the most gigantic swindle in the world, but it lies within your power to expose it and to bring it to an end.**

When you are in business you talk about making money or losing it. Certainly you can lose it, but you cannot make it.

You can produce goods or services, or grow food; all of those things you can, in a certain sense, make, for you are producers of *real* Wealth; but money you cannot make, or if you *do* you will go to prison for counterfeiting or forgery.

Only the Banker can make money, and it costs him practically nothing to do it; he then claims that money as his own and looks upon it as if it were a real commodity; then he lends it to you, and also recalls it, upon such terms and conditions as he thinks fit and finds practicable.

Now all that money comes out to the community as a debt, and the only way you can ever pay off that debt, under the present system, is by borrowing still more money. By continuing to admit their claim to the ownership of money—and it is *ownership* of money, *not* of the means of producing real Wealth, which is at the bottom of the whole thing—we shall, if we do nothing about it, be the Bankers' debt slaves in perpetuity, dancing to whatever tune they choose to call.

**I assure you, although many of you may not now believe me, that the money monopolists will go literally to any extent, no matter how foul or evil it may be, to maintain their privileges and power.**

But I do not want to take up your time this evening with a discussion on the technicalities of international finance. For those who would like to study it further, there is a large amount of literature on the subject; but even if you understand all about it—and

I should imagine there are extremely few who do—it will not help you in the very least, nor enable you to buy for your children a single extra pint of milk, unless you take action along certain lines which I am going to try to describe to you, and which require no understanding whatever of money or finance.

That action depends for its success upon your realising the vital importance of the fact that *democratic demands should be made only for results, never for methods.*

It is mainly because we have not realised this that we have become the slaves of our institutions, and that our institutions are in bondage to the hidden controllers of International Debt Finance.

See how it is in the political field. Each of the political parties puts before us a set of technical methods, which is misnamed a "Party Policy," and we are asked to vote for one or other of such methods, all of which are so highly technical that very few indeed of us can say they really understand them properly.

For example, how many of us can say they really understand such things as Free Trade, or Tariff Reform, or the intricacies of foreign affairs?

So we vote about these things on trust and quite blindly, or we give it up and don't vote at all, or else we vote for a particular candidate "because we like him personally better than another.

Is there any wonder, then, that whichever of these technical methods we vote for, whether we put in a Conservative, a Liberal, or a Labour Government, the *result* we get is much the same—debt, taxation, and the cost of living go up, and the value of the money we have to spend goes down?

Does this not prove to you that, when it comes to a democratic vote, technical methods should never be the subject of it.

Very few of us are expert in more than one thing. Consequently, if we are asked to say *how* a thing is to be done, perhaps only one in a thousand of us will be in a position to give a correct answer, and all the other 999, if they answer at all, will probably give a wrong one.

**On the other hand, if we are asked not how a thing is to be done, but whether or not we want it to be done at all—that is, whether we want, or don't want, a particular result—probably 999 out of every thousand of us will give a perfectly correct and satisfactory answer.**

For instance, ask any average group of people how to cure a headache, and they will all give different answers, most of which will be wrong, except perhaps the doctor's, if the group happens to include one. But ask them, or give them an opportunity of saying whether they want a headache or don't want one, and *all* of them will give you an entirely unanimous answer!!

So, the only possible field in which Democracy can be made to work, to your advantage instead of to the advantage of vested interests, is in the field of results and *not* in that of methods of administration or other technicalities. Those results, moreover, must be simple and clear-cut, and of a nature

(Continued on page 2)

# Make Your Institutions Obey You (Continued)

which all of us can easily understand. I hope that is quite clear now.

Having decided on the result you want—having decided that you *do* want to feel fit in the morning, or that you *don't* want a headache—instead of arguing and trying to decide among yourselves as to the method by which that result is to be achieved, you go, with the result you have all been easily able to agree upon, to the "doctor," who then prescribes a treatment founded on expert technical knowledge.

BUT you hold the doctor *personally responsible* for the treatment he prescribes, and you penalise him should it make you worse instead of better, besides calling in another and wiser doctor.

This is actually what we do in ordinary life. If your child or other relative dies or is seriously injured as a result of the doctor's carelessness, incapacity, or neglect, you can penalise him by legal action, and you and others will naturally go to another doctor in future.

You both can and should use the principles of Democracy in just the same sort of way in regard to all your institutions. Tell the expert what result a majority of you want or don't want, and make the expert responsible for the method.

If, wilfully or through incapability, his methods do not produce the result you want, then penalise him accordingly, but don't try to tell him what methods he ought to use instead. Similarly, reward him if his methods prove efficient and effective in getting you what you want.

This is the very simple "knack" about which I said I would tell you in regard to learning to ride the "push-bike"—in this case, of course, the "push-bike" is Democracy.

But you don't try to go for a seventy-mile ride the first day, even though that may be your ambition for the near future. Your bicycle, in this illustration, is not a single one, nor even a tandem; it is one which a majority of the voting population must learn to ride tolerably in unison before any major "outing" is likely to succeed.

In other words, before trying to get people to attack, say, the absurd and tragic results produced by the present system of Debt Finance, and to demand their share of the production which is now being destroyed or restricted, it would be better for them to have some practice in the application of Democracy. It will come more naturally when they have first learned how to get, say, that bad hole in their own street mended.

But, whether the result you demand is a local one or a nation-wide one, the simple principles of democratic action, by which, if you act upon them, you can be quite certain of achieving your objective, remain exactly the same.

Here, then, is what you may figuratively think of as the "Sword" of St. George, by the use of which you can be certain of slaying any "dragon," small or large, which opposes your will. It can be summed up by a slogan which I hope every one of you will remember and continually act upon. It is:

**Unitedly Demand Results,  
but Never Methods.**

If you and a sufficient number of others make a united and persistent demand upon the appropriate institution for any reasonable result which is within the authority of that institution to obtain for you, you will undoubtedly get what you want, provided you do not let yourself be sidetracked into arguments about official procedure or other technical methods.

Official procedure is not the business of the democratic voter, it is the business of the permanent staff working under the orders of your representatives; and official procedure must be made or, if necessary, altered, to fit the results you demand—never let your demands be modified so as to fit official procedure, for that is not Democracy, it is bureaucratic tyranny.

Systems were made for man, not man for systems.

The permanent staffs in any institution are, or should be, experts in methods of administration so far as they apply to that particular institution. Therefore, remember the "rules of the game," and saddle them, not yourselves, with the responsibility of making their methods of administration implement the results you have demanded. The same thing applies to all the experts

who are there, or are called in, to advise any public body on technical matters.

YOU are responsible to *yourselves* for the results you demand, but the experts should be held responsible to *you* for their methods. That is how *real* Democracy can be made to work.

You will notice that, in the slogan I gave you—"Unitedly demand results, but never methods"—I used the expression "demand." That is because, as a sovereign people, it is your absolute right to *demand* what you want of your organisations and institutions.

Remember that, therefore, and never petition for things as a favour; for your representatives in any institution, having voluntarily accepted that position, are not doing you any favour in seeing that you get the results you desire; they are only doing their duty, the duty for which you elected them, and for which, in many cases, you pay them—in any case it is certainly you who pay for the results they produce.

I do not mean by this that you should be rude and aggressive to your representatives. A wise boss is never rude or aggressive, because, apart from the question of bad manners, he knows he can never get the best out of his workers that way. So, although I suggest that you should make demands and not petitions, your demands are none the less imperative for being made politely and in a spirit of co-operation.

By making your relative positions quite clear, however—that is, that in the matter of results you are the boss—you will be helping your various representatives to do their part of the job, which is to see that you get what you want, and similarly that you don't get what you don't want.

If you hold an election once in a while and hand over to representatives the function of exercising your power, but then don't say what you wish them to do with it, you make their rightful position a very difficult one; for then, having no definite and concrete instructions from you, they have no alternative but to give you the results which *they*, but not necessarily you, think best. To a good employee in any job, that would tend to be rather disheartening, I should think.

Once you and others get the habit of acting in this way towards little things, such as the hole in the road or the smoke from the gas-works, it will not be long before every one of you is enjoying his or her share of that Age of Plenty into which, thanks to Science and the Machine, we have *already* entered.

We have already entered this Age of Plenty, but we have not yet obtained access to the Plenty itself because of the monopoly of creating the means of payment which is now held tightly by the international bankers.

The way to begin is by demanding small and quickly obtainable results; for, even if you realise your power, the majority of other people do *not* as yet, and therefore they do not believe that they really can get what they want sufficiently to make them keep at it wholeheartedly and long enough to secure any large or widespread objective.

So, start off with any local desire which you know about, which is, at present pent up and suppressed, and provide an outlet for the release of that pressure. Give people an opportunity for demanding what it is they want.

For instance, people might like to have the school playgrounds kept open after school hours, so that their children might play together in safety instead of being run over in the streets.

If you think there is a strong potential desire for it, as well might be the case, give them the opportunity *unitedly* to express their desire by signing their names to a demand to the Local Council, and at the same time try to get the interest of the local press—even an opposition in the press is useful.

If you find that people readily sign and are eager to get others to do likewise, then go and tell the Local Council what the people want, and produce the signatures as evidence thereof.

If the Council agree to do as you tell them, well and good—you have got what you wanted—provided that you see to it that you subsequently get what is promised.

If the Council do not agree, or if they say that they will "look into the matter in due course," or something of that kind, then go back and tell the people what they have said.

If it is about something which people *really feel strongly*, the Council's refusal or

polite postponement will only help you to generate still more pressure. You may raise a public outcry which will surprise you, and which will certainly end in your getting what you want, *provided* that you can keep that pressure of public demand from being diverted or dissipated by arguments about methods of procedure or other technical details.

I am not asking you to try any brand new, or wild experiment; but, if you haven't tried it, you may feel a little sceptical as to whether it really works in practice.

Let me tell you, then, that not only has it already been tried with eminent success in one or two localities, but that the idea seems to be spreading with increasing rapidity all over the country.

We do not have to look further afield than Sheffield to find an excellent example of the right use of democratic action on these principles. From what I have heard about it, it appears that the ratepayers of Sheffield were threatened with an increase in their assessments, which would, of course, mean that they would have to pay out more money for rates.

Well, first of all, so I understand, a few people tried to raise funds to employ counsel to fight for them against the threatened increase in assessments. In asking neighbours to subscribe to their funds, they came across a man who understood the principles of democracy which I have been trying to make clear to you.

This man succeeded in persuading the Committee that there was a much better way of getting what they wanted, and that was to *demand results*. A reporter from a local and independent newspaper got wind of this, his account in the next issue of his paper stirred a great many people in Sheffield to action, and offers of help were received from all over the city.

In the space of about four weeks, some fifty thousand signatures were obtained for just a simple straightforward demand stating that the ratepayers did not want their assessments increased. The response to this line of action was so huge that the small Committee who started the campaign was rapidly overwhelmed, and even a week after all the work had stopped, signature papers were still coming in.

Now as to the result; at first one or two Councillors and others published letters in the local papers saying that what was being done was quite irregular, and that people ought really to behave themselves better and adopt the ordinary line of procedure, which was to wait until the assessments had been made and then to appeal against them in the ordinary way.

Fortunately, however, it was possible to keep the people from being side-tracked by these arguments about methods of procedure, and all that happened was that the pressure from the ratepayers steadily increased.

And then, of course, came victory, for finally the Chairman of the Finance Committee issued a promise that the assessments would not be increased; and so the people got the result they had demanded (provided, of course, that they see to it that the Chairman's promise is subsequently implemented).

And the cost? Only 25s. for stationery.

The City of Belfast recently provided another example. The trouble there, I understand, was that the Water Board were going to use £100,000 of the ratepayers' money to build themselves a new office building. The ratepayers didn't like this, but they didn't quite know how to stop it.

Well, a few people understanding democratic principles rented a small shop for a week or so. The small shop had two windows. One of these windows they used for posting up slogans telling people the secret of how to get what they want—telling them to demand results, that their representatives on the Council were there to serve them, not to dictate to them, and so on.

The other window they used for posting up the replies which they got from the Local Council, and for posting up also the receipts which they obtained from the Council for the batches of signed Demand Forms which they sent in.

In a week or ten days the people got what they wanted—and the Water Board didn't! The £100,000 scheme for the new office was dropped.

Then in Croydon, as you know, there has recently been a serious outbreak of typhoid fever. The Council, in answer to enquiries, first of all said that they would not ask for

a public enquiry to be held. However, a Committee of a few people printed and circulated Request Forms for the public to sign. I need not trouble you with the subsequent details, except to say that Croydon *will* have a public enquiry.\*

Don't imagine that an objective must be a big and important one before you can get going a Demand for it. No result is too small for you to start on, because the object in getting people to act in this way is simply to show them by practical experience, on no matter how small a scale, that people acting in unison can always make their institutions serve them instead of it being the other way about.

Although some of you may not yet believe it, we are all of us, I assure you, involved *now* in what, probably very soon, will prove itself to be the most gigantic battle in history. A battle against the attempt which is being made to obtain complete world domination by the International Credit Monopoly.

Every effort is being made to conceal from you what is the real nature of the struggle. In Europe, millions of people, under the strictest press control and censorship, are being carefully mis-educated to fight Fascism or Communism, or some external enemy, in order to divert their attention from the internal situation, and from the fact that what little remains of their personal liberty is in process of being taken from them.

In this country, certain sections of Labour are still led to believe that the big industrialists are the cause of privation and poverty; and many of the industrialists believe that their increasing difficulty in making a reasonable profit, when it is not due to the Trades Unions, is due to restrictions upon international trade.

All manner of reasons and excuses, but never the right one!

Anything will do to keep us divided up and fighting amongst ourselves about technical methods. Class warfare is admirable for this purpose. Anything will do to keep us from exercising *real* Democracy and uniting together to demand the simple results about which all of us can agree.

Meanwhile, look at what we *are* getting; forget all the promises, the hopes, and the rosy Ideals. What are the *results* we are getting *now*? That is what matters.

Millions of men, women, and children are suffering from undernourishment, whilst at the same time Marketing Boards and other devices are restricting the output of food and other necessities which these millions need. Regulations, restrictions, taxation, and debt continue to be loaded increasingly upon our shoulders, no matter to what section of the community we belong.

If we value our individual and collective freedom, if we value the future of our country or our civilisation, it is time that we made a real effort to clear our minds, and began to look *Actuality* in the face.

You will only find Actuality here and now, not in the future.

The hole in the road that you want mended, the higher rates that you don't want to pay, the milk that makes door handles instead of feeding your children, the clothes that you need and which the shops want to sell to you if only you had the money to buy them; *these* are some of the actualities of the present, and you will not miraculously step into any rosy future until these simple, prosaic, immediate things are first dealt with.

Therefore I say again, "Unitedly demand the results you want, and saddle the technical experts with responsibility for the proper methods." Come back to Actuality, to the truth of the *present* situation, and as it has been said, "the Truth shall set you free."

I am not suggesting public disorder and upheaval. On the contrary, I am suggesting that greater order, that active harmony, which can only be made a reality when the head co-ordinates and controls the actions of the body, when man controls his social and political institutions instead of allowing himself to be the slave of a soulless and mechanical abstraction.

If you will take *action* along these lines, though it may only start with getting that hole in your *own* road filled up, it will end so that no vested interest, no group of money-lenders, no power-maniacs on earth, can exploit you, for nothing can withstand the clearly-expressed will of a united people.

\* Public Enquiry has already been held since this speech was made.—T.



## GET INSIDE YOUR RATING ASSOCIATION

THE advance of the Local Objective Campaign, with its generation of true democracy in the administration of Local Affairs, reveals clearer than ever the lack of any established mechanism whereby electors can express their will on any matter which they require doing or undoing without being embroiled in the welter of fuss and bother, argument and discussion generally inseparable from the initiation and organisation of any campaign.

On the other hand, the appropriate association by which such a mechanism should be set up exists in the form of Ratepayers' and Residents' Associations.

Vague and indefinite as are the aims of these associations, the underlying idea on which they are based is to get the Local Council to do what residents want; generally expressed as "protect the ratepayers' interests."

It is true that they promote their own candidates for election to the Council, but they oppose the idea of parties; and, therefore, if indirectly, recognise that a representative of the people should be responsible *only* to his constituents, and not to a party. They are, therefore, more democratic than any other existing political institution, apart from the United Democrats.

### Try It Yourself

Two things will probably be found with most of these associations: (1) that any member who demonstrates initiative, ideas and energy will find a speedy passage to the Executive Committee (e.g., although not a ratepayer, I joined the local Association two months ago and, by reason of making a nuisance of myself, am now on the Executive Committee and a member of a sub-committee appointed to recommend what the Association shall do about the Quinquennial Revaluation), (2) that the apathy of the members is generally great (probably due to the ineffective methods of the Executive Committee), and therefore any member or members clamouring for anything to be done will attract attention.

I suggest, therefore, that every Douglas Cadet should join his local Residents' Association, and get his democratic friends to do likewise, and keep up a steady pressure on the management, by letter, 'phone and personal canvass, to establish a mechanism for the easy expression of the will of the residents. The writing of a pressing letter to an executive of a Ratepayers' Association is a simple task which anyone can undertake, but which will be of vital assistance to any members of the Executive Committee, whether Douglas Cadets or not, who are trying to force the issue with other members of the Committee.

### A Plan Of Campaign

It remains only for someone to be ready, when the objective is accepted, with a simple, practical plan for achieving this objective. Such a plan could easily take the form of an adaptation of Mr. G. F. Powell's "Want Machine."

A specimen polling organisation might be as follows:

(1) A responsible polling officer for each ward.

(2) Group polling officers, appointed by the ward officers, responsible, as a beginning, for not more than ten houses.

(3) Each group officer would arrange for each of his ten houses to form a link in a chain of ten, a resident in each house being responsible for canvassing his own house and passing it to the next; the final one passing it back to the group officer.

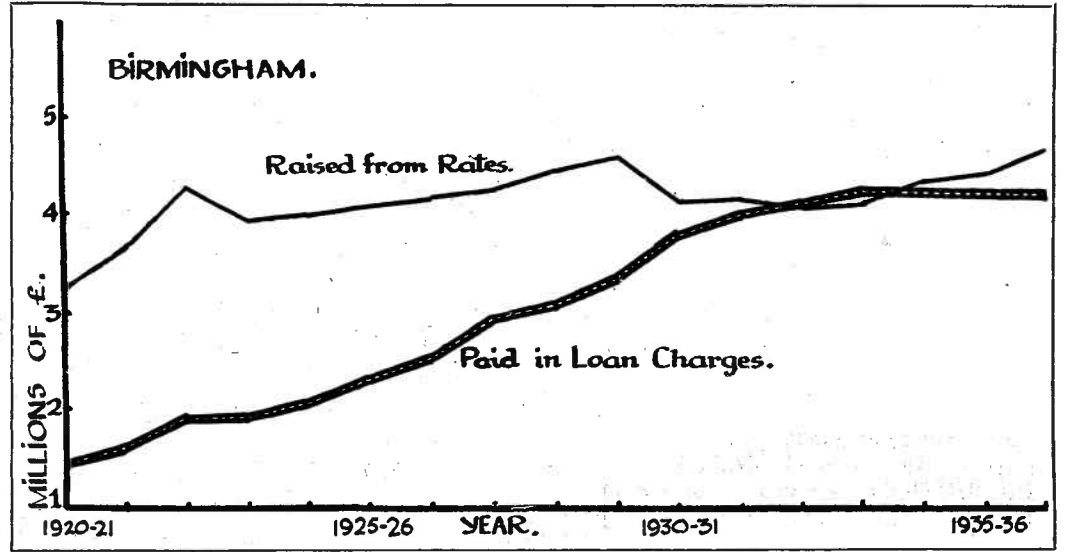
(Continued at foot of next column)

# The Birmingham Municipal BANK

By J.G.T.

For facts about the history of the Bank and quotations from correspondence acknowledgment is made to "Britain's First Municipal Savings Bank" by J. P. Hilton (Blackfriars Press, Ltd.) 1927.

The many figures quoted are from the published Balance Sheet of March, 1937.



THE very imposing Head Office of the Birmingham Municipal Bank, with the nearby Hall of Memory and the Masonic Temple, form the nucleus of Birmingham's new Civic Centre, now being developed.

As he approaches the bank between massive pillars, the humble depositor or borrower is impressed by heavy iron grilles which protect the lower front windows. The outer doors lead into a rectangular court surrounding the Banking Hall, which is entered through great gates of bronze. The Banking Hall is sumptuous. Walls and floor are of marble, and high up under the sky-light are two mottoes in letters of gold. They strike the eye under:

SAVING IS THE MOTHER OF RICHES  
THRIFT RADIATES HAPPINESS

The bank was constituted under the Birmingham Corporation Act of 1919, and grew out of an earlier bank of much more restricted scope, which commenced in 1916 at the instigation of the then Lord Mayor, Mr. Neville Chamberlain. Speaking before the Local Legislation Committee of the House of Commons in 1919, Mr. Chamberlain said:

"Here was a lot of new people who had never had money which they could save before, and I felt that something must be done to put in their way an attractive form of saving, and it appeared to me, after consultation with a large number of people (and particularly with Trade Union leaders) that a Municipal Bank offered a better prospect of securing these savings for the purposes of a nation in war than any other method that we could think of."

The business of the bank, consisting principally of accepting money on deposit and lending money on house mortgages, has grown consistently, and the deposits now exceed £23,000,000. Although the bank is in effect a Savings Bank and a Building Society combined, the House Purchase Department is relatively small, with only £2,000,000 outstanding on house mortgages. This is no doubt partly due to the fact that whereas the 3 per cent. rate of interest on deposits competes successfully with the Post Office and Joint Stock Banks, the ordinary building societies still hold their own with Birmingham house owners.

Against the £23,000,000 deposits the bank keeps in "cash" (in hand and at Joint Stock Banks) just over £1,000,000, and the remainder of the assets, apart from buildings and furniture, consists of £20,000,000 on deposit with the Corporation. Of this £20,000,000 the Corporation has invested £11,000,000 in Government and other Trustee Securities.

In addition to being a powerful local centre of propaganda for the orthodox financial virtues of saving and thrift, the bank is in other ways a useful adjunct to the financial system as a whole. By collecting the savings of the people it tends to help the ordinary banks to conserve their cash, and is itself a useful customer of at least one Joint Stock Bank.

The relatively generous interest which is paid on deposits is provided partly by the interest charged to mostly impecunious "owners" of small houses, and partly by the general taxpayer who pays the

interest on the securities comprising the bulk of the bank's assets. (See diagram.)

In view of these characteristics so typical of a financial institution, and in view of its undoubted success as such, it may be wondered why the Birmingham Municipal Bank is still unique in this country, other municipalities having tried in vain to obtain similar powers.

There are several reasons, one of which is that the deposits of the bank do to some extent lessen the dependence of the Corporation upon the Joint Stock Banks for short-term loans; in this way the Municipal Bank is in competition with them. Moreover, the Joint Stock Banks themselves do not despise the small deposits which now, in Birmingham, mostly find their way to the Municipal Bank.

The officially-expressed objection of Finance to Municipal Banks is contained in a letter from the Treasury dated February 18, 1926, addressed to the Parliamentary agents for the Bristol Corporation in connection with that Corporation's Bill of 1926. This letter is signed by that much-travelled gentleman, Sir Otto Niemeyer, then a Treasury official, but who became a Director of the Bank of England in 1927. Here are two extracts from it:

"I am directed by the Lords Commissioners of H.M. Treasury to inform you that they must request the omission of Part XVI. of this Bill which contains proposals for the establishment by the Corporation of a Municipal Bank . . .

"The primary object of the bank would appear to be to take deposits withdrawable on demand and to apply them to housing or other fixed capital expenditure. There are very obvious dangers in borrowing short and lending long in this fashion . . .

"While the provisions in the Bill for regulations to be made by the Treasury go some way to mitigate these dangers, they do not, in their Lordships' opinion, and cannot meet the fundamental danger of small credit institutions normally supported by public authorities and confined to comparatively small areas."

It seems more than likely that the really fundamental objection of Finance to Municipal Banks lies not so much in what they are as in what they might become. It would be technically an easy and short step for the Birmingham Municipal Bank to increase the trifling financial assistance which it now renders to the Corporation by actually creating credit, after the fashion of the Joint Stock Banks, instead of merely dealing with the purchasing power of which the citizens collectively deprive themselves, or each other, when they deposit their savings in the bank.

It is possible to foresee that a Corporation possessing a Municipal Bank might seek to solve the problem of mounting rates and indebtedness by asking Parliament for the necessary extension of powers to enable the bank to create its own financial credit. If such a demand became general it would be very awkward for Finance.

It is no wonder, therefore, that institutions which might lead to such a threat to the Financial Monopoly are not allowed to spread.

## WHAT'S THE USE?

THE most original experimenter the world has ever seen is lecturing before a distinguished audience at the Royal Institution in London. He shows that, when a magnet is brought suddenly near a coil of wire, a slight current of electricity is produced in the wire. The experiment is not very impressive; and a lady probably voiced the feelings of

most of the audience when she asked afterwards, "But, Professor Faraday, even if the effect you explained is obtained, what is the use of it?" The memorable reply was, "Madam, will you tell me the use of a new-born child?" From "DISCOVERY, Or The Spirit and Service of Science," by R. A. Gregory.

An organisation of this nature might initially cover as few as five hundred residents, but very probably within a short time it would extend very rapidly, the groups getting larger in size and number as the idea caught on. It would be quite unnecessary at the commencement of such an organisation for the houses in each group to be adjacent in a street.

One of the first tasks of the ward officer would be to approach each of the Ward Councillors with a request to give a written undertaking to obey the will of the ward residents as manifested. Publicity given to the results of such action would arouse wide interest and provide first-rate education.

As has been suggested already, the

local Ratepayers' Association is, from the point of view of avoiding prejudice and securing appropriateness, the ideal medium to work through for this object. Furthermore, it is an institution accepted by "public opinion"; an important asset.

The first move is to get into an Association, and then start an agitation for results—a proper polling service.

If Ratepayers' Associations can be both permeated with Douglas Cadets and induced to build and work a polling machine, we shall be in a powerful position to work the Electoral Campaign when Alberta demonstrates that National Dividends are a feasible proposition.

JOHN MITCHELL

## TELL-TALE TABLE

Table of total farm income from all products and total wages paid by farmers to farm labourers (including board), extracted from U.S. Department of Agriculture "Agriculture Statistics, 1936," page 338, table 444 (with latest figures added):—

Year	*Income	Wages	Percentage of wages† included in total price of product
1910	6,643	674	10.2
1912	6,784	679	10.0
1914	7,028	696	9.9
1916	8,914	766	8.6
1918	15,101	1,162	7.0
1920	13,566	1,636	12.0
1921	8,927	1,017	11.4
1922	9,944	981	9.8
1923	11,041	1,102	9.9
1924	11,337	1,074	9.4
1925	11,968	1,118	9.3
1926	11,480	1,161	10.1
1927	11,616	1,175	10.1
1928	11,741	1,183	10.0
1929	11,941	1,194	10.0
1930	9,454	1,011	10.7
1931	6,968	734	10.5
1932	5,337	475	8.9
1933	6,406	440	6.8
1934	7,276	471	6.4
1935	8,508	502	5.9
1936	9,530	550	5.8

The figures are in one million dollar units.

\* Income here means total income from sales of farm products.

† These percentages are not given in the official publication. They take no account of goods not produced, or of goods produced but not sold, but they do take account of payments to farmers for not producing under N.R.A.

# RATES

All sorts of local objectives are going forward; but the rates demand is spreading rapidly. Correspondents shall speak for themselves. (*Italics are mine.*)

## Belfast

Now our next job of work is to prevent the Belfast Corporation increasing the City rates by 10½d. — from 10s. to 10s. 10½d. — which is what some of the Councillors say will be necessary. This rate, if passed, will be struck at the City Council meeting on the first Wednesday in March.

We are going to get public meetings going—and we propose getting out a Demand Form, for the ratepayers to sign—**DEMANDING REDUCTION.** As you know, I am Vice-Chairman of the Belfast and N. of Ireland Ratepayers' Association (1). W. H. LEECH

## Richmond

The Ratepayers' Association here is organising a canvass of Richmond local electors to get them to demand no increase in assessments. I overcame the last resistance last night, in a two-and-a-half hour tussle. Forms are already being printed, and I have been appointed organiser.

The executive committee of the Ratepayers' Association for the Borough of Barnes also met last night, and the president and the secretary (to whom I have explained our case) put the matter to them. The Richmond decision will, I hope, influence their decision.

The Surrey Federation are calling a big meeting shortly in Wimbledon for representatives of all ratepayers' associations in Surrey to discuss the rating question. *The Richmond Association want to send me as their representative to this Conference.*

For the past three months I have been devoting more and more of my time to the local ratepayers' association, injecting democratic ideas into its members by vocal action at general meetings, Executive Committee meetings, and sub-committee meetings, by letters to the local press and by personal contact; the result is a growing consciousness that the rank-and-file elector has got to tell his councillors what he wants, and that it is the function of the Ratepayers' Association to assist him in this. I have found that the most potent lever to use is that it will increase membership of the Association. After the last executive committee meeting a number of members came up to me and, of their own initiative, suggested that *the next business of the executive must be to take in hand propaganda embracing the ideas I advocate, with a view to increasing membership.*

JOHN MITCHELL

## Cheadle

It may interest you to know that on my second attendance at the Cheadle Ratepayers' Association, they were so pleased with the S.C. idea of bringing pressure to bear on the Council for getting jobs done that I was elected to the committee! (Here follows an account of the Council meeting, as published in SOCIAL CREDIT last week, and the letter ends):

*"I will now tackle our association about the matter."*

F. C. BRUMME

## Parkstone

History repeats itself. In the middle of the night—early Saturday morning—I had palpitation [those who were at the Conference will remember Mr. Rix's palpitations!] as the inspiration came to me to take an empty shop right in the centre of the town to use as headquarters for Campaign against higher Rates and Assessments. By 7.30 a.m. I was in a friend's house—a builder with great dealings in property—he couldn't help. At 8 o'clock I was calling at the house of an estate agent, who met me at the door in his dressing-gown. At 9 o'clock we were in his office. He put me in touch with the owner of an empty shop. At 11.30 it was all fixed up **RENT FREE.** At 2.30 I opened the doors—with the owner of an empty shop. At

3 o'clock the windows were stuck up with large red bills I had had printed on Thursday

## RESIST THE RISE IN RATES

By 4 o'clock several of these bills had given place to bulletins announcing the Campaign and its objects, and asking for help. At 4.10 the first volunteers were in the shop. By 9.30 that night we had 50 names on our books—potential canvassers, ready as soon as we can get the Demand forms printed. During the Saturday morning at my office I told one of the men—and in a twinkling he was handing me 1s. towards expenses. The mortgagee of the premises worked all the afternoon clearing out the filth. I am sitting in the shop now with the door shut, and can see all the passers-by reading the bulletins.

I am printing 1,000 Demand Forms for the canvassers to fetch from here as soon as we say the word go. Meanwhile during the next four days we shall be gathering names of further canvassers, and I believe we shall get 500 or so all duly registered when they take their forms away to canvass in a certain street chosen by themselves.

One of the Aldermen came just at closing time last night. "Allo, what's this, what's this?" "You can see it all in the windows, sir." Everybody is blessing me and I am very hopeful. We are calling a public meeting as soon as it can be arranged, and I have 18 Councillors with me ready to do anything I ask them.

It all happened because as I went to the office Thursday morning the placard of the local paper says "Poole Rates up 5d. or 6d.?" In two minutes I was in the printer's shop ordering the 1,000 large shop window bills I have mentioned. By 7.30 that evening every shop in High Street, three-quarters of a mile long, had one of those bills.

*The Group members are marvellous—they rally round like comrades.* E. EDGAR RIX.

## Northampton

I have been invited to a meeting of the local Ratepayers' Association and intend to advocate action along the lines of Sheffield. (This was on January 15, and on February 7):

The enclosed is interesting reading; this is the direct result of a distribution of the Sheffield leaflet by Mr. Winkles and myself.

E. K. ALLEN

Enclosed was a large advertisement issued by the Ratepayers' Association:

### UP AGAIN!

**Do YOU want to pay rates on continually increasing Assessments?**

**If not, help the Ratepayers' Association in their town-wide drive for signatures DEMANDING THAT NO INCREASES SHALL BE ENFORCED.**

**THOUSANDS HAVE ALREADY SIGNED! HELP TO SWELL THE TOTAL**

There is no room for more, those not quoted will understand that. This is a rapid selection; it certainly seems on the cheerful side, but all my correspondence is, except one (from Aberdeen!), although some letters contain queer posers:

Some Ratepayers' Associations are more stubborn. Here is advice for the case:

You are a payer of rates, and you might take up the matter simply as a ratepayer. Think of the danger to people's homes in the event of a rise. Look what the people of Sheffield have done! If they can do, so can we. What is our R.A. doing?

You might try getting people who are not so well known to canvass a few houses, or a road, taking for choice just those in which the leaders of the Ratepayers' Associa-

## FINANCE OF THE MONTH

# CONFIDENCE AGAIN

By A. Hamilton McIntyre

*For lo, the Balance has come!  
The Year is over and gone,  
Reserves are hid in the Books,  
The Time of the Annual Meeting is come,  
And the Voice of the Chairman is heard in the land.*

—SONG OF THE BANKER

**B**ANKERS, of course, have always been very strong on confidence, but confidence on their own part and confidence on the part of the public are two entirely different things. The general impression I received from reading the Chairmen's speeches in January is that they are putting on an air of confidence for the public benefit, but their own feet are coldly trembling in their shoes.

It has often been suggested that there is a meeting held between the big five shortly before publication of the Annual Accounts, in which agreement is reached as to the approximate percentage increase or decrease to be shown in the published annual profit. I have suggested that many a time myself. Possibly, at the same meeting or at another meeting, the speeches to be delivered are discussed, although the

evidence in favour of this suggestion is not quite so strong.

### A Quintet for Wind

However, for all their minor variations, the Chairmen's speeches this year have two main subjects in common. As one of these two common subjects is common to all of the speeches every year, no great attention need be devoted to it. That subject is, of course, the annual wail over economic nationalism, and trade restrictions, and the necessity to increase international trade. This year, however, there is a point to comment on in this connection, and that is that the Bank Chairmen had hardly made their usual complaint about trade restrictions and other offences, when there took place in Germany the recent coup. It seems fairly certain at the moment that the effect of this success of the Nazis will be the more rigorous application of the second four-year plan, with increasing trade restrictions, quotas, barter agreements, and the like.

### When is a Slump Not a Recession?

The other subject on which unanimity was shown by the Bank Chairmen was the question—slump or no slump?

To begin with, of course, there is certainly no slump, because by decree the word "slump" is not to be used, and in its place we must say "trade recession." So the question was—were we at the beginning of a trade recession?

Now this question, as I have already stated in previous monthly notes, has been a source of considerable worry to industrialists for the last five or six months. The trade and unemployment returns in America have been disturbing the British industrialists and they feel that their worst fears are confirmed by the recent unemployment figures published in this country.

In these circumstances, each Bank Chairman has felt it his duty to look for the recession with his blind eye, and the general problem that they discussed in this connection was not—did the trade recession start in 1937? but—will it start in 1938? Their answer to the latter question was: that if—yah—yah—yah . . . and provided—hum—hum—hum . . . then there would be no recession in 1938. The whole atmosphere of the argument reminded me of the old tag—"If your Auntie had trousers, she would be your Uncle."

### Strange Clash of Opinion

While the Bank Chairmen were looking hard not to see the trade recession, the strange thing is that the school of academic economists were out with their microscopes "exploring every avenue" and "leaving no stone unturned," etc., in order to find it. Believe it or not, the economist school has not yet given up its faith in the trade cycle. From calculations based on observations taken since the Battle of Waterloo—the results being tabulated, and due allowance made for the Franco-Prussian War and the "Tattie Rot," they had it all calculated that the recession would start about the end of 1937 or the beginning of 1938. The result is that the academic economists have no doubt at all that we have already had six months of trade recession, and the question is for them—is it going to be a slight recession, or a steep recession? Will it be long, or will it be short?

### A Secular Trend!

There is another factor besides the trade cycle which also works on a definite plan, say the economists. It

may surprise my readers to hear that this other factor has nothing to do with sun spots or high tide at Shanghai. It will not surprise them to hear that it has nothing whatever to do with the coming of steam or electricity, or the Machine Age generally. It is "the secular trend of prices." Do not ask me what it means, because nobody seems to know, but it is a general upward or downward trend of prices which occurs in long periods, not coinciding with the periods of trade cycles. The idea is that when you have a cyclical recession occurring during a downward secular trend of prices, the recession is much worse than it would have been if it had occurred during an upward secular trend of prices.

### Now Swallow Hard

Now, says the economist, we are at present on the slope of a cyclical recession, but we have every reason to believe that there is in the background an upward secular trend of prices—therefore, the recession will not be a bad one and in two or three years we can look forward to prosperity again. The prosperity of 1920 and the prosperity of 1928-29 were not the real thing, but provided the secular trend continues in the upward direction the next issue of prosperity will be such as we have never known.

The prospects of the continuance of the upward secular trend are good, says Professor Pshaw, as the Budget situation will necessitate the continuance of a borrowing policy by the Government and prohibit attempts to recoup all armament expenditure in current taxation. The Professor thinks that in this trade recession the distressed areas will not be so heavily hit, and that the main burden of the depression will fall on the lighter and luxury industries in the greater London district. All these prognostications are, of course, dependent on the "ifs" and "provided," the "yahs" and the "hums," as detailed above.

### A Breath of Fresh Air

As I do not remember the prosperity which followed the Battle of Waterloo or the Franco-Prussian War, and I have no recollection of any great prosperity in 1928 or 1929, I will have to leave my readers who have longer memories to picture what the future of the next five or six years is going to be. Meanwhile, I gather from all the above that we are in for a spot of inflation.

## CHARITY BEGINS AT HOME

**S**SOME Social Crediters, it appears, think that SOCIAL CREDIT is getting "too much like John Bull," i.e., that it attacks persons instead of systems and institutions only. But in "Men Make Policies" [SOCIAL CREDIT, May 15, 1936] Major Douglas pointed out that "individuals must be held responsible for the systems they operate," and that one cannot fight burglary, only burglars.

The enemy's tactics are infinitely subtle, and the spread of certain ideas not perhaps entirely fortuitous, e.g., that one must never be "unkind" or attribute wrong motives to anyone; that persons are never to be blamed for their actions because "it is the system that's wrong." It is not difficult to see that if we all followed this teaching, those persons who are operating the financial system for anti-social ends, would be very happy as they could always shelter behind "the system" which, however much it might be hated and criticised, could never be altered until some person or persons altered it.

I hope Social Crediters will extend some of the charity they accord their enemies to their friends also.

SAGITTARIUS

## The VOICE OF ULSTER

**T**HE first number of this very well-produced paper, the work of the Belfast Douglas Social Credit Group, has been received.

The promoters are to be congratulated on their maiden effort, and to be envied for the display of advertisements, which occupy nearly half of the eight pages.

The Voice loudly and firmly proclaims the belief that the people ACTING unitedly can get the results they want from their institutions.

WELCOME, AND GOOD LUCK.

The idea that others are doing what they ought to do, can usually be relied upon to spur the rearward to a walk.

Take some of the forms similar to the enclosed and call on the shops all round the Chairman's shop. Point out to them that every penny on the rates is a penny off the shop-counter. Ask them if they would be prepared to take some forms and ask their customers to sign. Suggest that a big public meeting will be called, and that a number of ordinary ratepayers are behind it. Play the idiot boy if asked about the R.A. "R.A.! Have we an Association in—? Never heard of it. What are they doing?" Be as wily as a serpent, but as harmless as a lamb.

Pick out a few members of the R.A., committee or others, and ask them if they will take a form to collect the signatures of their friends. Letters from "Disgruntled Ratepayer" in local papers suggesting formation of a Residents' Association. Anything you can think of which might help to put the R.A. on their mettle. Try it out!

T. H. STORY.

These letters show what can be done; and I think, on reading them, still more will be done—that is why they are published!

Always remember that—although the rates campaign may seem a by-path—what we are working for is freedom—the ability to live our own lives in our own way—all that Social Credit will bring. I am not going now to repeat the reasoning which connects Local Objectives with the Electoral Campaign, and that with the establishment of Social Credit—our job just now is to raise the steam with these "objectives"; and never forget that in Douglas we have a Master of Strategy to advise us how to use it.

Hewlett Edwards