

SOCIAL • • **CREDIT**

VOL. 9. No. 11

Registered at G.P.O. as a Newspaper.
Postage (home and abroad) 4d.

FRIDAY, AUGUST 26, 1938

3d WEEKLY

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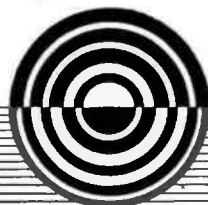
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Here is another page for new readers explaining the Social Credit approach to the economic system and the money system

The First Proposition

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

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

The point is that we have obtained control of the transforming mechanism of the universe and we can change practically any form of matter into any other form

of matter by applying energy to it. The machine is only an incident.

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

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

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

The second is that while not an end in itself, it is the most powerful means of

constraining the individual to do things he does not want to do; e.g., it is a system of government. This implies a fixed ideal of what the world ought to be.

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

C. H. Douglas

You and the Money System

BEFORE you were born it cost your parents money to prepare for your coming. Afterwards they spent money on you, and on themselves to buy food, clothing, shelter, education, travel, amusement—on licences and taxes and rates—and now you spend money on these things.

There is nothing at all you can do without money. Money does not buy happiness, but it buys the things without which it is impossible to keep alive at all.

All the money has to be arranged for by experts, just as all the electricity has to be arranged for by experts, and all the other things which are organised in the modern world.

Decisions have to be taken.

It is terribly important to you that these public services should be run properly for you. Wrong decisions cause a lot of inconvenience, worry, delay and disappointment to you and everyone else. Decisions can be so wrong that life just becomes intolerable, as the huge suicide roll of over 5,000 a year bears witness.

• • •

For example, the Cunliffe Committee, which consisted mainly of bankers, and a Treasury official, had to take decisions about money after the war. They decided that there was too much money about, and that it would have to be reduced. This was called Deflation.

Here is what Mr. McKenna, formerly Chancellor of the Exchequer and now chairman of the Midland Bank, said about it:

"A policy of deflation could only end in strangulation of business, and widespread unemployment. It meant, how-

ever, enhancing the value of war and post-war holdings and restoring the value of pre-war holdings, thus raising the total claims of the rentier class (that is, the class which lives on interest), not only beyond what they are entitled to, but to an intolerable proportion of the total income of the community."

At the present time huge quantities of goods that money could buy are being destroyed, and the production of still larger quantities of goods is being restricted.

Moreover, 13,500,000 people in this country have less than 6s. a week each to spend on food. You may be one of them.

You probably know these things, and hate them; are indeed ashamed that they should happen in your country.

• • •

Most people know very little about money and the rules and regulations that are in force in regard to it, and all the big and little changes that are made in them. Perhaps you may feel that you have not enough time to master its intricacies, or even that you would never understand them, however hard you tried.

Or you may be one of a smaller number of people who do know a great deal about money, or you may think you do. In either case you will have found how difficult it is to get much attention for your

ideas — whether from those who suffer from the results of the decisions taken by experts, or from the experts themselves.

Meanwhile, the experts go on taking decisions. They must, and they have to be guided by some consideration or other.

What considerations are to guide the experts? Their own interests? Someone else's interests? Whose interests?

Upon the answer to that question hangs the fate of this civilisation and of all subsequent civilisations.

• • •

An examination of the actual decision to deflate, recorded above, discloses, in the words of Mr. McKenna, that its results *benefited all lenders at interest, and created intolerable conditions for borrowers and for everybody else.* Look at the suicide roll again.

The Cunliffe Committee was composed of bankers; bankers are lenders at interest.

Men and women of Britain, the game is with you. Whether you like it or not, whether you understand all about it or not—you are responsible, and you will have to bear the consequences of whatever is done.

You have to find a way to bring pressure to bear on the experts so that their decisions shall be in your interests.

We offer you the means in the Electoral Campaign. Take it or leave it: **YOU ARE RESPONSIBLE**

COMMENTARY

ROOSEVELT, yes! But economic democracy begins at home.

Possibly much more sense was spoken at Cambridge this week than appears from the newspapers. It is *possible!*

Some people find it easier to understand the dark saying that Truth lies at the bottom of a well than to assess the meaning of the statement that civilisation at present reposes in waste paper baskets.

Sabotage of goods AND SERVICES.

Says Mr. H. G. Wells: "I asked that a certain amount of time . . . should be devoted to building up a picture" (from the waste paper basket?) "of the world into which the youngster was going, and I think the underlying response to the enquiries is, 'Oh, no. We teach, but we do not teach anything definite. Teaching is the important thing, not what is taught.'" Strange how clearly Mr. Wells half-sees things; but only some things. He might have said: "Oh, no. We work; but we do not work for anything intelligible. Working is the important thing, not what is made, and still less what it is made for."

The very definite things taught in schools are (1) Subserviency to authority; (2) Work's the thing; (3) Individuals don't count; (4) "Wisdom" is an average struck between knowledge and error.

A hemi-seer, Wells.

A cartoon in the *Daily Worker* shows the Herring Industry Board, and a "speculator" rolling up their sleeves to throw bread, wheat and fish into the sea in the presence of a surprised and ragged misc. "You are too young," they say, "to understand." Lots aren't.

European doctors wishing to practise in New South Wales must first pass the qualifying examination of Sydney University.

Sabotage of skill.

A Sunday paper featurist wants to be a Deventor. A Deventor, he says, is "the opposite to 'inventor.' He is the man who conceals things, hushes them up, makes them as if they never were."

He's an optimist if he hopes ever to be able to compete with our financial system at its own game.

Another Sabbath-breaker surmises that the Nazis have made the capital blunder

of PUBLISHING the figures of their growing indebtedness after five years of discreet silence. He remarks that a German worker earning £3 a week pays 19s. in direct and indirect taxation.

The English baby born next door to us last night has already been taxed £227 on National and Municipal debt accounts alone, and she hasn't earned a cent!

Presumably, if "Germany" hadn't published the figures, her people might have been allowed to go on

Rebuilding Berlin
Munich
Nuremberg
Cologne and
Hamburg.

Remaking Roads
Railways
Radio
Armies
Navies
Despotism—to their hearts'

content.

"Pure luxury," says the correspondent. Yes, but capital luxury: capital producing nothing but capital. Capital producing nothing but capital is, as Ruskin said, "only root producing root; bulb issuing in bulb, never in tulip; seed issuing in seed, never in bread. The Political Economy in Europe has hitherto devoted itself wholly to the multiplication, or (even less) the aggregation of bulbs. It never saw, nor conceived, such a thing as a tulip."

For "tulip" write the Rose of England, the Lily of France, the Flower of Life and Chivalry of a Europe whose people, freely associating, reap the increment of their association.

J. G. Crowther has written "Science and Life" (Gollancz, 1s. 6d.). He says by far the greatest field of influence of Radio is in propaganda. It has given "enormous assistance to personal dictatorship" (Note the "personal.") Science will progress. "When this is achieved" (jam to-morrow) "every man will carry his transmitter on his person, and radio will become a strong aid to individual expression, and a great enemy of totalitarian dictatorship." That is, if we could only make our cross with a fatter pencil, all would be well.

"These big transmitters are easily detected and controlled by Governments." And these Governments are easily detected and controlled by the people, too—without wireless.

The Federal Prime Minister, Mr. Lyons, Commonwealth Government cannot con-Commonwealth Government cannot continue to give monetary assistance to industries. All available monetary resources will be needed for the next three years for defence purposes, he says. M. Briand is said to have kept his money in a stocking because he didn't trust the banks; but at least he knew it had not come out of a stocking.

Commendatore Piero Salerni, whose discovery of means of power transmission which obviate the use of clutch and gearbox was demonstrated at Cambridge, said "with a gesture" (evening newspaper) that he couldn't say how long it would be before motorists were driving their gearless cars. He would not allow the invention to become the monopoly of a firm of manufacturers.

In that case, the chances look a bit thin. What do you say, Mr. Debenture-holder? May they all change their plant in step? Or, may they NOT all change their plant in step? Or, *when*, may some change their plant in step and others (poor fellows!) NOT change their plant in step?

Commendatore Salerni's gesture should have been photographed for the economic instruction of the public.

My paper does not tell what Sir William Beveridge said about "Unemployment and the Trade Cycle." Well, why should it?

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Mrs. Palmer's Page . . .

Watch Your M.P.!

IF he is like mine, he needs careful watching.

Sir Waldron Smithers is poking his finger into the pie that the ratepayers are making, and helping not only his own electors but the whole country towards the soup.

In my opinion, he knows very well what he's doing. He's trying to make the country safe for "sound finance."

Men who have spent their lives in the money market act instinctively at the least hint of danger to the "system." It is like a great spider's web. The moment anything endangers the fabric the spider feels along the line, and is on the spot at once. Angry ratepayers are becoming suspicious—they are smelling out some facts about money—and all the spiders are on the *qui vive*, making speeches in the House, preparing for every contingency—it is a sign that we have made an impression.

Sir Waldron Smithers recently made a speech in the House. He began and ended with the statement that finance is the life-blood of administration. We must cut our coat according to our cloth. We must go without the things we as ratepayers may want if we haven't got the money to pay for them. He said municipalities owed £1,451 millions, and that these figures were serious! He again asserted that the control of expenditure requires reorganisation.

I should think those figures are serious! And the great significance of the ratepayers' movement as advised by the United Ratepayers' Advisory Association is to look into those figures, find out who lent the money, and who is taking it away again with interest. Sir Waldron Smithers gracefully glides over this point, and before I deal with it myself let me show you the method he adopts to divert our attention from the real cause of the trouble.

It is simple, so simple that he nearly gets away with it every time. He leads people to believe that the financial side of local government is run on exactly the same lines as the ratepayer manages his own household budget. That is, you have a certain fixed sum to spend; you spend it on the things you want. When the money has all gone you can't spend any more without getting into debt to the tradespeople. Here are the extracts from his speech that go to prove this:—

"Economy does not mean parsimony but rather the proper ordering of the household . . .

"Expenditure beyond the means of the ratepayers and the taxpayers can never be beneficial, however splendid the service . . .

"I suggest that what is wanted is machinery to keep the financial picture as a whole always before the Councillors . . .

"Solvency is only possible if the spending committees relate the ends and objects which they have in view to the means of their constituents."

The first thing to be said is that the picture that Sir Waldron Smithers is showing his constituents is a fake. He is suppressing vital facts concerning the origin of the enormous debt owed by local authorities.

Public debt cannot be compared with loans between private individuals.

Public debt on a large scale began in the reign of William III, when a company of London merchants lent the nation 1¼ millions of gold at 8 per cent. interest on condition that they were allowed to print bank notes to the same amount to lend out again, an extremely profitable arrangement.

As the years passed, the Bank of England developed a technique whereby they could lend ten times as much credit as they possessed legal tender (coins and notes). This is the form of credit which banks to-day lend to local authorities. The great bulk of the £1,451,000,000 debt is in this form. The credit came into existence as soon as the bank clerks had made the necessary entries in the ledgers. The cost of this is practically nothing. As the "Encyclopaedia Britannica" states in its article on Money (page 698, 14th Ed.):

"Banks lend by creating credit; they create the means of payment out of nothing."

Yet on this debt the ratepayers have to pay £100,000,000 interest every year, and they can be called upon to pay in legal tender—coins and notes. However paid, this means a lot of hard work; for ratepayers cannot create the means of payment out of nothing!

This is the picture Sir Waldron Smithers forgot. He is to blame, whether his oblivion arises from ignorance, or of set purpose.

The rates campaign is simply this:— We demand that rates shall be lower, and it is in loan charges that the saving must be made, not in social services. There is no reason why we should not have lower rates and improved social services, for even if the charge for loans were reduced to a single payment of ½ per cent. the banks would still be well paid for their creation of costless credit. This could very well be done without penalising any private person who might have invested savings in municipal loans.

Now read again the extracts from Sir Waldron Smithers' speech. They take on a very different complexion, do they not?

Sir Waldron Smithers began his speech by saying that he intended to approach the problem in a constructive spirit. He has two suggestions for decreasing the rates, which those of you who understand a Member of Parliament's duties will have no difficulty in discounting.

He says that from all over the country he has received a mass of correspondence complaining of the extravagance of local authorities. One case he investigated in person, the laying of kerbstones alongside the country roads in Kent. The Engineer said roads must have lateral support. After consulting various reports, Sir Waldron came to the conclusion that the Engineer was wrong, and that the kerbstones were unnecessary.

This case is on a par with the true story I told you three weeks ago, in which the chairman of the Education Committee dictated to the headmistress how she should organise her staff. All the Member of Parliament can reasonably undertake to do is to judge the surface and durability of the roads when finished. What he knows about road construction is just what he is told. What he knows about what we want is just what he is told, too—when we tell him!

And why shouldn't we have kerbstones along all the roads if we wish? There is plenty of stone to be got, there are plenty of men to do the work, we have the means of transport, and we know enough about the money system to know that all this could be paid for easily out of the money collected in rates, were it not for the fact that nearly fifty per cent. of that money is paid away in loan charges to banks and financial institutions. *This* is where the saving can be made.

Sir Waldron Smithers' second suggestion for saving expenditure is the high-light in his speech, and the sinister portent of it can scarcely be exaggerated.

He says he "would like to see the Clerk of the Council have more real control, more Treasury or budgetary control over the expenditure of the Council."

Later he says, "I am criticising the system, which I suggest to the Minister should be reorganised, and should contain more of the traditional and effective control, *mutatis mutandis*, that we have in the House of Commons in regard to expenditure."

Do you see the move? The spider instinctively feels that the people are getting more sense of power, that they are beginning to back up their councillors in a demand that the iniquitously high rates shall be dealt with; very well, then; take power away from the councillors and give it to the Clerk to the Council, who is a paid official. Make him responsible to the

Treasury, Tweedledum to the Bank's Tweedledee, and there you are! The spider has got the councillors fast in his net, bound hand and foot in the web of finance!

What do you think of that for a clever piece of strategy, all put over under the pretence of helping the poor ratepayer to balance his budget?

In October, 1935, Sir Waldron Smithers wrote a pamphlet entitled "The Red Light Ahead." I copy these words from that book:—

"These are grave days, and democracy in this country will soon be put to the great test. Will it show itself worthy of its inheritance, or will it allow itself to be led captive by dictators who promise it everything but freedom?"

Such sentiments are sheer hypocrisy from the pen of a man who is ready to hand over his constituents to a financial dictatorship by advocating Treasury control of local finances. There is no need to fear a Lenin, Mussolini, or Hitler; we have their equivalent in our country to-day in the guise of public men who are doing everything in their power to increase the stranglehold which the financiers already have over every one of us.

But the question is already answered. The people will not allow themselves to be led captive by dictators.

And in the forefront of the stirring people are the ratepayers in revolt.

You cannot deceive all the people all the time.

B. M. PALMER.

The Study of Social Credit

(Some Pointers From The Authorised Course)

II.

At the time of the Buxton Conference in 1934, a group of experts was asked to define Social Credit. This may seem strange considering the fact that Douglas's first book, "Economic Democracy," appeared in serial form in 1918. In a much later work, "Social Credit," the phrase does not appear, although it appears on the cover, on the title page, in the preface to the revised edition in the form "the theories of Social Credit," and as a heading of an appendix setting out the "Draft Social Credit Scheme for Scotland." Other phrases do duty for "Social Credit" in Douglas's book, for example, "public credit," "real credit," "the general credit," and so on. There are references to the right principles of credit creation, and, broadly, phrases and sentences defining the essential subject matter of Douglas's work, and allusions to its basic idea. Definitions by Douglas himself are one made in answer to a question in Canada in 1934, one in THE FIG TREE for 1936, formally incomplete, and another informal definition which elaborated the statement that Social Credit is the Policy of a Philosophy.

This definition is as follows (a part of the context is added):—

"In the sense that I am going to use it, and I think I will be using it correctly, the word religion has to do with a conception of reality. It is the binding back either of action or of policy . . . to reality. In so far as it means to bind back, to bring into close relation again, and in that sense I am going to use it, religion is any sort of doctrine which is based on an attempt to relate action to some conception of reality."

(Douglas, in the address quoted, had insisted that the word "policy" comprehended and comprised the meaning of the word "objective," although it was a little more than that: it was action taken towards a recognised and conscious objective.)

"In my opinion, it is a very superficial definition of Social Credit that it is merely a scheme of monetary reform . . . Social Credit is the policy of a philosophy. It is something based on what you profoundly believe . . . to be a portion of reality. It is probably a very small portion, but we have glimpsed a portion of reality, and that conception of reality is a philosophy, and the

action that we take based upon that conception is a policy, and that policy is Social Credit."

All these definitions are informative to the student. They have the curious feature of looking very different from each other, while having some results in common if one begins to use them, a statement which is true also of such excellent formal definitions as L. D. Byrne's to the effect that Social Credit is the "belief inherent in society of its members that in association they can get what they want."

One of the more significant of Douglas's assertions is that: "The general principles which govern association for the common good are as capable of exact statement as the principles of bridge-building, and departure from them is just as disastrous." One has only to think of the large number of correct and exact statements which might be made to define bridge-building to see that the uses to which these statements can be put vary considerably. . . .

Many people use the Latin word for relation, ratio, without knowing what it means. It does not mean only a numerical relationship . . . If Social Credit fundamentally involves a conception of ratio, it should not surprise us to find that this ratio is capable of being stated after a variety of fashions; and Douglas has been at pains to point out that the ratio called "money" is very far from being the only one.

The "credit" which the people of Alberta are at the present moment claiming as their own is something which has primarily nothing to do with money, although the monetary aspect of it has become very important. For this reason it would be good if we could find means of deducing with "the relationships between individuals and their associations—with the conception fundamentally involved in Social Credit—which are general and comprehensive in their nature. If we find means which can readily be transformed into other means—or a ratio which can readily be made to apply to special cases—so much the better.

Such a ratio is expressed in the definition of Social Credit adopted for instructional purposes: "Social Credit is the efficiency measured in terms of human satisfaction, of human beings in association." It is a fact, not a theory.

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THE FIG TREE

A Quarterly Edited by Major C. H. Douglas

J
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Major C. H. Douglas
Miles Hyatt
Elizabeth Edwards
W. Lebel
Norman F. Webb
T. V. Holmes
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B. M. Palmer
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1938

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LORD RAYLEIGH'S

Substitute For Seers

By Anna Gammadion

"PERHAPS Charles Dickens was not so far wrong when he referred to the British Association as MUD-FOG. This mountain of erudition has again been in labour, and of course it has brought forth the traditional mouse. This year it is a little blind mouse. Is Douglas the only scientist left who knows that the business of science is to let cats out of bags—not to make cats invisible to mice?" asks the writer of this article.

CAMBRIDGE! The intellectual Citadel of the Whig Oligarchy! What a lovely place! All England might be like this! How many Englishmen have ever seen it? Fancy putting it to this use!

What use? An annual rummage sale of knowledge to the poor.

"Current text-book views of the constitution of salts of gold are incorrect. These are never of the same texture as normal metallic salts." That's not knowledge for the poor.

"On a balanced view we must make still more use of toil-saving machines, otherwise the farm worker's job must be unpleasant." And then?

"Food science has transformed the farmer's produce very largely from perishable to non-perishable goods and this tendency will increase." Farm produce, perhaps, will soon be capable of being eaten as often as you like without suffering any change or deterioration in the process. They'll impart the knowledge to children in schools under the heading of "useful" knowledge. These bright young things here about the streets will do it . . . It's like a cheap-jack.

"We must not so much consider what is good for the farmer as what is good for the State," says Professor Stapledon; "then what is good for the State must be made good for the farmer." How does one make poverty good for farmers? How does one make anything good for what it isn't good for? Hm! Scientists!

"British Association for the advancement of knowledge." It isn't for the advancement of knowledge at all. What is it for? It's a sub-department of propaganda, a listening-in line for Intelligence Service, a weeding station for "safe" men, a line of communication between the Opposition and the Press, a stunt, a façade, a fake-antique, a dumb show, a solace to mediocrity, a grin on the ghastly features of Mammon.

Bohr. Rayleigh, whom *The Times* pats on the back as the "distinguished scientific son of a distinguished scientific father." The last time Lord Rayleigh wrote to me was to beg for money for the Jews. Schacht's policy had made them a scapegoat in Germany, while Norman's had made it hard for them here. Wouldn't I help Herr Schacht and Mr. Norman out? Wasn't I broad-minded enough to share my little with a Jew? Some stars there are who do not know how fortuitously

concordant has been their rise—orchids ignorant of the cultivator's art—whose setting is as certain once they transgress. But why should they transgress? A star does not leave its course, not an orchid its pot.

But Rayleigh! My maiden aunt writes to me: "This plan should be the first" (she underlines "the first") "duty of scientists. Knowledge comes, but wisdom lingers." My maiden aunt is far away in a little village in Wales. She lives there almost alone. In her long life she has read Tennyson and the newspapers. How does she know? If the news has travelled so far, it is *the news*. It has. It is the news.

The British Association, you must know, was imperfect. Year after year it somehow (how?) elected a President—Sir Josiah Stamp, for example, and now Lord Rayleigh—men who linger. "It" has "found" Secretaries and Chairmen of Sections. And year after year "science" has wondered whether it would "fling it at the B.A." or not "fling it at the B.A." All that has gone on, until the scientific proceedings of the B.A. have grown to be a vast unublishable Babel. Perhaps Charles Dickens was not so far wrong when he referred to the British Association as MUD-FOG. This mountain of erudition has again been in labour, and of course it has brought forth the traditional mouse. This year it is a little blind mouse. Is Douglas the only scientist left who knows that the business of science is to let cats out of bags—not to make cats invisible to mice? It seems so. Let me tell you about the little blind mouse.

I have watched it grow. Douglas *made* it grow: not because he wished it, but as a fighter makes an opponent put up his fists. This blind mouse is important to us.

First Professor Gregory (as he then was: now Sir Richard Gregory, Baronet; Editor of *Nature*). Sir Richard was beginning to see things. He said in his paper that scientists were lacking in the discharge of a profound social obligation. They were prolific in the provision of the means of change; but indifferent to the changes they made possible. They could unravel the complex problems of our world in action with the same intellectual instruments with which they unravelled other problems.

Oh, yes, Sir Richard; but why not then examine in your paper the unravelling

there has been? There is a rule of scientific priority, and you may not publish a discovery that is in fact the discovery of someone else, and since you are seeking the reason why our economic order does not work, you cannot proceed to seek a solution with propriety where there is a solution already.

Sir Richard consulted the "experts"—but, which "experts," the experts he desired to see functioning, or the "experts" whom he accused of not functioning? In any case, his answer was that there was no simple solution to the infinitely complex problems of the cosmos. So, he was reminded, Newton was told when he reduced the "infinitely complex problems of his cosmos to five letters, two signs and the figure 2! The late Mr. J. L. Hodgson was next on the scene. He told the Society of Arts the truth on a memorable occasion in the presence of some of the most productive practical engineers of our time, and ran off to incite others to the formation of a circle of engineers to talk about it (i.e., to act as a Babel of the old kind, saying "Rhubarb" as the crowd on the stage is taught to say "Rhubarb" when the effect desired in the auditorium is an indistinguishable medley of sounds in which no clear word can be heard, but only the audible evidence of disputation). That still goes on.

Meanwhile, a body called the British Institute of Social Service took a hand. Names:—Rt. Hon. E. A. Fitzroy, Rt. Hon. Viscount Ullswater, Rt. Hon. J. H. Whitley, Rt. Hon. Stanley Baldwin, Rt. Hon. J. Ramsay MacDonald, Rt. Hon. Sir John Simon, Sir Percy Alden, M.A., Sir Francis Goodenough.

The "Institute" came in to "help" the *Journal of Scientific Workers*, and did, indeed (for a time), make a very handsome periodical of it. The scientific workers' job was to say what they wanted to get, while the "Social Service" influence told the world why they couldn't get it. (Service!) An incident of this time was the invitation to Dr. Sprague to chair a discussion among British officers and industrialists as to whether the British Navy should be permitted access to supplies of oil from British coal. The British Science Guild was to be the scene. At the time of the meeting, this "adviser" to the Bank of England was on his way to America to become "adviser" to Mr. Roosevelt. (It was Dr. Sprague who communicated to the Labour Government the intelligence that their services had been dispensed with.)

These were amateur devices. The professionals come in with the speech of Lord

Rayleigh. There was something missing from the platform of the British Association. As my maiden aunt says: "Knowledge comes, but wisdom lingers." The problem of the intellectual defences of the existing order won't LINGER. The defences fall. The Whig Oligarchy sees them fall. The profound social obligation voiced by Sir Richard Gregory must have a shrine.

And so, Lord Rayleigh:

"Can we, then, do nothing? Frankly, I doubt whether we can do much, but there is one thing that may be attempted. The association has under consideration a division for study of the social relations of science which will attempt to bring the steady light of scientific truth to bear on vexed questions. We rejoice to know that our distinguished American visitors are in sympathy with this aim, and we hope that our discussions with them will bear useful if modest fruit in promoting international amity."

I hope so, too. But I am perfectly sure that if it is left there "we are merely witnesses to a succession of rear-guard actions on the part of the so-called Conservative elements in Society, elements which themselves seem incapable, or undesirous of genuine initiative; a process which can only result, like all rear-guard actions, in a successive, if not successful, retreat on the part of the forces attacked."

Why, of course, Douglas said it! Who do you think said it? He's also told you what to do about it, and thousands are doing it.

Lord Rayleigh said something else. He said it was difficult to see any sign that the world was ready to accept the advice of scientific men as to what the uses of the gifts of science should be.

I challenge Lord Rayleigh to say what this advice is. To what use does "science" advise the world to put "its" gifts?

Men have provided themselves and us

with "substitutes" for human vision; and men (the British Association) are about to provide themselves, and us if we will let them, with a substitute for intellectual vision. Organisation at the instigation of the opposition has been all there is to prevent light on vexed questions.

What substitute use do you (or "Science") suggest, Lord Rayleigh, for goods and services other than consumption of them? What substitute do you suggest for personal freedom now that men have made economic freedom possible? Never mind "science," what advice have you to give? Tell us. We will listen—and decide, for why should you decide?

Before scientists, Lord Rayleigh, there were Seers. One of them said He came to "give Life, and Life more abundantly." He did not say He came to give advice when Life was more abundantly available, nor did He say He came to advise the world to throw Life away.

REVIEW

The "Spirit" In Full Bloom!

THIS booklet* reveals in a startling manner the lengths to which the Japanese authorities are prepared to go in practising intensive mind-conditioning as an aid to achieving their ambitions by military methods. The whole tenor of the booklet is neurotic. It exalts brainlessness, rashness, hysterical heroics, throughout its length.

It describes with pride how military conscription is propagandised in such a way as to make it appear as a great honour, and how young soldiers are subjected to an extremely comprehensive mental campaign during which the very foundations of rational thought are systematically sapped. The blind sacrifice of flesh and blood is presented as a cherished ideal, something to be yearned for, and all the emotions of youth are directed along lines favourable to self-immolation on the altar of power lust. The Japanese youth are taught to "wish to die" and to regard themselves as no more than "dirt to be ground under the chariot wheels of patriotism" (i.e., the wishes and purposes of the rulers).

It is evident that those responsible for the booklet regard this state of affairs with great admiration, and praise is lavished on the training that makes it possible to get youths to volunteer for such feats as riding torpedoes to certain death, or wedging their bodies into cannon muzzles so that the obstruction may blow the artillery into pieces before it is taken by the enemy.

The Army is regarded as the greatest "spiritual" force in the country, an opinion based upon its success in producing this

mass-madness in the youth of the nation. But the civil authorities also have taken a hand in the work of undermining the sanity of the general public, as is to be witnessed by the fathers who are worked up to a pitch of emotional fervour and give their sons to death, upbraiding them if they are wounded behind the lines by shell-fire instead of being patriotically annihilated while springing with wild abandon into the midst of the enemy gunfire.

The booklet is an undoubted warning to all who would concentrate power in a few hands. The same kind of mental degeneration in varying degrees is to be observed in most countries where the governments have given up all pretence of serving the people and have become the blatant theatrical tools of power.

And this country lies exposed to the same danger, for we have our power-maniacs waiting to throw off the mask of

our pseudo-democracy at the earliest practicable moment; contenting themselves in the meantime with an undertone of dictatorial mutterings, and gibbering about the necessity for "heroic sacrifices" whenever they get the chance.

There is only one bulwark against this kind of madness, this demented distortion of human life and intelligence, and that is an alert vigilant people, jealous of their personal liberties, and free from any kind of official coercion. To this end it is essential to create a national life in which the individual has the leisure to raise his mind to the level of calm observation and balanced thought. The readers of this paper know the *only way* in which this can be done. It is a matter of the gravest urgency to see that our message is spread as quickly as possible if this country is to be saved from the horror of national idiocy such as now afflicts Japan. The danger is ever-present, and it is inherent in every movement that regards ideologies, abstractions of any kind, institutional or financial, as of more importance than human beings.

W.A.B.M.

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* "The Japanese Spirit In Full Bloom." Issued by the Information and Publicity Department of the South Manchuria Railway Company.

SOCIAL CREDIT

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Subscription Rates, home or abroad, post free: One year 15s.; six months 7s. 6d.; three months 3s. 9d.

Vol. 9. No. 11

Friday, August 26, 1938

"The Jews"

THE *TIMES* of August 15 reprints under the heading "An Italian Tirade" what is presumably a précis of an article by Signor Giovanni Ansaldo in the *Gazzetta del Popolo* of Turin.

Signor Ansaldo's thesis is the increasingly close alliance between the Jews and the British Empire, and the origin of this alliance in Puritanism.

Even as reported by *The Times*, the article has much interest, not merely for the Social Credit Movement, but for the general public, since it must be obvious to any detached observer that the Jewish question is one which goes to the root of the political problems on which the world appears to be heading for shipwreck.

A great deal of the normal comment upon this matter is superficial, and even neurotic. But to say that there is no problem is to copy the lady who said that "the whole regiment is out of step except our Johnny." It is a problem which arises spontaneously in one country after the other. It has never been non-existent in historical times, and has certain easily recognisable characteristics following a well-known historical course.

There is generally a period (in England corresponding to the period from the time of the Crusades to the readmission of the Jews by Cromwell) in which Jews were excluded from political rights. Readmission generally follows a war, civil or foreign, with its financial stringency. This is followed by a period of apparent national success and aggrandisement accompanied by spiritual deterioration, and is terminated by political, industrial and economic upheaval. Germany has a similar but shorter history.

I do not believe that there is any satisfactory starting-point for an examination of this problem other than that of biology. The Jews, through thousands of years, have maintained certain rules governing marriage. As a result, they are able to claim greater racial purity, *i.e.*, closer intermarriage, than any people of world importance—certainly greater racial purity than most of their critics. So much is a question of fact.

There are good grounds for the belief that close intermarriage has certain well-ascertained psychological characteristics of racial backwardness. For instance, "second-

sight" in the Scottish Highlands and the Isle of Man was attributed to this, is dying out by the dispersion of the clans, and is a special form of race-consciousness. Racial characteristics are more uniformly present in the affiliated individual than where close intermarriage does not exist—which is, of course, exactly what one would expect.

Whether it is an inherited national characteristic, or whether it has become such as a result of the dispersion of the Jews with their retention of the race consciousness, it is still true that the outstanding characteristic of the Jewish race is parasitism. It is a race which thrives upon other races, and succeeds, no doubt, very largely by its financial technique, in choking the original culture to which it attaches itself and substituting one which it can effectively control. The Jews have never been a colonising race, and it is Trade, with its Black Magic of Finance, Salesmanship and Advertising, which is the Jewish National Home.

As I have stated elsewhere, criticisms of this nature are criticisms of a collective culture, and do not deny the existence of many individuals possessing the internal virtues of the race, which are many, while detached from its collective culture and policy. I do, however, think that the Jew is seriously handicapped by his ancestry.

It is beyond question that the penetration by Jews of the politics of a country and of the agencies of policy represented by Law and Finance seems to have only one culmination—the subordination of the policy of the Host to that of the parasite.

The Tory Party in England was the sworn foe of the Bank of England until the rise of Disraeli. There is now no Tory Party. The Bank of England rules the country, and the Jews rule the Bank of England.

The very last thing which I should desire or, as an individual, countenance, would be the association of the Social Credit Movement with Jew-baiting. After giving the matter much thought, however, and observing the emergence of a number of phenomena, which are certainly analogous to, if not originating from, Jewish technique, I think it is desirable to say that the problems with which the Social

Credit Movement is concerned are not properly those in which the traditional Jewish mentality is likely to be of ultimate assistance, and that the risk that the traditional mentality is present in any individual connected with the race is quite high.

The problem of the Jews themselves is one which will require a solution, and it ought to be solved. But I do not believe that a solution is possible so long as the only solution agreeable to the Jews themselves is that they shall be the dominating race. Until this complex, associated with Messianism, is disposed of, their many brilliant abilities are a menace to any organisation, whether national or otherwise, in which they are allowed to acquire a vested interest.



With the next issue, Mr. George Hickling will resume his editorship after a well-earned rest. *SOCIAL CREDIT* is not like other papers. It is an organ not of opinion but of policy—the policy endorsed and re-endorsed by Social Crediters throughout the world who desire, in association with Douglas, to act intelligently to accomplish an objective which only inspired intelligence can hope to gain. Social Crediters are familiar with the view that there is a sufficiency when there is some over. *SOCIAL CREDIT* will be the perfect journal when Mr. Hickling's waste-paper basket is full, and when in its fullness there is some perfect matter.

ABOUT THE CONFERENCE

The Directors of the Social Credit Secretariat are hoping to meet all active supporters of the policy of Major Douglas at the Conference in London on September 17-18.

"Active supporters," of course, include all those who are actually working on the latest line of action, whether they support the Secretariat with money or not.

Major Douglas will speak at the evening session on Saturday, the 17th, after an opening session to be addressed by the Director of Political Strategy and the organiser of the latest line of action. The other directors, the Editor of *SOCIAL CREDIT*, and several of those workers whose effort, skill and experience have given effect to our policy will speak on the Sunday.

If you intend to come, please don't leave your application to the last minute, or think "Oh, I can always get in on the day." This year it is essential that we should know well beforehand who is coming.

All tickets and Conference Agenda will be sent out at the beginning of September.

THEY'RE STEALING YOUR TOWN!

ELECTORS LISTEN AS EDUCATION DIRECTOR PROPOSES TO ALTER LOCAL GOVERNMENT SYSTEM

READERS of the pages of this journal reserved by Mr. John Mitchell, the Secretary of the United Ratepayers' Advisory Association, are familiar with the thesis that effective attack upon the entrenched power inherent in the monopoly of costless credit-creation in this country will be met, if possible, by devices which approximate as closely as possible to "giving the people what they want," without giving them what they want.

Not only Mr. Mitchell and the organisation he has built up, commanding the attention of national newspapers and the anxious attention of the Government, political and economic, but Douglas and the Secretariat have let no opportunity pass for making it clearer to the public and Social Crediters themselves how dangerous it is to permit the popular clamour for results to be turned into a demand for methods. The price of liberty is eternal vigilance in regard to this point.

Social Crediters the world over are watching the well-directed thrust of British ratepayers. And they are watching every step, as informed and competent witnesses, of the hidden opposition to the assumption by themselves in common with all other people of full personal and economic freedom; of control over their institutions.

They are learning to assess their power. As expert witnesses, they are learning the irresistible force inherent in the mere exhibition of the truth, a force which acts instantly to adjust the forms of statement made use of by the opposition. As citizens, in common with an army of their fellow citizens rapidly being enlisted, they are learning the force inherent in right action directed to a concrete objective. These lessons are complementary. Rapidly, the forms of statement pass from words to deeds, and the power inherent in informed comment passes over into the more formidable power inherent in instinct action. Throughout there must be perfect adaptation of means to ends.

The public is awake to the intolerable burden of high rates. The opposition knows that it must move and move quickly, and, if possible, invisibly, unless its strategic retreat is to be converted by popular pressure into a rout.

To the best-informed of Mr. Mitchell's helpers, this end which they desire, and we with them, is now not a distant objective, but an immediate and ever-present possibility. "Social Credit" is the aid to vision, the periscope, through which all

may see the swift and purposeful movements of the enemy, in order to circumvent them.

Document I.

This is a Memorandum, dated June 23, 1937, from the Secretary of the Central Valuation Committee to the Clerks to Rating Authorities, Assessment Committees or County Valuation Committees throughout the country.

This is not a secret document, and publication of its contents is *not yet* punishable under the Official Secrets Act, although, since mention of it was last made in this journal, suggestions have been made that the opposition desires as little of its more material content as possible to reach public knowledge. The withdrawal of the Government's proposals to revalue assessments last autumn may have been not unconnected with a fear that the nature of the document might be freely ventilated in Parliament. Until this year, it was sent to applicants on payment of twopence with the "Compliments" of the Committee's Secretary, and could be bought over the counter at H.M. Stationery Office.

Although a covering letter explicitly requested that it should be distributed to the people's elected representatives, it is not easy to find members of Finance Committees who actually received it, or who had indeed ever heard of it.

At the present moment, representatives of the people elected to local authorities desire, *inter alia*, three things:

To keep their seats.

To think well of themselves.

To do all that is necessary to keep their seats and to think well of themselves.

Simple in appearance as these requirements are, they are not always easy to meet in practice. It is hard to think so highly of yourself as you would like to think unless the electors think nearly as highly of you as you think they ought to think.

What with the growing determination of electors to resist additions to the Rates Burden, the practical necessities of local government and the egotistical requirements of elected persons, the bullying of the Central Valuation Committee struck a disquieting note in local political circles. Local political circles do not like disquieting notes. They prefer disquieting notes to be hushed notes. So the memorandum became a hushed note. It was disquieting because it provided for local elected persons the horns of a dilemma.

This was the dilemma: Would it be better to do what the authorities wanted—what our opposition wanted—and let the people think you did it or would it be better not to do it and lose your seat—not lose your seat just for once while someone else occupied it; but lose even the chance of its ever being a seat again for anyone at all? Let the reader try to imagine himself in the position of the local Party Chief, equipped with his knowledge that while the public requires a certain honesty among elected persons, elected persons are not yet in a position to require honour among thieves. Here was the threat:—

"Good faith and efficiency on the part of all the local authorities concerned in this matter [assessments] are so important, that if, after the third new lists have been made, the Central Valuation Committee have grounds for believing that there is neglect or evasion of duty in any area, and that the neglect or evasion is not being adequately dealt with by the local authorities concerned, the Committee will consider it their duty to take such further action as will lead to the fulfilment of the purposes for which they were constituted and the proper attainment of the objects of the Act."—The purposes for which the Committee is constituted is "to take *all* such steps *as may appear to them* to be useful or expedient to promote uniformity in the principles and practice of valuation."

There is no need to stress the point that the Committee is not a publicly-elected body, but an instrument of what the Lord Chief Justice has called "the New Despotism."

The glut of articles in the "kept" press on "Squandermania" leaves no doubt concerning the "local objective" of the Opposition: it is to give a lot less service for a little less money. But how is this to be achieved in the light of the requirements of elected persons? Elected persons will be relieved to note that, whatever else rules, expediency rules among thieves. The Opposition to the rescue in

Document II.

This must not, of course, emanate from the Central Valuation Committee. That body has already had one kick in the pants; and must not invite another. How far is it possible to get away from the Committee? Well, what about the British Association? How far away from politics can one possibly get? Well, how about

THEY'RE STEALING YOUR TOWN

(continued)

"Science"? The opposition is not bound to a single salient. Why not a body

Where childlike Learning sits
Remote from worldly cares,
And leaves to skilled financiers its
Pecuniary affairs?

—the very verse in which, through *The Times* the opposition once ridiculed the pretensions of "Science." How well the opposition knows that it is not the *place*, or the *signature*, or the *race*, or the *surface*, or the *label*, that matters; but the result!

This year, Mr. John Sargent, Director of Education for the County of Essex, is President of the Section of Educational Science.

Some points from his Presidential Address:—

"The obvious result of this evolution from a negative to a positive view of the function of government had been a vastly increased interference by the State in the goings and comings of the ordinary citizen."

He mentioned "the rise of local government as the machinery through which much of the will of *Parliament* must be implemented."

"The personnel of the local education authorities was divided into the amateur and the professional elements. The most serious aspect of the problem was the steady and even accelerating deterioration in the amateur personnel which had taken

place since the War. This was particularly marked in the case of the elected representatives of the people."

"Local administration was being progressively denuded of persons actively engaged in and occupying positions of responsibility in industry and commerce."

"There was an increasing tendency of education authorities to consist of people who . . . as officials of political or other associations . . . became members of education authorities from the point of view of promoting the objects which their associations had at heart."

These had not "the saving grace of the professional educationist's training in and knowledge of the particular branch of administration with which he is dealing."

And so:

"My view is that local government will have in future to counteract the deterioration in its amateur element by a corresponding improvement in the professional element—paid officials."

Amateur—Elected representative of the people.

Professional—Non-elected expert responsible to the elected servants of the people.

The plea is a deterioration in the instrument (local government) through which the will of *Parliament* (not of the people) is made effective, and the remedy proposed is that as the representatives of the people grown DULLER, those to whom they should give orders must become BRIGHTER. What for? Mr. Sargent

gave the reason: to prevent the promotion of objects which the representatives' "associations" have at heart. What is the most powerful "association" which elected persons may have at heart? Why, the association of electors, of course!

This is a swindle; but no one must make the mistake of imagining that it is Mr. Sargent's swindle. Mr. Sargent's views are shared possibly by thousands of his fellows, however inimical to the well-being of the community we may believe them to be. It is true that the Education account is now by far the largest single item of Municipal expenditure. No one has yet suggested that if we must cheese-pare, we might as well do away with elementary education (yes, and secondary and "higher" education as well: they are merely instruments for the destruction of the natural sagacity of man!) It does not matter whether Mr. Sargent's views are regarded as those of an individual "scientist" before a congregation of "scientists," or as those of a County Director of Education—an expert who wishes experts were bright enough to outwit the people. But—

Why should not that other expert, Mr. —, the City Treasurer of —, have been asked to tell childlike learning what he knew of the financial facilities open to education authorities if they would but ask for them?

Have we discerned the strategy to be pursued by the Opposition? Possibly a part of it only: a piece of their not-so-raw material. All the same, they're stealing your town.

Village Agent Bars Douglas's Way

MATFEN, the pretty little village in Northumberland, received Major Douglas on a flying visit to the north-east of England to open the Matfen Church Garden Fête on August 20. The weather forecast for once was right—thunder showers, with bright intervals.

One of the bright intervals was Major Douglas's opening speech, which was listened to with wrapt attention. He went direct to the root cause of the persecution and attempted suppression of the early Christians. No one, he said, cared a straw for the theological views which this body held. It was of the new ideas which were being put into action that those in high places took notice. They discounted this action as "political"—as indeed all action is—so the enemies of truth and justice cried, "Crucify Him, we have no king but Caesar."

It was to be noticed, however, how Christianity flourished during the period of persecution.

Major Douglas was warmly thanked by

the Churchwardens amidst the acclamation of all.

Nevertheless, there was thunder coming. The Vicar, knowing that a number of the many visitors were Social Credit workers, had engaged the Village Institute, and they had gathered together to meet their director privately. When Major Douglas arrived at the room he was met by the Agent of the Matfen Estate who, in a state of great agitation, refused the leader of the Social Credit movement permission to enter. It was evident that if the very mention of Social Credit was feared, the presence of Major Douglas threw the Agent into a condition of abject terror. The party was then shepherded to the little village schoolroom, which is not under the control of the Estate. Major Douglas, despite this treatment of him by the none-too-benevolent Agent, invited him to accompany the party, which, however, he refused to do.

Great annoyance was exhibited among the villagers whom the Agent represents on the local Rural District Council. The Vicar made an appeal on behalf of his Church and on behalf of the Social Credit Expansion Fund which is under Major Douglas's personal direction.

MATFEN RUSTIC

Leonardo da Vinci

Science is the observation of things possible, whether present or past; prescience is the knowledge of things which may come to pass, though but slowly.

• • •
Truth alone was Time's daughter.
• • •

O admirable impartiality of thine, thou prime mover; Thou hast not permitted that any force should fail of the order or quality of its necessary results.

• • •
Nature is full of infinite causes that have never occurred in experience.
• • •

(?Apocryphal) Only those whose faith is imperfect die for their faith, that they may convince others, and themselves.

• • •
Every instrument requires to be made by experience.

—
An obsolete financial system makes it practically impossible for our railways to modernize themselves and make railway travel anything like as safe as it could be. Although with the passage of time travel should become progressively safer, it is actually becoming more dangerous.

To and Fro in Canada

A LEADING article in the *Western Producer* for August 4 has some points of interest. It is headed "Freedom at Any Price," and runs:

"A clause in the Elections Act passed at the recent sessions of Parliament prohibits a candidate from signing any document pledging him to a certain course of action, placed before him by his electors. This caused some debate, Mr. Heaps and Mr. Coldwell taking exception to the provision. The minister in charge of the Bill, Hon. C. G. Power, practically confined his defence of the clause to quoting from the famous letter of Edmund Burke to the electors of Bristol the passage which every schoolboy used to know bearing upon the relationship of a representative to his constituents. Incidentally, no one called attention to the rather ironical conclusion in which Burke, after asserting his right to vote and act in opposition to his electors, signed himself in this same letter to them, 'Your devoted servant.' However, let that pass. If space permitted it would be possible to argue that Burke—probably the most profound statesman and politician that Britain, or rather Ireland, ever produced though he was—erred on this occasion. Sufficient to say now that he has been dead a long time, that it is extremely doubtful whether even he would maintain that the same rules which should govern the England of the eighteenth century would apply with equal force to Canada in the twentieth and that, finally, all Canadian politicians are not Edmund Burkes.

"During the debate on the question the following exchange occurred:

Mr. Power: Why not read the clause yourself?

Mr. Coldwell: I have read the clause and I would say that it may be subjected to a much wider interpretation than many hon. members place upon it.

Mr. Factor: May I interrupt to point out the qualifying words in line 14?

"... if such document requires such candidate to follow any course of action that will prevent him from exercising freedom of action in parliament..."

In other words, the section prohibits any candidate from selling himself on certain questions. That is what it amounts to.

Mr. Coldwell: If that is the proper interpretation, the objection that the Saskatoon trades council takes is not so well founded. But other interpretations can be placed upon it.

"Most certainly other interpretations may be placed on it. But we will follow Mr. Coldwell's example and not pursue that phase of the matter.

There is another aspect of it, however, which might be worthy of a little con-

sideration. It would appear that to Mr. Factor and the others who supported this clause it is highly undesirable that a candidate should make any commitments which would hamper his freedom of action in the house, that he should not 'sell himself' by signing his name to a pledge, though he does not seem to be debarred from verbal promises. He may assure a railway employee who is a voter that he will oppose amalgamation, but he cannot give a written pledge—a tacit and enlightening admission that he will be free to break his word but might find it awkward to go back on his signature. However, if the freedom of the individual Member of Parliament is so important, why not make him a little freer still? Why not include a clause making it an offence for any candidate to pledge his support to any political party? It is this latter pledge which is almost invariably kept and which can be enforced with dire penalties which makes the profession of individual freedom by members of parliament a sham and a delusion. Because under the party system no member is free. He isn't free even to sell himself. His vote is bought and paid for by Beauharnois or some other big contributor to party funds long before he is elected. At the next session we suggest to Messrs. Heaps and Coldwell that they introduce an amendment debarring any candidate from verbally, or in writing, forfeiting his freedom by joining any political party. Enthusiasts for personal liberty like Mr. Factor might support this. Anyway there would be no harm in trying."

Poser for MacKenzie King

In a trenchant resolution sent recently to Mr. King by the Glendon Social Credit group the Premier is asked to give a reply to the following question:

"Was a balance sheet of any bank examined by the Supreme Court of Canada in order to determine if the levy imposed by the Alberta Tax Act would be too heavy on the banks' profits, and was any balance sheet examined to determine if the banks' 'gross' profits had not been 'faked' by the writing down process

in use, in order to hide its 'real' profits, and giving a lower value to its assets?"

It is almost certain that Mr. King will not move to enlighten Albertans on this vital issue unless he is pushed.

A By-Election in Saskatchewan

Says the *Ottawa Citizen*:

"The position in which Hon. C. M. Dunn, provincial minister of highways in the Liberal Cabinet of Premier Patterson, must be somewhat uncomfortable. As minister in the previous provincial government, Mr. Dunn contested Melville last June and lost by only four votes. And now, after Dr. King made way for him by resignation in the riding of Humboldt, he loses to the C.C.F. candidate, Joseph Burton, a determined fellow whose continued defeats in the constituency have at last turned to success.

"No doubt another safe Liberal seat will be opened up for the minister of highways, although it might well be asked these days how safe is any safe seat. However, Liberal majorities in the Saskatchewan provincial election did in many cases run higher than that at the disposal of Dr. King. But it can be little consolation to the minister to know that he gave his opponent a close run in the by-election when the majority narrowed even more than at the June voting.

"There has usually been a feeling that the return of a defeated minister should be made possible without too hard a fight. Are these days going in the West? At least Mr. Dunn has the example of his now successful opponent to encourage him in continued campaigning for a seat."

This is what party politics can be reduced to for a man the people do not want.

"Iggyel"

To play upon the emotions of those who have not sufficient grasp of the situation in Alberta to resist have been organised the "Iggyels"—ignorant and yellow. If they're as nasty as they sound they must be very nasty.

Democracy Day

The people of Alberta have by no means ceased rejoicing in their victory over finance on August 22, 1935. They have decided to set that day aside as a holiday, and have just completed their first celebrations.

• NEW!

ALTERNATIVE TO DISASTER

The Case for Social Credit

By L. D. BYRNE

This new pamphlet by Mr. L. D. Byrne is now available at 4d. a copy (postage extra) from SOCIAL CREDIT, 163A, Strand, W.C.2

SPACE RESERVED
BY:

THE UNITED RATEPAYERS ADVISORY ASSOCIATION

SECRETARY:
JOHN MITCHELL

"MUST COME DOWN"

"POOLE'S RATES MUST COME DOWN"

SO say the one-and-a-quarter inch letters of a headline in the *Poole and East Dorset Herald*. The article continues:

"We demand a drastic reduction in rates and assessments, with no decrease in social services."

Poole ratepayers are being asked to append their signatures to the demand—issued by the Poole Rates and Assessments Demand Association—for presentation at the September meeting of the Town Council, when the rate for the ensuing six months will be fixed.

Last March, it will be remembered, ratepayers formed its Association, and within three weeks 15,337 Poole people had instructed their representatives to see that there was no rise in rates.

Result of that was that the proposed rate of 5s. 10d. was reduced to 5s. 9d. which represented a rise of one penny on account of the increased county rate.

Mr. E. E. Rix, who is at the head of the campaign, tells *Herald* readers this week what is being done to impress on members of the Council the urgency of not only avoiding any rate increase but of effecting a reduction.

Country-wide Campaign

Big point is made that all over the country ratepayers have recently shown that they will not pay more money in rates; that every lawful form of pressure has been brought to bear on local authorities to prevent any increase in rates and assessments; that the local authorities' threat in reply is to cut down social services.

"We can, in fact, have lower rates and better social services," the campaign sheet reads.

It goes on to attack the borrowing of money from banks at high rates of interest.

The first campaign of this nature made its effect felt in Sheffield in September and October last year when the ratepayers prevented a threatened increase of rating assessments in the third new revaluation lists. 50,000 demanded that no increases should be made.

All over the country, ratepayers, encouraged by this victory, started similar action, and, as a result, the Government announced, in March, the postponement of the third new valuation lists until 1941, "because of the pressure now being put upon local authorities in some parts of the country."

Several examples are given of the successful use of pressure by ratepayers

on their local authorities, and then the article goes on:

Every year, it is stated, £100,000,000 of ratepayers' money is paid away in loan charges on local government debt.

"If this money were used in our interests," the Association says, "more and better municipal services could be provided or rates cut by 50 per cent."

It is not necessary to cut social services; it is not necessary to cut wages; and there is no need to interfere with private

laborious way than the previous one, the method this time being that of the automatic canvasser. The signature form is being put into houses in every street to start its progress down the streets until it reaches the last house, whose ratepayer occupant is asked to return it to headquarters.

"We don't see why we should not get as many signatures as last time," said Mr. Rix. "People don't want higher rates. They not only demand no rise in rates, but they also demand that rates be decreased with no reduction in social services."

"Our fear is that our councillors will not be brave enough to face the demands of the people and that they will try to ignore them. If they do, there is no doubt but that the people will know what to do in November."

39,000 Signatures Hoped For

Mr. Rix said that 750 forms were being delivered all over the borough.

"They are already being returned, filled, by post every morning by the dozen—and there are 39 signatures on each form."

"It is six months since the people demanded no rise in rates, and councillors have had plenty of time to consider the facts on which is based the demand for lower rates. There is no excuse at all now for their not knowing that this demand is absolutely reasonable and possible."

Mr. Rix added that it was hoped to hold meetings before the November elections.

AUGUST ISSUE

The August number of the Journal that works for lower rates with no decrease in social services.

This is a special news number of

LOWER RATES

containing accounts of rates-action in Hastings, Belfast, Rotherham, etc., and comments on developments all over the country. It also contains more FACTS to help those who are joining in action to achieve low rates.

Obtainable from U.R.A.A.,
163A, Strand.

Price: 2d. a copy, 1s. 8d. a dozen, or
12s. 6d. 100.

investors' funds, which account for only 15 per cent. of local Government's debt of a hundred million pounds.

Sounds like Utopia to each and every ratepayer and every ratepayer when asked to place his signature on the petition should give all these points his earnest consideration.

Provided that the Association's demands are met—that is, no rise in rates, no reduction in social services, no reduction in employment—the Association claims that the outcome will be a 5s. 5d. rate in September.

Automatic Canvassing

Mr. E. E. Rix told the *Herald* on Tuesday that the campaign is a continuation of that held in March. The Association, he said, now boasts some 800 members in Poole.

The fight for lower rates is being conducted in a much more efficient and less

Ratepayers Who Only Ask Questions

Croydon Vigilance Association has sent a letter, "on behalf of more than 10,000 ratepayers," to the Minister of Health.

The letter asks for a searching investigation into the affairs of Croydon, "with a view to securing a reduction of the rates, without increased assessment, whilst maintaining existing social services."

This formulation of the results required by the Croydon ratepayers is considerably truer than that originally put forward by the Association which advocated economy. But to ask a Government department for a "searching investigation" with a view of securing this is missing an opportunity.

If a thing is possible—as this thing is—demand it of those responsible over whom you have some sanction, so that you can be assured of getting the right result, and can protest if you get the wrong one.

Banks create the means of payment out

of nothing; therefore low rates with no decrease in Social Services is physically possible, and the opinion on technical matters of which, if any, loans have preference, is superfluous. It is a matter for experts to cut out both loans, not to argue about the relative amenities of the devil and the deep sea, as in the conclusion of the letter:

"We are of the opinion that sanction for loans is too readily sought by the Council.

"As the Corporation may have to pay a large sum to victims of the typhoid outbreak, we ask that no sanction for any loan shall be given until this matter is settled, and that a loan for this purpose shall, if the liability of the Corporation be established, take priority over any other loans applied for."

SALTASH MAY REFUSE TO PAY RATES

Ratepayers of Saltash, one of the oldest boroughs in the country, are dismayed by a demand which is to be made for 18 months' arrears under a reassessment of the town.

This reassessment, which raised the rateable value of Saltash from £40,000 to £60,000, has been made retrospective to April, 1937. On next quarter day the ratepayers will receive demands for back payment.

"We know the law is on the side of the Cornwall County Council, but nothing so unjust has ever happened before," the Mayor, Mr. E. Webber, said.

"Hundreds of ratepayers with limited incomes will never be able to find the money."

Mr. Webber has appealed to the County Council, "in the interests of humanity," to forego the arrears, and if the appeal fails a protest meeting will be held.

"We shall refuse to pay the rates," said Alderman H. Denton, who was formerly Conservative Agent in the Launceston Division.

"I am confident that every ratepayer will take this action. We do not object to reassessment, but it is just dishonest to make it retrospective.

"Most of our ratepayers put so much money aside each week to pay their rates and have a hard job to live on the balance.

"They obviously cannot find money to pay 18 months of arrears they did not anticipate."

Says Mr. R. F. Harrod

"Is it possible that these high experts are so bemused by pondering on the sacred mysteries of finance that their resolution is sicklied o'er and their power of leadership quite atrophied? Let them give a sign whereby our suspicion may be dispelled," says Mr. R. F. Harrod (an Oxford Economist) in *The Times*. But you wouldn't mind their dispelling our suspicions as well, would you, Mr. Harrod?

SALVO AHEAD

Beginning on October 17 meetings will be held all over the country to expose the vital relevance to ratepayers of facts about money, and to focus the demand of the people for lower rates with no decrease in social services on to the representatives responsible.

This is the next climax of action. To be effective it must be united, emphatic and perfectly timed. October 17 onwards—Salvo. November—Municipal elections.

SOCIAL CREDIT SECRETARIAT Thursday Evening Meetings at 8 p.m.

In the Reception Room,
163A Strand, W.C.2.

General Programme for the Autumn Session

GROUP A. Addresses on general subjects will be given on alternate Thursday evenings, commencing September 15 at 8 p.m., with an address entitled "Enquire and Learn" to be given by Mr. R. Gaudin, Director of Propaganda and Publications.

GROUP B. A course of seven lectures on alternate Thursday evenings, commencing September 22 at 8 p.m., based on Major Douglas's book "Economic Democracy." Fee for Course under Group B:

- 5/- if paid in advance.
- 5/6 if paid by instalments of 1/- a lecture and 6d. with application.
- 1/- per single lecture.

"Economic Democracy" was written nearly 20 years ago. The prestige of the author has increased with the passing of time.

The general course of events as it has developed since the book was first published has sufficiently justified the correctness of the analysis.

Social Crediters are asked to bring their friends to these addresses and lectures, and thus help forward our work.

Refreshments will be served before the meetings and during the intervals.

There will be two Social evenings during the Session.

The names of speakers and the titles of their addresses will be published on this page from week to week.

Please address all enquiries to Mrs. B. M. Palmer at this office.

R. GAUDIN,
Director of Propaganda and Publications.

Ulster Farmer Knows

"The only thing that, according to our Government, is of the slightest importance—lessening the number of workers on the farm, not food, of course. A County Down farmer was asked in my hearing, 'What would help farmers and farming?' He replied, briefly: 'Customers!' I commend this to Mr. Chamberlain as the infallible means of producing more."—*A Belfast reader.*

Every Man Is Worth Two — In Association

POST ONE OF THESE FORMS TO-DAY

To the Treasurer, Social Credit Secretariat Limited, 163A, Strand, London W.C.2.

FORM A I wish to become a Section I. Registered Supporter of the Social Credit Secretariat, Ltd. Under the Self-Assessment Revenue Scheme, I can afford to pay £ : : a week month year

and enclose my first contribution.

Name

Address

Subscribers to Social Credit Funds under this plan who are direct subscribers to SOCIAL CREDIT newspaper are entitled to receive Supplements and special communications which may be issued from time to time.

FORM A Though not a registered Section II. Subscriber under Revenue Assessment Plan, I wish to make a donation to the funds and herewith enclose the sum of £ : :

Name

Address

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

FORM B I enclose 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

The comforting old belief that since truth must ultimately prevail, no defensive measures need be taken has yielded to a recognition of the difficulty experienced by truth in overtaking fiction, especially when fiction is backed by ample technical resources and an aggressive creed.

—*The Times*

The Irish Banking Commission

By T. Kennedy

I.

THE long-delayed Report of the Commission of Inquiry into Banking, Currency and Credit has at last been published and is a massive document. Appointed in November, 1934, the Commission has amassed a great deal of detailed information on economic matters in Ireland, with the result it is difficult to get a complete picture of the situation.

Starting with an interesting historical sketch of monetary matters, the period covered really begins with the establishment of the Bank of Ireland in 1783; the Report then proceeds to outline the economic background.

Dealing with the statistics of population, the Report points out that in the ten years from 1926 to 1936 the Free State population declined by 0.2 per cent. This follows an unbroken series of decadal declines since 1851.

The Report does not remind us that the population of Ireland before the Famine was between 8 and 9 millions, whereas today the whole island only carries $4\frac{1}{4}$ million inhabitants. It does, however, point out a unique feature of Irish population statistics that they exhibit the highest proportion in the world of natives of a country living outside its boundary.

The annual natural increase in the population of the Irish Free State as resulting from the excess of births over deaths is at the rate of slightly above 5 per mille, which is still a relatively high figure for a country in Western Europe. Such, however, are the economic conditions ruling in this fertile country that emigration on a very large scale is expected to continue, and the Commission "accept as a working hypothesis for its purposes that no notable increase in the Irish population will occur during the next quarter of a century, and that the possibility of a decline cannot be excluded from consideration."

The Irish people may therefore realise that, as far as this Commission is concerned, though appointed "to consider and report what changes, if any, are necessary or desirable to promote the social and economic welfare of the community," no remedy is suggested which will enable our now sparsely populated country to provide a livelihood for a large proportion of our children. A more damning comment on the economic system of a fertile country could hardly be expressed than this acknowledgment of failure on the part of this Commission to offer any suggestion to ensure that the economic system shall serve men rather than the reverse.

Whatever may happen to the population, this Commission is satisfied that Ireland has a fine and well-secured banking system. In a country notoriously ignorant of modern financial methods, the banks have steadily accumulated funds and claim to be in an exceptionally strong position. The ignorance of their farmer clients is borne out by the fact that the ideal with them still is to have money on deposit account. The Report points out,

in answer to charges against the banks of inhumanity towards farmers and sordid (even if short-sighted) self-interest, that the farming community as a whole, far from being indebted to the banks, is a large net creditor of the banking system. Figures are quoted for January, 1937, when advances to farmers amounted to £12.59 millions, whereas farmers' deposits (excluding current accounts) amounted to £35.61 millions. When the Report goes on later to show that the banks are not making unreasonable profits, we may suppose that, with an unthinking population at their mercy, the banks, like another conqueror, are astonished at their own moderation.

Owing to the composition of the Commission, with a solid majority of thoroughly orthodox supporters of the present financial system, it was a foregone conclusion that their recommendations would be along well-recognised lines. As *The Irish Times* remarked whilst commending it, "in many respects, the Report is so conservative that it almost might have been prepared in Manchester fifty years ago."

After a long retrospect to the working of the gold standard,—“the great monetary development during the nineteenth century was the unification of the world's monetary system on the basis of the gold standard”—the Report recognises changed conditions and advises continued adherence to the sterling area. One quaint result is that the Irish Currency Act, 1927, makes provision for a gold coin having a standard weight to serve as a standard unit of value. The Report, however, points out: "In view of the pound sterling being now off the gold standard, and as no steps have so far been taken to provide Free State gold coin, the sole practical legal tender is the Legal Tender Note and the reference in this context to gold coin is of no effect for the time being . . . so long as the pound sterling remains without a fixed gold value."

When dealing with currency and credit the Commission make a point of absolving the Bank of England from any interference with the working of Irish economy and finance. They quote with approval the unanimous view of the Commission who recently inquired into the monetary and banking system of Australia. . . . "The Commonwealth Bank may ask for the Bank of England's opinion, and it may or may not act on it. The Bank of England never offers the Commonwealth Bank advice, and there are no grounds for the suggestion made in evidence that

the policy of the Commonwealth Bank is dictated by the Bank of England." In fact it would appear to be able to defy the Bank of England if it likes—and take the consequences!

Ireland is, however, to be presented with a little Central Bank of her own, and much good advice is offered as to its conduct.

At this stage our new friend, the Bank of International Settlements, is introduced and the Fifth Annual Report of that institution is quoted with approval, pointing out that "the real kernel of central bank collaboration should be evident in continuous and daily practice rather than as an emergency manifestation." Our Report continues: "In the current work of central banks a number of questions arise which can best be solved in consultation with other central banks In this respect regularity of meetings between the representatives of central banks is of outstanding importance, and the Bank for International Settlements provides a centre for such meetings." In these matters we presume all central banks are equal to one another—as the elephant remarked when he began to dance in the chicken run.

In a short review of a very long Report it is impossible to deal with more than a few items of interest. In the main Report schemes associated with the names of Major Douglas and others are briefly referred to as having this in common that they anticipate "some monetary or credit manipulation to vastly increase the amount of wealth available for the solution of social problems." They are dismissed, as they "largely suffer from faulty reasoning; in so far as they contain elements of truth, these co-exist with large amounts of error." As regards Social Credit, we are, however, referred to a very long Appendix in which Professor Duncan devotes a clever pen to the task of discrediting the witnesses who appeared before what was soon revealed as a very hostile tribunal.

Unfortunately for his case, Professor Duncan confines his attack entirely to a very brief memorandum submitted at the time and to the answers given in the oral examination and completely ignores the carefully reasoned analysis of the case for Social Credit presented in its literature. In view of the fact that this examination took place over three years ago, it surely would have been more convincing if Professor Duncan had meantime studied some of that literature before writing this diatribe. The quasi-judicial nature of this tribunal reminds one of the old subterfuge when defending a poor case, of ignoring the evidence but discrediting the witnesses.

In the pursuit of truth in a highly technical subject the method of question and answer from a couple of witnesses, before a hostile assembly of advocates for the other side, is the least likely way of arriving at it. That truth will I expect enable Social Credit easily to survive Professor Duncan's attack.

In another appendix, Most Rev. Dr.

MacNeely and Professor G. O'Brien give the Free State a gratuitous certificate of good conduct as a social organisation, when judged by certain Papal Encyclicals. They "are not convinced that the Irish monetary and banking system can be fairly blamed for such social injustices or economic evils as may exist in the Free State."

It would be interesting to have the views on this subject of some of those distinguished Roman Catholic clergy who are also Social Crediters. To the lay mind it would appear doubtful that a country, where the standard wage of 24s. per week (recently increased to 27s. per week) is considered sufficient for agricultural labourers throughout the chief industry of the country, complies with the rules for social organisation laid down in Encyclicals.

It is only when the weary reader reaches one of three Minority Reports (!) that this mountainous document reveals anything approaching a solution for our social ills. The presence of this Report redeems the work as a whole from being merely a repository and the most hopeless public document issued in Ireland for a long time.

(To be continued)

Road Traffic Census, 1938

The census of traffic on Class 1 roads in Great Britain which is taken by the Ministry of Transport, in collaboration with the highway authorities, at intervals of three years, ended last Monday. The last census showed that the number of vehicles other than pedal cycles counted at comparable points had increased by over 34 per cent. in three years. Figures for pedal cycles showed an increase of 95 per cent. These evidences of wealth are shown in the bankers' books as debt which the people will have to pay so long as they are willing, as well as making the cars, vans, carts and cycles.

Declining Output

In spite of persistent denials of a coming slump, at any rate until the Rearmament Programme has passed its peak, figures show that the tide has already turned.

Statistics in the Board of Trade Journal show the first general decline in production since 1933.

Output in the second quarter of 1938 is compared with output in the corresponding period a year earlier. Nine out of ten industrial groups showed a decrease. Textiles were down 21 per cent., iron and steel by 20½ per cent., non-ferrous metals by 11½ per cent., leather, boots and shoes by 9½ per cent.

Saleable coal raised was 11 per cent. less than a year ago, and there was a decrease of about 7 per cent. in the engineering and shipbuilding group.

W.W. might have said it: "When you think you can't afford it, remember there are no pockets in a shroud."

SOCIAL CREDIT CONFERENCE

Saturday, September 17, and Sunday, September 18

A conference, open to all those who are actively supporting the policy of Major Douglas, will be held in London at The Cora Hotel, Upper Woburn Place, W.C.1.

Major Douglas will speak on the Saturday evening.

CONFERENCE OBJECTS:—

- To indicate the relationship between past, present, and future phases of action.
- To review the weapons now at our disposal.
- To hear of their development and use in action.
- To advise regarding future action.

Members will assemble as from noon on Saturday and the Conference will end at tea-time on Sunday.

The formal proceedings on Saturday will begin at 2.45 p.m.

It is desirable that those who can arrange it should arrive early and make acquaintance with others.

The opening session will be most important.

Special arrangements for accommodation have been made as below.

CORA HOTEL Charges

| | | | | | | |
|--|------|------|------|------|------|-----------------------------------|
| Tea and Dinner, Saturday | .... | .... | .... | .... | .... | } 18/6 including bedroom and tips |
| Breakfast, Lunch, Tea, Sunday | .... | .... | .... | .... | .... |  |
| Charges for those not staying at the hotel but attend the Conference will be | .... | .... | .... | .... | .... | } Lunch 2/6; Tea 1/-; Dinner 4/- |

To cover the incidental expenses of the Conference a small charge per head will be made payable on arrival. The amount will depend on the total number of people attending the Conference.

All who wish to attend should fill in the form below and send it in as soon as possible, and not later than September 3. Tickets of entry will be sent to all approved applicants after September 1.

Affiliated Groups are asked to send as many representatives as possible. Social Crediters who do not belong to a group and who are not registered supporters of the Secretariat are asked to fill in the second form and have it completed by two supporters and forward this application to the Secretary.

Full information, including the Conference Agenda, will be sent to all those attending.

ELIZABETH EDWARDS,
Secretary.

CONFERENCE IN LONDON, SEPTEMBER 17—18, 1938

To:—

The Secretary,
Social Credit Secretariat Limited, 163A, Strand, W.C.2.

APPLICATION FOR ATTENDANCE.

(Block Letters)

Name Where Husband and Wife are attending, please indicate.

Address

Group (if any)

Are you a registered supporter of the Social Credit Secretariat Ltd?

Time of arrival Saturday?

Time of Departure Sunday?

Do you wish to stay at the Hotel?

If so, will you indicate which meals you will require (cross out the ones you do not wish to take):

Saturday: Lunch, tea, dinner.
Sunday: Breakfast, lunch, tea, dinner.

If you are not staying in the hotel which meals will you require:

Saturday: Lunch, tea, dinner.
Sunday: Lunch, tea, dinner.

Remarks:—

To be completed and sent in addition to the other form by those who are neither members of affiliated groups, nor registered supporters.

Form 2.

We, the undersigned know

Name.....of (address).....

and declare to our knowledge that he (she) is a Social Creditor and supports the policy of Major Douglas.

(a) Name..... Affiliated Group or office.....

(b) Name..... Affiliated Group or office.....

Announcements & Meetings

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

BELFAST D.S.C. Group. The public meetings on Thursday evenings will be discontinued until September 22. Monthly group meetings will be held as usual on the first Tuesday of each month. Enquiries to Hon. Sec., Belfast D.S.C. Group, 72, Ann Street, Belfast. S.C. holiday-makers are warmly invited to look us up.

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.

CARDIFF Social Credit Association. Hon. Sec., R. W. Hannagen, The Grove, Groveland Road, Birchgrove, Cardiff. Meetings suspended until September.

DERBY S.C. Association. Meetings are held fortnightly (Tuesdays) at the "Unity Hall," Room 14, at 7.45 p.m. Next Meeting, September 6. "United Social Club" cater for refreshments to all bona fide members of S.C. Association.

LIVERPOOL Social Credit Association. Fortnightly meetings have been suspended until September 23. Further enquiries to Miss D. M. Roberts, "Greengates," Hillside Drive, Woolton.

LYTHAM ST. ANNE'S. All Social Crediters holidaying in this district can get SOCIAL CREDIT weekly from the following: Lambert's, The Crescent Post Office, The Bridge, St. Anne's; or W. H. Smith & Son, The Station, St. Anne's.

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 D.S.C. Group. Weekly meetings every Thursday at 8 p.m., 16, Ursula Grove, Elm Grove, Southsea.

SOUTHAMPTON Group. Please note that the Headquarters have been removed to 8, CRANBURY PLACE, SOUTHAMPTON. Tuesday meetings are postponed temporarily. Members please call to see the new and more advantageously-situated premises.

TYNESIDE Social Credit Society invite co-operation to establish a local centre for Social Credit action in all its aspects. Apply, W. L. Page, 74-6, High West Street, Gateshead.

WALLASEY Social Credit Association. Enquiries welcomed by Hon. Sec., 2, Empress Road, Wallasey.

WOLVERHAMPTON D.S.C. Group. Fortnightly meetings in the Ante-Room, Central Library. Next meeting, Tuesday, August 30, at 8 p.m.

S. O. S.! Speakers wanted urgent! for Southsea Front. Every Sunday. Hospitality offered. Previous experience unessential. Write at once, J., 99, Cottage Grove, Southsea.

Miscellaneous Notices

Rate 1s. a line. Support our advertisers.

DARLINGTON. Enquirers should get in touch with Mr. J. W. Jennings, 1, Bracken Road.

DUNSTABLE. All interested in Lower Rates please get in touch with Mr. A. R. Tremayne, 23, High Street South, Dunstable, Beds.

NORTH Newcastle-on-Tyne Lower RATES Association. All interested please get in touch with J. W. Coward, Deepdale, Holly Avenue, Fawdon, Newcastle-on-Tyne, 3.

UNITED Ratepayers' Advisory Association. District Agent for S. Wales and Monmouthshire, Mr. P. Langmaid, 199, Heathwood Road, Cardiff.

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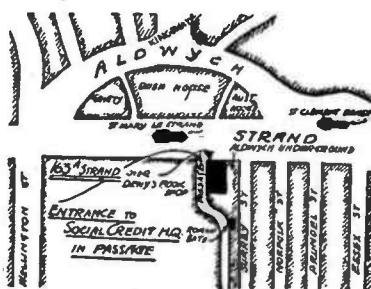
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163A STRAND, LONDON, W.C.2



OPEN daily from 11 a.m. to 6-30 p.m. Closes 1 p.m. Saturdays. Refreshments. Inquiries to Mrs. B. M. Palmer.

For Thursday meetings in September, see separate announcement in this paper.

We Will Abolish Poverty

ELECTOR'S DEMAND AND UNDERTAKING

- 1 I know that there are goods in plenty and therefore that poverty is quite unnecessary
- 2 I want before anything else poverty abolished
- 3 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
- 4 These distributions must not deprive owners of their property nor decrease its relative value nor increase taxes or prices
- 5 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.

- 6 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
- 7 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