

# **SOCIAL CREDIT**

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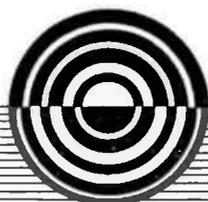
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**COMMENTARY • RATES CAMPAIGN • OVERSEAS SURVEY**



# WHAT IS SOCIAL CREDIT ?

SOCIAL CREDIT IS NOT JUST A FINANCIAL OR MONETARY REFORM SCHEME, THOUGH MANY, EVEN AMONG ITS SUPPORTERS, THINK IT IS.

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

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

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

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

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

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

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

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

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

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

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

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

Whatever mechanism, whatever technical processes may be needed to give effect to the desires of the individuals composing society, that is a part of Social Credit.

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

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

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

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

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

Meanwhile, also, the people of this country, and indeed of every country, are being persistently frustrated; indignities are heaped upon them; so far from getting the results for which they associate they are starved and bullied.

**One-third of the population lives a life of squalid degradation, with less than 6s.**

a week each to spend on food. Anyone who by working acquires a little money is punitively taxed. Bureaucracy is rampant, our liberties are taken from us on every pretext. What is called public opinion is openly flouted.

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

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

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

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



## THE FIG TREE

*A Quarterly Edited by Major C. H. Douglas*

J  
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E

Containing articles by  
Major C. H. Douglas  
Miles Hyatt  
Elizabeth Edwards  
W. Lebel  
Norman F. Webb  
T. V. Holmes  
A. R. Reade  
B. M. Palmer  
R. L. Northridge  
and others

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1938

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# COMMENTARY

PERHAPS YOU'VE READ THESE ITEMS IN YOUR NEWSPAPERS —  
OUR COMMENT WILL GIVE THEM A NEW SIGNIFICANCE

## Man versus Finance

A STRIKING example of how the milk of human kindness is curdled by the exigencies of finance is provided by the tragedy of dust in textile factory card-rooms.

Mr. J. Frayne, in his presidential address to the General Federation of Trade Unions, said they had been struggling ever since 1908 against the terrible affliction caused by the dust, but still no compensation was payable for the diseases entailed. The sole reason was that the doctors could not agree on what component of the dust caused the diseases!

Men, he said, were living their last years in torture with scarcely anything on which to exist.

## Unemployed Stomachs

Hundreds of women living on the edge of starvation in the Rhondda Valley subscribed pennies to send Mrs. Mary Jones, of Tonypandy, to Westminster to tell Parliament of their plight.

Mrs. Jones, whose case is typical, has five children aged between 13 years and 13 months. For the last three years her husband has been out of work. From the U.A.B. she gets £2 2s. 6d. a week. Rent takes 12s. 6d., coal 2s. 6d., and light 1s. in summer and 2s. in winter. The family lives chiefly on bread and cheap scraps. But for a lodger who pays 6s. 6d. a week for his lodging, without food, they would hardly be able to live at all.

## No Future for Us

Mrs. Jones told a reporter there were hundreds in a similar plight. "We often have to go hungry to give the children something to eat," she said. "We get into debt and we never have a shilling for

## Action Conference

All Social Crediters interested in Action implementing the policy of Social Credit are invited to attend a conference in London on September 17-18.

The conference will have a limited objective—that of forwarding and extending action along lines of policy formulated by Major C. H. Douglas, chairman of the Executive Board of the Social Credit Secretariat, and developed by Directors directly responsible to him. The primary object of this policy is to increase the economic power of the individual and assure him freedom and security in his daily life.

enjoyment, and it's like that year after year. There's no future for people like us unless the Government takes action."

Another case mentioned by her fellow-representatives of the unemployed was a Tonypandy miner with a wife and seven daughters who receives from the Board a sum of £2 8s. 6d. a week.

## Food and Brain Power

An experiment carried out by Dr. A. H. Seymour at Barking shows the extent to which we are starving the brains and capabilities of the nation.

An experimental group of 25 children of five to six years, below average intelligence, was given breakfast at school. Their diet consisted of fruit juice, porridge made with milk, fish or eggs, brown bread and butter and cocoa made with milk. Another group of 25 similar children continued to have their usual inadequate breakfasts at home.

On the tenth day of the experiment a large increase in mental output was observed in the experimental group. They also gained .96 lb. in weight during the two months. The other group only gained .52 lb.

After the breakfasts were discontinued the mental output of the experimental group fell so that it was only slightly greater than that of the other group.

Meanwhile, what are these experiments for? Having found out something, what next?

## Rule Britannia!

Constable Emanuel Neill has been sentenced to ten years' penal servitude for the manslaughter of a prisoner in Jamaica. He arrested a man for stealing a letter and flogged him for persisting in saying he had lost it, and the man died as a result of the beating. The letter contained money, and money is a very scarce commodity in the British West Indies, but there is no shortage of pens and ink, and many "best corner sites" are occupied by banks. The money-scarcity has to be maintained, and hence there has been rioting in Jamaica and other islands.

## China

China is very rich in minerals — real wealth — which up to the present have only been scratched over.

Her coal resources are only surpassed by the United States and Canada.

She leads the world in the production of tungsten and of antimony—the important metal essential to the ammunition industry.

We can now begin to understand why there is a war going on in China.

The many millions of Chinese will form an excellent market for manufactured goods not to mention Loans plus Interest.

Loans have a happy knack of always following the Flag.

In Britain the searchlight has at last been turned on the whole Loan Industry by the Lower Rates Campaign.

By "blowing the gaff" on the Loan Industry here we are indirectly helping all countries suffering from Loanphobia.

## Misery Caused by Dynamic Men

### Lord Kennet's View

Lord Kennet said yesterday that bold revolutionaries, powerful rulers and dynamic personalities almost always did more harm than good and diminished the sum of human happiness.

He was presenting prizes at the Assembly of Faculties at University College, London, and added, "If I were to choose an emblem for a State, it would not be a sword or a lion, or a hammer or sickle. It would be a dustpan and brush."

Most misfortunes of the world to-day, he said, were due to us not tidying up. "Will you please help us to empty the dustbin?" he asked.

Youth had the advantage of time. "Just think what some men could do if you only gave them time enough," he added. "Signor Mussolini could civilise Africa; Lord Astor could win the Derby, and Lord Nuffield could pay off the National Debt."

(From the "Daily Telegraph," July 8.)

## Buying a Car?

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Mrs. Palmer's Page . . .

# Sovereigns, and Sovereign Power

RATES — RATES — RATES!

OUR local paper is full of correspondence about them, two whole columns this week, headed by a letter from our Member of Parliament, Sir Waldron Smithers.

He concludes thus:—

"The whole question of Local Government expenditure should, in my opinion, be made the subject of a Committee or Commission of Inquiry.

"I am aware of the difficulties of using money from Government grants and money raised by rates.

"What we want in Local Government expenditure is better co-ordination and control on the lines, *mutatis mutandis*, of Treasury expenditure, for only thus can we obtain maximum efficiency, and economy in its true sense.

"This is not a political but a business problem, and in this spirit I am doing my best to assist in its solution."

Sir Waldron Smithers has one of the biggest majorities in the country. He is, I believe a stockbroker.

I should like to know exactly what he means by the last sentence in his letter. From henceforth we intend to pin everyone down by the very words he uses. We will not be put off by half-understood phrases.

We know that "policy" implies a recognised objective attainable by civil government. We saw this when we were discussing the conference of the Women's Institutes a week or two ago. Their policy was the recognised objective of a better maternity service.

Our recognised objective is Lower Rates. If, therefore, Sir Waldron Smithers says the problem of rising rates is not a political one he is, of course, wrong.

It is, however, possible that he has fallen into the common error of thinking that "policy" and "party" are the same. If he means that rising rates is not a party matter, he is right.

For the half-a-dozen parties or so in the House of Commons to bandy words together as to *how* to reduce the rates would be a complete waste of time. Opinions cut no ice with the experts, who know better than anyone else how these things can be done. All the people need do is to issue orders, irrespective of party, to their local councillors, instructing them that rates must be lower, with no decrease in social services.

We know this can be done because "Banks lend by creating credit; they create the means of payment out of nothing" (*Encyclopædia Britannica*, 14th edition).

Sir Waldron Smithers goes on to say that the problem of rising rates is a "business" problem. It would be interesting to have his definition of "business."

I should define it as "buying in the cheapest market and selling in the dearest"; or "laying out your money to the best advantage."

I feel quite sure from the way Sir Waldron speaks of the "maximum of efficiency and economy" that his definition of "business" would be very much like this.

When he was a young man his salary was paid to him in gleaming golden sovereigns, or if he received a cheque he cashed it over the bank counter for gold. Like the rest of his generation he has never forgotten this. No doubt he thinks of money as something concrete, like coal or iron, and limited in quantity. He believes that if the people wish to pay less in rates, there must necessarily be less money to spend in social services.

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## SOCIAL CREDIT

### RECEPTION ROOM MEETINGS

The present series of meetings held each Thursday at 8 p.m. are suspended for the summer recess. They will be resumed in September. Particulars to be announced later.

The Rendezvous will be open daily, as usual.

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The problem to him is to spend this money "economically," meaning, of course, cutting down somebody's salary, or giving the people less in the way of amenities. Like the writer in the *Daily Mail*, he thinks we must go without what we want because "there simply is not the money."

We know that he is wrong.

We know that for all intents and purposes the costless credit created by the banks functions as money, since it is used to pay for goods and services. And Mr. McKenna has told us that the amount of money in existence depends upon the action of the banks.

We therefore know that it is not necessary to "economise" in employees' salaries or social services, since there is another source from which money can come besides from the hard-earned and meagre salaries of the ratepayers; and there are plenty of unused goods and raw materials that this money can be used to buy.

If the ratepayers allow themselves to be hoodwinked into thinking it is a "business" problem to be solved by a Commission of Inquiry, they will be sealing their own doom. For the Commission is almost certain to find that administration would be more efficient if arranged in areas, and would perhaps lump three or four counties together in order to "spread the burden" of rates. This would scarcely be the *right* solution for the ratepayers.

It is difficult enough now to control our County Councillors; it would be next to impossible to do so if the area were enlarged three or four times.

That Sir Waldron Smithers has something of the sort in mind is borne out by his threat, "What we want in local government expenditure is better co-ordination and control on the lines of Treasury expenditure." I leave out the bit of Latin—it makes no difference to the argument.

For Treasury read "Bank of England"; Montagu Norman has said they are Tweedledum and Tweedledee.

That any one in his senses can seriously advocate control on the lines of Treasury expenditure in local government after seeing the *results* obtained by that body in conjunction with the Bank of England is beyond my comprehension.

Has not income tax gone up from 1s. in the pound in 1909 to 4s. 6d. in 1938? Haven't we been promised it shall rise still higher? And the National Debt has risen from £600 million to £8,000 million in the same period.

Is this the sort of result you want in your local council finances, coupled with almost complete lack of control over your representatives?

But perhaps it has occurred to you that those in authority do not wish you to get out of debt. For if you did they would lose their hold over you.

Debt to you is a terrible burden and worry. Often you have to go without something you really need in order to pay bills like income tax or rates.

But those in power behind the Bank of England do not wish you to be relieved of this burden. This is a point of the greatest importance, and when you have grasped it you will see things in an entirely different light.

You will realise, for instance, that it is no good getting up petitions to these people, or asking them to help you out of your difficulties.

The vital importance of this must be made widely known by all associations working for lower rates before it is too late.

The Croydon Vigilance Association has been formed to "watch" the Croydon Corporation, and to put a brake on their spending, if possible. The town is six million in debt and it is proposed to add another three and a half million to that. The Vigilance Committee are quite right to protest against the debt, but the trouble is that they do not realise that their indebtedness is due to exorbitant interest and sinking fund charges, which are quite unnecessary, seeing that the banks create the credit they lend at practically no cost.

Last week the Croydon Vigilance Committee arranged a public meeting at which two proposals were considered, which, if accepted and acted upon, would have meant a disaster for the town.

They considered a petition to the House of Commons, and an application to the Minister of Health to appoint Commissioners to replace the Council.

In other words they proposed to turn out their councillors, over whom they at least had some control, for they could vote them out at the next election, and replace them by a body of commissioners who would be responsible to no one but the Treasury and the Bank of England, and from whose judgment there would be no appeal.

Fortunately, instinct or common sense prevailed among the five hundred who attended the meeting, and the proposals were turned down amid scenes which could only be described as a cat and dog fight.

Those who wish the present conditions of debt-slavery to continue would like to see a Commission set up to oust every local council in the country. They would then have everything their own way. "Economy" would be strictly enforced; you would be given as little as possible for the money you pay away in rates. But even if all social services were abolished, rates would still be demanded to cover loan charges. Moreover, you would lose every vestige of power you now possess over your local representatives. Your last state would be worse than your first.

This is a very real trap, and we can only hope and pray that all those working for lower rates will realise what a menace it is.

There is a body of people in this country to whose interest it is that no change shall be made in the banking system as it is today, no matter what suffering or misery it may cause to individuals. To them the system is all-important, and they will sacrifice everything to it.

When, therefore, it becomes clear to them that the people are on the right track in demanding from their local councillors lower rates with no decrease in social services, our enemies' countermove will be to abolish the councils, knowing perfectly well that the more centralised administration is, the more difficult it is for us to control.

Both the Croydon Vigilance Association and Sir Waldron Smithers are helping to this end, the first unwittingly. We have no means of knowing what is in Sir Waldron's mind. At all costs we must keep the sanction we hold by reason of the fact that we elect our councillors, who are responsible to us, and not to Mr. Montagu Norman, or the Treasury.

Shall a sovereign people delegate its power to a party of Jacks-in-office, who behave with the insolence of ill-disciplined servants, telling us what we shall or shall not do, while they bind on us burdens grievous to be borne?

Away with all petitions and calls for help to the Ministry of Health!

On whom, then, shall we rely?

On our sovereign selves, in association with our fellows.

B. M. PALMER

## POSITIVE ACTION

THOSE of us who are trying to make the fundamental truths of the Social Credit principles more widely known must avoid the danger of a negative attitude towards the present economic situation. It is so easy to find faults and to put the blame on to others because we have not the power to consume the products of an advanced scientific age. Bogeys, witches, devils—call them what you will—have been the popular objects for which the weak-willed and ignorant have blamed their weakness. We must not waste our time trying to convince others of the wickedness of the Bankers, the Government or local councillors for causing the present troubles. Quite probably the blame for the muddles should be equally shared by many: "The fault, dear Brutus, is not in our stars, but in ourselves that we are underlings." We should try to convince as many as we can of the neces-

sity and the possibility of a change for the better, provided all are willing to take an active interest in the change and to insist that we get what we really want.

We must be thankful that, in this country, the people still have a large amount of freedom of speech and action and that there is still a chance for us to make our wishes known and to insist on their being carried out, provided we are properly organised and united for this purpose.

We must not cease in our efforts to get the people to unite and demand RESULTS NOW.

If we wait for disaster to overtake us, in the shape of economic slump, now being predicted in all quarters, or still worse, a large-scale war, we shall find it too late to act then. We may never get the opportunity again, but we have it now and must use it.

STANLEY Y. MITCHELL

## WHY DO FARM CHILDREN GO SHORT OF MILK ?

UNDER the above heading, the *Daily Express* brings to light a state of affairs in this country which is an utter disgrace to the civilisation we boast, and the Christianity we profess. A dietetic survey undertaken in a country district by medical men (reported in the *Lancet*) shows that "the children of the cowman get less milk than those of almost any other worker." The survey found that the wife of a man trying to keep a family of six children on 39s. 3d. a week plus an extra 10s. which she earned herself, had to buy tinned milk because she could make it go further.

Buying fresh milk from the cows her husband milked would have meant a ration of only seven tablespoonfuls each and nothing left for cooking. Her budget allowed 2s. 6d. a week for milk.

Half-a-crown a week for milk for eight, including six small children! And this in England, the centre of the richest empire the world has ever seen. The milk is there, the children are there—but the connection is missing; the youngsters are robbed of their birthright of glorious health and a sound constitution, the nation is robbed of the vigour and strength of its future manhood and motherhood, merely because some old, old men insist that their columns of figures must balance, and other old, old men insist that it is wrong to eat unless one first becomes a wage-slave.

Away with the ideas of the old, old men; their day is past—they belong to the bygone age of stage-coaches and feudalism.

C.B.

### WOMEN SOCIAL CREDITERS!

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# Thoughts and After-Thoughts

By W.A.B.M.

IT is safe to say that almost every difficulty, worry, trouble and tragedy experienced by modern man can be traced directly or indirectly to money-scarcity. There is hardly a human calamity that could not either be avoided or mitigated by a ready supply of cash. And this goes for every department of life and activity, every natural or accidental crisis, every domestic or business situation, including the elusive range of emotional, aspirational and cultural aspects of man's existence. Money touches everything, even matters that seem at first glance to be remote from its influence.

As far as the great majority of men are concerned, this scarcely needs stating. Most people have been all too conscious from their earliest years of the limitations resulting from money-scarcity.

Phrases like "We have not the money," "Can't afford to!" "If only we had the cash!" etc., etc., have been uttered at every hearth and echoed through every home in the land for generations, until they have worn permanent grooves in the minds of most people.

But nobody has ever been haunted by such thoughts as—"There are no goods in the shops," "There are no expensive medical treatments," "The food-stores are empty," "We can't find a willing seller anywhere," "Nobody wants our money!" etc., etc., and the reason for this ought to be obvious. It is extremely doubtful whether there ever has in this country, since the inception of its civilisation, been a genuine natural scarcity of any of the fundamental necessities of life, or even those secondary luxuries that add so much to the grace of living.

The periods of want, the lean years, the hungry forties, and all those ambiguous periods dealt with so obscurely by more or less official historians have all been connected with political crises, wars—civil and otherwise—authoritarian movements, and industrial and agricultural strife, with the usual "influences" and "interests" in the background.

The fact is that all general scarcity of goods and services in this country is artificial, unnatural, the result of a deliberate policy imposed on the nation for many generations. In the centuries that have gone, many things served to hide the true state of affairs from the people, although the part played by finance (usury) was understood, and condemned, by many notable thinkers, prominent among whom was Francis Bacon (16th to 17th century), who stated the cause of the slumps and depressions that our modern economists, politicians, Premiers and Presidents pretend is such a profound mystery.

At the present time, however, such is the overwhelming abundance of evidence

that scarcity is unnecessary that the average man has no excuse for not knowing the true state of affairs, for even the newspapers haven't been able to remain entirely silent on the problem of what is now called "Poverty in the midst of Plenty."

This, of course, really means money-scarcity in the midst of plenty of goods and services, and is otherwise referred to as the problem of distribution.

Now the problem of the distribution of Plenty—in so far as it exists at all apart from the Will-not-to-distribute-plenty—has never been tackled by orthodox economists, who are about as scientific, as unimpartial, and as unimpassioned as a flock of counsels for the defence at a murder trial.

The truth of the matter is that in official financial circles there is no desire for a genuine distribution to the nation at large of actual and potential abundance; for the distribution of Plenty means ultimately the distribution of Freedom.

The present money system is quite frankly a slave system, and no slave system was ever designed to distribute freedom. On the contrary, it must resist any and every attempt on the part of the people to gain their freedom, and it must consolidate its position by measures calculated to block every such attempt. The creation of puppet dictatorships and totalitarian States, of the Left or Right, is one method rapidly growing in favour of frustrating the natural aspirations of the people and submerging them beneath the will of their financial masters.

And this is the pith of the whole situation—it is not a question of solving a problem or of advancing reasons, for we have the solution and the reasons for applying it are glaringly obvious—it is a battle of wills. The contest may be stated thus:

The Will to limit life to the viewpoint of petty power subserving the narrowest possible aims

versus

The Will to expand life to the almost unlimited possibilities of man's physical, mental and spiritual being.

At the present time, under the rule of financial orthodoxy, every science, every art, almost every human activity is held back—on a leash, as it were—or else allowed niggardly to advance at a snail's pace (in some cases actual retrogression has been enforced), solely that those who wield financial power may retain that power. There is here no question of high idealists working with the best of intentions for the ultimate happiness of man, and murdering him in millions in the

process. We are faced with the stark and brutal expression of power-lust—a synthesis of sadism, conscious inferiority and repressive envy—developed to the nth degree. If anybody imagines that appeals to reason will have the slightest effect in changing the policy of such men, he should look at the world as it is.

Everywhere we see the phenomenon of intelligence relegated to a position of artificial inferiority on the one hand, and the mere coercive tendencies raised to a position of artificial superiority on the other; while money, instead of being used as a mechanism of distribution, is used primarily as a power-weapon in order that a few mediocre minds may lord it over the genuine ability, skill and genius of mankind. The realities of the position demand that this be kept constantly in mind.

The old exhortation, "Man, know thyself," requires the addition, "Man, know thy enemy," for it is of little value to know oneself if one has not the freedom to be oneself. That is amply proved by the wholesale frustration of modern life.

The policy of money-scarcity in the midst of plenty of goods and services is the continuous front-line offensive of orthodox finance against the freedom of the people. And the battle, let it be repeated, is not a battle of reasons. If it were, it would have been won with unqualified certainty in 1918 by Major C. H. Douglas when he advanced economic and financial reasons for the necessity of distributing plenty that have never yet been disproved—i.e., never yet been defeated. The battle is now a battle of Wills, and can be simply stated as follows:

The Will to impose artificial scarcity

versus

The Will to distribute unconditionally actual and potential abundance.

The ending of the tragedy of poverty in the midst of plenty is not only urgently necessary from a humanitarian point of view, but is *the battle that must be fought and won* before mankind can enter into possession of its true heritage of achievement in freedom and security and move forward to a conquest of nature and a glory of living that at best can be but very dimly conceived under present conditions.

## LECTURES and STUDIES

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

# Privy Council Hears Alberta Bills Appeal

TWO ACTS DECLARED INOPERATIVE, JUDGMENT RESERVED ON ONE

ON Tuesday, July 5, the Judicial Committee of the Privy Council opened the hearing of the appeal by the Attorney-General for Alberta from a judgment by the Supreme Court of Canada declaring three Bills passed by the third session of the Alberta Legislature in 1937 to be *ultra vires*.

THE Bills in question were:—

"An Act respecting Taxation of Banks."

"An Act to Amend and Consolidate the Credit of Alberta Regulation Act" and

"An Act to Ensure the Publication of Accurate News and Information."

And the hearing was before THE LORD CHANCELLOR, LORD ATKIN, LORD THANKERTON, LORD RUSSELL OF KILLOWEN, and LORD MACMILLAN.

The respondents to the appeal were the Attorney-General for Canada; the Canadian Press and Newspapers' Associations; the Alberta Press; the Chartered Banks of Canada; and the Attorney-General of British Columbia.

## Submissions for Appellant

Before referring to the Bills in detail Mr. O. M. Biggar, for the Appellant, stated that in his view the questions at issue, while relating expressly to the Legislature of the Province of Alberta, might well apply generally to the legislative powers of any of the other Provinces of Canada. After reading the judgment of the Supreme Court, Mr. Biggar made the following submissions (*The Times*, July 6, 1938):—

(1) In view of the decision in *Bank of Toronto v. Lambe* (12 App. Cas. 575), the terms of the Bank Taxation Bill were such that if the Bill was assented to it would be valid legislation. (2) Provincial legislation imposing a tax on banks could not properly be held *ultra vires* because of the burden which it imposed—the weight of the tax was a matter for the consideration only of the Governor-General in Council, and not for that of the Court, with the possible exception that if the legislation were proved to be such as to prevent banks from exercising their powers in the Provinces it might be held to be incompetent—that was, if the tax was so heavy that nobody could carry on banking in the Province.

## Competence of Provincial Legislatures

(3) The circumstances in which a statute would operate were always relevant to a proper understanding of its terms, but when those terms were free from ambiguity or imprecision the intention of

the Legislature was to be gathered from them, and other material could not be referred to for the purpose of attributing to them a meaning different from that which they clearly conveyed. (4) The competence of Provincial Legislatures to exercise the powers which the British North America Act conferred on them could not vary from Province to Province or from time to time, and so could not be affected by past or contemporaneous events other than the exercise of overriding Dominion legislative powers. (5) A Provincial statute which would be valid standing alone and was capable of independent operation could not be held invalid on the ground that a common intention underlay both it and an earlier invalid statute on a different subject. (6) In any event no inference as to the existence of a common intention underlying two statutes which did not depend one on the other might properly be drawn in the absence of either admission or of evidence, assuming that either admission or evidence could affect the situation. (7) On the question of the competence of a Provincial Legislature to enact the provisions of a Bill, neither the course of conduct of the Legislative Assembly nor the avowed policy of the Provincial Government had any relevance since the King or the Governor-General was equally with the Assembly an essential part of the Legislature.

After referring to *Bank of Toronto v. Lambe* (*supra*), Mr. Biggar said that on the question of practical prohibitiveness—the killing of the goose that lays the golden eggs—his contention was that the Taxation of Banks Bill was not prohibitive at all; that it could have been established that while the tax was a heavy one it was not one which would prevent the bankers carrying on.

After these points had been made the hearing was adjourned until Thursday, July 7, and on the following day *The Times* reported that:

"The JUDICIAL COMMITTEE to-day

(July 7) held that inasmuch as the Social Credit Board and the Provincial Credit Commission, as constituted under the Alberta Social Credit Act, no longer existed, that Act being now repealed, those bodies could not perform the powers proposed to be conferred on them in respect of the Press Bill and the Credit Regulation Bill, which Bills were therefore inoperative, and their Lordships, in accordance with the practice of the Board, would not deal with them.

"The appeal accordingly proceeded in respect of the Taxation of Banks Bill alone, and at the conclusion their Lordships reserved judgment."

These decisions are, of course, no more than could be expected, the whole appeal being more a matter of procedure than anything else. The exact views expressed at the hearing are, however, of the greatest possible interest and it is hoped that full reference may be made to these in a subsequent issue if it is possible to obtain a comprehensive and *verbatim* report of the proceedings.

M.C.B.

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## Mr. G. F. Powell

A Meeting and Dinner has been arranged to enable Social Crediters to welcome Mr. G. F. Powell.

The Meeting will be held at Chiltern Court, next to Madame Tussaud's, Marylebone Road, London, at 6 p.m., on Wednesday, July 20, followed by a Dinner at 7 p.m. for 7.30 p.m. Evening dress optional.

Any applications received later than first post Tuesday, July 19, will not be posted, but may be claimed at the Meeting. Tickets for the Meeting only, 1s. each. Tickets for the Meeting and Dinner, 6s. 6d. each.

Please apply with remittance to Mr. J. E. Tuke, c/o Social Credit, 163A Strand, W.C.2.

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• NEW!

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By L. D. BYRNE

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Vol. 9. No. 5. Friday, July 15, 1938

## THE HEART'S DESIRE

THE London press carried the story last week of a girl born blind who, at the age of twenty-two, has gained her sight. Like the blind beggars who recover their sight in Synge's play "The Well of the Saints," this girl has found that human beings fall far short of the pictures she had made of them in her mind's eye. She had pictured men and women as beautiful and wearing happy smiles; the reality saddened and disappointed her, so that at first she wept to see it. Laer, she found consolation in the beauty of animals and flowers which, unlike men and women, have not been distorted to make them fit into an artificial system.

We who are Social Crediters believe that this girl's mind picture can be made the reality. That the careworn, haggard, stunted minds and bodies we see around us are the natural outcome of a system that hangs a load of unpayable debt round the neck of every new-born child, that makes of plenty a thing to be restricted and destroyed, and makes figures in books of more account than life itself.

Referring to the case of this girl, the *Star* said:—

"If this miracle of fresh vision, of seeing everything for the first time, could be given to our lords and masters, they might realise how ugly a world it is that they have made and, being ashamed of it, resolve to mould it nearer to the heart's desire."

This is all very well, but we cannot escape responsibility for the ugliness of the world by blaming "our lords and masters." The world as it is to-day, with all its horrors and miseries, is so because we permit it.

Social Crediters who realise this at the present time have a greater responsibility than those who are unaware of it.

We must expose the insinuations continually made in the press and elsewhere that responsibility for *what is wrong* is located apart from—and beyond the reach and control of—the electorate, the PEOPLE THEMSELVES.

# The Police State

By G.W.L. Day

THE SANDYS AFFAIR REPRESENTS A TRIAL BATTLE BETWEEN THE FORCES OF DEMOCRACY AND THE FORCES OF DICTATORSHIP.

DEMOCRACY, if it is genuine, means a form of government in which the people, or the majority of the people, get the things they want. If this is to happen, their representatives in Parliament must be free agents and not liable to imprisonment or coercion in the exercise of their duties. Secondly, State business must be done as far as possible in the open. If there is to be compulsory hush-hush, how are we or our representatives to know that we are not being tricked?

Dictatorship, on the other hand, is precisely the opposite in principle. The people get, not what they want, but what is considered good for them. Their representatives (if such they can be called) are by no means free agents, and everybody is liable to imprisonment if he acts contrary to rules laid down by the dictator. Furthermore, State business is done completely in the dark, and nobody has the right to ask questions about it.

• • •

Now it is obvious at once that there are certain matters, such as details of military and naval war preparations, which cannot be openly discussed, certain secrets which ought to be kept secret from enemy agents. If, then, a State is in the process of swinging over to dictatorship and wishes to "dim the light," an obvious starting-point is an Official Secrets Act.

Our present law relating to official secrets rests on two Acts passed in 1911 and 1920. Both of these were framed to deal with spying; yet since their passage into law they have been used for quite other purposes.

Section Six of the Official Secrets Act, 1920, reads:

"It shall be the duty of every person to give on demand to a chief officer of police, or to a superintendent or other officer of police not below the rank of inspector appointed by a chief officer for the purpose, or to any member of his Majesty's Forces engaged on guard, sentry, patrol or other similar duty, any information in his power relating to an offence or suspected offence under the principal Act or this Act, and, if so required, and upon tender of his reasonable expenses, to attend at such reasonable time and place as may be specified for the purpose of furnishing such information, and if any person fails to give any such information or to attend as aforesaid, he shall be guilty of a misdemeanour."

This gives the police power to prosecute people who refuse to divulge information which has nothing whatever to do with spying. For instance, recently a Stockport journalist named Lewis was convicted for refusing to divulge the source of his information in the case of an article he

had written about a police circular relating to a common swindler.

Then, again, Mr. Edgar Lansbury was fined £25 because in the life of his father, George Lansbury, he had included the text of a memorandum on unemployment. Nobody suggested that this did any harm; the idea was to teach him a lesson!

The Act of 1920, in fact, is so worded that a Government which so wished could use it to hush up almost anything. By confusing danger to the State with danger to the Government, it could entrench itself against criticism and keep itself in office although it was carrying out a policy directly contrary to the wishes of the electors.

During the war the various governments did all they could to hush up what was really happening and to "Fascisise" the nation in order to make it more "efficient." This is typical of the authoritarian mind. The autocrats are to decree and the people are to obey without question. If the authoritarians had had their way we should have lost our liberties.

Free criticism, especially through the Press, saved us from these perils. Even in administration (quite apart from what ends we are trying to achieve) democracies have trump cards up their sleeves when pitted against dictatorships. If we had not been at any rate a partial democracy, the methods of the Crimea might have been employed until the war was lost.

• • •

Free criticism on the part of the people cannot exist (under the present political organisation) unless the Members of Parliament themselves have complete freedom of speech. They are sent to Westminster (or they should be) to see that their electors get the things they want. This means that they must be free to rove round and find out what is happening, and free to bring up whatever facts they wish for discussion in the House.

Even *The Times* says: "... if it were held that Members of Parliament were bound to disclose sources of their information, then one of the greatest safeguards of the individual citizen would disappear."

It might have added that a still greater safeguard lies in the citizen himself—in his power to decide what he wants and see that he gets it.

## LIBERTY

Liberty is really a simple thing, although hard to come by. It consists in freedom to choose or refuse one thing at a time.

SOCIAL CREDIT by Major C. H. Douglas,  
p. 38.

# Lloyd George On "Peace"

THERE WAS A LOOPHOLE THROUGH WHICH THE ENEMY ESCAPED

MR. LLOYD GEORGE is writing in the *Daily Telegraph* his "Memoirs of Versailles." He enumerates the essential "peace" conditions which the Allies agreed in 1917 to demand, and says that in essence these were the conditions obtained when the war came to an end.

The demands included:

Restoration of all invaded territories.

Reorganisation of Europe based on the principle of nationalities, and upon the right of all people to "the enjoyment of full security and free economic development."

Liberation of Italians, Slavs, Rumanians, Czechs and Slovaks from foreign domination.

This all sounded very satisfactory and reasonable, and should have led to a lasting and beneficial period of peace.

Alas, we know that, far from doing so, it led to alternating booms and slumps, to "financial crises," and to a condition of insecurity, first for individuals and later for nations as well, that is unprecedented in the history of the world.

The reason now grows plain. The war was not won by either "victors" or "vanquished." Neither recognised the true enemy. The peoples who had fought one

another were not enemies of one another. The nations which threaten one another to-day are not enemies of one another.

There is a sinister, noisome, loathly "thing," clothed in the white garments of innocence to hide its foul nature, which is the enemy of all men. It is the "foreign domination" from which we need liberation. This "thing" is the cause of all strife between men and between the associations of men called nations.

It is a "power" because it has set itself up as a god and deceived mankind into thinking it is good and worshipping it. It must be revealed. It must be shown up for the devil it is. We must be liberated from its domination.

Its name is "Mammon," and its nature is cunning, deceitful, cruel. There is no good in Mammon as a god, and we, the people, must cease to treat it as a god. We must not merely do that, we must tear it off its throne and set it to work as our servant.

Mammon, the symbol of Money, is a means, not an end. The only purpose of money—which should be nothing more glorious than a ticket system—is to enable us, the people, to use it to obtain what we want.

What we want exists—or could be

brought into existence by modern machine production—in any quantity desired. It is restrained *only* because we still worship Mammon instead of making it serve us as it should.

Who is to blame? Who is ultimately responsible for the chaotic state of our lives?

Why, we, the people, you and I! We must assert ourselves. We could have invincible power if we would unite in agreement on one thing at a time.

For a beginning, consider the desirability of uniting on some such demand as that set out at the foot of our back page.

That which crushes us individually by keeping us short of the money we need to buy with, and forces us into competition with one another—to fight one another—is the power of Mammon. That power can be overcome by the people united in a demand on their democratically-elected representatives for such a reasonable, desirable objective as is specified in the demand headed "We Will Abolish Poverty."

To put an end to poverty, and to secure, for each and all, freedom in security. What greater aim could anyone have?

## TOO EASY

By W. Wilson

TO learn is as natural as eating or sleeping. From the moment of our birth, we begin absorbing knowledge and, unless we are mentally deficient, our store goes on increasing until the day we die.

Learning is enjoyable, too, until Authority takes us in hand. Then, for what are probably the most important years of our lives, we are planted with two ideas against which we instinctively rebel.

"If it's easy, it's wrong."

"If you like it, it isn't good for you."

At least, with these notions pretty deeply rooted in our minds, we are cast upon the world to make what we can of it.

And what a world we find! On the one hand, *words*—millions of them. On the other hand, people and things.

The words bear out, more or less, what our school taught us. We must work harder and harder. We must thank a kind Providence for every new regulation which further restricts us from getting what we want.

But the living world gives the lie to both assumptions. In business, we find that we are expected to make the fullest use of easy information. We are supplied liberally with ready reckoners, dictionaries, encyclopaedias, gazetteers, telephone directories—any of which might well have been called "cribs" had we applied them to our school tasks.

We are surrounded by labour-saving

machinery—typewriters, telephones, escalators, automatic road sweepers, suction cleaners, and all the wonderful power machinery of industry.

We are exhorted to pay homage to "efficiency," which means, if it means anything at all, ways of making our work easier and quicker.

Advertisements from every newspaper and hoarding tell us of new ways to be healthier, happier, more prosperous and more free.

No wonder that people are perplexed to the verge of desperation. No wonder they dismiss Social Credit as "too good to be true," and yet spend the whole of their time and energy in attempts at attaining just what Social Credit is offering to them.

One of the important functions of the Social Credit Secretariat is that of disentangling the learning which people *know* to be right from that which they are *taught* is right. We have to bring the grown-ups back to those verities which are obvious to every child:

"Unless it's easy, it's wrong."

"If it's good for you, you will like it."

This is the greatest educational task that has ever been undertaken. Yet—because it is right—it can be easy. Psychologically, success is automatic. Financially, not automatic. We are always in need of funds. That is why we put those forms on page 15.

## PULLING THROUGH

Addressing the representatives of 32 Governments at Evian, the U.S.A. representative said: "Nowadays we were faced with an immense emigration of reluctant and penniless refugees into a world struggling under general conditions of unemployment, high populations, and low standards of living."

For twenty years we have been told the world is turning the corner, and having crested the wave, the tide is stemmed and we are coming out of the wood to explore every avenue and leave no stone unturned in the March of Civilisation to Sound Finance. The formula has apparently not yet been found.

## The Flowers and Fruit of Evian

"The main outcome of this afternoon's proceedings would seem to have been a gentleman's agreement between Britain, France and the United States to be ladylike in their public references to what are always described as 'certain Governments.' General opinion in the lobbies is not over-hopeful of concrete results." Thus reports the special correspondent of a great daily newspaper at the conference at Evian.

What results can we expect from gentlemen who are ladylike—a bunch of pansies, or a basket of raspberries?

T.H.S.

SPACE RESERVED  
BY:

## THE UNITED RATEPAYERS ADVISORY ASSOCIATION

SECRETARY:  
JOHN MITCHELL

# Misrepresentation and Evasion

THE friendly little paragraph below is taken from an article entitled "A Dangerous Form of Propaganda" in the current issue of *Local Government Service*, the organ of the N.A.L.G.O.:

"Here and there already the real aims of the campaign have been appreciated, and in consequence, ignored. All that is necessary for N.A.L.G.O. to do is to reveal that these 'Lower Rates Demand Associations' are, in reality, nothing more than branches of a political party. Once their connection with Social Credit has been made clear they will take their rightful place with other political theorists. But so long as they continue to disguise their allegiance they will constitute a potential danger to local government officers."

The writer adopts an attitude of incredulity to what he terms "obtaining loans for nothing." Well, the bankers themselves have put down in black and white in two famous reports which they prepared for the Government, not only their agreement with the FACT that the money they lend is created by them costlessly, but actually describe how it is done. So, if the executive of N.A.L.G.O. continues to adopt this attitude, they will in the face of FACTS, with which the bankers agree, be defending the annual payment of £100,000,000 of Ratepayers' money for the service of lending money which costs practically nothing to create, and money which in any case is not theirs to lend, but belongs to Ratepayers. We prophesy that Local Government Officers, if they support their executive in this attitude, will become very unpopular with

Ratepayers. If the executive of N.A.L.G.O. imagines that all those Ratepayers who, in their thousands, are now learning that they are paying £100,000,000 annually without just cause, will agree to continue to pay away that money for loans which the banks created out of nothing, we admire their optimism, but think they under-estimate the commonsense of the British citizen.

Whereas the literature of the Lower Rates Campaign contains clear statements that it is neither necessary nor desired to cut salaries or social services, the article in question alleges that "it will constitute a potential danger to local government officers" because "officers' salaries are the only expense factor to be touched if social services are to be maintained." The truth, of course, is that the only danger which threatens the salaries of local government officers is the danger which threatens Ratepayers as well, the danger which results from ignoring the colossal burden of loan charges on Local Government Debt (over £100,000,000 annually),

and the fact that these loan charges are quite unnecessary.

We invite local government officers (who are themselves ratepayers), with whom we have every wish to be on friendly terms, to tell their executive that they themselves "constitute a potential danger to local government officers," while they ignore the real expense factor which should be cut, and while they evade the real issue.

As the host of Ratepayers who are fed up with high rates learns the FACTS about debt, which their rulers are trying to conceal from them, they will join in the Campaign for Lower Rates AND Assessments; nothing will stop their doing so, certainly not misrepresentations about the Lower Rates Demand Associations being "branches of a political party."

The fact that Social Crediters are active in the Campaign with equal certainty will not deter them, rather will it raise Social Crediters in the estimation of Ratepayers for taking part in their Campaign.

We advise all Ratepayers to get busy and present their demand to their individual Councillors. It is ACTION and MORE ACTION that is urgently needed now. Get the "Tireless Tims" (advertised on this page), which obtain both signatures and workers automatically, to help you. Don't wait for the Autumn, get busy now and try out these "regular guys," so that when September arrives you will be ready to join in the monster Campaign which will sweep us to victory after a triumphant "Salvo" during the last weeks of October. J.M.

### Next Salvo

The next "salvo" of meetings in the cause of action designed to secure the results all ratepayers want will start on October 17.

We advise all ratepayers and Lower Rates Demand Associations to work their campaigns with this date in their minds.

**October 17th—onwards.**

## The Facts of the Lower Rates Campaign

THERE is a resolute and growing opposition among ratepayers to any increase in rates or assessments.

But ratepayers want more, not less, social services.

Social services cannot be created out of nothing, but this presents no difficulty since the supply of labour, skill, materials, and equipment is abundant.

The only difficulty is financial—and banks have the power of creating credit. When they lend "they create the means

of payment out of nothing" (see "Encyclopaedia Britannica," 14th Edition).

The resources in men and material for producing social services are provided by society, not by banks, and the assets created should belong to society, not to banks.

Yet ratepayers have been saddled with a local government debt of nearly £1,500,000,000. It is unrepayable. So the banks claim ownership of the assets, since they claim ownership of the loans, and demand tribute for them.

The banks can easily provide the financial credit to enable the assets of society to be used as the ratepayers desire.

A single payment of ½ per cent. would allow a generous margin of profit for this financial service.

For Lower Rates  
with No Decrease  
in Social Services — Read

### LOWER RATES

The journal that tells you how to escape from the ever-growing burden of Rates and Assessments without decreasing your Social Services. The new issue contains more vital facts, as well as news about the spread of the movement throughout the country.

Price of the JUNE-JULY issue:  
2d. a copy, 1s. 8d. a dozen, or  
12s. 6d. a hundred.

From LOWER RATES  
163A STRAND  
LONDON, W.C.2

### TIRELESS TIMS

Specially printed BACKING SHEETS for AUTOMATIC CANVASSERS are now available at 3d. each, 2s. a doz., 10s. per 100.—From U.R.A.A., 163A, Strand, W.C.2.

## NO RATE-RISE MEETING AT HASLEMERE

ABOUT 125 ratepayers of Haslemere were addressed by Lt.-Col. J. Creagh Scott, D.S.O., O.B.E., on Wednesday, June 22.

Most members of the Council were present; Councillor Firth, who was unable to attend, wrote to the chairman wishing him a successful meeting, adding that he felt the time had arrived when something should be done to relieve ratepayers of their burden of rates caused by excessive loan charges. He ended, "I do respectfully suggest that the remedy lies in the hands of local government voters."

In his speech, Lt.-Col. Scott analysed the financial difficulties with which local authorities were faced. He pointed out that the present system of debt creation—by the granting of loans to local authorities, based on the credit-worthiness of the people—made it impossible for local Councils to grant ratepayers any relief from the growing burden of rates.

He showed how this state of things could be altered, and his suggestion that ratepayers and their representatives should be united in demanding the results they wanted was warmly applauded.

Col. Scott's next point was that banks create out of nothing the money to finance local government activities, claiming repay-

ment of the loans in hard cash, via rates. He suggested that banks could—and since they were in control of the issue of credit—should be made to provide local authorities with the necessary accommodation for a single initial payment of ½ per cent. This suggestion found general approval.

The speaker warned his audience that if they failed to bring their democratic powers into action and control institutions of State, these institutions would control and condition their lives instead of serving the individual, which was the main justification of their existence.

A resolution was passed with only five dissentients requiring a statement showing the amount of money paid to financial institutions during the last year and to whom it was paid, with a detailed list of the holders of all loans which are at present outstanding made to the Haslemere Urban District Council, also demanding a drastic reduction in rates and assessments with no decrease in social services; together with a detailed statement showing the amount of money paid in salaries to individuals employed by the Urban District Council.

A vote of thanks to the speaker was passed, and he was warmly congratulated.

F. FORDE

NO

We do not advise:

That widows, orphans or any individuals should be deprived of principal or interest invested in municipal loans.  
That social services should be cut down.  
That employees' salaries should be cut.  
That Government Commissions should take local finance out of the hands of local authorities.

YES

We do point out:

That the materials and services which go to make social services all belong to individual members of the community.  
That at present money is borrowed to enable these to be erected into houses, swimming pools, etc.  
That probably about 85 per cent. of the money owed by local Councils was borrowed from banks and other financial institutions.  
That banks lend by creating credit; they create the means of payment out of nothing. ("Encyclopaedia Britannica.")  
That only the goods and services belonging to individual ratepayers give the money value.  
That nevertheless they charge and we pay interest and full repayment of these costlessly created debts by means of RATES—which are not costlessly created.

That our representatives on the local authority are elected to get electors the results that the majority of them want.

SO

We submit to you that:

It is possible to have lower rates with no decrease in social services, with no decrease in salaries of in such dividends as go to private individuals.

BUT WE CANNOT GET THEM FOR YOU. THAT YOU MUST DO FOR YOURSELVES.

## INSPECT YOUR ACCOUNTS

THE following notice appearing in the local paper gave Eastbourne ratepayers an opportunity of finding out the disposition of their debts contracted by the local authority:

"Notice is hereby given that the audit of those accounts for the year ended 31st March, 1938, of the Council of the County Borough of Eastbourne and of their Committee or Committees, if any, and of the officers of the Council and Committees, which are subject by law to audit by a District Auditor appointed under the District Auditors Act, 1879, will commence on Monday, 25th day of July, 1938, at 11.0 a.m. at the Town Hall, Eastbourne. A copy of every account which is subject to audit by the District Auditor, duly made up and balanced, and all rate books, account books, deeds, contracts, accounts, vouchers and receipts relating to the accounts, will be deposited at the Town Hall, Eastbourne, and will for seven clear days before the date of the audit be open at all reasonable hours to the inspection of all persons interested and any such person shall be at liberty to make copies of or extracts from the deposited documents without payment.

Dated this 20th day of June, 1938.

H. W. FOVARGUE,

Town Clerk.

Town Hall,  
Eastbourne."

Has a similar notice appeared in your local paper? If not, or if you don't know, it would be a good plan to inquire at the Town Hall as to when the accounts can be inspected.

Remember that, according to the Local Government Act of 1933, "a local government elector for the area of a local government authority may inspect and make a copy of or extract from an order for the payment of money made by the local authority."

## FIND OUT THE FACTS

"Lower rates and better services" is a reasonable and practical demand. It is not a "party" cry, it is an objective that once achieved will give benefit and satisfaction to every ratepayer. If you want lower rates, why not find out what you can do to help yourself?

Apathy means condemning yourself for life bound to a treadmill of debt—the rungs of which rise ever steeper,—find out the FACTS which affect you and your rates; if you want to know what to do, write now to the U.R.A.A. for free advice.

## Rate-Free Shelters

The Rating and Valuation (Air Raid Works) Bill, published recently, provides for the exemption of air raid structures from assessment of rates.

Some time ago it was pointed out that some local authorities thought they were justified in assessing shelters for rating purposes. This, it was agreed, might hinder the progress of the A.R.P.

Ratepayers are pointing out that the grossly high assessments and rates on their homes and places of business are hindering their LIVING.

They are even more vitally concerned with present living than with (possible) future air raids.

So it is HOMES next!

# OVERSEAS SURVEY

By Miles Hyatt

## Affiliation with the Secretariat

FROM various overseas sources lately have come objections to the present conditions of affiliation with the Secretariat, on the grounds that they are too rigid or that they do not sufficiently take into account local divergencies which make their application difficult or unwelcome.

For the moment this whole question has been referred to the Director for Political Strategy, who is preparing a memorandum on it which it is hoped to publish shortly. But there are one or two things that can be usefully said while the matter is still *sub judice*, as it were, and chief among them is a very important remark made by Major Douglas recently.

"In all associations," he said, "there must be some point—between the cook and the Prime Minister, shall we say—where the individual can be said to control his institutions. Realistic action consists in finding that point and pushing it back and back."

Again, it must be said that, while methods and immediate objectives may differ very widely from country to country, and even from locality to locality, there are obviously certain governing principles which must be adhered to generally. If there are not such principles, the Movement can have no valid reason for existence and may as well take the advice of the slightly woolly-headed lady who wondered why it did not join up with the Liberal Party, the Peace Council, the League of Nations Union, "and all the other bodies which are working for Freedom."

Those principles were formulated for us long ago by Major Douglas in Chapter 1 of "Economic Democracy." The objective "is to obtain in the readjustment of the economic and political structure such control of initiative that by its exercise every individual can avail himself of the benefits of science and mechanism; that by their aid he is placed in such a position of advantage that he can always choose, with increasing freedom and complete independence, whether he will or will not assist in any project which may be placed before him."

The important thing at present is the practical working-out of those principles in relation to the steps that must be taken everywhere for the realisation of the objective.

## AUSTRALIA

### Just Like a Cork

Taxation in Australia is said to have been very "buoyant" this year, and as a result there are surplus revenues to swell the Defence Fund.

Taxpayers are not so buoyant. Immigrants decoyed into the country under false pretences of a prosperous future are distinctly submerged. Australia has an area the size of Europe and a population of that of London. If you ask an "economist" he will tell you that unemployment shows that the country cannot be worked "economically." He may even hint at interior deserts. He says nothing of the abandoned fruit farms in fertile districts, and the bankruptcy that visits stock and dairy farmers who produce too much.

In Morocco the French are carving fertile producing areas out of the Sahara. In Australia the British have been unable, as yet, to reduce all the fertile areas to a second Sahara, but they are doing their best.

Newfoundland, too, has a "buoyant" Budget. But there is every excuse for these poor people, since they are enduring taxation without representation, like the Colonies of the 18th Century. Australians boast that they still control their institutions. Unless they begin to do so soon, even the boast will be impossible, for both in Australia and New Zealand (as also in Canada) the bogey of war is being used to centralise authority in London.

## TASMANIA

### Hobart Ratepayers

Following the news, reported last week, of the two pledges, one genuine and one bogus, which candidates for the Hobart Board of Aldermen were asked to sign, we understand that out of eight successful candidates, six, including the Lord Mayor, have signed the first pledge.

The second pledge, it will be remembered, was merely an offer to allow the citizens to vote yes or no to the expenditure of money on municipal amenities. This begged the real question at issue—the fact that the greater part of the rates goes in payment of interest on credit which is in fact created quite costlessly, and which should therefore be created free for public authorities. It is, after all, *their own* credit, since its issue reflects Hobart's capacity to supply the labour, materials and power for constructing what its citizens want.

The excuse given by the candidates who put forward the false pledge was a very typical one—that as the accounts had to be closed on June 31, *there was not adequate time* to discuss the new rates. This is, of course, countering a demand for a result by putting forward a technical objection not connected with the physical realities of the situation. It is tantamount to the farcical (but deadly probable)

position in A. G. Macdonell's satire, "Lords and Masters," where nobody anywhere wants the next world war to start but the civil services state that it cannot be stopped for purely red tape reasons—it would disturb the routine of office work to reverse the preparations already made!

Hobart ratepayers seem to have gone about this campaign in an enthusiastic and businesslike way. Some of their methods might well be copied by lower rates' campaigns elsewhere. Names of Hobart's candidates who refused to sign were published in the local press, broadcast over the air and printed on leaflets circulated to every ratepayer—in a form of black-list in fact. Every effort was made to bring home to all citizens the real mastery over their representatives which the ratepayers possess, and future attempts to raise rates will be met by the determined resistance of a well-disciplined association of Hobart people.

## New Norfolk Too

The Lower Rates' Campaign is also flourishing in New Norfolk, where over 100 members already are fully alive to their democratic rights and responsibilities. We may soon hope to have news from other centres in Tasmania.

## FRANCE

### Politicians Still Go Nap

Some interesting facts about Napoleon III appear from the pen of Paul Elbel, Member of the Economic Committee of the League of Nations, in an article published in *L'Oeuvre* of Paris. Napoleon is shown to have been a good politician.

"The Abolition of Poverty! It is almost a century ago that a certain Louis Bonaparte, who was to become the Führer of the French, published a pamphlet under the above title. Perhaps his proposed methods were not absolutely effective, or surely the Emperor would not have given up the fulfilment of his promises when he claimed the throne . . . ?

"To-day the question reappears, in a new form. We speak of 'raising the standard of existence of the undernourished populations.' Where? At the League of Nations. Laugh who will, I am not among the mockers . . . It is at my instance and that of my good colleague, Macdougall, that it has been raised."

Good work, M. Elbel and Mr. Macdougall (who is an Australian and was mentioned in an earlier issue of this paper). But it is only good in so far as it spreads the knowledge of what might be to people in all countries, so that they are roused to see that abundance is distributed. To rely upon a League of Nations to do the work for us is one degree worse than relying on our own party politicians, until they are controlled by us to produce the results we want.

**BELGIUM****"How Can Our Daily Bread Be Assured?"**

Under the above title, *De Dag*, of Antwerp for June 30 has a long article, from which we quote below (translation by T.V.H.).

"We have already pointed out on several occasions that the only possible way to solve the trade depression is to raise the purchasing power of the people.

"Jacques Duboin, the well-known economist, has written recently an important article on this subject. No one will deny that the question is becoming acute in every land in the world. To raise the purchasing power of the people, to raise the national income, to liberate money from its antiquated gold bonds, to find a solution for the trade depression which has agitated the civilised world for the last nine years—these all amount to much the same thing. For if the national income had not suddenly ceased to expand, and then declined, there would be no trade depression.

"To increase the national income may seem a paltry solution. Yet it is an improvement upon the political solutions. We all know what those are. On the one side the employers are blamed for being too grabbing. On the other the workers are called slackers (40-hour week) and too greedy. Hence our class warfare.

"But some contend that the employers are not enterprising enough. They ought to banish fear and produce more . . .

"If once admitted that production is the source of all incomes, then it can no longer be denied that every effort should be made to increase production, so as to raise the national income.

"But if it were true that it sufficed to produce in order to sell, then there would never have been a trade depression at all. Can anyone deny this?

"Ask any producer. You, Mr. Shirt-Maker, is it or is it not true that you have only to produce more shirts in order to sell them? Mr. Shirt-Maker will shrug his shoulders. Ask the shoe-maker the farmer, the baker, the maker of motor-cars, and before your naïve demand they will find themselves speechless, wondering whether you are quite right in the head.

"It must finally be admitted that we, in this modern world, and especially during the last few years, find ourselves before an entirely new situation. During the last few years something has happened, which has not yet penetrated the intellectual faculties of our so-called esteemed economists. And it has certainly not penetrated the comprehension of our Gentlemen, the Politicians, who nevertheless assert at every election that they will create a new heaven and a new earth through the beautiful soul of the child, the far-famed freedom, or through the class war, not to mention the various brands of national governments."

**CANADA****Canada and London Bombers**

Canadians are rightly suspicious of the proposal to establish R.A.F. bases in Canada with the control vested in London. Alberta's course would to-day have been clearer, had former Governments rejected the offer of a police-force organised from Ottawa.

It is possible that the exigencies of defence make a certain amount of co-ordination necessary, but there are two things to be said about the present proposals. One is that there is very clearly a "bogey-bogey" campaign going on all over the British Empire out of all proportion to the present danger, and designed to frighten us into still greater centralisation. The other is that co-ordination does not necessarily require centralised ownership. It is not necessary for the R.A.F. in Canada and in England to be under one command, in time of peace, at least, as every advantage to be gained by synchronised training can be obtained by the "seconding" of the appropriate experts from the British to the Canadian authorities. (Compare the arrangement with France.)

The standing of these people is that they then become employees of the Canadian Government, lent by the British Government. This is the accepted practice in the business world, also where a merger of two interests is undesirable, but temporary joint action is required, and there is no possible reason—except an "ulterior motive"—why it should not be adopted in this case.

But, of course, if the objective is to have a striking arm controlled by the Bank of England within easy reach of Alberta and Western Canada, the "bogey-bogey" business, backed up by Senator Meighen and others, will go on until Canadians are sufficiently blue about the gills to accept any extravagant measure.

**Mr. Herridge Calls It "Junk"!**

The Canadian Conservative Party Convention at Ottawa last week did not find everything plain sailing. After the passing of the usual sham resolutions customary at these gatherings, the Convention was startled by an interruption by Mr. Bennett's father-in-law, Mr. Herridge, formerly Canadian Minister in Washington.

**He said that all the resolutions submitted, and still to be submitted, were so much "junk."**

They were an insult to the intelligence of Canadians and treachery towards them. Instead he would introduce a resolution for economic and monetary reforms which would maximise production and raise consumption to that level.

It is not surprising that his resolution was defeated. An "alternative" was adopted—that of allowing the Bank of Canada to control currency and credit in "adherence to a sane monetary policy."

*The Times* report concludes that the party programme covered "opposition to all forms of Communism, Fascism and other undemocratic formulas for the regimentation of national life, special co-ordinated measures for the encouragement and stabilisation of the agricultural industry, and the simplification of taxation." While it has been made quite clear that all parties oppose the simplification of taxation, we cannot think that it was intended to say so in *The Times*.

**The Final Choice**

But, whatever we may think of *The Times'* grammar, it is certainly evident that Mr. Herridge was not in the running for leadership of the Conservative Party. A small majority of votes finally selected Dr. Manion, described as an Irish-Canadian, who promised absolute loyalty to the Party.

It is to be hoped that in Canada this pledge is going to be difficult to keep. Manion may even have to take a leaf out of Mrs. Ruth Johnson's book. This lady, a candidate in Oklahoma, has decided to work entirely "by telepathy." Instead of facing her constituents and making speeches, and, possibly, receiving rude demands in return, she will simply sit at home for half-an-hour daily, "concentrating on subjects of interest to voters." The advantage of this method must be growing painfully apparent to Canadian party-politicians.

The frank speaking of Mr. Herridge brought out two points which Canadians will not fail to note. He made the charge that failure on the part of political parties to do anything about money was the real cause of Mr. Bennett's resignation. Secondly, his demand was countered by what can only be described as an official Party expression of loyalty to the Bank of Canada. But, according to "Liberal" Mackenzie King, this Bank is now controlled by the Government, who can do what they like with it. "Though which Pretender is and which is King, God bless my soul, that's quite another thing!"

**Impractical?**

An American engineer, in charge of a road-building project in Spain, found things distressingly slow, the natives having little interest in the job and a rather impractical attitude toward any kind of work. He hopefully looked forward to the arrival of an American concrete-mixer to catch up with the production schedule. It finally arrived, and was set in operation. The moment it started, the native labourers all threw down their tools and began to dance to its cadence, quite deliriously.—*New Yorker*.

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# AROUND ABOUT CANADA

## SOME FACTS ABOUT ALBERTA

IF YOU ARE ONE OF THOSE WHO HAVE BEEN TOLD THAT THE ALBERTA SOCIAL CREDIT GOVERNMENT HAS RUINED THE PROVINCE, THE FOLLOWING FACTS WILL GIVE YOU AN INSIGHT INTO THE TRUE POSITION.

### Do you know—

1. That according to bank clearings (an excellent guide!) Alberta business showed greater stability than that of any other Western province in the general decline which took place all over Canada during the past year. Here are the figures for 1937-38 as compared with the previous year:

Manitoba . . . . .	decrease 29.00 per cent.
Saskatchewan . . . . .	14.05 per cent.
British Columbia . . . . .	7.51 per cent.
ALBERTA . . . . .	4.86 per cent.

2. That collections of customs at the Edmonton Customs Office during January and February this year showed an increase of nearly 44,000 dollars over the same period last year.

3. That Alberta shows a gain of 180 per cent. in building activity for the first quarter of 1938 over the same period last year.

4. That in 1937, forty new companies commenced drilling activities in the Turner Valley Oil Fields alone.

5. That out of a list of seven primary articles of consumption and house rents only two are higher in average price in Alberta as against the average price ruling throughout Canada. ALL THE OTHER ARTICLES ARE LOWER.

6. That it is estimated that by monetising one half of 1 per cent. of her natural resources Alberta could provide an annual income of 2000 dollars to each family of five in the Province.

7. That since the advent of the Social Credit Government Alberta's provincial debt has not increased.

\*We are grateful for most of these figures to *The Social Credit Review of Winnipeg*, which publishes in its June issue a very comprehensive and convincing set of facts. This paper can be obtained from 100 Osborne Street, Winnipeg, Canada, at a subscription rate of 50 cents per annum, plus postage.

### Disallowance

Encouraged by the results of the Saskatchewan elections, the Dominion Government has now disallowed two further pieces of Alberta legislation: the Home Owners' Security Act and the Securities Tax Act.

In his report and recommendation for disallowance, the Minister of Justice stated: "These enactments are unjust in that they confiscate the property of one group of persons for another group."

The Minister turns a very blind eye to the fact that the first group consists of

financial institutions who have already confiscated the property of the second group by hanging a millstone of irredeemable debt around their necks. Besides, is not ALL taxation intended to benefit one group at the expense of another?

### Bank's Threat to Close Doors

Following upon Mr. Aberhart's letter to Premier King, demanding a Federal investigation into the threatened closing of many branch banks in Alberta, he has recently issued a statement which contains the following trenchant indications of the true nature of the problem:—

"If the banks were sincere in their desire to serve the public and felt they had to bring about economies, some of those branches in cities might be withdrawn without seriously affecting business. I do not suggest curtailment of urban banking services, but in the cities there is a concentrating of such services, whereas in most rural areas there is but one bank, and its withdrawal may create an unjustified disturbance of business.

"By closing rural branches, banks are making only too obvious the fact that their action is directed against this government and is not being carried out on the most reasonable business lines, or at least if the action is not directed at the government, they are saying it is.

"If the cause of their curtailment of branches is purely that of economy, why are they making so much fuss about it in Alberta and not in the other Provinces?"

### "Obligations Discharged"

"It is incumbent upon the Dominion Government to make certain that the banks discharge their obligations to the public and maintain the services for which they received their charters or else permit us to supply these services for the benefit of the people."

It will be recalled that Mr. King promised the requested inquiry, but to date we have no news of his findings—perhaps he is awaiting instructions from the Central Bank?

### Dunning Budgets for \$23,000,000 Deficit

The following interesting facts are the highlight of the Budget presented at Ottawa on June 16:—

There will be no increase in major taxation rates.

No changes in tariffs—for the first time since 1912.

The deficit for 1937-38 was \$13,775,000. The estimated deficit for 1938-39 is \$22,900,000.

Small loan companies will, in future, be subject to full income tax rates.

The net debt of Canada on March 31, 1938, was \$3,097,727,000.

Apart from wondering what, exactly, is meant by the "net debt" and speculating upon the "gross debt" figure, it appears that the source from which this colossal increase in revenue will have to be obtained is to be kept a strict secret. We are tempted to ask: Will the Government borrow it from the bank and saddle future generations with unbearable loan charges or will the increased tax on "small loan companies" provide the necessary amount(!)?

### Vancouver, B.C.!

In this year of Our Lord 1938 we read with amazement of the treatment accorded by the Federal Government to Vancouver's starving unemployed who recently occupied public buildings in the city in a demand for jobs or food.

Tear gas and batons in a charge by Canadian Mounties was all that these unfortunate men and women received at the hands of a Government of a Dominion rich enough in natural resources to feed and clothe luxuriously, not only its own citizens, but every citizen upon the whole Continent of America.

This is the price which civilisation pays—in terms of degradation and human misery—for its cow-like acceptance of the dictates of the bankster policy of so-called "sound" finance.

### Canada Drifts to Fascism

"The truth is, something must be done, and done quickly. If we fail to face the situation now, we will meet the fate of former democracies in Europe. And it is only by a readjustment of our monetary and economic set-up we can save confederation."

More sense from Hon. Colin Campbell, Ontario Minister of Public Works.

M.C.B.

### Too True!

Alderman Mrs. Smith, of Oldbury, at the National Conference on Maternity and Child Welfare at Bristol, said: "If we could have a proper service of home help we should find that the mothers were only too ready to take two or three weeks' rest which every hard-working mother needs during the year."

The National Dividend for each member of a home would provide a proper service and be a home help.

**A DISGRACE TO CIVILISATION**

AT its Annual Conference at Southport, the National Union of Railwaymen passed a resolution declaring that the continuance of nearly two million unemployed was "a disgrace to twentieth century civilisation."

How absurd this is; It should take very little thought to show that unemployment is an automatic outcome of a civilisation based, as it largely is, on power production.

The disgrace is not unemployment, which is a measure of man's success in transferring work from his own back to the machine, but the *unemployment* which follows from it, under the present financial system.

This absurd mistake arises from the

common confusion between means and ends.

Work is only a means to the end of securing goods and services.

By demanding work, which can be done better and more quickly by machines, people are demanding, in effect, that full advantage should not be taken of the vast power to produce won for us by inventors and scientists, for in this way only can work be provided for all. Instead, they should demand the wages of the machine, so that, whether working in industry or not, they will get the end they want—goods and services.

Another name for the wages of the machine is National Dividends. People will get them when they unite in demanding them. They will never get them by demanding work.

**HE SAID IT !**

**S**PEAKING at a luncheon given by the Manchester Chamber of Commerce on the occasion of the opening of the Transport and Prosperity Conference in Manchester recently the Minister of Transport, the Rt. Hon. Leslie Burgin, M.P., said:—

"To you Lancashire men here to-day I want to stress the purpose of this Conference, to foment the growth of a county spirit of the will to win through, a county spirit that will rise above little parochial jealousies and recognise that the life of the Larger Lancashire is of greater moment than the local longings of Lilliput. Come to your Joint Committee—I am not of course referring to any particular joint committee at the moment—not in the spirit of what you can wring from it for yourself, but with firm purpose that you and those whom you represent shall contribute to the common cause good measure, pressed down, shaken together, running over.

"Truly we have a goodly heritage. Cast your eyes to some distant parts of the earth and you shall see men and women toiling early and late to wrest from Nature barely enough to keep themselves alive.

In this land of ours, however uneven the distribution of wealth, we have an almost embarrassing surplus of production. 'Freedom of Choice' is the hall-mark of democracy; but the choice may be so ample that we find it a difficult matter to make up minds. If I am presented with the alternative of the blue bus, the red bus and the yellow bus, with the 'A' hauliers' lorries or those under my own 'C' licence, with rail and inland water transport, may I not wonder at times which of them is going to realise the transport operator's dream of 'full car loads both ways'? Do not read into my words any threat of some new outbreak of autocratic regimentation; but can we really doubt that in the end the consumer pays, if a whole lot of transport assets are being employed only to a fraction of their capacity? Against certain contingencies, of which I am not going to speak to-day, it may be well to have a sort of hidden reserve of capacity; but, if we use our transport uneconomically to-day, are we certain that we shall know how to make full use of our reserve capacity if ever the supreme test comes?"

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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 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.

**LIVERPOOL Social Credit Association.** Fort-nightly meetings open to the public, in Reece's Bank Café, 14 Castle Street. Next meeting at 8 p.m. on Friday, July 22. Discussion and questions; newcomers welcome. Further enquiries to Hon. Secretary, 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.

**NORTH KENSINGTON Social Credit Association.** Will all those willing to help in a Local Objective Campaign, please communicate with Hon. Sec., E. Liddell Armitage, 43, Blenheim Crescent, N. Kensington, W.11?

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

**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.

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

**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, July 19, at 8 p.m.

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**DERBY and District.** Social Crediters interested in the "Lower Rates Campaign," get in touch with C. H. Bosworth, Unity Hall, Thursday evenings, Room 7, Ground Floor, 7.30 to 10.30 p.m.

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Signed .....

Address .....

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