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WHAT IS IT ALL ABOUT?
By R. Gaudin, Director of Propaganda and Publications

You are reading this because you are curious or interested. If you are merely curious I hope by the time you have finished you will be interested. Even if you think you are not, my task has not necessarily failed, as the information may just be "pigeon-holed" in your mind, as facts about the money system were in Major Douglas's years ago when he was in India. Whatever your motives, this is in your hands in spite of being told, probably, that "Social Credit is rot, look at Alberta"; so it is up to me to tell you something about it.

The Meaning of the Words "Social" and "Credit"

It has been said that words are used to disguise thoughts, and in that way they can be a godsend to the Machiavellian, whose object is to confuse. But as my object is to clarify, definitions of these words much be given. "Social" here refers to Society, not, of course, in the narrow sense of the "upper ten," but in the correct sense of the association of people for some purpose. The definition of "Society" as a term of approval to say "That's Social Credit" is not an End but a Means

It is a term of approval to say "That's Social Credit" is not just a Monetary Reform Scheme

Just as mathematics is not engineering, chemistry or physics, but is necessary as a tool to achieve anything in these sciences, so must it also be used before Social Credit can function, and by adopting existing devices it must be applied to that element in the scheme of distribution we term the money or financial system. Thus it may be said that monetary reform bears to Social Credit a similar relation as mathematics to engineering.

Social Credit Exists Now

Inasmuch as people do associate to get what they want, and inasmuch as they do get a measure of this even now, shows that their Social Credit has been actuated to that extent.

To give a simple illustration. Men working on a railway siding want to move a truck. One pushes hard but cannot move it. They call upon the ganger, who allocates two of them to assist him, and he gives the command: "One, two, three; they all push together and the truck moves." These three men were implementing their "Social Credit." They believed that the three of them in association could get what they wanted, and they knew that if the three were insufficient it was only necessary to call on more willing workers until together, their efforts properly directed by the ganger, they would achieve their objective.

This elementary illustration demonstrates what Social Credit means, but this simple application is child's play, though not different in principle, compared with getting something nearly everybody wants, such as Lower Rates or a National Dividend; yet we believe that the united demand of the people, backed by action properly directed, will get these results also.

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**COMMENTARY**

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

**Too Many Fish**

TWO ice-cream vendors wanted the same selling site and fought one another. One lost his eye. The other was charged with the assault in a police court. According to the Fishery Board, there are 200,000 baskets of herring catch in the Firth of Clyde. The fishing industry has experienced a decline in recent years, and there is a need for more regulations to ensure fair competition among vendors.

**Slum London**

According to Mr. Silkin, speaking in the House of Commons:

Two families out of every three in London are sharing a house.

Four working-class families out of every five are living in a house or dwelling of some sort which was originally built for a single family.

There are 100,000 underground rooms in London where people are living in abominable conditions.

It will take 16 or 17 years to deal with the existing slums; but in the London area alone, 200,000 dwellings every year are classified as new slums.

**Not Enough People to Pay Loan Charges**

Mr. Butler, Premier of South Australia, commenting upon emigration proposals recently, said, "Australia . . . has been proceeding haphazardly and spending millions of loan money yearly without a proportionate increase in population."

It would be interesting to know just who loaned the money and from where they got it. As to the second part, we would have thought a Premier would have known people don't give up what homes they have and travel thousands of miles to a new country just to pay loan charges.

If Mr. Butler and his cronies aren't going good service they can hardly expect good immigrants.

**A Plea for the Insurance Companies**

A PRESS correspondent deplores the bad effect that the extra cost of life assurance is having on the Civil Air Guard Scheme. Says he:

"It is generally recognised that the number of available trained or partially trained pilots is a powerful factor in our defence system, and anything that tends to restrict this number is contrary to the national interests. It is hoped, therefore, that the insurance companies will consider waiving their requirement of extra premium as their share of a sacrifice that is being made by hundreds of young men to-day in our volunteer air defence . . ."

"Sacrifices" are for us and the pilots, but to suggest that insurance companies should make a sacrifice runs very close to "sacrilege," in spite of its sound sense. Somebody will suggest that the banks should make a "sacrifice" next! And rather than see that happen — are not you — are not we all — prepared to die in the last ditch of the last distressed area?

**Two Million Milkless**

The Minister of Health and the Parliamentary Secretary to the Board of Education patted themselves on the back about the number of school children who are getting milk in elementary schools. In March of this year there were 173,000 more children getting free or cheap milk than six months before.

But these children get only one-third of a pint, whereas every child ought to have a pint. Not only this, there are about 2,000,000 more children who are not getting any milk at all.

**Land of Hope and Glory**

"Despite safeguards against this or that contingency, vast numbers of the people are living poverty-stricken lives under an economic system which makes no provision for the upkeep of the next generation, nor affords the parents a wage that will enable them to provide adequately for their own children."

"It is idle to suggest that under present conditions every worker can be paid a living wage—a living family wage. On the extremely modest basis adopted by Mr. Seebohm Rowntree in calculating his 'Human Needs Standard' for a man, wife and three children, that would involve a minimum wage of £35 a week, or for rural workers of £26 a week. What hope have the industrial or agricultural labourers of getting such wages?"—The New Statesman.

Their wages can be augmented by National Dividends without raising prices whenever the people unite and demand that result.

**Buying a Car?**

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IT was probably at Ernest Sutton's

ERNEST SUTTON LTD.

24 BRUTON PLACE, W.1
Mrs. Palmer's Page

The Islands of the Blest

THERE was a letter to-day from South Africa, which gave me much pleasure by reason of its clear outlook on life and the generous friendship expressed by my correspondent.

In her letter she quoted this passage from Toyokiko Kagawa previously unknown to me:

"To have nothing is one of the great blessings among the many for which we must thank God.

"To have nothing does not mean inability to possess. It means non-possession in spite of the power to possess. Moreover, though one does not desire possessions, it does not necessarily mean that non-attachment to self... Non-attachment is a beggar like St. Francis."

"St. Francis and Buddha erred in this teaching."

Here I must pause to explain that I know nothing about the book from which this passage is taken, and nothing about the author. If it is wrong to comment on the passage just as it stands, then I must plead guilty.

I thought about it for a long time. Of course, there is no question of being a beggar at all...

From the earliest times teachers of religion have warned their followers of the snare of riches. "It is easier for a camel to pass through the eye of a needle than for a rich man to enter the Kingdom of God." In mediaeval times there were the mendicant orders vowed to poverty. "Lay not up for yourselves treasures on earth where moth and rust do corrupt, and thieves break through and steal." It would be easy to multiply instances of this from religions other than Christianity. Wealth was considered to be a definite hindrance to the good life.

Aldous Huxley in his "Ends and Means," sums up their teaching thus:

"It is difficult to find a single word that will adequately describe the ideal man of the free philosophers, the mystics, the founders of religions. 'Non-attachment' is perhaps the best... Non-attachment is his craving for power and possessions. Non-attachment to the objects of these various desires is the same as non-attachment to his anger and hatred; non-attachment to his exclusive loves. Non-attachment to wealth, fame, social position... Non-attachment to self and to what are called 'the things of this world' has always been associated in the teachings of the philosophers and the founders of religions with attachment to an ultimate reality greater and more significant than the self."

This is not the place, nor have I the knowledge or ability, to discuss the question whether this non-attachment is desirable or not.

But granted that it is, it seems to me there is more than one way of obtaining it, at least, in so far as power and possessions are concerned.

Has it occurred to you that scarcity determines our attitude towards our possessions? Of course it has.

In early times before man had learnt to make the most of the resources of nature, poverty and hardship were inevitable, sometimes concentrated in small areas, sometimes spreading over whole countries.

It is difficult to acquire and so difficult to keep. It is difficult to produce more—that would be easy—but that we cannot find markets at prices that cover the costs of production.

So there is plenty, but we cannot have it! It is as if we were struggling through the desert, weary and thirsty, when we come upon a real oasis, not a mirage, watedered by everlasting fountains. But we cannot reach it because of a deep abyss that lies between.

Do you think such an experience as that would be likely to lead to "non-attachment"? The majority of poor human creatures would be unable, in such a place, to think of anything but their acute physical misery and longing for the water. But if by some means they were able to reach the oasis, it would not be very long before they would have drunk their fill and would begin to think of other things.

So I suggest that this constant pre-occupation with the ways and means of getting enough food and clothing—for this is how most of us spend our time, after all—would be very well removed by letting us all cross a bridge into the oasis. After a time we should feel we had enough, and worry and discord would cease.

It is well known that there is no rule against eating the sweets in chocolate factories. The employees find no difficulty in remaining non-attached.

"Oh, but how dreadful!" I can hear someone say. "If we all had plenty no one would do any work!"

How really dreadful! But the speaker need not worry. For if nobody worked after a time there would be scarcity, and then we could all turn to the old way again, compelled to work hard to get enough to keep soul and body together.

So you see, there is really nothing in this "work" scare; when you walk straight up to it, it simply vanishes. • • •

When I read again the passage from Toyokiko Kagawa, it seemed to me that he had in mind something very much like Aldous Huxley's "non-attachment."

"Non-possession in spite of the power to possess." The notice "trespassers will be prosecuted" has been taken down; we are free to go wherever we will; but somehow the enchanted wood is no longer so alluring as it was. We prefer to take another way.

This to me, is the meaning of the passage. When my correspondent reads...
this, as I think she will, perhaps she will write and tell me what she thinks of my reading of her quotation.

In that (to me) curiously mystical book, “The Adventures of the Man in the Street,” Eimar O’Duffey tells how an Irishman was somehow transported to another planet. He wanders from one country to another, finding people in different stages of development and enlightenment, until he comes to the “Islands of the Blest.”

Here, with all the blessings that nature and knowledge can give them, dwell a god-like race with great white wings. The Man in the Street is astonished by the indifference to mere possessions, the long happiness of contemplation, or the study of art and literature.

When he asks his guide about these things he is told that every situation that could possibly occur is familiar to these people. They had attained non-attachment through experience, not through abnegation.

Lest anyone should think that I am advocating any particular mode of life, which I most decidedly am not, I must conclude by reminding you that Social Crediters believe that the destiny of man is unknown; but whatever that destiny may be, it can best be attained by the free development of personality; and this can only be in a land where a full, free, and happy life is made possible for all.

B. M. PALMER.

PLENTY MORE!

IN a very small and unassuming brick building in Evansville, Indiana, a pharmaceutical company is producing a concentrated product called Viosterol from yeast with the aid of ultra-violet light. One man operates the plant and this single individual can make so much of this substance, which is pure Vitamin D, as all the cod fishers in the world can gather from the livers of their catches.

The most common nutritional disease occurring among children of the temperate zone is rickets. On investigation seldom less than 50 per cent. of the children, and as many as three-quarters of the infants of great cities are affected. An adequate supply of Vitamin D for the children would soon eliminate this disease. The supply is now available, but the manufacturers assure all children can have as much as they need is not in the pockets of the parents.

One more instance of the urgent need for National Dividends if National Fitness Campaigns are to mean anything worth while.

STANLEY Y. MITCHELL.

Economy Ramp

UNDER the heading “Parliament Rises,” The Times leader writer gave an evocative résumé of the matters dealt with in the House of Commons during the session. Foreign affairs, of course, occupied the bulk of the time, and the only attention paid to home affairs was mainly concerned with attacking the people’s purses. This isrankly acknowledged by The Times, which says: “Though foreign affairs have established a claim on Parliamentary consideration which is not likely to grow less, there are also other matters destined to achieve considerable prominence. The progress already noted in rearmament (to which may be added the maintenance and the expansion of the social services) is highly satisfactory to everyone except the CHANCELLOR of the EXCHEQUER.” (The emphasis is The Times.)

Immediately after writing the above sentences, The Times leader writer gets a severe attack of equivocation. In the matter of economy, it appears, we must both do it and not do it: “The country is not only willing but anxious to see wise spending both on defence and on social betterment; and the Opposition are once again barking up the wrong tree if they anticipate, as Mr. Greenwood did last Thursday, ‘pressure to inaugurate a new drive for economy at the expense of social services.”

Many trusting people would undoubtedly feel reassured after reading the above statement if they did not realise the sinister implications of the phrase “wise spending.” However, their confidence in The Times would still be short-lived, for the calm effect of such statements could hardly survive the following: “BUT, if the public are to pay the piper, they have the right to insist upon the vigorous avoidance of waste both in central and in local expenditure, and they are not sure that it has all very well for Mr. Bernays to say that the control of local expenditure through local finance committees is ‘something closely similar to Treasury control.’ The fact remains that there is hardly a ratepayer who could not furnish examples of waste.”

Mr. Bernays is very modest in his charge. It can be stated without the slightest hesitation as nothing less than the truth, that the control of local expenditure through local finance committees is not only “something closely similar to Treasury control,” but that it IS Treasury control. And we know who controls the Treasury.

Further, in regard to the untruthful talk about waste in local expenditure, it may be profitable to consider that whenever economy is attempted, the vitally necessary social services such as hospitals, mid-wifery services, nurseries, poor relief, etc., always suffer.

But whatever the general public may be deceived into thinking, the wide-awake portion of the population, represented by the Lower-Rates campaigner, knows that the economy drive anticipated (?) by Mr. Greenwood and denied by The Times, has actually been attempted wherever the electorate have supinely submitted to it.

The repeated references by the official organ of financial opinion to local finance is the proof that in adopting the Lower the Rates Campaign with No Decrease in Social Services, the U.R.A.A. has struck a bull’s-eye.

The Times does not waste its time or space on insignificant moves in matters affecting the banks.

THE UNCHEATABLE WAY

IN 1935 Canadians were asked to vote for King or Chaos. They voted—and they got both.”—From To-day and To-morrow (Alberta), July 21.

Any electorate that remains docile and apathetic invites and gets this kind of result. One day the Canadians will make their own agenda with the result they want first written on the top line. That will show up both those politicians who wish to serve the people, and those who wish to cheat and govern them.

NEW! — ALTERNATIVE TO DISASTER

The Case for Social Credit

By L. D. BYRNE

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

W.A.B.M.

ONE of the many detestable traits of the present system is that which enforces a serious limitation on the activities of the individual, and distorts those activities for reasons having nothing at all to do with the natural uses or the expansion, of human intelligence.

The forces used to divert men from the course laid down by natural inclination, talent, the impulses of genius, is economic; the most primitive form of compulsion, on a par with violence, by which in certain circumstances it is always followed.

The Fiat is: "Obey or starve!" It has become a fundamental "law" in every country, and as Trotsky has at last discovered, without realising its implications, it is the real interpretation to be placed on the injunction—"He who does not work, shall not eat!" An injunction that, as far as the governing clique is concerned, is meant for popular consumption only; for the motto of the governing clique undoubtedly is: "Don't do as we do—do as we say!

If there is one principle that can at all be said to be fundamental from any real democratic point of view, it is that every man has the right to be himself. And the only modification of this right that can be allowed is in providing against the violation of it by any individual against another by unscrupulous, political and financial action.

From that basis should rise the particular conceptions of justice and the structure of public law.

The free expansion of natural proclivities and the unfeathered development of self-expression are of vital concern to everybody.

And if anyone doubts it, or is under the impression that he is not in favour of such personal freedom as is contained in or implied by the democratic principle, he should get sufficient light to discover his error by asking himself if he is in favour of being personally frustrated and suppressed.

Realistically, of course, all people subscribe to the democratic principle whenever they can work up enough self-consciousness to be honest with themselves.

It is chiefly when they turn their attention to other people, or ideas concerning society, etc., that they suffer a change into something that is certainly not new, but is decidedly strange.

An example of this duality is the case of the man who protests indignantly that "people must not have all their own way!"—meaning that other people shouldn't have any of their own way.

Compulsion theories, whether Communist, Fascist, or masquerading under any of the other disguises of financial dictatorship, positively thrive on the blind, treacherous and self-destructive duality of such people.

The democratic principle is, however—to go somewhat deeper—in spite of all false considerations and confusions, the principle divine.

It expresses and defines only what life itself in all its manifestations expresses and defines. And the very abuses that are strangling the highest aspects of mankind, can be traced to a misuse and a misinterpretation, along with more specific and psychological considerations, of the same natural democratic law.

If men were in the condition of the amoeba, exclusively absorbed in the processes of their own interiors, they would still feel the need for freedom. Or if they were like moles, lived under the same conditions, and got their only delight from the pursuit of primitive satisfactions, they would still not be content with anything but liberty.

These remarks are prompted by the commonplace observation that all life, through the whole scale of creation, thrives on freedom and perishes without it, either by transformation into empty forms afflicted with a terrible inertia, or by way of a comparatively preferable unnatural death.

But man differs (in spite of facetious statements to the contrary) from the above-mentioned expressions of life, with which he shares the characteristic of being. His main difference is not one of structure, size, physical motions, etc., but in the possession of the amazingly dynamic activity of an expanding individuality,—another expression of the reality of existence in all its infinite variety.

The healthy growth of this individuality with all its profounder personal impulses and its blossoming of the faculties, depends entirely on a full, untroubled, unconditioned freedom; unconditioned, that is, in the coercive sense.

To betray this fundamental impulsion is to betray life in its deepest, most purposeful manifestations. And the greatest evil that can, and does, afflict the world of men, is the obverse tendency on the part of powerful groups, mentally limited and psychologically botched, to dictate the direction of this individual growth, the manner of its expression, or even whether or not it shall have any real expansion at all.

This obtuse tendency is, insanely enough, enshrined in "law" in some countries, and imposed without any legal formality in the rest.

The Fiat, "Obey or starve," which even on occasion becomes "Obey and starve," militates against the whole of human life.

It has no foundation in any natural law applying to man; for man's inherent genius when allowed full exercise is always sufficient to release him from the spur of fundamental needs.

Indeed, it is becoming more widely acknowledged every day that at this date in his history, man's economic considerations should have no more weight, and deprive him of as little energy as breathing or circulating his bloodstream, and should enroach as little on his time and consciousness.

And such would quickly be the case were it not for the evil veto of finance, a morbid repressive power. Man, both in his collective, utilitarian, scientific endeavours, and in his own personal cultural life, is ready, eager, to take a huge leap forward into a world and a life of surpassing richness and beauty—but those who control Finance say NO!

And over aspiring humanity with all its pathos of effort and yearning, all its achievements, all its undoubted possibilities, this wicked power would spread its loathsome rump, and blot out, if it could, any hope for man's future.

But there has arisen, very fortunately for man, in recent years, not only a hope for the future but a definite assurance.

The sinister financial power finds itself opposed by an implacable new force, and in the first impact is revealing its weaknesses, its crudities.

To the surprise of most people, it is displaying the obvious blundering technique of the school bully, and like a school bully who tries to put the rector out of bounds, its chances of ultimate success are nil.

The opposition of these two forces—the old restrictive force, and the new liberating force—is the climax of history and the germinating circumstance, for weal or woe, of man's future.

Both, at present, are minorities, one admittedly possessing great power; both seek to marshal the majority in the conflict; one by diversion, compulsion and appeals to the lowest in man; the other by reason and inspiration and appeals to the highest in man. Man resents compulsion, and glories in inspiration; and it is the belief of those of us who are of this new implacable force that appeals to the lowest in man can never succeed with the great majority. The future is ours!
The Coming Economy Campaign
By G.W.L. DAY

HAVING embarked upon an enormous and costly rearmament programme, and having hinted that we are willing to resume War Debt payments to America, both at a time when the British taxpayer is taxed to the limit of his endurance, one hardly needs the gift of prophecy to predict that we shall presently be in the throes of another economy campaign.

It will be interesting to see how this one is put over on us. The economy campaign of 1931 was rather a crude affair, because it was sprung in a hurry and the propagandists had not learnt the technique of their job. A spate of earnest articles and radio talks adjured us to spend as little as we could, with the result that several industries soon looked like drying up altogether.

So we were hastily exhorted to "spend wisely," whatever that might mean. But when even this did not allay the deepening depression, we were told to spend as hard as we could, provided the goods were British.

This time, perhaps, we shall not be given any instructions about spending; what we shall be told, not doubt, is that considerable economies must be made in social services.

At the present moment round about £500,000,000 a year is spent on social services, which include education, housing, pensions, unemployment assistance and health services.

The last item, health services, costs at present about £175,000,000 a year, and the Minister of Health, in a recent debate on the subject, said "It will, I am sure, be agreed that expenditure of such magnitude can be defended only if it can be shown that value for money is being obtained. All expenditure should be closely scrutinised from this point of view."

That is exactly the sort of statement one would expect from a Minister who knew that an economy campaign was under way. Before long there will probably be many more pointers of a similar sort.

But Mr. Elliot, besides being a Minister, is virtually a doctor—he qualified as one in his youth—and the medical side of his character could not help pointing out what a lot remains to be done for the citizens of Great Britain. He admitted that housing was still a grave problem; that every year we still lost nearly 5,000 mothers in child-birth and more than 35,000 children under the age of one; that each year of Health; people died of tuberculosis and 70,000 of cancer, while rheumatism accounted for a loss of 5,000,000 working weeks and no less than one-sixth of all our industrial invalidism.

Truth, Liberty, or Suppression

CERTAIN sections of the London press last week were much occupied with a police court case in which the name of the defendant, who was the wife of a magistrate, was suppressed. Whether the suppression of the name was accidental or designed is not clear, what was clear beyond question, however, was the delight of the papers concerned at the opportunity the case gave them to speak of the press as free and unfettered.

Naturally, Social Credit is strongly opposed to attempts to suppress names and hold trials in secret. "These attempts," said the Sunday Express in a column-long leading article, "are being carried out in many directions, and bid fair in some cases to defeat the ends of justice." This we can quite believe, but the subsequent references to motoring offences and divorce cases, in which such attempts are made, are so unimportant that the closing passage of the article seems like using an eight-inch gun to kill a mouse. Here it is:

"For generations and through the centuries the civilisation of this land has been built on the foundations of an ever-increasing liberty for the citizen.

The corner stone of that liberty is truth—the right to hear the truth, to speak the truth, to print the truth. "Truth fears one thing only, and that is to be hidden."

"In this day and at this hour it is the task and solemn duty of every one of us who values liberty to raise up a mighty shout to heaven to hurl down and to cast aside these reactionary elements who are multiplying in our midst and whose aim it is to put Britain into blinkers."

Every reader of this paper will agree that it is the right of the public to hear, to speak, and to read the truth.

There is a matter which is of pressing urgency at this moment, and upon which the British people would like to "hear the truth." It is as to the actual ownership of the major portion of the national debt, and the ownership of the Bank of England which, as is generally admitted to-day, controls the financial policy of this country.

Here is a further extract from the leading article in question:

"The indignant telephone message, the bribe of the lavish free meal, the mentioning of names powerful in the newspaper world, the threat of appeal to advertisers to withdraw advertisements—all these things are well known to us and are continually with us.

"This newspaper pays no regard. It wants the truth about the facts which people by attempted blackmail try to make us suppress find their way on to the front page."

In the light of this statement we invite the Sunday Express to "print the truth" as to the ownership of the national debt and the Bank of England. Surely the British people have the right to know to whom they pay some £60 million a year, and who controls their financial policy? We have no doubt that the Sunday Express can find out, and obviously the answers would help largely to get the British people free of the "blinders" which now hide the facts.

This is a matter of public interest, and we suggest that the power to suppress will not be exercised on this popular journal on so important an issue, but rather that it will serve its readers by "printing the truth" about it, which British citizens everywhere have a "right to hear."
**Voluntary Cricket**  
By TUDOR JONES

WHEN eleven Englishmen wish to play cricket they find a suitable place for the purpose, equip themselves with the necessary apparatus, choose a captain, agree to a team of opponents and play. There are rules. Since it really doesn't matter what the rules are, provided all the players know them and agree to them, we may leave them out of consideration for the moment.

The captain! He's a member of the side whom every player obeys once he is chosen—that is to say, in regard to what they shall do and when they shall do it, according to the measure of their ability.

Cricket and "Rule Britannia" are characteristic *English*. Cricket embodies the recognition of voluntary obedience; and "Rule Britannia" enunciates an ingrained desacration of servility. A state in which everyone (or anyone) were compelled to play cricket could be a servile state. A state in which Englishmen may choose whether or not they play cricket, yet in which if they choose to play they are obedient to the captain, is not a servile state. It is the only state in which cricket, or any other game, can give any kind of satisfaction higher than the satisfaction which may temporarily accrue to a group of half-inhibited young hooligans out for a yell.

No one dreams of ridiculing the members of a cricket team on the ground of their un-English subservience to the direction of the captain they have chosen. Everybody in his senses, certainly every cricketer, recognises that cricket cannot be played satisfactorily in any other way. No co-operative undertaking can be run in any other way.

Englishmen know and understand well enough what would happen to a cricket team whose members "knew better" than the captain where they ought to be on the field at any time; who jeered at the captain audibly every time he went in to bat or put himself on to bowl, and a halt of whom had just come to the game from an interview in a familiar tavern with an emissary from the other side who persuaded them that their rules weren't half as sensible as his, and that without saying anything about it they had far better act in accordance with the new rules than in accordance with the old, which were merely evidence of the conservatism of their captain.

This course of action may embody something which can be called "freedom"; freedom to lose the game if you like. It is, in any case, an instance of Freedom in Association.

Voluntary cricket exemplifies Freedom of Association.

Social Credit speakers are asked more foolish questions than sensible questions (and so, possibly, are other speakers); but a tolerably sensible range of questions with which Social Crediters are familiar centre around the misuse of the word democracy. Assuming England to be a democracy, if only a potential democracy, the association of cricket and "Rule Britannia," among its leading features at least suggests that voluntary cricket, with all its subjection of players to captain, is not offensive to democratic sensibility.

This is to put the matter from a particular albeit an English point of view.

There is a French point of view. Marshal Foch, before the European war, elaborated a course of instruction for students of the art of war. These paragraphs are written from memory; but it is the writer's recollection that this great French military leader was concerned at that time with the view that the war for economic freedom is, in regard to scale, not of the largest scale.

In any case, Foch was interested purely in military wars—so far as his book reveals—and from a careful study of the wars of Napoleon, whose battles he analyses, educed principles of the "Art," applicable to wars tending to a larger scale (ours?) than any known in the time he wrote. What are they?

(1) Action. He contrasts the results achieved by those leaders who avoided battles with Napoleon's, who was an opportunist and missed no opportunity of enforcing battle on the enemy.

(2) The use of forces superior at the place and time of impact. (Thus Napoleon explained why he won when reputed to be in possession of inferior forces.) This is clearly important to us.

(3) Economy of forces.

(4) Intelligent obedience.

(5) Retention of initiative.

In view of his special interest in large-scale wars (ours?), Foch elaborated the meaning of intelligent obedience. While giving the secret of this away here, fuller treatment will be reserved for another article. Intelligent obedience is voluntary cricket.

Will you play "voluntary cricket" in the greatest war of history? By so doing you may ensure that it shall be a serene and bloodless war. Or what?
LEADERSHIP

By Norman F. Webb

[Note: — As well as the impatient determination of the Opposition at the present time to meet the dangerously effective strategy of Major Douglas, the actual means at present being employed to separate his supporters from Douglas are now known. The vast majority of Social Crediters in Australia, Canada, the United States and the British Isles who have SIMULTANEOUSLY reflected in their letters to the Secretariat the influence of the opposition during the past few weeks are almost unconscious of this mechanism.

The fact that Mr. Norman Webb is certainly one of this majority makes his letter particularly valuable as showing the present Premiers advised and the necessities of the moment can and ought to proceed. The mind of man (particularly the mind of so-called "intellectual" man) often reveals itself as a kind of natural vacuum into which something must constantly flow to fill it.

Mr. Webb will forgive us for putting his spontaneous common sense to this base use, as well as to the happier one of pleasing and encouraging the elect.—T.J.]

I THINK we all know the joy of seeing a thing well done. A neat approach shot at golf. A cleverly-placed return at tennis. A skilled stone mason on his job; or a good mechanic at his lathe. And when the operation is translated onto the intellectual plane, and without the least loss in actuality, our pleasure is infinitely increased.

Such a feat is Major Douglas's editorial, entitled "Party Politics," in the recent number of Social Credit. I do not believe there is any other man living to-day who could equal it in precision and realism. I do not believe there is anyone alive to-day capable of pronouncing upon a human situation so impersonally or so justly. It should be read and re-read by all Social Crediters.

The three years' history of the struggle in Alberta summed up in half a column! And displayed for exactly what it is, as though a searchlight were turned on in the dark. Credit given where it is due, and no sentiment. The present Alberta Government has set in motion a process which will eventually give it the power to govern. How seemingly small a result, and yet, as Major Douglas knows better than any of us, how great!

Party Government subjected to the same treatment, and not only the utter futility, but the danger of an attempted frontal attack on it made clear: "... a titular Social Credit Party in this country... by the time it was elected would have jetisoned everything that could make it effective."

And then the moral to be deduced, that the only way the problem can be attacked is through the individual: "... a different form of organisation can be brought to bear, not on the political organisation, but upon the individuals who compose it."

That is so true. The only constructive way to resolve a situation is through the individuals composing it—by the force of enlightenment and direction.

I am inclined to believe that war—direct, frontal attack, whether between countries or organisations—is always a duel between abstractions, in which Reality has no part, or at least is submerged and lost. The only way that Realism can win is through the awakening of the individual.

And so Major Douglas has pointed the Movement back—always back. From Credit Reform back to the National Dividend and the Electoral Campaign. And then back from that to Local Objectives. And from that to the Rates Campaign. And, always, you will observe, nearer and nearer to the individual and his immediate needs—not his spiritual longings and his hopes, but his stark needs.

"Back to Reality" might be a slogan for the Social Credit Movement—or possibly better: "Back to Brass Tacks."

Really great leaders are never galloping heroes or lime-light-loving broadcasters. The great leader is always, in one sense or another, a strategist and a realist.

I think that we in the Social Credit Movement possess both in a supreme degree in Major Douglas. He is the last man to appreciate hero-worship. No one is more impersonal, or more modestly conscious that he is only an instrument through which the truth is manifested. Belauding the person only obscures the truth, which is the thing that matters. The mood in which I write after reading this editorial is one, more than anything else, of self-congratulation at having "picked a winner"—I should say the winner. Because I am convinced that the question of whether this civilization is to survive through a period when the whole world has been in a flux, and Reason itself has at times seemed to be giving way, but to permeate the whole of society and politics.

And I believe that somehow it is for the same reason that the Movement as an organisation has been permitted to remain small and agile and supple in a society almost completely bent to swell to enormous proportions and either burst or become amorphous.

One thing only is responsible for all this achievement, and it is Major Douglas's integrity of purpose. For all of us who follow him there is one over-riding need and that is to try and attain to it also.

ASK YOURSELF!

A writer in The Liberal News points out that in Great Britain milk is dearer than in any other country except the United States—where, however, the average consumption per head is actually 50 per cent. greater than in this country.

Well, somebody planned to get control of milk in this country, they wanted to raise prices and they got what they wanted.

But is that what YOU want?
The effect of the action recommended by U.R.A.A. will be to face each councillor with the united demand of those whom he is elected to represent. It puts him in the position where by his actions he is clearly revealed as a true or a false representative of his electorate; and certainly of equal importance it gives him the POWER to ACT to get what the ratepayer wants.

To prepare the way for this demand and to avoid all possible misunderstanding, every councillor should be informed of the facts upon which the Demand rests. The "Lower Rates" journal will be found useful in this, and also a new pamphlet, which is an unanswerable statement of the facts upon which the Campaign rests, and is now in the printers’ hands.

U.R.A.A. advice upon what action councillors should take will be available when required.

All those who are neglecting to give financial support to U.R.A.A. are referred again to the revenue schemes and enjoined to realise that the efficiency of our services depends upon that support.

J.M.

**Efficiency in Cardiff**

The Cardiff Lower Rates Associations have disposed of an average of 500 copies of each of the monthly issues of “Lower Rates” during the past four months.

This is due to the energetic and efficient organisation of Mr. Robert Fowler, who supervises publications. The paper is being sold from door to door in conjunction with the canvass and revenue collection.

**LOWER RATES**


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

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**WHO IS CAESAR?**

"Six unsuspecting people, chosen at random from the ratepayers’ list, were summoned at Billericay (Essex) Sessions yesterday under a law passed more than a century ago.

"The indictment alleged that they had not maintained and amended ‘a deep, broken and miry road.’

"Among those summoned were the Rev. Francis Trousdale, Rector of Crays Hill; Mrs. Jewell Dale, a wealthy resident; and the local postmaster.

"The complaint had been lodged by Mr. Sydney Salmon, of Guildford, Surrey, a landowner in the Crays Hill district. His counsel, Mr. George Pollock, said that the ancient law had been invoked because the Billericay Urban Council had not done the necessary repairs to Oak Road, Crays Hill.

"We have had to proceed in this old-fashioned and cumbersome manner against six persons against whom we have no sort of ill-will at all," he added.

"Mr. R. Coleman, for the Urban Council, said that the Council were at present negotiating with the County Council about the road.

"The Bench decided to adjourn the case for two months, and allowed Mr. Salmon £5 5s. costs." —From the Daily Express, August 4.

The important and interesting feature in this case is that the law fixes responsibility on the ratepayers for the actions of the local Council or its failure to act. It is the clear and definite responsibility of the electorate to tell their representatives what they want. If they fail to do so they are responsible for the results accruing from failure to act, not their representatives on the local Council.

Ratepayers are responsible for high rates and assessments and inadequate municipal services because they have not given their representatives clear instructions to produce a different result.
MEETINGS

The Campaign Manager at Bradford has made a careful study of the "Lower Rates Campaign" circular and is acting accordingly.

O UR technique is improving. We had two meetings last week. Forty people attended one meeting and 18 the other. Both meetings were most satisfactory and enthusiastic.

"It is essential to have a number of workers ready at the meetings with pencil and paper, ready to approach likely members of the audience at the end of the meeting and take their names and addresses down for them. I spoke at the second meeting of 18 people and in this way managed to get the names of two workers. If we had foreseen the need for taking names down, we should most likely have had a dozen workers at least from these meetings. However, this is all experience.

"To get these meetings we have worked on the following lines. We have put out 20 to 30 A.C.s in the streets near the meeting hall (Council Schools). To each A.C. we attached a notice of the meeting, and we wrote on, "Please bring to the meeting or post back." Only one board was brought to the meeting. Then two days prior to the meeting, we distributed 1,000 handbills over these streets. Of course, it is a very bad time for public meetings, and I think in the autumn we shall get very good results.

"Ratepayers are taking great care to see that everyone in the street signs. The A.C.s have been taken back to houses where a signature is missing, and we learn that ratepayers are very annoyed in some districts where a ratepayer fails to sign." "As you have pointed out, it may be necessary to have a further canvass at a later date. Now that the public know what to do with these A.C.s it will be possible, I think, to post out the A.C. to the first house in the street (we have the names and addresses of these people from our previous lists or they could be taken from the voting lists). This would cost 5d. per street, but would be far more efficient than relying on a few workers. I will try an experiment of this kind on a number of streets with our present canvass and see what results we get. This would be arm-chair canvassing with a vengeance. But why not—the drive must come from the ratepayer?"

From the C.M. at Bradford

MASTERS WHO BEG

THE sorry state of mind of a number of our fellow countrymen is evidenced by the following extracts from a report in the Liverpool Daily Post.

As an exhibition of nauseating genuflection and obsequiousness, and for sheer ignorance, it takes some beating.

"This morning, in the House of Commons, Mr. Reginald Purbrick, M.P. for Walton, rose and said: "Mr. Speaker, I beg leave to present a petition signed by 31 of the responsible ratepayers of the City of Liverpool, including the leaders of all the political parties. A similar one, signed by over 27,000, is being presented to the Right Hon. the Minister of Health.

"Wherefore, your petitioners humbly pray that consideration shall be given to the hardships, pains, and penalties before-mentioned, and further humbly pray that his Majesty's Ministers of State shall institute without delay an inquiry into the causes of, and the necessity for, the pre- vailing high rates and assessment values now levied upon your petitioners in respect of their hereditaments, messuages, or tenements which they hold or occupy within the said city of Liverpool in the County Palatine of Lancaster, and to determine the means whereby such rates and assessment values may be specially reduced to the relief of your petitioners."

"Mr. Purbrick carried the petition to the Speaker's chair. It will be examined in its official reports."

"The petition to the Minister of Health is being considered in Whitehall."

"Our readers will be relieved to hear that only 27,000 out of a population of 1,000,000 acted in this un-English, undemocratic manner; and that there are six Lower Rates Demand Associations in Liverpool busy telling the ratepayers the facts about debt charges and the costless origin of debt, and that we have just received a long and encouraging report telling us how ratepayers are being successfully organised in Liverpool to DEMAND from their INDIVIDUAL councillors what they want."

IMPORTANT LEAFLET

Ratepayers' Money SpentWrongly

YOU SHOULD KNOW THIS

Every year £100,000,000 of ratepayers' money is paid away in loan charges on local government debt (figures from Ministry of Health Report).

Probably only about 15 per cent. of this debt is owed to private investors. But the REMAINING 85 per cent. of the local government debt is held by financial institutions.

The money is created practically costlessly by banks. This is described in two reports on currency, finance and industry—the Cunliffe Report (1918) and the Macmillan Report (1931) which were prepared at the request of the Government by our country's leading bankers, financiers and economists. Lord Cunliffe, then Governor of the Bank of England, presided over the Committee preparing the first report.

So we are paying the greater part of £100,000,000 annually for the use of money CREATED by this simple book-keeping process.

The bankers agree that they create credit costlessly. They have described it in official reports.

Why Pay Loan Charges on Costlessly Created Money?

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

Therefore, in the full knowledge that this is possible, demand lower rates AND assessments with no decrease in social services. Remember that we are a democracy, and when the majority of people concerned want a given result, local and central governments exist to get it for us.

It is not necessary to cut social services (there are plenty of workers and material).

It is not necessary to cut wages. Nobody wants this, and it means less money to spend in shops.

The investments of Private Individuals are legitimate holdings bought with HARD EARNED money. There is no need to interfere with them.

Drastic reduction in rates is possible by cutting loan charges on debt created by banks. (Approximately 85 per cent. of this total.)

BEWARE of "Economy" Campaigns. They are attempts to hoodwink and frustrate you. Banks can provide costless money.

Economies mean less money to spend and slumps. (Short, readable and to the point, this leaflet is highly suitable for leaving anywhere or for sticking to envelopes. Price 1/-, 3d. per 100; 10/- per 1,000.)
ALBERTA LEGISLATION

RECENT Acts passed by the Alberta Government, some of which have been disallowed by the Federal Government of Canada, form, without doubt, some of the most far-reaching legislation enacted by any Parliament of the British Empire. And it is not only far-reaching but vital to the happiness and security of the people, for it marks the only real and determined attempt made on the behalf of the people—and at their demand—to secure freedom from financial tyranny and debt-slavery.

It is not to be marvelled at, therefore, that our "national" press seldom moves itself to give to us in this country any accurate account of what is being done in Alberta or attempts to clarify in any respect the actual aims of the legislation which the Government of that province is struggling to have established against the policy of frustration and passive obedience. The policy of Canada is aimed primarily to maintain the threat of forceful intrusion—being carried out by the national government at Ottawa in complete harmony and accord with the will of international finance, whose power, for the first time in modern history, is threatened by a government representing the will of the people.

Moreover, it has been universally bruit ed by our finance-controlled press that, because a Social Credit government has been elected in Alberta, it must follow that the proposals of Major Douglas have been set in operation and have diametrically failed to produce the claimed results of their application.

Sanctions

As we have repeatedly pointed out in the columns of this paper, it is premature to expect from any government the results of a declared policy until the government (or the PEOPLE) hold the necessary political sanctions.

The more advent to office of a government pledged to the policy in question does not automatically concede to that government these sanctions. And it follows that in any instance where its designed policy is aimed primarily against the most powerful of all vested interests, that interest will fight to the last ditch to withhold the sanctions sought by the legislature.

Let us say at once, therefore, that every major Act passed by the Alberta Government which has been disallowed by Ottawa has been directed primarily towards ending Mr. Aberhart and his colleagues with the power to give effect to the policy to which they are pledged and the results of which have been demanded by the sovereign people of Alberta.

The Acts

So much confusion of thought prevails in regard to the nature of the various Alberta Bills that a short explanation of the aims of some of the most urgent of them may be of value to readers.

1. The Credit Regulation Bill was essentially promoted to bring financial institutions under democratic control, and to enable the people to gain access to the credit which, being built up solely by their labour and enterprise, was their's by right to facilitate the further development of Alberta's natural resources for the benefit of her citizens.

2. The Taxation of Banks Bill sought to impose upon these institutions an annual tax of 1/2 per cent. on their paid-up capital and 1 per cent. on their reserves. The object of the Act was to enable the government to shift some part or all of the provincial taxation from the shoulders of individuals and to place it upon the banks, which, by virtue of the peculiar powers which they exercise, they are easily able to carry it. It was also hoped that this measure would force the banks to disclose a statement of their hidden reserves in the same way that individuals have to, but although the Canadian Supreme Court and, later, the Privy Council must necessarily have had these figures to compute the legitimacy of this tax, they have not been made public.

3. The Amendment to the Debt Adjustment Act would have given to the Debt Adjustment Board wide powers in regard to the settlement of debt and was intended to secure the protection of individuals on debts owing to other individuals or to financial institutions.

This Act extended to all debts outstanding since July, 1936, and empowered the Board to work for the eventual elimination of debts on a fair and amicable basis.

4. The Home Owners Security Act was designed to protect debtors who had found it necessary to mortgage their homes and prohibited the commencement of proceedings of foreclosure until the plaintiff had first deposited the sum of approximately £500, which was to be paid to the debtor in the event of the foreclosure being allowed to enable him to provide himself with another home and thus to remove the necessity of his having to resort to public relief.

5. The Press Bill. This measure, which vested in a government authority the right to publish in Albertan newspapers a statement correcting or amplifying any report of it, either through design or ignorance, tended to misrepresent the work of the Government, and to obtain from the paper concerned an indication of the source of the report. It was intended to ensure the publication in the province of accurate news.

It is not difficult to detect in these measures the sincere work of a government pledged to fight for the freedom of the people from financial tyranny, and the reason for the disallowance of these Bills is therefore all the moreplain.

It is that there exists a will in Canada working powerfully in opposition to the declared will of the people—a will opposed to common freedom and the sanctification of real democracy.

Somebody is making war on the people (without declaring it, but making it all the same), and the necessities of this situation demand not only a constant reminder of this simple fact, but a strategy that exposes who and where the enemy is.

M.C.B.

NEW YORK TO ALBERTA

The following letter addressed to Mr. Aberhart is typical of the feelings and good wishes which Social Crediters generally extend for the great effort which is being made.

"My dear Premier Aberhart:

"In the spring of 1936 I felt obliged, much to my regret, to write you of the extreme disappointment felt by American Social Crediters in viewing the course of your government in its first six or seven months of power. I explained then the stakes Americans had in the success of Social Credit in Alberta and how, as editor of New Democracy, I was situated to know what they were thinking and feeling about Albertan affairs. It gives me all the greater pleasure now to write you that since about a year ago we have had nothing but admiration for the courage and intelligence with which you have joined battle with the Money Power of Canada.

"You have lifted up not only the hopes of your own people but have raised ours. The issue is now clarified. The strength of the enemy has been tested. And the strength of the people with you as the mobilizer seems to be rising. More power to you in this greatest of all struggles in our century!

"On our side of the border we are attempting to defend you against mis-representation in the press and to spread the word of your strategy and objectives in the war of freedom versus finance. At the moment Alberta is the hope of the world and destiny has given you a great historic role to play. Our deepest wish is for you to play it nobly.

"Yours for financial freedom in our time,

GORMAN MUNSON.

Editor, New Democracy.

New York."
MONEY FOR ACTION
By W. Wilson, Director of Revenue

"We are at war with a powerful and unscrupulous enemy buttressed and supported by every force in nature and human society which the long arm of Finance can reach and subdue to its purpose. We are at war on all fronts."

Every man, woman and child is a participant in the war between Finance and Humanity. Whether we realise it or not, we are all suffering, all making sacrifices. Nobody can escape. The utmost that any of us can do is consciously to direct our sacrifices towards the cause of humanity.

Our responsibility in doing this is greater than it is possible to estimate. The opposition is fighting with secrecy and lies. Its lies are of three grades: the lie spoken, the lie written, the lie enacted. Of these the acted lie (the introduction into reality of factors antagonistic to the automatic processes of nature) is the very essence of evil.

Against the secrecy of the opposition we have to employ publicity. Against the spoken lie we have to speak the truth. Against the written lie we have to write the truth.

But—vital to our success—we must act in line with truth. We have to create real conditions which demonstrate the truth.

By directing a comparatively small number of citizens towards action along these lines, the Social Credit Secretariat has already produced amazing results. If this action can continue naturally, its progress will be one of geometric acceleration.

Nothing real stands in the way of such progress. We have the organisation. We possess knowledge gained by actual experiment. The only deterrent is lack of funds.

(Official—for example, evil.)

To accomplish what we all agree can and must be done, a steady and adequate flow of revenue must be maintained during the next, probably most vital, months of activity.

We are on the field of battle and, whether we like it or not, the fight will be to the death. A worn-out tyranny must die—or mankind itself must die either physically or, at best, spiritually.

Help us now in throwing the utmost weight on to the side of humanity. Whether you have much or little, please be generous in this cause which involves us all with everybody else.

We Have Our Troubles Great and Small

"I have been a ratepayer for 50 years, and I have been through five wars," said a defaulter at Willesden.
NATURE NOTES

By Alfred Benedict

Of all the creatures existing on earth, Man is the only one suffering from the unnatural delusion that life must be made as difficult as possible. That he does suffer from this delusion cannot be denied. On all sides we hear speeches and debates in which it is tacitly assumed that the object of life is to deny oneself and work—i.e., slave unnecessarily—in conditions of worry and anxiety.

The birds and beasts, though reputedly possessing but a fraction of the intelligence credited to man, have sufficient sense of reality and unspoilt natural instinct to make their lives after their own fashion as easy and as pleasurable (interesting), as abundant in natural joy, as conditions and their own ingenuity permit.

That this is the case cannot be denied by anyone who has taken the trouble to observe them.

The explanation of this peculiar state of affairs, in which the simplest creatures enjoy, on the whole, freedom and plenty, whilst the "lord of creation" with all his superior intelligence is weighed down under a load of misery and toil, lies in the fact that the lesser creatures sharing this planet deal directly with reality. In the basic economy of their lives, they see facts, not theories. They know economic reality as it is in their own world and cannot be deceived by ideas. Also they are incapable of sacrificing their own individual welfare for any artificial consideration. They know what they want and go straight for it.

In this particular aspect Man reveals a paradoxical weakness, for he no sooner learns to think than he becomes the slave and victim of his own mental creations. He not only submerges himself, incidentally sowing the seeds of his own frustration, but he also thrusts his children into the cruel interior of his self-made Moloch.

Yet, Man, whose ingenuity is so superior, and who has at his disposal mechanical marvels in vast numbers—all labour-saving!—seems determined to deny himself the fruits of his intelligence and labour.

He need not spend more than a fraction of his time supplying all his needs, yet he spurns his freedom and sacrifices most of his other necessities as well.

The explanation of this is that Man, unlike the lesser creatures, is deceived by theories and is losing his faculty of observing the broad economic facts of existence.

He is in the lunatic position of considering himself of less importance than the mere actions of his own body and mind.

The miseries of his individual and collective life can be traced to the crazy attempt to preserve the "sanctity" of ideas—thought-patterns imperfectly related to objective reality—at the expense of his economic well-being and general happiness.

All the possibilities of the lesser creatures have been realised, but their limitations have not prevented them from attaining, on the whole, a great measure of felicity.

Why, then, cannot Man, whose possibilities are comparatively speaking, unlimited, overcome the purely artificial limitations he has created in his own despite, and attain that measure of felicity that is commensurate with his efforts?

There is no sane reason why. Like the lesser creatures, he must place his own individual needs to the forefront and cease to sacrifice himself for ideas.

He must know what he wants and go straight for it. After all, hasn't Man the right to as much happiness and freedom as the lesser creatures inhabiting the earth?

LECTURES AND STUDIES SECTION

Revised regulations for the Diploma of Fellowship (Course B).*

Candidates for the Diploma of Fellow will be required:

(i) To have passed the Examination for the Diploma of Associate.+ (ii) To present evidence that they have

(a) initiated some course of action approved by the Secretariat,
(b) participated in approved action in the field, and
(c) performed the following Exercises to the satisfaction of the Examiners:—

To prepare in such form as needs only routine assistance in order to put them into execution THREE practical schemes in pursuit of limited objectives, such as are regularly undertaken on the advice of Major Douglas, and to answer relative questions bearing upon points of technique which may be raised by the proposals put forward.

In regard to (c), candidates may propose, but may not choose, the objectives to be set before them; and they may receive such assistance as may be available from the Assistant Director, Lectures and Studies Section. A time limit will be set to the completion of each exercise; the written account of the results presented by candidates will be the copyright of the Social Credit Secretariat Limited; and no fees, other than examination fees, will be charged. Candidates wishing to receive the matter circulated for the "A" Course may do so on payment of the usual fee for that Course alone (in this case £1 plus postal surcharge).

These regulations replace the regulations for Course "B" in the Prospectus of 1937-8.

*Further particulars may be obtained from Miss Bril, Social Credit Secretariat, 1634, Strand, W.C.3.

Supreme Tribute to the God of "Work"!

A summer evening's desultory conversation had arrived at the topic of a local murder case. A London lady, among some casual acquaintances, deplored the apparent alarming increase in cases of murder and crimes of violence generally.

"However," she concluded, with a sigh, "it is at any rate a relief to think that it does provide work for our police and the detective departments!"

I could not repress a guffaw and pleaded, in mock earnestness: "Still, one can hardly concede that that is yet sufficient justification for crime as an industry?"

The lady's blank smile betrayed that she was completely oblivious of the position into which her inverted logic had led her.

Alveston. IVOR J. SPENCER
Second Reminder

Final notices for Income Tax will soon be issued.

Unadulterated Social Debit.

When you pay—as you must—register your acrue dissatisfaction in a practical way.

Send a donation equivalent to 3½ per cent. on your tax to the Social Credit Secretariat.

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WHAT THE BANKER SAID

"No clerk is worth £200. I advise you never to get married."

This was the advice of the Manager of the Bank of Australasia to Alfred Perry, then a bank clerk.

Perry related it to Judge Piper in the Arbitration Court the other day, when the Victorian and Tasmanian bank officers sought a new award.

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What a Banker Wrote

A circular issued in 1862 (i.e., after American Civil War re slavery) by the English bankers who commissioned a London banker named Hazzard to pave the way for legislation to central banking in U.S.A., reads:

"Slavery is likely to be abolished by the war power, and chattel slavery destroyed. This, I and my European friends are in favour of, for slavery is but the owning of labour, which carries with it the care of the labourer, while the European plan led on by England is capital control of labour by controlling wages. This can be done by controlling the volume of money."

So it isn't only bank clerks' wages that are controlled by bankers, yours are too. Do you like being a bankers' slave? There is no compromise possible, either suffer control by bankers, or learn to control them.

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Servants Make Bad Masters

"Are you allowed to do anything without the consent of a local authority?" asked Mr. Justice Goddard in the King's Bench Division to-day.

"You may breathe inwardly, but not outwardly," counsel replied.

Evening Standard, July 28.

Local authorities are composed of our representatives, whom we elect. This report points to neglect on our part, a failure to make it clear to these representatives that it is their job to give us the results we want.

If we are bossed by local authorities, if we do not like the results they produce, it is within our power to bring them to heel, for we elect them. If we fail to use that power we are in danger of losing it.

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Why is Coal so Dear?

Six men and a woman began yesterday finding why a ton of coal multiplies four times in price between the pit-top and the London coal cellar.

They are the members of the Departmental Committee on the distribution of coal.

—Daily Express, July 29.

It's not the price that matters so much as people's inability to meet it. Why not inquire instead why people are not provided with enough money to buy all the coal produced?

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Every Man Is Worth Two—
In Association

POST ONE OF THESE FORMS TO-DAY

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

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

Name ........................................

Address ......................................

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

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

Address ......................................

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

FORM B I enclose the sum of £ : : as a special donation to the Social Credit Expansion Fund, to be expended by the Administrators at the sole discretion of MAJOR C. H. DOUGLAS or his nominee.

Name ........................................

Address ......................................
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 23. Monthly group meetings will be held on the first Tuesday of each month. Enquiries to Hon. Sec., Belfast D.S.C. Group, 73, Ann Street, Belfast. S.C. holiday-makers are warmly invited to look us up.

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


NORTH Newcastle-on-Tyne Lower Rates welcome; also helpers wanted. Apply, R. POOLE and PARKSTONE Group. Every thirteenth Tuesday, at 7.45 p.m., 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., 3, Empress Road, Wallasey.

WOLVERHAMPTON D.S.C. Group. Fortnightly meetings in the Ante-Room, Central Library. Next meeting, Tuesday, August 16, at 8 p.m.

SOUTHAMPTON Social Crediters welcome; also helpers wanted. Apply, W. L. Page, 74-6, High West Street, Gateshead.

BIRMINGHAM and District Social Crediters Parade, Parkstone; and C. T. Snook.


BELFAST Social Credit Study Group meets at 72, Ann Street, Belfast. S.C. holiday-makers are warmly invited to look us up.

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

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

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

PUPILS & TEACHERS’ Social Credit Society. 8, CRANBURY PLACE, SOUTHAMPTON. Meetings in the Ante-Room, Central Library.

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

6 So I pledge myself to vote if I can for a candidate who will undertake to support this my policy and to vote consistently against any party trying to put any other law making before this

7 If the present Member of Parliament here won’t undertake this, I will vote to defeat him and his successors until this my policy prevails

8 I know that there are goods in plenty and therefore that poverty is quite unnecessary

4 These distributions must not deprive owners of their property nor decrease its relative value nor increase taxes or prices

5 In a democracy like Great Britain Parliament exists to make the will of the people prevail

We Will Abolish Poverty ELECTOR’S DEMAND AND UNDERTAKING

1 I know that there are goods in plenty and therefore that poverty is quite unnecessary

2 I want before anything else poverty abolished

3 I demand too that monetary or other effective claims to such products as we now destroy or restrict shall be distributed to me and every Briton so that we can enjoy all we want of them

4 These distributions must not deprive owners of their property nor decrease its relative value nor increase taxes or prices

5 In a democracy like Great Britain Parliament exists to make the will of the people prevail

This reads, “SOCIAL CREDIT CENTRE

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