

# THE SOCIAL CREDITER

FOR POLITICAL AND ECONOMIC REALISM

Vol. 1. No. 17.

Registered at G.P.O. as a Newspaper.  
Postage (home and abroad) 3d.

SATURDAY, JANUARY 7th, 1939.

3d. Weekly.

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THE UNITED RATEPAYERS' ADVISORY ASSOCIATION

## OLD AGE PENSIONS

There can be few more reasonable demands than that for increased Old Age Pensions; the plight of many old people is terrible.

Readers of these pages have been well aware of the justice of that demand for a long time, but as practitioners in the science of Social Dynamics, they know that the first requirement to be fulfilled if such a demand is to succeed is that there should be a wide public alive to it and determined to pursue it.

If the people of this country want Old Age Pensions *they* have got to do something about it. The death of so many hopes has been a stupid and lazy reliance on others, instead of a healthy, vigorous self

help. The strength of democracy is the initiative and sense of responsibility of EACH elector. The "something is being done for us" plea has to be shattered by the realisation that nothing will be done unless government is actuated by an assertive electorate.

In short, the electorate themselves have to provide the power and effort to push their demand. But a very useful and essential service can be provided by all those who are actively associated with the U.R.A.A. They have vitally important knowledge. They know how the demand for Old Age Pensions can be made a socially integrating force instead of a disintegrating force, and they know how it can be unified and how it should be focussed. They have, therefore, a responsibility, and that is to convey that knowledge to the organisers of the Pensions Demand.

The last thing to be desired is that those who are now actively engaged in organising action in the Rates or Billeting Campaign should relax those efforts to concentrate on a Campaign for Old Age Pensions. But there are many either so engaged or otherwise who can find a certain amount of time to meet local organisers of the Pensions Campaign and give them the benefit of their knowledge and experience, and concert with them as to the means whereby they can co-operate in giving what assistance

is possible in forwarding their demand. It should be understood, of course, that assistance will not be forthcoming if there should be an ignorant or short-sighted persistence that pensions be financed out of increased taxation. The effect of such a demand is to create an entirely unnecessary division in the community, whilst attempting to bestow benefits on one section at the expense of another. The powerful and well organised opposition which exists in the country to an increase in rates and therefore, by identity of principle, to an increase in taxation, and with which U.R.A.A., is associated, would find itself reluctantly ranged in opposition to increased pensions if made at the further expense of the taxpayer.

The organisers of the Pensions Demand have it in their power to transform this same opposition into a force working for them.

We are informed that there are at least two hundred local Old Age Pensions Associations already in existence, and there must be many willing workers in districts in which O.A.P., associations have not yet been formed. Our readers are invited to make contact with these associations and individuals and endeavour to get them to act in accordance with the FACTS and demand contained in the broadsheet enclosed with this issue of the paper.

JOHN MITCHELL.

### ON OTHER PAGES

#### THE FOLLY OF GRADUALNESS

By W. W.

#### BEYOND THE PALE

By R. L. Northridge

#### COMMENTARY

Mrs. PALMER'S PAGE

#### LONDON LETTER

#### RATES CAMPAIGN

## Donegal Protest

Reprinted from the *Belfast Telegraph*, December 19, 1938.

Two strongly-worded resolutions—one to the Government of Eire and the other to the local authority, Donegal County Council—were passed at a meeting held in the Courthouse, Donegal, on Friday Evening, Mr. Francis Gallagher, solicitor, presiding.

The resolutions, which were signed by leading residents representative of all shades of public opinion, were as follows:—

### TO THE GOVERNMENT.

We, the undersigned representatives of Fianna Fail, Fine Gael, and members of the different Protestant Churches living in and near Donegal, assembled in joint meeting at Donegal this day, hereby protest in the strongest possible way against the present intolerable conditions of life prevailing for the majority of people in this country. There is widespread poverty, high cost of living, grinding rates and taxes, this rotten dole system, harrasing rules and regulations, etc., etc., all oppressing the people so that as many as can get away are flying from the country, and those that are left behind are being steadily reduced to despair and demoralisation. If America were open for emigrants, this country would become like a desert.

At the same time we see we have a fertile country in which a large population could live in comfort. We also see and hear of the progress made in other countries, such as Portugal, where unemployment and emigration have been ended and proper schemes of national development are in full swing and the people are filled with hope and courage and confidence.

We know it is possible, therefore, and we accordingly make this united demand to the Government, namely, that it shall take steps immediately to abolish poverty and the fear of poverty, and establish decent living conditions for every citizen in Eire. And we also demand that we get a satisfactory reply as to what

## Huddersfield Pays Debts But--

The question of the burden of loan charges is one that is slowly strangling Local Authorities and the interest paid on borrowed capital over a period of years is astounding.

We in Huddersfield are justly proud of our Estate which the Corporation purchased from the Ramsden family in 1920.

The purchase price was £1,335,000 and the Huddersfield Corporation Lands Act, 1920, provides that receipts from sales of land, etc., and premiums on conversion of leases shall be applied towards redemption of debt.

Consequently it will be possible to repay the whole of the debt at some time before the expiry of the statutory period of borrowing (80 years) say, between 50 years and 70 years.

### No Nearer Home

On the 31st of March, 1938, the debt outstanding was £1,187,500. Thus towards the redemption of debt in 18 years we have paid £147,500, but during that same period (18 years) the Corporation have paid in INTEREST ALONE no less a sum than £980,569.

steps are proposed to be taken within a fortnight from this date. In making this demand we are, we have no doubt whatever, expressing the sentiments of at least 95 per cent. of the people of this country and we would remind the Government that they are the servants, not the masters, of the people, and that their duty is to obey without question the clearly expressed will of the people.

### TO DONEGAL COUNTY COUNCIL.

We, the undersigned representatives of Fianna Fail, Fine Gael and members of the different Protestant Churches, Donegal, being ratepayers and electors resident in this town and district, hereby express our indignation at the proposed increases in rates assessments in County Donegal for the coming year and demand that no such or any increases be made.

And we call upon all the county

Though we have paid £147,500 in redemption of debt and £980,569 in interest—£1,128,069 in all—we still owe £1,187,500 out of the debt of £1,335,000. What a game!

Now let us assume that Interest is paid on the present debt for 50 years:

*i.e.*,  
18 years as above ... 980,569  
32 years at 3½ per cent  
assumed ... .. 1,401,284

50 years £2,381,853  
Assume Interest is paid on present debt for 70 years:

*i.e.*,  
18 years as above ... 980,569  
52 years at 3½ per cent  
assumed ... .. 2,272,850

70 years £3,253,419

Thus if the debt is wiped out in 70 years, which is well within the statutory period allowed for redemption we shall have paid in INTEREST ALONE nearly £2,000,000 more than the original purchase price of the Estate.

From *Huddersfield Citizen*,  
December, 1938.

councillors in this area not alone to oppose any rates increases but to press strongly for lower rates.

At the same time we protest emphatically against the system of financing public works by loans from banks and financial institutions, as this means that every such work has to be paid for twice over, once to the contractor who does the work and once again in interest to the banks on the loan. There is nothing to prevent the Government creating the necessary money, as it costs practically nothing to create or print, and making it available for these public works either as free grants or at least as loans without interest. Only in this way will the people be relieved from this nightmare of ever-rising rates and taxes, and we ask the County Council to join with us in demanding immediate and proper action on the part of the Government.

# COMMENTARY

The Conservative 'leader' in the Liverpool City Council says "few can prophesy what the New Year holds in store with any degree of accuracy, and I shall not attempt it."

\* \* \* \* \*  
There are, however, about 350 words more to his "message" in a Liverpool paper.

\* \* \* \* \*  
Sir Frederick Marquis (Chairman and Managing Director of Lewis's Ltd., and Director of Martin's Bank) says "It is difficult to feel sufficient confidence about 1939 to write a message about it."

\* \* \* \* \*  
Yet—difficult as it is . . . !

\* \* \* \* \*  
I shall not forget a remark by Major Douglas when he watched someone with a chopper cutting ivy on a tree: "Just a little discouragement!"

\* \* \* \* \*  
Civic leaders (and others) seem to be experiencing 'just a little discouragement.'

\* \* \* \* \*  
Well, here's to a little bit more!

\* \* \* \* \*  
Until this week I had never heard of H. W. Austin and did not know what accomplished linguists your modern tennis "stars" (if that's the word) may be.

\* \* \* \* \*  
Then I picked up "Moral Re-armament," edited by H. W. Austin. There was but a minute to catch the train, and there it was, competing successfully with who knows how many other books, papers, pamphlets, magazines (even perhaps, THE SOCIAL CREDITER?) for my eye.

\* \* \* \* \*  
(How is it done?)

\* \* \* \* \*  
In any case, I know now that "a humble tennis player's" eye is even better trained. It can pick just the right paragraph from "The Times," "The Manchester Guardian," "The Daily Herald," "Reynolds News," "The Liverpool Post." "The Scotsman," "The Newspaper

World," The Johannesburg "Star," "The Philadelphia Bulletin," "The Edmonton Journal," "L'Express du Haut-Rhin," the "Neues Wiener Abendblatt," "Italia," "The South China Morning Post," the "Hyderabad Bulletin," "all Dutch papers," "Het Volk," "Het Vaderland," "Al Mokattam" (Cairo), "Dagens Nyheter," the "Journal de Genève," the "Berlingske Tidende," the "Paris-Soir," "TO NEON KPATOE" (which is as near as our fonts can get) a Bulgarian newspaper our fonts can't spell at all, an Iranian paper likewise,—and so to a facsimile of a letter to "Dear Frank," from Tod Sloan, "a watchmaker by trade and an agitator by nature" who lives at 2, Crown Street, Tidal Basin, E.16.

\* \* \* \* \*  
And he says:

\* \* \* \* \*  
"Frank this to me is the only revolution that matters the change of . . ."

\* \* \* \* \*  
. . . heart! (He calls it 'human nature.')

\* \* \* \* \*  
Isn't it marvellous?

\* \* \* \* \*  
And all between September 10, and November 27, 1938.

\* \* \* \* \*  
And—starting from scratch! (or wherever it is a tennis star starts from\*.)

\* \* \* \* \*  
"The recent crisis was a turning-point in my life. It can never be quite the same again."

\* \* \* \* \*  
Well all those "actual photographs" of the newspaper cuttings and what not convince me that it never can!

\* \* \* \* \*  
Sure!

\* \* \* \* \*  
\* Love?—Ed.

The little volume is dedicated:-  
\* \* \* \* \*  
TO  
LORD BALDWIN OF BEWDLEY  
IN GRATITUDE.

\* \* \* \* \*  
And so I should think!

\* \* \* \* \*  
Opposite this "neat rivulet of text in a meadow of margin" (as Sherridan wrote on a similar occasion) is the simple statement:-

\* \* \* \* \*  
First impression 250,000 copies, December, 1938.

\* \* \* \* \*  
Aye! "It seemed uncanny to think of putting my baby daughter in a gas-proof tent. Tennis did not help much now."

\* \* \* \* \*  
"Will there be war?"—"Yes,—unless . . ."

\* \* \* \* \*  
Unless, that is, we turn Moral Re-armament into Re-armament in Morale.

\* \* \* \* \*  
If Mr. Austin doesn't help us do that—well, here's to his baby daughter!

## A. R. P.

Mr. W. Lowther Kemp of Frinton-on-Sea, writes a letter to *The Times*:

In the second of your very interesting articles headed "A.R.P. To-day" I read the following:—"But it must be asked again whether billeting is the right solution for the children, good though it may be for the adults." In my view the reverse of the suggestion is the actual case. I, as a billeting officer, found that the placing of children was not difficult and did not cause anything like the resentment that the proposal to billet adults on the local population provoked. The only proper solution is special camps. A large number should be prepared now and would be useful meantime as holiday camps. The Anderson Report and attention generally seem to have been focused on the feasibility of evacuation—and it is no doubt feasible. Is it not time that someone now carefully weighed up the desirability of it?

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Mrs. Palmer's Page

## THE WINTER OF OUR DISCONTENT

The holidays are over, we are "back to normal" again (what is normal?) and Christmas and New Year parties are only a dream.

Overseas readers will be interested to hear that we had a white Christmas. It is only once or twice in a generation that any snow falls in December, and it was accompanied by the usual crop of inconveniences; frozen water supply, and pipes bursting and cisterns leaking in the middle of the night. The plumbers didn't know which way to turn. To crown it all, we were without electricity in our part of the world for two days, which meant freezing bedrooms and candle fat on the carpet. My neighbour has an all-electric house, and two small babies—I cannot imagine what her life must have been.

When you consider that the only possible sane purpose of an electricity service is to supply us all with heat and light, and when you realise that the system is so badly organised that it becomes "over-loaded" directly all the consumers take full advantage of their heating stoves, you have a right to rage, and to tell the company what you think of them. You are inevitably reminded of the fact that in the last severe drought you were forbidden to take a cold bath, or to water your garden; you also remember how a detective hid behind the bushes in the front to try to catch you in the very act of using your hose.

You ask yourself what has happened to Englishmen that they will stand such treatment for one moment from their public servants.

What are these services for? Surely to give us water and electricity when we want them?

(Oh no! They are for making work and for finding a safe means of investing capital!)

Now there are many people who will tell you that you should make light of these small inconveniences. When you are feeling particularly venomous on account of the petty miseries you are compelled to suffer, they will advise

you to think of the distressed areas, or to look at Spain and China.

They believe, poor creatures, that man must suffer here below, that misery is part of the scheme of things, and that we must bear our share without complaining.

How entirely wrong, even blasphemous this idea is only social crediters realise to the full. I believe that if we could eradicate this delusion from people's minds most of our difficulties would be over. It is bound up closely with a second delusion—the fear that if you get rid of one set of discomforts you will receive another set far worse than the first. One poor woman told me that if we made so much fuss about the rates the banks would see to it that we should lose all our savings—"and where will you be then?" said she.

How frightened they are!

\* \* \* \*

Talking about rates, how do you like the look of the list of bills you have to pay in January? Income tax, rates, gas and electricity, extra heavy grocer's and butcher's bills, and the dog licence?

The dog licence? Of all the damnably unfair, differential taxes, this seems to me to be the worst.

For note, it is only those who are so poor that they can't afford seven and six a year who are penalised.

And if you haven't got seven and six, you haven't got much influence, and are probably rather frightened and ignorant. You are fair game.

When it was first imposed everyone said how kind it would be to the dogs.

Has it stopped cruelty? Ask the N.S.P.C.A., or the police who have to collect the poor animals who are turned out on January the first.

As Major Douglas has pointed out, the main object of taxation is centralisation of power, but it is doubtful whether taxation could ever have reached its present

height were it not for the lurking idea in so many minds that some things ought to be taxed, to safeguard morals.

Let one of the national daily papers give its readers the opportunity of airing their own views on Budget making, and you will be treated to one of the finest exhibitions of petty malice imaginable.

"Tax lipsticks, bicycles, silk stockings, cats, canaries, chocolates," comes the cry from a thousand puritanical throats, all things which meet with disapproval from those who delight in telling others how they ought to live.

Perhaps this is the hardest lesson of all to learn, that we have no right to tell others how they ought to live; that even if we see them doing what we believe to be wrong we have no right to stop them by imposing a system of punitive taxation.

People can only learn when they are free to make mistakes, and this will be one of the conditions of democracy when it is established.

No doubt many of you read the remarks made by the Mayor of Ramsgate, to one of the unemployed, a week or two before Christmas. I am glad to say his words did not pass unchallenged.

One of our women Social Crediters wrote to him as follows:

"To the Mayor of Ramsgate,  
Your Worship,

In reference to your remarks reported in the *Evening Standard* of November 21st that "the unemployed have no right to keep dogs," you will doubtless receive many laudatory letters for voicing an idea so in tune with the sentiments expressed by the Metropolitan Press.

Many of us are wondering whether in a well-ordered State, the unemployed ought to keep wives, for the possession of a wife often leads to consequences of grave danger, such as children,—who, in their turn, might tend to encourage unfitting thoughts,

especially at Christmas time.

Most wives and all dogs are lost to any sense of up-to-date values. They do all they can to assure the 'unemployed' that there is nothing lacking in their 'man,' only in the system, this wonderful system which, after centuries of efforts and marvellous scientific discoveries cannot feed the people.

Would it not save a lot of trouble if the unemployed were chloroformed, together with their families and dogs? After all, the world is now well used to large scale sabotage, wheat, coffee, cotton, cattle, milk, spiritual values. But then, again, a war would solve this troublesome problem, providing employment for everyone, and enabling everyone to keep dogs.

The whole question is very difficult, is it not?"

Everyone of you can write a letter when the opportunity presents itself, and I hope you won't let any pass. In the past, we Social Crediters wrote to the press concerning the technical defects in the monetary system. There is need for another type of letter now. Almost everyone you meet knows that "the financiers" are at the bottom of all our troubles; what they don't know is that only the power and responsibility of individual men and women can save us.

Anything you can say or write to increase their sense of power over their institutions will be worth while. Remind people that Mayors, Electrical Supply Companies, and Members of Parliament are only public servants, and we have got to see that they behave as such if we wish to save our souls alive.

One of the things I want is a letter box outside my front gate. It is pouring with rain and there's ten minutes walk to the post. And this has got to reach Liverpool by tomorrow!  
B. M. PALMER.

### "The Last Thing"

It is a well-founded historical generalization, that the last thing to be discovered in any science is what the science is really about.

—A. N. Whitehead.

## WHAT THEY SAY

*Parallel lines never meet. Convergent lines, when produced, do meet. Under the heading 'What They Say' it is intended to reproduce passages of writing which appear to converge with Social Credit, or illuminate some point of emphasis.*

The sign manual, the banner, as it were, of artistic creation is for the creative artist not pleasure, but something better called joy. Pleasure, it has been well said, is no more than an instrument contrived by Nature to obtain from the individual the preservation and the propagation of life. True joy is not the lure of life, but the consciousness of the triumph of creation. *Wherever joy is, creation has been.* It may be the joy of a mother in the physical creation of a child; it may be the joy of the merchant adventurer in pushing out new enterprise, or of the engineer in building a bridge, or of the artist in a masterpiece accomplished; but it is always of the thing created . . . Some men say an artist's crown is glory; his deepest satisfaction is the applause of his fellows. There is no greater mistake; we care for praise just in proportion as we are not sure we have succeeded. To the real creative artist even praise and glory are, swallowed up in the supreme joy of creation.

Only the artist himself feels the real divine fire, but it flames over into the work of art, and even

the spectator warms his hands at the glow.

We can now, I think, understand the difference between the artist [and true lover of art\*] on the one hand, and the mere aesthete on the other. The aesthete does not produce, or, if he produces, his work is thin and scanty . . . He has no joy only pleasure. He cannot even feel the reflection of this creative joy. In fact, he does not so much feel as want to feel . . . The aesthete . . . is cold . . . art promotes a part of life, the spiritual, image-making side. But this side, wonderful as it is, is never the whole of actual life. There is always the practical side. The artist is also a man. Now the aesthetic tries to make his whole attitude artistic—that is, contemplative. He is always looking and prying and savouring, *savourant*, as he would say, when he ought to be living. The result is that there is nothing to *savourer* . . . The aesthete leads at best a parasitic, artistic life, dogged always by death and corruption.

—Dr. Jane Helen Harrison in "Ancient Art and Ritual."

\* the author's words.

### DATE CAKE.

Grease cake tin and line with greased paper to reach two inches above top. Mix 5 ozs. granulated sugar and 7 ozs. butter to a cream. Beat in three eggs each separately for about five minutes and add  $\frac{3}{4}$  lb. sieved self-raising flour. Add 6 ozs. sultanas, 2 ozs. chopped candied peel and  $10\frac{1}{2}$  ozs. chopped stoned dates. Beat well for five minutes. Put in cake tin and decorate with peel. Bake in moderate oven (Regulo 6) for about 2 hours. When lightly browned, cover the top with paper. Turn on to a sieve when cooked and allow to cool. This mixture will also make delicious rock cakes.

Sent by Grace C. Purchase.  
c/o Secretariat, 12 Lord Street,  
Liverpool, 2.

### Appreciation Expressed in Action

From a letter to U.R.A.A.

"Your valuable circular entitled "Bankers Admit They Create Credit" (the new edition of this leaflet is entitled "Ratepayers' Money Spent Wrongly") has come to the notice of this firm, and it occurred to us that owing to its value, that we might be materially helpful to its further publicity, and greater distribution if you could send us a supply up to say 1,000 copies for enclosing with our daily correspondence which amounts to some 60 letters per day.

The circulars would be sent to property owners in particular and it may be that some will be influenced to join your valuable association."



## THE SOCIAL CREDITER

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### SUBSCRIPTION RATES:

Home and abroad, post free: One year 15s.; Six months 7s. 6d.;  
Three months 3s. 9d.

Vol. 1. No. 17.

Saturday, January 7th, 1939.

## NEW YEAR

Well, the old year has gone, and the Archbishop of Canterbury says it has left an imperishable memory. "We must prepare for the worst," he says, "and hope for the best." Mere hope seems a little inadequate to deflect the hurricane on the horizon that has been discerned by so many recently (Social Crediters not excepted).

However, here is the new year, come in a little melancholy with drops of rain on his nose (trust Liverpool) and no great promises; but most cheerfully disregarding the overweight of messages, prophecies, advertisement and propaganda piled on his back. Poor new year, overburdened with heavy and portentous issues, with portly platitudes wagging their gold chains at the infant and, as he came head first into the world, swaddling him with words, words and abstractions that stand astride Europe with banners proclaiming war and terror—where is really only a problem to be considered and solved.

We know that. But we know also that such a simple solution is the most distasteful to the 'thing.' Why? Because it would mean the end of the power of those behind the 'thing.'

So there is our problem: how to put into the hands of individuals power to insist on a solution satisfactory to themselves. This involves on the one side the active furthering of the decentralisation of power, back from national to local and finally to the individual; and on the other the prevention of further centralisation of power.

Just now, heavy and very

clever publicity is being devoted to the opinions of that section of the political machine which is openly calling for the further internationalisation—i.e., centralisation of power. Most of those who hold these opinions have immaculate motives; naturally—only the *very* best motives can make it plausible. But that they are fewer than would be concluded from the publicity given them has been shown by the defeat of the internationalists in a recent bye-election. To promote the decentralisation of power and to counter further centralisation, it is therefore necessary to penetrate behind the publicity and the propaganda to the people themselves, and to have from them their real verdict as to what they *do* want, not what the papers tell them they want out of this country. "To know what you prefer," says R. L. Stevenson, "instead of humbly saying Amen to what the world tells you you ought to prefer, is to have kept your soul alive." Yes, and when you set about *getting* what you prefer . . . it starts growing.

E. E.

### Will There Be War?

The article by Major Douglas, published in last week's issue of THE SOCIAL CREDITER has since appeared in *The Western Mail*, and local papers including *The Bebington News*, *The Birkenhead News*, *The Clacton Graphic*, *The County Down Spectator*, *The Lytham St. Anne's Express*, *The Northern Herald*, *The Wallasey and Wirral Chronicle*, *The Wallasey News*, and *The Eastbourne Chronicle*.

## Well-Connected

"The Bankers of London" by Percy Arnold (London: Hogarth Press, 4/6 net).

The publishers' wrapper says this book unravels the "main threads of the intricate skein" of "the enormous financial power of the British Empire" concentrated in the City of London.

The author does not refer to this as a "power of the British Empire." To quote him:—

"Since London is an international financial centre its financiers are, indeed, interested in the peace and orderly government of the world, one might almost say *their* world."

This is almost the only sentence in which the author does not appear to write from sheer personal interest in the "well-connected" little circle from which much of the world's evil proceeds as though from the neck of a poison bottle; but the foreign origin and connexions of London finance houses are by no means obscured. Their associations, "defying classification, have to some extent been disentangled in the chapters of this book." This is Mr. Arnold's modest claim. It is fully justified. Improvements which might be suggested are the inclusion of one or two names of sinister import which are not names of *directors* of financial houses of any description (admittedly some ingenuity could be called for in introducing them and still more in explaining their significance); and a slight expansion of such paragraphs as the following:—

"The issuing houses make 'issues', that is to say, they raise capital from the public for governments, municipalities, public utility companies and commercial firms. When an issuing house raises money it 'goes to the public' for this money, but in this case the 'public' also includes financial institutions . . ." The words which follow are rightly 'such as'; and a list is given. But, since the book is obviously not written for the entertainment of the directorate of finance houses, some indication might usefully be given concerning the variations practised in the art of money-making?

T. J.

## LONDON LETTER

from Miles Hyatt

Publicity is being given this week to the annual "Absent Guest" dinner which took place at the Church Army Hall, Waterloo Road. These functions were inaugurated in 1923 by a branch of the Y.M.C.A. in Egypt. The procedure is that prosperous business men, bankers and the like, sit solemnly down in a room in Cairo to scoop up pea-soup, gnaw a hunk of cheese and devour bread and water, for which appetizing meal (cost about 2½d.) they pay 5s. each. The balance is magically transported through 3,000 miles, in order to provide, on the same day and hour, roast beef, plum pudding and mince pies for homeless destitute men in the Waterloo Road.

How is it done, the readers may ask—how is it that, in a world so consistently full of too much beef, too many plums and far, far too great a stock of mincemeat, a temporary run on lentils in Cairo can deplete the beef and pudding surpluses in the Waterloo Road? For the rest, all parties remain solvent and, East and West, digestions are badly affected.

The essentially sad thing about it is the subsequent stagnation of the South-East London bread, cheese and dried peas market, the bottom of which falls out for about ten days after the event.

The Czech Skoda works have passed from French hands and are now registered as in the control of the Anglo-Czechoslovak and Prague Credit Bank. It seems that this bank, however, is only "nominee" owner for what is described as "a group of prominent Czech industrialists."

When I consulted an obscure City friend about this deal, he laughed heartily.

"The B. of E.," he told me "or the British Government—which means you. It depends how events turn out."

"You mean that some part of this £10 million credit is involved?"

"It's not unreasonable to assume so, is it? If all goes well,

the Bank, as mortgagor of the 'owner' behind the nominee holders, will make a good thing out of Skoda. If a hostile army captures the works—well, your Government is guaranteeing the credit, so you have to take your place as the 'owner' who stands the loss. And good luck to you."

\* \* \* \*

**Extract from a daily paper.**

"The Farmers' Union and the Chamber of Agriculture in Scotland invited Mr. Colville to come and see their conditions for himself. He accepted at once, placed himself at their disposal, and agreed to let them frame his programme."

If it were only true! But the programme referred to was only that of a "tour" of the distressed districts. Both Mr. Colville and the farmers will find that the legislative programme has been "arranged" for them as usual, unless this time they refuse to let it be so by actually framing Mr. Colville's programme for him and seeing that he carries it out.

\* \* \* \*

Whatever may be the truth behind the differences at the War Office between Mr. Hore Belisha and Lord Strathconey, one interesting fact has emerged, according to the *Evening Standard* for December 28. It is that Sir John Simon will probably support Mr. Hore Belisha, for, if he does not, the War Minister's case will be that the shortage of modern anti-aircraft guns is directly due to Simon's refusal to release the necessary financial resources. Once again, it would seem that those responsible for Treasury policy are playing parts which would warrant impeachment for high treason in another age.

\* \* \* \*

Says Douglas Jay, City Editor of the *Daily Herald*, in a moment of clear vision:—

"Stranger and stranger grows the spectacle of 20th Century finance. In almost all the great countries of the world which are not actually engaged in making

war or preparing for war a great army of unemployed stands willing but unable to produce goods, and a still greater army of under-employed willing but unable to consume them.

The would-be consumers are refused money by the State, because there is some limit beyond which the State (unless at war) is afraid to go on handing out money to them.

We used to be told, even as recently as 1931, that the State's "Budget must be balanced." If anybody suggested balancing the Budget to-day, in Britain, France, Germany, Italy, Japan or the United States, there would be a howl of derision.

Everybody knows the attempt to do so would slow down business all round and make unemployment worse."

But Mr. Jay is apparently still limited by the bogey of an abstraction. Writing to "the public" and "for the public," he expresses fear lest "the public" should think "it" could have money for nothing. "It" could not, Mr. Jay. On the other hand, individual people could very well use goods and services of which they are now deprived.

**A Clean White Bandage**

Nursery education was like putting a clean white bandage over a septic sore and saying how nice it looked, and not bothering whether anything was being done to heal the sore, said Mr. F. McCabe of Middlesbrough, at the Catholic Teachers' Federation which met at Newcastle-on-Tyne.

Mr. E. G. Walsh (Tyneside) said he was convinced that nursery education sprang from the same perverse materialistic philosophy that gave rise to eugenics and birth control—the heresy that children belonged not primarily to God and to their parents but to the State and the community.

## THE FOLLY OF GRADUALNESS

Real processes do not happen gradually. Nature is impulsive. At periods, and from certain viewpoints, the interplay of natural impulses may, to man's sleepy senses, give an impression of smooth flow. It is only an impression. A rough sea looks smooth from a great height.

None but the merest nitwit would believe that the creative stages in the development of a fertile egg are 'gradual' in the way that man, with his eye for ever on the clock, seeks to graduate his self-appointed tasks. The egg passes rapidly through its period of incubation. The chick arrives at the age of initiative and pecks its way out into the sunshine. Not so with human beings. We are taught to be gradual, even unto death.

The world's go-getters succeed by first imbuing their fellows with the idea of gradualness, and then swinging a few big deals for

themselves. The wage system, backed by that gloriously gradual slogan "every mickle mak's a muckle" never yet succeeded in raising a newsboy to the peerage. For some unaccountable reason, a comparatively high percentage of newsboys seem to have been born with a nose for reality. They have recognised the simple truth that, if it's a muckle you want, then the common-sense course is to make the attainment of a muckle your immediate, not your vaguely ultimate, objective.

Nature insists on results—with death the only alternative. She attains her objectives with almost explosive suddenness. Eggs *hatch*. Seedlings *shoot*. Buds *burst*. Can we wonder that such amazing realisation of success should prove objectionable to gradual-minded city men? A sound banker seeks survival without results. His problem is how to keep the embryo chick alive and yet prevent it from

hatching.

Nature works in infinite space. To her the comparative size of the embryo chick and the embryo civilisation which is now quickening towards birth is insignificant. The same clear-cut alternative applies in both instances. Deliverance or death. You can bet your sweet life that, whichever may come, its coming will not be gradual.

My function is to ask Social Crediters for money to finance our objectives, and my big hope for 1939 is that contributors will try to be impulsive rather than gradual. Unlike that of the income tax collector, or the secretary of a voluntary hospital, my job is not intended to go on for ever. Unless the chick breaks the shell of its own egg, it will surely die. So, with money as with work, let us keep the pecking strong.

W. W.

(Now why not turn to page 12).

## SCHACHT ON CREDIT

In the issue of the 8th Dec. 1938, of *Freies Deutschland*, a paper which describes itself as the organ of the German opposition, there is a very interesting article on our friend and enemy, Dr. Schacht. It mentions that hitherto, he has been very modest and that speeches from him have been very rare. However, on November 22nd, he gave a speech which was published on November 30th. In this speech Schacht says "now that affairs have taken a final form I think it is advisable that as originator of the present state of affairs I should make a public statement."

He proceeds to state that since 1930 he had been in close co-operation with the leaders of National Socialism and had noted how Hitler had always suppressed the National Socialist economic programme. It is well known that one of the main points of Hitler's programme before 1933 was financial reform and that since 1933 it has been high treason to mention it. In the speech Schacht takes the credit for this "progress." "In 1933, instead of

economic theory there stepped economic action." "The so-called methods for financing the consumer, about which a great deal was spoken at first, and which presupposed the indiscriminate distribution of money, were completely side stepped."

Schacht considers that at the moment a further expansion of credit would not merely be senseless but dangerous. He explained that the reduction of wages and the circumscribing of the capacity of the consumer are indispensable elements in a managed political economy. He says it is essential that less be consumed because the less consumed "the more work is available for the production of consumable goods." Schacht is described as an enthusiastic adherent to the restriction of production for consumption. He explained in his speech that one of the greatest advantages of the new plan was that between 1934 and 1937 the imports of finished goods were reduced by 63 per cent. Instead the imports of ores, oil, grain and

rubber could be considerably increased. Schacht is all for armaments.

He is just as interesting in referring to foreign debts. In his speech he pointed out that it is the debtor who occupies the key position. "If the debtor is unable to pay, then it is the duty of the creditor to help him or else agree to non-payment of the debt." Realising that this statement applied not only to foreign debts but also internal debts, he mentioned, "we are all in the same boat." In the old days the man who was Hitler's advisor on matters financial and the man responsible for the credit reform policy of the Nazis before they came into power was Gottfried Feder. Like so many others, he himself had quite clear views about Dr. Schacht and mentioned the tragi-comedy of a man like Schacht being able to think in nothing but terms of money while at the same time trying to show that money really played no part in the affairs of men at all.

H. R. P.



# BEYOND THE PALE

By R. L. Northridge.

The Leyland ran easily three-fourths of the way up Ringley hill before Bob Merrill had to change down. The night was very dark; gusts of sleety rain rattled intermittently against the wind-screen of the lorry and drummed upon the roof of the cab. The wet road gleamed icily under the head-lights.

Yet Merrill was in a cheerful mood. It lacked but two days to Christmas and he was returning empty from his last long run before the holidays. A bare fifteen miles away his wife would be yielding to the pleading of their small son who wanted to stay up to greet him. As the lorry ran more easily on the crest he changed into top, his contentment flowering into subdued song. On the down slope, however, he kept his speed to a careful thirty, for he knew that hereabouts the surface of the old macadam was badly pitted.

But he did not know another fact of at least equal importance. Half-way down the hill and masked by a slight bend, two loads of road metal had been piled against the hedge earlier that day in preparation for resurfacing the stretch. A lantern had, of course, been placed upon it at night-fall, but a snatch of wind had toppled it from its insecure perch, extinguishing the light.

Merrill took the bend a shade wide; he wanted as easy curves as he could get on an icy road. A sudden flaw of the wind flung a volley of sleet against the wind-screen, momentarily obscuring his vision. In the darkness, his eye was caught by the lighted dial of the clock on the dashboard. It was exactly seven minutes past five.

Suddenly the near front wheel of the lorry seemed to rise in the air. He pulled hard to the right, but could not get clear before the rear wheel had also mounted the obstacle. Thrown violently over upon its right side, the lorry skidded wildly upon the frozen surface and, completely out of control, plunged into the narrow ditch lining the far side of the road. It came to rest upon its side, the impact stalling

the engine and cutting off the lights.

For some minutes the sounds of the wind and the rain alone broke the silence; then the drone of a car engine, preceded by the long beams of the head lights came down the hill. At the bend, the lights picked out the overturned lorry and the car drew swiftly to a standstill. Two men sprang out and hurried over to the wreck.

"Bleeding like a pig, poor devil," said the taller, curtly. "Hold this torch till I find the cut."

The door of the cab had jammed but, as most of the glass had gone, it was possible to work through the wind-screen opening. A jagged cut on the forearm was found: a tourniquet, hastily improvised from a handkerchief, a stone from the pile that had caused the accident, and a stick from the hedge, checked the dangerous arterial bleeding. As they worked, another passing car was despatched to the A.A.; box down the road to call the hospital: by the time the jammed door had been prised open, the ambulance had arrived.

Willing hands lifted out the limp body and placed it upon a stretcher at the side of the road. A number of passing motorists had gathered round and the light of several torches enabled the ambulance doctor to make a rough examination.

"Not so bad at all," he said at last, looking up. "Stunned, and probably a slight concussion, and he may have broken a rib against the wheel. I think that's all, except loss of blood—that tourniquet was a real timely job, whoever did it."

As though to prove his words, the patient opened his eyes. For a moment puzzled, at the sight of the ring of concerned, friendly faces they half closed again as Bob Merrill summoned up a rather wattery but creditable smile.

"Thanks, boys," he murmured, "I certainly needed you."

The doctor replied for them all. "That's all right, old chap. You can't have a morphia until we've examined you properly, but I'll give

you an anti-tetanus on the way, and you'll soon be none the worse for your spill."

"Pretty nice work!" said one of the two first-comers as they climbed into their car. "Makes you feel there is really some use in being a member of a civilised society: you have something to draw on when you need it, like a credit in the bank."

"There's something there all right," said his companion grimly, "but as often as not you haven't a cheque. Get into the car!"

Upon a winter afternoon exactly three years later, Bob Merrill stood near the tail of a struggling procession that filed slowly past one of the pay-out clerks at a certain Employment Exchange. Each recipient counted his money with stiff fingers and hastened out; the next man shuffled forward and signed his name laboriously. There was little talk and no laughter. The sole herald of Christmas was a small sprig of holly in the clerk's button-hole.

When Merrill's turn came the clerk glanced at him briefly and referred to the ledger.

"Benefit exhausted," he observed laconically.

Merrill swallowed hard; he had hoped for some flaw in his desperate and oft-repeated calculations.

"Are you . . . are you sure?"

The clerk was sure, but paid misery the tribute of another hasty glance at his figures.

"Yes. Transitional ended last week. That's all!"

Merrill held on to the counter; the clerk and all his surroundings had suddenly become astonishingly unreal and remote.

"What am I to do now?" he asked himself wearily. It seemed to him that he stood in the midst of a vast solitude, beyond which his voice could not penetrate. He felt a shock of surprise when the clerk said suddenly:

"Better try the Public Assistance Board, mate. Next!" His

(continued at the foot of the next page).

For new readers, explaining the Social Credit approach to the economic system and the money system.

## THE FIRST PROPOSITION

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

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

The point is that we have obtained control of the transforming mechanism of the universe and we can change practically any form of matter into any other form of matter by applying energy to it. The machine is only an incident.

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

There are really only three

alternative policies in respect to a world economic organisation:

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

The second is that while not an end in itself, it is the most powerful means of constraining the individual to do things he does not want to do; e.g., it is a system of government. This implies a fixed ideal of what the world ought to be.

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

C. H. DOUGLAS.

### So That's What It Was

A northern local authority has just tried to put into practice the instructions of the Home Office for dealing with incendiary bombs.

The bomb was exploded and four men in fireproof suits approached it with spades.

At first the heat was so great that no one could get near.

Eventually one man got his spade underneath the bomb but, when he tried to lift it, the bomb burned straight through the spade and fell to the ground again.

This happened five times running until there were no more spades left.

The local authority wrote to the Home Office, explained what had happened. The Home Office replied that their instructions still held good: obviously, they said, the local authority was using the wrong type of incendiary bomb.

Presumably, any future enemy will have to consult Sir Samuel Hoare on what type of incendiary bomb they should use.

From *Huddersfield Citizen*, December, 1938.

(continued from previous page)

voice was friendly; he was sorry for this fellow Merrill—he noticed that he had a wife and two small kids—but, hell, you couldn't be sorry all day. "Next!"

Merrill stumbled out of the swing doors and along the street. For the moment, he dared not go home. The mean shops had put on an unwonted gaiety, a sort of Christmas brightness, and the streets were crowded so that he was continually jostled. Yet his delusion persisted: it seemed to him that he was utterly alone, abandoned by humanity, upon a bare and lonely planet.

Into his sluggish mind there drifted the ironic and elusive vision of the accident upon Ringley hill. Three years ago the entire resources of society had been placed at his disposal, freely and without stint, to rescue him from death by misadventure. The Past and the Present had united their labour and skill, their knowledge and their strength, to save his life, and to restore him once more to the dear

fellowship of common living. And now, in peril of death by starvation, he was alone, and afraid.

It was incomprehensible, a desertion at once foolish and base. His dulled brain battled with it in vain, until at last a dash of sleety rain recalled him to the present. He would have to go home.

Still in the stupor induced by weeks of anxiety, weariness and poor food he started forward into the loneliness about him; as he lurched heedlessly across the street his eye was caught by the lighted dial of a clock outside a jeweller's shop opposite him. A sudden recollection, a sense of the past, flooded in upon him, checking his stride. It was exactly seven minutes past five . . .

There was a scream of brakes and some startled shouting. An empty Leyland lorry skidded to a stop, disorganising the oncoming traffic; its driver was the first to reach its bonnet and peer under the chassis. Others crowded round, eager to help.

"Hey, mate!" he shouted. "Are

you all right?"

There was no reply. Bob Merrill seemed to have become once more a part of the community, but in fact, he had taken his perplexities and his troubles very far away, and for ever.

### Buying a Car?

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It was probably at Ernest Sutton's

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## Rates Campaign

Bradford

Personal approaches to councillors in Bradford have begun, and the following extract from a report by Mr. G. Baxter, Campaign Manager, indicates how they react when their personal responsibility in regard to the ratepayers' demand is brought home to them:—

"It appears now that we have a number of councillors thinking seriously about this matter. I have contacted with two councillors this week and have had a good reception and they have intimated that they are prepared to do all they can in the matter. A Councillor Ruth has written to us and said that he will support our demand at all times. Our Mr. Day has seen two councillors, who have both said that they will do their best to get lower rates. I wrote you about seeing a councillor a week ago and his reaction to fixing responsibility and I think we can count him on our side. So that we have now seven councillors who have given some indication that they are on our side."

### LOWER RATES PAMPHLET

A NEW and up-to-date edition has now been brought out; and no one who reads it can fail to be moved by the impressive array of facts, marshalled in lucid argument.

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## 1939

What is wanted in 1939 is:—

- (1) a heart,
- (2) a head,
- (3) a Combination of (1) and (2) so perfect that such action will follow as to change the world.

Now let us pull ourselves to pieces: Are we all heart, well meaning perhaps, but confused in thought. Does our love and sympathy for our fellows run away with us causing us to "rush in where angels fear to tread," blindly supporting all kinds of reforms and charities without the examination that would show that the alleviation attained must, of necessity be of so temporary a nature as to make the last state of man worse than the first; or, are we all head, merely interested in reform from an intellectual point of view comfortably arguing out problems at the fireside, and arriving at, and pigeon holing, conclusion as our theory on this or that.

It seems clear that neither heart alone nor head alone will get us anywhere, but if we could fuse the sympathy and emotion of the first with the calm reasoning of the second, then such action would be born as would move mountains.

Some will remark that this will come to pass in some distant future whatever man may do. Possibly true, but here's the rub. There have been dark ages and there may be again.

Our one hope for the prevention of such a state is, that in 1939 may be experienced the great fusion in each one of us.

1939 is critical.

F. D. U.

### Essex Farmers' Demand

A meeting of Essex farmers, farm workers, and allied traders at Colchester recently, passed a resolution demanding the "immediate fulfilment of the Government's election pledges that agriculture should be restored to its rightful place in industry." The meeting protested against the Government's agricultural policy and expressed disappointment at the way in which the Minister of Agriculture proposed to deal with this year's barley crop.

## "The Shortest Way"

When you wish to produce a result by means of an instrument, do not allow yourself to complicate it by introducing many subsidiary parts but follow the briefest way possible.

—Leonardo da Vinci.

## EXPANSION FUND

To the Treasurer,  
Social Credit Expansion Fund,  
c/o The Social Credit Secretariat,  
12, Lord Street, Liverpool, 2.

I enclose the sum of £ : : ,  
as a donation towards the Social Credit Expansion Fund, to be expended by the Administrators at the sole discretion of Major C. H. Douglas.

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Address .....

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## New Leaflet

A Leaflet entitled "Bankers Admit They Create Credit," records the fact that, in the face of widespread presentation of facts in regard to the creation of credit by banks, those people who received these assertions with incredulity and denied their truth, have had to "eat their own words." It is a moral victory for all Lower Rates Associations, and will not be lost on those hundreds of thousands of ratepayers who are joining in the lower rates campaign.

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£1 per 1,000.

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'Phone Chancery 7248.

ANNOUNCEMENTS AND MEETINGS

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

BANGOR (County Down) D.S.C. Group. Meeting every Monday at 8 p.m., in the Headquarters, 65b, Main Street, Bangor. Private sessions by arrangement. Visit the reading room—keys from caretaker. All enquiries to Hon. Secretary.

BELFAST D.S.C. Group. Public meetings will be held in the Social Credit Rooms, 72, Ann Street, Belfast, on Thursdays at 7-45 p.m. The meetings will be addressed by a different speaker each evening. All welcome. Admission Free.

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

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

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

DERBY & DISTRICT D.S.C. Movement is an active association, collecting signatures and distributing leaflets, pamphlets and printed matter in the area allotted for that purpose. Headquarters for the above is Unity Hall, Room 14. Meetings are held fortnightly at 8 p.m. Collections on behalf of S.C. Expansion Fund. Organising Secretary: C. H. Bosworth, 1, New Street, Derby.

LIVERPOOL Social Credit Association: Enquiries to Hon. Secretary, Green Gates, Hillside Drive, Woolton.

LONDONERS! Please note that THE SOCIAL CREDITER can be obtained from Captain T. H. Story, Room 437, Sentinel House, Southampton Row, London, W.C.1.

NEWCASTLE D.S.C. Group. Literature, The Social Crediter, or any other information required will be supplied by the Hon. Secretary, Social Credit Group, 10, Warrington Road, Newcastle, 3.

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. Members please call to see the new and more advantageously situated premises.

SUTTON COLDFIELD Lower Rates Association. A complete canvass of every house is being undertaken. Next meeting January 24th, Co-operative Hall, 8 p.m., any assistance welcomed. Campaign Manager: Whitworth Taylor, Glenwood Little Sutton Lane, Sutton Coldfield.

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

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

Miscellaneous Notices.

Rate 1s. a line. Support our Advertisers.

THE FIG TREE. The Secretary of the Social Credit Secretariat wishes to thank all those who have responded to the request for old copies of THE FIG TREE, many of whom have not sent their names.

DERBY & DISTRICT Lower Rates Demand Association. Meetings are held fortnightly (Tuesdays) in Room 14, Unity Hall.

The NORTH DURHAM Ratepayers' Advisory Association would welcome support, physical or financial from sympathisers in Gateshead and District to carry on their campaign for Lower Rates and no Decrease in Social Services. Campaign Manager, N.D.R.A.A., 74-76 High West Street, Gateshead.

UNITED RATEPAYERS' ADVISORY ASSOCIATION. District Agent for Newcastle-on-Tyne area, W. A. Barratt, 10, Warrington Road, Fawdon, Newcastle-on-Tyne, 3, will be pleased to assist anyone on new Lower Rates Associations.

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

INFORMATION WANTED.

Will readers of local newspapers please send me the names of the proprietors. This information may be found in the bottom right hand corner of the back page. In the event of the proprietors being a limited company, the names and addresses of the directors would be valuable information. Particularly is this information required in connection with Manchester Guardian, Birmingham Post, Yorkshire Post, Western Mail, Bradford Observer, Scotsman, and East Anglian Times.

T. H. STORY.

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