

# THE SOCIAL CREDITER

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## CONTAINING:--

### THE SOCIETY OF OUTSIDERS

By Mrs. B. M. PALMER

### THIS LEADERSHIP NONSENSE

By MAJOR C. H. DOUGLAS

### THE POLITICAL SITUATION IN CANADA

(MEMORANDUM)

### AN OBLIGATION AND ITS COST

By W. W.

### SUMMARY OF EVENTS

By T. J.

COMMENTARY

RATES CAMPAIGN

# COMMENTARY

Hullo, London! What is your number please?

\* \* \* \*

My number?

\* \* \* \*

What is your number please?

\* \* \* \*

My number's up.....

\* \* \* \*

Up?

\* \* \* \*

'U' for Uncle, 'P' for Peter—Up.

The war scare you know.....

\* \* \* \*

.....There are certain insects which look exactly like twigs. They hang onto the leaves they feed on by almost invisible hooks at the end of their legs, stretch themselves and (in daylight) hang and hang and hang—motionless.

\* \* \* \*

But if you just warm the glass bell those who keep such pets use to cover them, they are almost instantly a creeping, crawling, wriggling nest of activity.

I wonder why they "warmed the bell" for the Londoners and not for (say) Liverpolitans?

\* \* \* \*

The Right Hon. Neville Chamberlain has flown the Channel!

\* \* \* \*

No one can say now that the Prime Minister is a century behind.

Bleriot's exploit is not nearly that long ago—besides he chose quite a narrow bit.

\* \* \* \*

"What fun men have!"

\* \* \* \*

The *Daily Express* on Tuesday morning: "no responsibility whatever rests with Great Britain for this unhappy ending to a State....."

\* \* \* \*

\* \* \* \*

Yes, I've been turning that over in my mind too long to be flip-pant. No one who becomes aware of the infinitude of misconceptions in those fourteen words need fear the unhappy ending of anything.

Mr. Dunne tells a story of an artist who escaped from a lunatic

asylum. He decided to paint a picture of the universe and had just completed that part of it which lay in front of him when it occurred to him that he was himself a part of the universe. So he called a passing yokel, set up another easel and canvas and painted another picture in the midst of which was the first, with the yokel (representing himself) brush in hand beside it. But this did not do either, and so.....

\* \* \* \*

Not so mad as you might suppose! some will think. Possibly! And the use Mr. Dunne makes of the imaginary incident is doubtless a legitimate use.

\* \* \* \*

We might say that in order truly to represent the universe, the lunatic artist was always walking backwards.

\* \* \* \*

Truly to reach the universe, Social Crediters may be said to be always walking forwards. Yes, that is true; the infinite succession of canvas is behind them.

\* \* \* \*

I hear that in Sweden it is not only Social Crediters and that organ of banking administration "The Branch Manager" who know that banks make money (and no one else makes it): but they have some shrewd ideas concerning other matters.

\* \* \* \*

A Swedish newspaper tells the story of an Oxford Grouper who introduced a friend into the movement.

\* \* \* \*

After the very first meeting the friend went home so changed that his dog bit him.

\* \* \* \*

Some Social Crediters would like a hymn to be officially adopted. Others desire a slogan. Yet others some simple motto.

\* \* \* \*

"Through hell and high water?"

\* \* \* \*

Talking about newspapers, I wonder if our printer could tell us whether a newspaper to reach subscribers in every part of the globe

has ever before done the job in six days starting from scratch.

\* \* \* \*

But possibly our printer would be too modest.

\* \* \* \*

Pre-war: "Ere, Bill, yer did give me a narsty look just now!"

"Well, now I come ter think of it, yer 'av got a narsty look—but I didn't give it yer!"

## MAJOR DOUGLAS TO SPEAK AT CAMBRIDGE.

Major Douglas is to address the Marshall Society of Cambridge on "ECONOMICS OR POLITICAL ECONOMY?" The address will be published in THE SOCIAL CREDITER and not elsewhere.

### The Liverpool Social Credit Association

(Affiliated to the Social Credit Secretariat).

### Syllabus of Public Meetings

Held Fortnightly  
on Fridays, at 8-0 p.m. in  
Reece's Cafe, 14, Castle St.  
ADMISSION FREE.

Hon. Secretary: "Greengates,"  
Hillside Drive, Woolton.

#### September 23rd

"Social Credit Policy,"

Speaker: Dr. Tudor Jones.

#### October 7th

"You and the Money System,"  
Speaker: W. L. Bain.

#### October 21st

"Debt and Taxation,"

Speaker: L. R. Hill.

#### November 4th

"You and Your Councillor,"  
Speaker: C. W. Rhodes.

#### November 18th

"Women and Money,"

Speaker: Dorothy M. Roberts.

#### December 2nd

"Realities and Symbols,"

Speaker: J. M. Brummitt.

#### December 16th

"The Importance of Knowing,"

Speaker: R. Oakley.

## A SPOT OF DAYMARE

The long chair was very comfortable, the afternoon warm and drowsy. After a time I fell asleep, a newspaper falling gently across my face, to the no small annoyance of a waiting fly.

I had been reading in the editorial of a financial journal all about the horrible things that would happen to the Albertans if they did not return forthwith to honest party-government under some sound tough wall-eyed baby without bowels. In such circumstances the human mind, purged of energy by pity and terror, cannot long stand up against the battering insistence of tabulated statistics, and it is without shame that I confess to succumbing early in the struggle.

I fell asleep, in my chair, but awoke, as I thought, to find myself standing in the centre of an open prairie. Under my feet, and stretching away to the horizon in either direction, a thick white line was marked out in chalk, running dead straight, until it was lost in the limitless distance. A notice-board close by obligingly displayed the sign "Boundary of Alberta," so that I knew exactly what the white line signified. The thought crossed my mind at the time that I was glad to know at last what a real frontier looked like.

But the prairie, though illimitable, was by no manner of means deserted. In fact on the Alberta side of the line it was uncomfortably crowded. I became aware of hundreds of thousands of people engaged in loading long lines of empty box-cars. They were working with furious activity, piling on the cars a most astonishing collection of objects. Whole trains were being loaded with dismantled industrial and farming machinery. I saw factories and granaries in the course of being pulled down and stacked, brick by brick, stone by stone, on to hundreds of waiting trucks. A number of men were even taking up the rich surface of the prairie, just as people take up turf to make a lawn, and this too was being rolled up ready for immediate transportation.

Several groups were having a

lot of trouble with the official residence of the Lieutenant-Governor. He would insist on remaining in it, and they seemed nonplussed as to how to pack him in such a way as to preserve his dignity.

At last the long lines of trains began to move, crossing the frontier to steam away in an eastward direction.

I cannot tell you how long they took to pass—some days, I should imagine; but presently only one train of empty cars was left, and into that the Albertans themselves now climbed, packing themselves scientifically in layers, like sardines—750,000 of them. Then it, too, steamed away and I was left alone in all that landscape.

Yet not quite alone. In his expensive-looking Buick, behind a smartly dressed chauffeur, the last to leave this pillaged land, sat a banker.

Well, you know how it is when you are curious to know something—you would ask almost anyone. So, sinking my pride, I approached the car and requested, quite civilly, to know what it all meant.

The banker turned his round double-lensed glasses upon me.

"It is the Flight of Capital," he answered sternly, "It is just what we foretold would happen if Alberta did not give up her uneconomic courses."

"What!" I said. "Do you mean to tell me that all those big, strong men have removed themselves and all their capital resources, every stick and stone of their buildings and machinery, yes, even the very prairie itself—and all because of Social Credit?"

"Because they were afraid of losing their capital," the banker explained gently, "by an inflation. So they have taken it away to Ottawa, where it will be safe."

"Oh, but, come, come .....!" I started to say, but at this point the newspaper slipped off my head and the fly swooped down upon it.

I found myself once again in my long chair, drugged by the warm afternoon sunshine. E. H.

## "The Social Crediter"

Those of our readers who have outstanding subscriptions for the organ of the Social Credit Secretariat, will, at their expressed desire, be favoured with receipt of THE SOCIAL CREDITER, until the expiry of their subscriptions.

This decision (which is obviously disadvantageous to the Social Credit Secretariat from a financial point of view, and might necessitate reducing the paper to a minimum size) has been taken on the ground that the Secretariat is responsible for the provision of an organ of publicity for those who have elected Major Douglas.

It will be appreciated that this responsibility is strictly confined to these supporters.

Those who desire to secure the concession are therefore invited to sign the declaration below and return it to the Secretary, 10, Amberley Street, Upper Parliament Street, Liverpool, before Wednesday next, September 28th, 1938.

### DECLARATION TO BE MADE BY EXISTING SUBSCRIBERS.

I hereby declare

- (1) that I have paid an advance subscription for the organ of the Social Credit Secretariat
- (2) that I support Major C. H. Douglas's policy as laid down in the Constitution of the Social Credit Secretariat (the basis of the election of November last.)
- (3) that I therefore desire to receive THE SOCIAL CREDITER regularly until my subscription expires.

Name .....

Address .....

If you are not a subscriber to THE SOCIAL CREDITER, send this order without delay.

**The Social Credit Secretariat,  
10, Amberley Street,  
Upper Parliament Street,  
Liverpool.**

Please send THE SOCIAL CREDITER to me

Name .....

Address .....

For Twelve Months—I enclose 15/-  
 „ Six „ „ 7/6  
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Mrs. Palmer's Page

## THE SOCIETY OF OUTSIDERS.

My holidays, though only a week distant, how long ago they seem now!

I did not know there is still a place in the country where people grow their own corn, take it to the mill to be ground, and then bake it into bread—such bread as is unobtainable in London, even for the table of a financier. Not one aeroplane crossed the sky while we were there, and the soft fall of the waves made time stand still. That beautiful place had been changeless for hundreds of years.

We did not buy a newspaper, there was not one to buy.

And so I came back, and into a world whose foundations were shaken with the fear of war. The contrast was complete.

I sometimes wonder whether people who write articles in newspapers about preventing war, know anything about the man in the street. Here is a sentence written by Basil de Selincourt in the *Observer* for June 5th, last.

"Of course, there is an obvious animal combativeness which is the glory of the male."

This is one of those fine sounding phrases which is almost complete nonsense.

Some pacifists speak as though men were so ready to fight that we can only stop them by a long course of training from childhood, which will gradually overcome this evil instinct.

Why don't they study the facts before them? How have the people conducted themselves this week? Have they been marching and singing through the town, flag waving?

No—hour by hour—as it was borne in upon them that the terrible possibility was nearer, the men in the street were subdued and anxious. It was plain that the prospect of war, far from arousing the fighting instinct, has shewn that whatever else they may want, our husbands and fathers do not want to take part in a European conflict.

I have seldom seen Londoners so quiet and depressed. According

to the *News Chronicle*, recruiting for Air-Raid Precaution services has slowed down to such an extent that in many parts of the country it has come to a standstill.

Those who remember August 1914, will recall that it was not until "poor little Belgium" was invaded that the fighting spirit became red-hot. To arouse this instinct in modern men we have to persuade them that they are fighting for a righteous cause, or else make their daily lives so intolerable that they welcome war as a relief.

Is there a woman among you who can tell me of any man she knows who is longing for war to break out?

No, the English people have not yet been driven into that state of mind. They are longing and praying for peace.

I say here with all the emphasis of which I am capable, that if within the next few days they are driven to it, the responsibility will not rest upon them, but upon a few men who know perfectly well what they are doing.

While I was away, I had a letter from a friend who had been reading Virginia Woolf's new book "Three Guineas." She said she found it very interesting. It is an interesting book, but Mrs. Woolf is not a realist, and it would not have been necessary to mention her book in THE SOCIAL CREDITER if people had not been likely to read it. But the book may leave wrong ideas in people's minds, so, for the sake of reality, it must be dealt with.

It appears that an old friend wrote to ask Virginia Woolf, "How in your opinion, are we to prevent war?" He hoped she would sign a manifesto pledging herself to "protect culture and intellectual liberty," and become a member and subscriber to a certain society whose aim is to preserve peace.

She also received two appeals for money, one from a rebuilding fund for a famous college, for women, another from a society for helping women to obtain employment in the professions. She decided

that she must subscribe a guinea to each of these three causes, and then wrote her book to show the connection between them.

Mrs. Woolf tells how, throughout history, and until the present time, the education of women has been scandalously neglected, and their opportunities restricted. This is the most interesting part of the book, but I have only space to mention one of her examples.

While the number of male students resident at Cambridge University is over five thousand, there is a regulation limiting the number of women in the University to five hundred; this includes lecturers and research workers.

To earn £250 a year is quite an achievement even for a highly qualified woman to-day—they are poor and without influence, and Mrs. Woolf argues that until the educational and other disabilities under which they suffer have been removed, women can do little to prevent war.

*And with this I completely and entirely disagree.*

It is, of course, perfectly true, that women in almost every sphere of life are far more restricted than men are, and that this leads to sex rivalry, intrigue, the undercutting of men by women, and many other undesirable consequences; the mistake lies in thinking that women must attain equality with men before anything can be done.

Here is a little story, an elaboration of one told by Major Douglas.

We will imagine a party of men and women sailing on Lake Superior, the largest fresh water lake in the world. There is a rule on board that the amount of water supplied to each passenger must be strictly rationed. The captain issues tickets, entitling the women to receive one teacupful per day, the men one pint pot.

When they became thirsty, do you think the women would be silly enough to demand that all should receive half a pint each? If they are anything like the women I know, they would make a bee-line

for the captain, and demand that he let down every available bucket until every passenger had as much water as she wanted. And the women in the front of the angry crowd would not be the highly educated woman with the academic mind, but the mother of a family, not very clever, perhaps, but wise with the knowledge of life, and with her baby in her arms.

In this parable, Lake Superior stands for food and clothing, leisure and opportunity, all things that every woman who uses her common sense knows exist in full measure. She knows there is no *real* reason why she shouldn't have them, and that when enough women, and men too, join with her in the demand, they will be hers.

In fact, it is perfectly possible to get economic freedom for all, men and women alike, simply by demanding it, so why should we women waste time by working for mere equality, especially when we see the dog's life that most men, even professional men in good positions have to lead?

But Virginia Woolf does not seem to know that we live in an age of plenty—and appears to think that money must always be the measure of all things.

To her, money (that is the tickets made by the captain of the ship) is of greater importance than goods and services (the water in the lake).

That is what I mean when I say Mrs. Woolf is not a realist. For the money system is not real in the true sense of the word. It is an artificial thing, man-made, subject to rules so complicated and fraudulent that only an expert in unrealities can understand them. But there are people who will tell you that you must not condemn the ticket system if you don't understand it.

Tell that to the angry woman with the crying baby in her arms!

So that disposes of the mere equality business. For my part, I want something much more.

And as for the prevention of war, no government would dare to go against the wishes of an economically free people. They could not live a day.

How extraordinary it is that a writer like Virginia Woolf can com-

plete a book full of painstaking research on the position of men and women in the world to-day, without realising that the key to the whole problem lies in personal sovereignty, the sense of power, and importance of the individual.

There was only one point in the book with which I was in complete agreement; her refusal to sign the manifesto to protect culture and intellectual liberty, because, as she rightly says, most professional people, directly they had signed it, would have to be at the desk again writing those books, lectures and articles by which culture is prostituted and intellectual liberty sold into slavery. How otherwise can they earn their living?

Of course, until she is set free from the necessity of earning her living, no writer can be free. This is so plain to a Social Crediter, that she can hardly realise that other people don't take it for granted.

So Mrs. Woolf does not sign the manifesto, or join the Peace Society. She desires to remain an Outsider.

The "Outsider's" she says, is a society with no office, no meetings, no subscriptions, no committee, whose members are educated women who earn their own livings and press for a living wage for all; they have the highest standard of professional integrity, and use their influence in every possible way (she enumerates these) to make war appear detestable to all.

There is another Society of Outsiders who know that while the wage system endures, women can never be free, and who know that influence alone is not enough. The people must be shewn the way to power.

This paper points the way. If you are a new reader, you may not have understood what I have been trying to say; but if there seems to be in it any vital spark, let me beg of you to take THE SOCIAL CREDITER each week. Give us the opportunity of explaining the most important facts that affect your daily life, here and now.

I found a witch's ball on the beach, wrapped in a scrap of fishing net. Why wasn't it broken on the rocks? It was light enough to ride the waves.

B. M. PALMER.

## LECTURES AND STUDIES SECTION

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

Candidates for the Diploma of Fellow will be required:

- (1) To have passed the Examination for the Diploma of Associate.†
- (2) 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; 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 "Diploma," c/o THE SOCIAL CREDITER, 10, Amberley Street, Upper Parliament Street, Liverpool.

## LITERATURE AND STATIONERY

- "Lower the Rates" Leaflet  
2/6 per 100; £1 per 1,000; £4 per 5,000.  
Quota Discount 50%
- "Lower Rates" Journal  
2/- per dozen; 12/6 per 100.  
Special prices for larger quantities.  
Quota Discount 25%
- "Lower Rates" Postcards  
3/- per 100; 17/- per 1,000  
Quota Discount 25%
- Revenue Books 1/- each  
Quota Discount 50%
- Backing Sheets for Automatic Canvassers  
6d. each; 4/- per dozen; £1 per 100  
Quota Discount 50%
- Demand Forms  
3/- per 100; 12/6 per 500; £1 per 1,000.  
Quota Discount 25%
- Local Government Letter  
8d. for 12; 1/- for 25; 2/- for 50.  
Quota Discount 25%
- "Ratepayers' Money Spent Wrongly"  
Leaflet  
1/- for 25; 2/6 per 100; £1 per 1,000.  
Quota Discount 50%
- Posters £1 for 50. Quota Discount 50%
- United Ratepayers' Advisory Association,  
Sentinel House,  
Southampton Row, London, W.C.1.

## THE SOCIAL CREDITER

The Social Credit Secretariat is a non-party, non-class organisation and it is neither connected with nor does it support any particular political party, Social Credit or otherwise.

### SUBSCRIPTION RATES:

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

Vol. 1. No. 2.

Saturday, September 24th, 1938.

# THIS LEADERSHIP NONSENSE.

The recent months in Social Credit history have been marked in the main by the growing success of the policy being pursued by the Government of Alberta in clarifying the issue between the people of Canada and the Money Power, and a wide enlightenment of the British Public in regard to the same issue through the agency of the Lower Rates Campaign. It was not to be expected that the enemy would not hit back. The devil is no fool and confusion not clarification is his aim. An honest agent is his best servant.

There have also been two attempts "to wrest the Leadership of the Social Credit Movement from Douglas"—all with the best intentions be it understood.

One of these, that of Mr. Hargrave and his little band of Green-shirts is quite orthodox, honest and understandable. It is of the type familiar to everyone from the days of Brutus to those of Baldwin. I am surprised that anyone can fail to see the pathetic fallacy under which Mr. Hargrave's followers labour, but I should be the last to complain. He is, at any rate, an honest opponent, and there is no nauseating "loyalty to Douglas" about him.

The more recent attempt, from another quarter, frankly makes me retch and beyond an expression of genuine thanks that I am thereby relieved of further contact with the tools of it, I do not propose to refer to it further, unless compelled by necessity.

Now, anyone who is neither a fool nor a charlatan will repudiate

responsibility without power. To avoid any possibility of misconception: **If it is possible to return that which does not exist; which I have never had, do not want and regard as a trap, then here and now I return the "Leadership" which has not been "wrested from me," to that nebulous body from which presumably it could only be derived, the Social Credit Movement.**

Leadership implies "sanctions." The military penalty of disobedience is death. Anyone who takes responsibility for an arduous and lengthy undertaking without very formidable and far-reaching powers of reward and punishment may call himself a "Leader," but, with, I hope, due modesty I do not. I really do hope that I am not that kind of a fool.

For the past twenty years, I have regarded it as my duty to offer certain advice from time to time. I count myself more than rewarded for the personal loss and labour in which this has involved me, that when that advice has been followed, good has come of it. Perhaps the least important quarters in which it has been followed are those professing Social Credit views.

With due regard to the Scriptural (and, more important, sound) advice regarding pearls and pork which I have perhaps unduly neglected, I shall do what I can, while I can, when I can and where I can to give any advice which is desired and useful, quite irrespective of any irritation it may cause to Leaders, serious or comic. The responsibility for the advice is mine and will be judged not now, but many years

hence. The acceptance or rejection of it rests with others and the responsibility for that decision rests with them also.

A spate of advice is often worse than no advice at all. To the readers of this paper (need I emphasise the affection I have for so many of them?) I would suggest:

(1) Don't take the temperature of the Social Credit Movement every five minutes and wonder if it's going to die. The defeat of the bankers isn't a five minute job, either. Watch your enemy.

(2) The eyes of a Fool are on the ends of the earth. Wish Alberta, Canada and New Zealand well and help where you can, but your immediate job is to get your Rates down.

— C. H. DOUGLAS.

## THE SECRETARIAT

The Social Credit Secretariat is constituted as follows:—

Chairman—

Major C. H. DOUGLAS.

Deputy Chairman and Director of Information—

TUDOR JONES.

Director of Political Strategy—

H. E.

Revenue—

W. WILSON.

External Relations—

C. HOWARD JONES.

Overseas Relations—

MILES HYATT.

Finance and Social Credit Technics—

H. R. P.

Propaganda and Publications—

R. GAUDIN.

Women's Department—

Mrs. B. M. PALMER.

Treasurer—

F. LUXTON.

Secretary—

Miss ELIZABETH EDWARDS.

A. L. Gibson's resignation from the Social Credit Secretariat Limited took effect on the ground that he was no longer a director of the Secretariat and considered that only directors of the Secretariat should direct the Company.



# THE POLITICAL SITUATION IN CANADA

## Draft Proposals for a National Reform Platform.

*This valuable memorandum has been circulated in appropriate circles in Canada. With certain important reservations, its application to the situation in Great Britain will be evident.*

1. During the last year the clear issue of THE PEOPLE versus the Money Power has emerged from the confusion of the political intrigue and camouflage behind which the Liberal Government at Ottawa, under instruction from St. James's Street, has been steadily centralising control at the expense of the Provinces.

2. It is now evident to a large number of persons throughout the Dominion :

(a) That the real government of Canada is exercised by the Canadian nominees of the Money Power, and it is merely the agents of these who are masquerading as the Federal Government.

(b) That any move to rectify the financial system to yield freedom to the individual will be opposed to the limit.

(c) That the attempts being made to centralise control in Ottawa at the expense of the Provinces are directed towards entrenching the domination of the Money Power more firmly than ever—so as to make it practically impossible for any Province to challenge it.

(d) That both major political parties are controlled by the Money Power's reactionary agents.

3. Even a large number of persons realise that the present situation cannot continue. They know that there must be a change and a fundamental change. They know that the nature of this change lies in a complete reversal of the policy being imposed by the present system. They know that no change at all is better than a change for the worse. Also that there can be no hope in Communism—Fascism—New Deals—Inflation—Deflation or any of the many panaceas which have been tried in various countries without yielding the release of abundant production for the liberation of the individual.

4. While these facts are realised by thousands, as yet we have not reached the point where they have

found coherent expression in a national movement directed towards a specific line of action.

5. THE PEOPLE have no leadership. They do not trust the old parties. Yet they are in the grip of the party-machines—because they can see no alternative which has any hope of success. They are bewildered and frightened with the situation which is developing—yet the fear of Communism or Fascism or their particular bogey keeps them loyal to the two established political parties—even though they have lost all faith in them.

6. Even the rank and file of the younger progressive parties, like the Social Credit Party and the C.C.F., lack the driving force to make these effective national movements, because they realise that the time is short and the progress of any new partisan division in the political sphere must be slow.

7. Viewing the matter from a detached angle it must be evident that the power of finance to control the situation resides in its ability to create and maintain division in the political sphere. It is the application of the first principle of tyranny—Divide and Rule—to the sphere of politics.

8.—The only effective action which can be taken against the domination of the Money Power is to unite the people of Canada against the forces of reaction in the political sphere along lines which will :

(a) Overcome the party divisions to which they are wedded.

(b) Result in the election of a strong and united government capable of taking effective action without the risk of disunity weakening its ranks after it takes office.

9. It is submitted that the only lines along which such a movement can be organised is to secure from THE PEOPLE a clear mandate for the results they want—and nothing else.

10. *Unity for results* is entirely practicable. The present disunity which exists is centred in the conflicting opinions as to the methods by which these results might be gained.

11. To summarise the matter, while it is possible to get an intelligent

expression of a policy from the electorate, questions of method or administration are essentially the responsibility of administrators with specialised knowledge. The electorate is not competent to express any intelligent opinion on such matters—and for that matter, neither are its representatives. Moreover, any interference from THE PEOPLE or their representatives on questions of administration, absolves those responsible for mal-administration from being held responsible.

12. To apply this to the general situation :

(a) The results desired by THE PEOPLE of Canada can be expressed broadly as a secure sufficiency of freedom. They want the abundance which can be produced to be produced and distributed so that individually they shall have freedom with security to enjoy this. They want to be freed from debt and crushing taxation. This is *their* policy.

(b) The results being imposed upon them are the opposite of what they want. Poverty, insecurity, debt bondage and intolerable taxation, with increasingly restrictive legislation. These are the direct results of the operation of the financial system. The banks and the banks alone are responsible for this—for they have been charged, under charters, with the responsibility of administering the financial system.

(c) The issue should be put fairly and squarely to THE PEOPLE and a mandate obtained for the results which they want.

(d) A Government with such a mandate would not proceed to tell the banks *how* to alter their system to yield the results which it is charged to obtain for THE PEOPLE. This would be interference by second-rate experts with the duties of the first-rate experts responsible for the administration of the banks. Moreover, it would enable the banks to bungle any instructions given to them and escape responsibility for their mal-administration.

(e) The proper procedure would be for the Government to pass legislation which would *force* the banks to implement the demands of THE PEOPLE.

under very heavy penalties for refusal or failure to do so.

(f) There would be no possibility of the clear issue placed before THE PEOPLE at the election being confused, nor of division and argument about alternative methods when subsequently Parliament met to implement its mandate.

13. It is suggested that a national crusade, organised along these lines to unite all the progressive elements of the country against the forces of reaction would attract the support of all sections — Liberals, Conservatives, Social Crediters, C.C.F. supporters and others could come together in complete harmony and unity of purpose.

14. The Liberal Party is split from end to end. The Conservative Party is all but dead. The only hope for the Money Power lies in uniting these two parties in a National Government—as they did in Great Britain. However, they will not be so clumsy as to do this *before* an election unless they are threatened by a Reform Crusade uniting the progressive elements of the nation against them.

15. In the situation which faces him, Mr. Mackenzie King is likely to spring an election at any moment. He

dare not delay. Therefore, it would seem that the time for effective action is short.

16. The organisation of a national reform movement at short notice is not an impossible undertaking—under effective leadership. A national call to action over the radio would yield instantaneous results, and if the organisation of each Province was entrusted to one carefully chosen man with organising ability, an effective national organisation could be called into being within a few weeks.

### PROVINCIAL CONFERENCE PROPOSED.

1. To reform the financial system by legislation which will make the bankers operate their institutions so as to yield THE PEOPLE the results they want, under severe penalties for failure to do so—thus ensuring that currency and credit is controlled in terms of public need, instead of for dominating THE PEOPLE as at present.

2. To organise production so that the abundant resources of Canada shall be exploited for the benefit of THE PEOPLE.

3. To remove the disgrace of poverty and indigent unemployment from our land.

4. To distribute a portion of increased production so that every citizen shall obtain a share in our great national wealth sufficient to give security to all with freedom to enjoy it.

5. To achieve this without taking away from anybody—because enough for all can be produced—without any rise in prices to consumers and without any expropriation of individuals' property.

6. To establish a system of fair wages for all workers without penalising employers.

7. To guarantee the producers of primary products—and in particular farmers—a profitable return for their services to the nation.

8. To give the provinces greater freedom in the determination of their own affairs and a voice in national affairs.

9. To this end to call an early conference of all Provinces for the purpose of renewing confederation on a basis which will yield lasting satisfaction.

10. To preserve the freedom of the press under proper supervision to ensure that the public receives accurate news and information through its channels.

## An Obligation and its Cost.

On page 3 you will read of our intention to continue the distribution of THE SOCIAL CREDITER to all adherents of The Social Credit Secretariat who paid advance subscriptions for the organ of the Social Credit Secretariat.

It is desirable that readers should understand quite clearly what this decision means to us all.

First it means that there will be no break in the flow of information received by avowed supporters, even if those supporters are unable or unwilling to duplicate subscriptions already paid to another organ. This factor is considered so important that all others have, for the time being, been made subordinate to it.

Secondly, it means that the

Social Credit Secretariat has, in the furtherance of Major Douglas's policy, taken upon itself a heavy financial burden.

The objection might be raised that all we are doing is offering the dog a meal off his own tail, and in one sense this is true. The cost of the concession has to be recovered ultimately from funds subscribed from within the movement. But, in terms of analogy, it were better, during an epidemic of house-breaking, that the watchdog should lose his tail than that its strength or vigilance should be impaired by lack of food.

No doubt some subscribers will not wish to avail themselves of the concession, but will prefer to send new subscriptions along for the new

publication. We cannot lose sight of the fact, however, that the ability or otherwise to pay a subscription twice over cannot, and must not, be regarded as a criterion of the quality of any man's support.

For the Secretariat, financial stringency is not a new experience. There have been other occasions when it has been necessary to take a certain amount of financial risk in order to overcome immediate difficulties. Each time adequate support has been forthcoming. After the acid test of the past few weeks, I am confident that all true adherents of Major Douglas will now join as never before to secure that for which we have all striven and sacrificed during past years.

W. W.



## SUMMARY OF EVENTS

It is desirable that the events of the past few months should be briefly recorded as they affect the Social Credit movement.

It is probably a correct observation that in truly political movements if no progress is being made the personnel is uncritical and "contented." But if real progress is being made those who desire this and, indeed, are associating to bring it about, are afflicted with discontent and show signs of disruption.

This is the exact opposite of the conditions in, say, a business or family organisation in which, if progress is being made, the partners are correspondingly satisfied and united.

The reason for this difference is without the slightest doubt the existence of provocative agents in the political association and their absence from the business or domestic organisation—as a rule, for big business and even family life is often affected in the same way when vested interests are at stake.

(1) The departure of Mr. G. F. Powell, for Alberta, and still more the striking success which attended his early efforts there were the signal for the commencement of very determined and clever efforts to cause trouble inside the Social Credit movement.

(2) In the groups affiliated to the Secretariat there was a marked improvement of morale which had been poor up to this time. From 1934 until the summer of 1937, the

Secretariat, while not remarkably efficient in a "Taylor" sense, had been admittedly permeated by an unusually pleasant and homogeneous spirit.

(3) During 1937, serious internal friction developed with loss of morale inside the Secretariat and redeveloped outside that body, being confined, however, outside, to groups not occupied in prosecuting any carefully planned campaign of action.

(4) The individuals concerned had all given great service and were severely over-strained. All accounts of the matters in dispute agree in describing these in such terms of triviality as to suggest if not to prove conclusively that they were not the real causes of the startling phenomena which soon became apparent.

(5) By June, 1938, through elimination, no reason seemed still to exist why the internal organisation of the Secretariat should not return to a state of relative serenity and increase its efficiency. At least three important departments were working magnificently and the stage appeared, superficially, to be set for re-organising other departments effectively.

(6) Certainly the Canadian scene had been and still was presenting parallel features, for doubtless the fear on the part of the opposition that success for the Social Credit forces might result,

was one of the motives for interference with the movement generally.

(7) The return of Mr. Powell at this point was the signal for an intensification of all the forms of pressure which had been hitherto exerted, and Major Douglas, after dealing radically with several serious difficulties, and in an improving environment as regards finance, appointed a deputy for a limited period to give constant attention to the situation.

(8) The events which rapidly ensued—the "Powell dinner" fiasco, the effort to attach to the Secretariat a point of view which Major Douglas had strongly contested in regard to Canadian strategy and so on—were part of a wide plan of action (not necessarily known or understood by those observed to be taking part in it).

(9) These events culminated in the assumption of ownership (or at least control) of the organ of the Secretariat and the summary dismissal of the Secretary of the Secretariat whose appointment had the personal sanction of Major Douglas, who has always reserved his freedom of choice of personnel.

(10) Such interferences with the freedom of action of those appointed by Major Douglas to implement his advice were plainly intolerable. The Secretariat was moved away from London (the danger spot) and a new paper THE SOCIAL CREDITER was launched. The chief documents associated with these steps have been published.

— T. J.

## SUBSISTENCE PRODUCTION.

"An experiment is being made in a South Wales valley to solve the problem of the older workless men to whom ordinary industry has nothing to offer.

"It is a subsistence production scheme devised by an order of friends who "feel deeply the defects of the present economic and social system," states the *Daily Telegraph*. Their main attention is centred on unemployment.

"In their report for 1937, they state that the Subsistence Produc-

tion Society was started a few years ago in the eastern valley of Monmouthshire. Membership is voluntary and there are no wages. In return for his work the member has the right to buy goods from the society at cost of production."

This is an extract from a newspaper report. The italics are ours. Generally speaking, it is safe to say that a manual worker with not a single modern tool could always produce more than "the cost" of his production in energy

expended, in other words, if man could not reap more than he sowed, the human race would long ago have dwindled to nothing and died out—yes, even in palæolithic times.

And now? "Industry" has nothing to offer..... You can, however, go back to stone-age labour, without the rewards of that labour unless you pay for them with money which you are not able to earn. So it comes from another source...the degrading charity—doles of Public Assistance and other bodies. What a fine life for Man, the master of the universe!

SPACE RESERVED  
BY:

**THE UNITED RATEPAYERS'  
ADVISORY ASSOCIATION**

SECRETARY:  
JOHN MITCHELL.

## ACCELERATING ACTION

It is clear beyond a shadow of doubt that the time is opportune to speed up action in the Rates Campaign.

There are positive and negative reasons for this.

Among the most important of negative reasons is the campaign, now being given every encouragement by the enemy, which concerns itself with "Squandermania" and "waste," and to that end invites the support of ratepayers to a petition to Parliament *begging* the Government to restrict the borrowing powers of local authorities. The only *effective* way of preventing ratepayers being "led up the garden" in this way is an immediate, sufficiently widespread, rapid campaign, giving the ratepayer FACTS which demonstrate the utter stupidity of a "squandermania" campaign, and at the same time mobilising him in support of what he really wants: Lower Rates and Assessments and better Social Services.

The most important positive reason is that after months of preparatory work the machinery is now ready to develop the campaign at many times the force and volume it has hitherto achieved. Up and down the country campaigners have been preparing this machinery and learning how to drive it. The tests are satisfactory—the experience is gained. NOW is the time to run this machinery at "full steam ahead."

The two interim objectives which the organisers of action have to achieve are:—

- (1) The collection of demand.
- (2) The presentation of facts which induce determination behind the demand.

Beyond these interim objectives is other action leading to the final objective of the campaign. When these two objectives have been attained, however, that subsequent action will be short and relatively simple.

EFFORT is needed to achieve these objectives. The organiser is

concerned with the *attraction* and *use* of effort.

The *ATTRACTION* of effort is received by the provision of an objective for the *desire* which is already present and the creation of *belief* (a) in the power of achieving any reasonable objective, (b) that the objective is reasonable. The instruments to this end, valuable among which is the new rates pamphlet, are known to campaigners.

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### New Address

**U. R. A. A.  
SENTINEL HOUSE,  
SOUTHAMPTON ROW,  
LONDON, W.C.1.**

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The *USE* of effort should be guided by the very important principle which can be expressed as: the expenditure of the minimum energy to produce a given result, or conservation of effort. The "horse-power" in the community which is available to drive the rates demand is limited. Asked to do too much, that "horse-power" will not function; but harnessed to machinery which it can work it will not only work it, but automatically develop more "horse-power" by increasing the belief of the community in their power. Committee meetings and door to door canvassing by voluntary workers strain this "horse-power" and waste it.

The methods of raising revenue advised by U.R.A.A., and now being operated very successfully; the automatic postal canvass; the automatic methods of organising meetings, and other devices are all based on a recognition of the important principle referred to.

Let us consider another important FACT. In any given number of the population there are certain people who are almost "ready-made" workers for the rates campaign. To quote two of a number of instances that have

occurred in the past week, there is the Councillor in Stoke-on-Trent who, on hearing of the campaign from an acquaintance immediately wrote to U.R.A.A., for advice on how to start the campaign; and there is the man in Manchester who, on receiving a copy of this paper, pushed by a stranger through his letter box, writes in for similar advice, offering to start a Manchester and District L.R.D.A.

Such people may be one in a thousand, but even on that basis there are fifty of them in the average borough; and fifty determined people in a borough doing the RIGHT thing can accomplish marvels.

The point which I wish to make is that even if you are a "lone wolf" and you have the machinery, as indeed anyone has who is in touch with U.R.A.A., to carry the campaign message to many thousands of people in a few weeks, much more will be achieved by making immediate use of this machinery to contact those "ready-made" workers, than by wasting time and patience on a small circle of half-hearted "interested" people trying to get them to join in effective action.

The steps to be taken are (1) follow out U.R.A.A., advice in the collection of revenue, (2) obtain several hundred automatic canvassers and post these out over your town (pay someone to do this if you haven't the time to do this yourself), (3) organise small or large meetings all over the town (the Automatic Bill Posters will be found useful for this. Again pay someone to do this if you haven't the time yourself). (4) sell and distribute as many lower rates pamphlets as you can.

In doing all this you are spreading knowledge of a most valuable and vital character, and generating action—knowledge and action which are urgently and directly needed. In spreading that knowledge over a wide enough field you cannot fail to discover workers to join you in an organisation. The very least

that you could achieve by doing so would be to render valuable collateral support to those organisations which in other towns are already strong and pushing forward with vigour.

The opportunity is great; the time to do it is NOW. J. M.

TIME TO PREPARE

The next "SALVO" commences on October 17th. This is the day before the "Squandermania" Conference at Brighton, organised for the benefit of all those who have a mania for ignoring FACTS.

Therefore, join in this "Salvo" and prepare for it at once. If you want advice on how to organise it, or if you want speakers, write to U.R.A.A., (speakers travelling expenses will have to be paid).

Local Campaign News

Ratepayers and Costlessly Created Money

Dear Sir,

May I be permitted to urge any

of your readers who are doubtful as to the facts that 85 per cent of Local Government debt is created practically costlessly, to study the Macmillan Report (1931). This and the Cunliffe Report (1918) were prepared at the request of the Government by the bankers themselves, and leading financiers and economists, and there is no doubt whatever from a complete study of the two reports that ratepayers do actually pay heavily for costlessly created credit—in addition to the quite legitimate payment of interest to private individuals on their comparatively small holdings bought with hard-earned money.

Ratepayers would benefit enormously from reduced rates and no decrease in social services, by the reduction of loan charges on the costlessly created portion of local government loans. This reduction would hurt no one, and be a benefit to all concerned. The false cry for economies, on the other hand, would damage trade and reduce employment.

Therefore, ratepayers, demand the results you really want: lower rates and no decrease in social ser-

vices, for these results are provedly obtainable.

I enclose my card, I am a BANK MANAGER'S BROTHER-IN-LAW. — From the Christchurch Times, Hants.

A letter from Rotherham informs us that the vicious attacks launched against the Lower Rates Association in the local press have "done less harm to us than to their authors."

Members of the Rotherham L.R.D.A., are now getting knowledge of the FACTS which underly the Campaign and are recovering from their first recoil at the attack. They are coming "back to our policy."

"Considerable amusement was caused by two prospective candidates for Municipal office who wanted a free platform for party propaganda. Finally resolutions were passed with no dissentients—please let us have 50 more A.C.'s."

— M. ILES, Campaign Manager, Bristol.

SANCTIONS

A MESSAGE TO CAMPAIGN MANAGERS AND OTHERS.

You are organising ratepayers in a demand for what they want and you are giving them information which increases their determination to have what they want. Their demand is directed to individual councillors.

On behalf of the ratepayers who are using your organisation in order to co-ordinate and unite their demand, you will be presenting that demand to the councillors in each ward. Councillors will be much more prompt in representing that demand if:—

- (a) they are thoroughly informed of the facts upon which it is based therefore, send all of them the lower rates pamphlet and develop a series of Pre-presentation-of-Demand informational approaches to them.
(b) if they have a knowledge of the POWER or determination behind the DEMAND; therefore organise meetings of any

size all over your district immediately, subsequent to the automatic canvass for signatures, have resolutions passed at the meetings and send them in to the councillors representing ratepayers in that ward.

- (c) if they know that their names and addresses will be kept continuously before ratepayers, so that ratepayers can exercise pressure upon them; therefore ascertain the private and business address of each councillor in each ward, and keep these constantly before ward ratepayers.

A beginning can be made at once by having notices for each ward printed as under. These can be printed in convenient size for affixing to automatic canvassers and automatic bill posters:—

Your Elected Representatives

You elected the undermentioned

to ..... Council to represent YOUR wishes and no one else's wishes.

Mr. .... Home Address ..... Business Address .....

Mr. .... Home Address ..... Business Address .....

Mr. .... Home Address ..... Business Address .....

Until you tell them what your wishes are and insist on their getting what you want you cannot expect them to do much.

But when you tell them that you want lower rates and assessments with No decrease in social services THEY MUST OBEY YOU, OTHERWISE THEY ARE NOT REPRESENTING YOU.

If they won't represent you they must resign and YOU should withdraw all support from them at once.

We will keep you informed with what they do."

This action should be taken now before presenting the demand to councillors. J. M.

**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.

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

**BIRMINGHAM and District.** Social Crediters will find friends over tea and light refreshments at 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.

**CARDIFF Social Credit Association.** Hon. Sec., R. W. Hannagen, The Grove, Grove-land Road, Birchgrove, Cardiff. Next meeting, Thursday, September 22.

**DERBY S.C. Association.** Meetings are held fortnightly (Tuesdays) at the "Unity Hall," Room 14, at 7-45 p.m. Next Meeting, September 27. "United Social Club" cater for refreshments to all bona fide members of S.C. Association.

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

**Happy Migrants.**

The proud boast is being made that immigration of British stock into Australia is on the increase once more. No less than sixteen hundred "assisted migrants" have been admitted since January. They have found room, you see, for nearly 2,000 more people in a continent as large as Europe which, so far, does not contain the population of Greater London.

Of course, it will not be comfortable for these migrants. After seven or eight years of hard work, their lands, if any, will be foreclosed; if they are labourers, the bankruptcy of their farmer-employers will put them out of a job, and like the last batch, they will be found waiting in relief-camps for a chance to get home.

Unless there is a war.....!

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

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

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

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

**WOLVERHAMPTON D.S.C. Group.** Fortnightly meetings in the Ante-Room, Central Library. Next meeting, Tuesday, September 13, at 8 p.m.

**Miscellaneous Notices.**

**Rate 1s. a line. Support our Advertisers.**

**FAIRWATER INSTITUTE.** Another meeting for Lower Rates in Cardiff, 7-30 p.m. Roll up, Supporters!

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

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

**ANYONE** having "The A.B.C. of Finance and Social Credit" by R.L., for disposal, please inform the Director of Publications, c/o THE SOCIAL CREDITER, 10, Amberley Street, Upper Parliament Street, Liverpool, 8.

**THE EDITOR,  
THE SOCIAL CREDITER.**

Dear Sir,

May I make use of your columns to correct a mis-statement I made in a letter to Mr. Hickling of the Social Credit Secretariat Limited, dated September 11, and published in *Social Credit* for September 16, Mr. A. Welford's name was included in the list of Directors of the Social Credit Secretariat.

Mr. Welford is not and has not been a Director of the Social Credit Secretariat.

Yours etc.,  
Elizabeth Edwards,  
Secretary,  
Social Credit Secretariat.

**READY NOW!**

**IMPORTANT PAMPHLET.**

**IMPORTANT PAMPHLET.**

**LOWER  
RATES**

Published and issued by  
U.R.A.A.

This pamphlet contains a masterly statement of the **FACTS** upon which the demands for lower rates and assessments with **no** decrease in social services chiefly rests

It will be an invaluable aid for informing new workers, councillors, and all those who, lacking a knowledge of the **FACTS**, support "economy" campaigns.

There will be a discount of 33/1-3% on quantities of 50 and over to all Quota Associations.

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**THE  
FIG TREE**

for September

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