

THE SOCIAL CREDITOR

FOR POLITICAL AND ECONOMIC REALISM

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Voluntary Service with FAIR PAY or Compulsion with Pay -- Which?

"It is the will to serve that counts"—Mr. Neville Chamberlain.

In THE SOCIAL CREDITOR for January 21st, it was stated that the fulfilment of Sir John Anderson's demand for "willing" workers in the national interest rested chiefly upon recognition of the fact that the issue now being canvassed—Voluntary Service v. Compulsion—was a false issue. The alternative to voluntary service WITHOUT pay is voluntary service WITH pay. Before we discuss—much less decide—whether compulsion must be resorted to let the effect be tried of the offer of FAIR PAY for service. The observation of Mr. Amery was quoted that, while in the ancient Greek cities every citizen was compelled to give military service, the Greek citizen was himself a proprietor who had a direct interest in defending the soil of his fathers for that soil was his OWN!

The decision has been taken to prepare for a conflict on a scale never equalled in the world's history. This decision is apart from any question whether war "may yet be averted," or whether each postponement is but a diplomatic step in its preliminaries, or whether these preliminaries are themselves the real ends, and not merely means to ends.

The scale to which war can be fought in comparison with the scale to which past wars were fought is an exact reflection of the improvement in manufacturing processes during the period under consideration. That improvement viewed from the point of view of the Englishman's home is not very great. Seen from that familiar angle it is masked.

To gain even a partial view of the improvement of process since 1918, consider the employment figures, constantly falling while every government does all it can to "make work" for people to do; the increase in

rail and road speeds, in air speeds which have been multiplied by four.

Three years ago it had become possible for a well equipped enemy of that time to drop a load of bombs equal to the weight of all the bombs dropped on British soil during the four years of the war 1914-18 in twenty-four hours. These figures record an "improvement" which is stupendous. The wars in China, Abyssinia and Spain, which every effort has been made to limit, afford little or no comparison for the estimation of the severity of a war between great European nations—perhaps all of them, supported, on one side or the other, by the United States of America and its immense productive resources, themselves enormously increased during the last twenty years.

It is at least the habit of legislators and their spokesmen in the press to remind the public that, in its commencement alone, a war

between European nations would be unlike any war of the past: That its full force would be felt before it was known to have been declared: That it might never be declared formally.

Every effort would be made to secure a decision by one impact of terrific force at a 'vital' spot, and if unsuccessful 'shock tactics' of like intensity would be repeated if possible for as long as possible.

Air warfare converts the civilian, the aged and the young into units hardly distinguishable from trained combatants, and particularly is this so in regard not only to casualties but to the effect of those casualties upon morale.

In the words of the Prime Minister (Broadcast, January 23):—

"Modern war is not like the wars of the past. The development of air forces has deprived us of our old island security, and in our case, as in the case of Continental countries, the civilians would be the victims of attack as much as soldiers, sailors or airmen. Indeed, they might very likely be

the first victims.

"For that reason, if we wish to protect our civilian population in time of war, we must prepare the necessary organisation in time of peace. More than that, we must train it in peace, for there will be no time to train after war starts."

To meet attack of this description, organisation and training in advance is of supreme importance. A country so attacked must be **READY.**

A register is not readiness.

Arguments and persuasion and intrigue are not readiness.

To be ready is to be equipped and protected and trained and *willing*.

To be willing is to *will*. And men only *will* what is desirable.

Victory in a war of the magnitude envisaged by modern governments will be won by those who have most reason to will it: who do will it. It will be won by men who have something to fight for. What headway is being made to this end?

(To be continued).

NOT ONE PENNY ON THE RATES

The crosstalk comedy "A Penny on the Rates," broadcast on the Friday of last week from all Direct stations, was in a way a direct and telling tribute to activity on the rates campaign.

The talkers were skilfully chosen—Alderman Grey of the Birmingham Finance Committee, Sir Ernest Benn and Mr. R. H. S. Crossman. The alternatives they set before us were Economy and Re-rating. Loan charges were mentioned once in order to suggest that the repayment of loans spread over the period of the life of the asset was a fair arrangement all round. No suggestion was made that loans were in any way connected with credit-creation.

Sir Ernest Benn, choosing Leeds for the text of his address, considered that it was a serious position when one-seventh of the available working-population was employed by the city corporation. He would like to have them all put

into red uniforms to show who was living on the rates and "who was earning his own living."

Mr. Crossman, cross-talking, here murmured "tramdrivers?" Sir Ernest's second *bon mot* was something like this: "Our children's children will be born into the world to find their schools obsolete and still unpaid for; and they will curse us for preferring our own comfort to their solvency."

Comfort!

Mr. Crossman who can talk upon the *philosophy* of democracy so plausibly that his hearers fail to see that the picture is hanging upside down, chose Oxford as his example. The story touched the skirts of high drama as he told of William Morris swooping like a comet upon this quiet town of sleepy dons, and, as Lord Nuffeld, darting away again upon a parabolic orbit, never to return. His brilliant meteoric visit, however, had not been without effect. The centre of gravity of the rates was

fundamentally shifted, and the unfortunate dons are now paying for the social services required by a huge immigrant artisan population too poor to contribute for them themselves. The comet who caused it all has escaped the incidence. Mr. Crossman would get him and all others like him, by spreading the rates as one spreads butter, flat all over the universe.

I need not point out here the technique employed by these two gentlemen in choosing Oxford and Leeds to fit their respective theses. If the B.B.C., care to employ me, indeed, I will prove on similar grounds that rates are *too low*, citing St. Helier, Jersey, Lamorna Cove and places in the Isle of Man.

But the proof would not be valid at all, for as in the broadcast discussion, the two most important of the points that are relevant have not been considered—the wishes of the ratepayer and the *physical* possibility of their satisfaction.

LONDON LETTER

from Miles Hyatt

About six in the morning on the Monday of last week I was awakened by what seemed to be a long roll of heavy thunder, but a star or two twinkling in the sky convinced me that only classical mythology could sustain this view.

Later in the day news came through of the Southwark bomb outrage, along with reports of other attempts outside London.

Why? and Who? ("A silly ass trick, if you ask me," was the verdict of the imperturbable London straphanger.)

A fragment of paper discovered at Harlesden bore the words "it is true . . . banking systems . . . financiers . . . way of usury." As the paper also contained something about the Irish Republic, I regretfully abandoned the theories that the explosions were staged by the editors of three popular "national" newspapers in order to precipitate war with Hitler, or that they were part of a publicity drive for A.R.P.

However, it is probably as likely that we can trace the hand of the good Mr. Sebastian Prawn in this. Some time ago I prophesied that he would soon turn his attention to England and Ireland, where things were much too quiet for his liking. His motto might be said to be: "Keep the public mind on good clean disaster and sudden death," and well he does it indeed, as witness French preoccupation with Jibuti, the British and American notes to Japan, Germany's suspicions about the Rome visit of Chamberlain, Italy's suspicions about Ribbentrop's Paris visit, America's bewilderment at Roosevelt's anti-neutrality speech, and so forth. It seems, therefore, that, pausing only to write the article for *Paris-Midi* which described the Italian sailors in the war as afraid to put out of sight of land, he travelled straight to Southwark.

For consider, if there had still been an Irish Question in reality, and one connected with criticism of our magnificent banking-system, surely our magnificently free press would have ventilated it thoroughly

months ago?

* * * * *

An Englishman's home is his castle—but not to the gentry who, according to the *Evening Standard*, controlled the *Daily Mirror* through bank-nominee shares. Perhaps these persons are only nominee-Englishmen, if they are still in control.

An unsigned article on January 6, expresses gloating delight at government provisions for ensuring that home-owners in the country are not allowed to "profiteer" at the expense of their unsolicited guests; that anybody who exercises his undoubted right in refusing to admit billeting-officials—no one can cross your threshold without a search-warrant signed by a magistrate—will be "reserved for further consideration"; that even where householders have made earlier arrangements to receive relatives or friends, these may not be allowed to stand.

The article does not mention that this perverse attempt to destroy our home-life is illegal and unconstitutional

* * * * *

Mr. J. B. Priestley's able series of articles in the *News Chronicle* on the decline of democracy in Britain may be valuable in dehypnotising many who remain at present fascinated into political coma by the pageantry of the window-dressing; but they contain dangers equal to their value.

Mr. Priestley's feet are firmly placed upon the basis of the real; and there they rest while he shows the artificiality of our supposedly democratic political and social systems; but when he approaches "money," he proves himself to be as hypnotised as any of his readers by this abstract mechanism of arbitrary figures.

This mechanism, though abstract, is the means whereby a policy is being imposed upon us all. Therefore, it is at the key-point of the jig-saw, and any examiner who fails to place it correctly will automatically find himself putting in all the other pieces in the wrong places. Be he ever so wise, he

cannot help himself once the first piece is in. Mr. Priestley is soon embarked upon a thesis that one kind of unemployed—fixed-incomes people with foreign investments—is the cause of the other kind, the dole-drawers; and very soon he throws out the idea that it must be morally bad for a democratic individual to have a fixed income, whether from investment or dole. He is sure, for instance, that people with private incomes are only really happy when a national emergency makes them work again. To this hypothesis, Mr. Priestley, I can only reply—try me.

* * * * *

The editorship of *The Economist* has just changed hands. *The Economist* is one of those journals, the editors of which are popularly imagined as old, incredibly learned and pontifical; who succeed to the post at the age of 60 and hold it until their white hair has descended still volubly into the tomb. So naturally it is many years before a change of this kind is likely to occur. The new editor is Mr. Geoffrey Crowther.

READERS — WRITERS

Readers with the realist point of view who have special knowledge of any subject—science or art, trade, profession or industry, etc.,—and would submit articles on this subject to THE SOCIAL CREDITER when called on to do so, are asked to write to Miles Hyatt, 4, Mecklenburgh St., London, W.C.1.

ON OTHER PAGES

CRITERIA

DONEGAL'S PROTEST
REACHES COUNTY
COUNCIL

HJALMAR SCHACHT

NEWS SUMMARY

Mrs. PALMER'S PAGE

NO BILLETING CAMPAIGN

Mrs. Palmer's Page

AS A GRAIN OF MUSTARD SEED

It is alive and growing. That is the most exciting thing about social credit.

It is a natural growth. It is our privilege to watch and be ready to help at vital moments.

It is of the greatest importance that we should be ready to help in the right way. This means that we must always be learning. Perhaps "growing" would be the better word. For I do not mean the mere accumulation of facts. It is rather the apprehension of the nature of social credit that we should strive after.

I am constantly returning to metaphors. Perhaps this one will appeal to my correspondent, who is a country woman.

If you have a grain of wheat there are only certain things you can do to it to make it fruitful. You can provide it with the right conditions for growth. But the life is in the seed itself, and must develop according to its own nature. If you try to alter that nature the seed will die.

You cannot put life into a dead seed.

We must think of social credit in terms of life, and movement, constant development. Ten years ago the conditions of growth were not what they are to-day. This is what we have to learn. We must be adaptable, as is the seed itself in accordance with the terms of its own nature.

My correspondent writes to me:—

"As a teacher whose classes have always been too large, I have concentrated my energies on one section of the class, and when they have achieved some information and self-confidence. I have enlarged the sphere of my influence. The first stage is the most difficult. After that the children learn from one another, as well as from me.

"Then, all my life has been spent in an agricultural area. So because of my training and experience and the knowledge I have of the English character and temperament, I think social credit will not be accomplished wholesale, but rather piecemeal.

"If only we could start with our basic industry, agriculture, one success would lead to another.

"There are more goods than can be sold, but I do not think we are producing enough milk, meat, eggs and vegetables to satisfy the needs of the people—even if the money were issued for that purpose. If people had money and could not buy, social credit would be discredited.

"Of course, I know if money were systematically issued and cancelled, the problem would eventually solve itself. And we could have social credit tomorrow if people were as well informed as you and I."

The problem is not so difficult and complicated as my correspondent believes. It is at once bigger and simpler.

To understand the position, we must go back twenty years to the time when "Economic Democracy" was first written. It was necessary that some years should be spent on the study of the New Economics from the technical aspect, so that there should be a few people who were expert in the knowledge of how to adapt the monetary system of the country to its power of producing goods and services.

But only comparatively few people are capable of the study of this difficult subject. Relatively few of them would ever

know as much about it as the bankers do.

In any case, this is not social credit.

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

To appreciate this definition to the full it is necessary to put monetary theory in the background. You will then understand that social credit is inseparable from any satisfactory human relationship. Supposing you have twenty people coming together to form a tennis club. If they get plenty of good games and thoroughly enjoy themselves, that is a manifestation of social credit.

After a few years of thorough and constructive criticism of the money system there was a small body of people who were convinced that its gross perversion was preventing the nation as a whole from getting the higher standard of living we had a right to expect.

It was also plain that the nation as a whole would never understand or take interest in the money system, no matter how much time was spent in explaining it to them.

And in this they showed their common-sense.

Speaking for myself, it was at this time that I first became aware of the live thing that social credit was. We were entering upon a new phase in the growth of the movement.

Now it is my belief that although the people have not the remotest idea what the words "social credit" mean, they understand it in their bones.

If you speak to them of the cancellation of consumer credits, their reaction is likely to be (as I heard one woman say,) "I don't understand it, and I don't believe you do either"; but if you ask them whether they are entirely

To Meet You

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(first floor bell)

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satisfied with the results of the system under which they live, there will be no doubt of their reply.

The poorest know that they ought to be getting more food, and the middle classes know that they ought to be paying out far less in rates and taxes. They all know that life ought to be more secure.

THEY ARE NOT SATISFIED WITH THE RESULTS.

My correspondent is probably quite right in thinking that social credit will be accomplished "piecemeal." And I want her to forget all about the monetary theories she mentions, and concentrate on the definition of social credit—"it is the belief that people by association can and should get the results for which they associate."

The first fact that emerges from this is that all we can do is to help people to get something they already want. It is useless for us to *tell* them what they want; we must find out what they do want, and wherever we find any people wanting something very badly indeed, try to show them how they can get it. We know how.

And this is the only way the social credit state can come.

If social crediters were an ordinary political party we should go to the people and say "What you want is 'Social Credit,'" or, "What you want is Consumer Credit." After a lot of arguing, some of them might think they understood, and might say, "Well, perhaps, we *do* want Consumer Credit."

They would tell their M.P., to ask the Government for consumer or social credit. Some sort of financial method would be adopted which did not have the desired result. Perhaps prices would begin to rise. Or there might be a shortage of food, as my correspondent suggests, and the people would be told "You have only yourselves to blame for asking us to adopt a method that won't work."

But if we remember that social credit is a natural growth, and the demand must come from the people themselves, a demand for a result they understand and really want, not for some mysterious money method, our enemies will find it

UNDERGROUND

"The Underground Struggle in Germany." By Evelyn Lend, (London: Brendin Publishing Company, 6d.)

This small volume in a series of monthly monographs ("Fact") makes pathetic reading.

It appears to be a candid account of what has happened to the 'revolutionary' movement in Germany, which the writer identifies, in Germany and elsewhere, with the 'workers' movement, the 'working class' movement on familiar 'class-conscious,' marxian lines. "The first phase of Fascist rule over Germany is essentially the period of piecemeal destruction as well as of the breakdown of the traditional working-class movement. This phase began with the advent to power of Hitler's so-called National Coalition . . . in January, 1933."

Since that time, what was regarded as a great political force has been practically obliterated. Probably what is left of it is now much more truly representative of

impossible to "discredit social credit."

And we shall have the Government absolutely at our mercy when we demand something about which there can be no two opinions.

"Lower Rates and No Decrease in Social Services." That can only have one meaning.

I hope my correspondent will breathe a sigh of relief when she finds there is no need to teach the people to be experts in anything but how to get what they want.

Once a few of them have found out how to get one small thing, they will very quickly discover how to go on, and to get something bigger and better.

In this way they will eliminate poverty, unnecessary disease and war by their own efforts. We don't know how long it will take them to discover the way. A lot, of course, depends on whether social crediters help the seed to germinate, and do not hinder it by adopting wrong methods.

Sometimes stages are passed through very quickly.

B. M. PALMER.

the wills of German individuals; but not much is left of it (none above-ground), though, in the writer's opinion, it will some day decide the 'fate of Germany'. Underground, those who remain faithful to and active in 'the cause' seem to be engaged wholly in spreading ideas, not essentially different from those which once were much more prevalent, and their greater claim to attention, if any, is on the score of personal courage and ingenuity. It is, for example, quite ingenious to distribute prohibited leaflets by leaving them in the ventilation shaft of a factory, and letting the air current, when work is resumed, carry them, anonymously, to the workers' hands. By such means, possibly, a very large number of people will be induced someday to believe what a very large number of people believed once before, and then . . . The pathos is in the blind adherence to a discredited course. Possibly some people will die for no concrete objective of any kind, just for an idea—in order (it has been said) "to convince others—and themselves . . ." There cannot be much doubt that sane people will not die willingly for anything they do not deem supremely important. To judge from what is written about all this here, if the devotion, resource and volume of effort 'underground' in Germany to-day were available to the Social Credit Movement in England, plus a little necessary instruction in Social Dynamics, victory would be nearer.

It is irrelevant to say that the objective of the stricken German multitudes is different from that of the about-to-be-stricken English multitudes, or from our own. We know (or we believe) that it isn't, for if it is we are seeking something which only a very small minority wants. Mr. Lend's book is an object lesson for all believers in the efficacy of the spread of ideas on matters of technique. What should the Germans do? First they should change their *minds* about the function of the individual in association.

THE SOCIAL CREDITER

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CRITERIA

Some of our friends have recently been mildly shocked to discover that Douglas at his best (and when isn't he?) does not look in the least out of place in an ordinary newspaper. He merely looks much more sensible and complete and important than writers undeservedly more popular.

The lesson is salutary.

If you speak at the public through a pipe, you shouldn't be surprised if the public makes remarks about the queer noises you make instead of giving thanks for the good things you say. After all, the deeply-rooted prejudice of the public in favour of the 'natural' as opposed to the 'unnatural' is the only ultimate assurance that there will ever be a 'Social Credit State.'

The sort of crank that makes it easier to turn an axle has the full approval of the cyclist, the motorist, and the traveller by rail and sea—all of us. We refer to it with becoming respect: the *crank*. The sort of crank who makes it harder to turn the corners of human thought gains only execration. He 'darkeneth counsel with words.' Even when he speaks it is as much to convince himself as others. He talks through a pipe. One should not speak to convince, but from conviction.

It is a criterion.

There are others.

Important for us are three other criteria. They are jointly our standards of judgment in regard to public movements.

Of every movement among the people it should be asked: 'does this interest us: does this interest me as a social creditor?'

(1) Does it tend to decentralise

power? Does it evoke the hostility of centralised power? Does it add to the power of individuals as such? If it does, then individual credit is increased.

(2) Does it tend to integrate or to disintegrate the power of individuals in voluntary association which they have chosen freely for themselves—that is to say not under some hypnotic influence radiating from the centre? If it integrates, it adds to the power of individuals as such the power of individuals in association, and social credit is increased: .

(3) The individual may be largely quite unconscious of real additions to his power as an individual or in association, particularly if such gains be small or ascribed to special causes—for example, by a process which might be called 're-hypnotisation'. So, the more there is conscious understanding of what is effected by movements among the people favourable to their emancipation from control (which we know to be control by centralised finance) the better.

Stamp Collectors

We have for disposal a sheet (48 stamps unbroken) of New Zealand Chamber of Commerce Empire Conference stamps—green. London dealers are charging 3d. each for these stamps, so the sheet would ordinarily cost a collector 12/-. Naturally, the dealers will not buy at anything approaching that price. Will any reader take them for 12/- or near?

W. W.

A Good Fighting Spirit

The letter published below is typical of many scores received by U.R.A.A., in connection with the No-Billeting Campaign.

"Dear Sir,

I thank you for literature re Billeting. Would you kindly send me 50 copies of the Broad-sheet. I enclose 5/- (2/6 subscription to your funds also) and I shall distribute them as I can. It so happens that this is not my home town. I live so near London that I should not have refugees, and being an old lady of 70, I should have to go away myself! First having to let my house to some official whose work is in London, and who would prefer to live and sleep outside. But there is, for the victims, such a thing as passive resistance. I suppose the family living in the house would be allowed to sleep in their own beds and live in their own rooms. There would rarely be a spare bed in the houses. All one need do is to retire upstairs and take cooking apparatus, etc., along, barricade stairs, leave rooms commandeered stark empty, including kitchen, and no fuel and no food. Do no work for the refugees, say I can't, which is very true, and let the Government get on with the situation.

"I have already written to the Minister concerned, and intend to give him a further instalment soon. In the meantime, I shall do anything I can. The days of Hampden are here again! and I think the women will have courage."

What Lord Horder Would Do

Lord Horder says:—

"I would put the Ministers of Health, Agriculture, and Transport into a room together and keep them there until they had settled the problems of food production and food distribution in this country. The only person I would allow them to send for to help in their deliberations would be the Governor of the Bank of England. The penalty for not getting the job done would not be that they were to be called honest men, but that they were to be 'fired'."

Donegal's Protest Reaches County Council

The resolution passed by a meeting of representatives of Fianna Fail, Fine Gael and members of the Protestant Churches in Donegal, which was reported in THE SOCIAL CREDITER of January 7, 1939, was the occasion of a realistic analysis of the state of the county when it came before the Donegal County Council on Thursday, December 29.

Proposing that the Council approve of the protest, Councillor MacRory said:—

"There is no doubt whatever but we are paying twice for every public work. No person at this meeting can deny that fact. Instead of being cloaked and hidden, it should be placarded and headlined everywhere, so that every ratepayer will know that when he is giving away the money that in many cases he would need to buy clothes for his children, he is paying twice over for every waterworks, sewerage scheme, etc. Now the time has come to expose all this swindle, for it is nothing else.

"And I propose that we demand unitedly, as was done in Donegal, that the Government create sufficient money to pay off our present loans, and either make a free grant to us, as they can well do, or else, at least, give the money to us free of interest, and supply all money for public works in this way in future.

"In this way, and in this way only, can we have a substantial reduction in the rates for the coming year without holding back any of the road-making or the public works that are needed.

"There is nothing whatever to prevent the Government from creating the necessary money. The only objection I have heard is that if the Government commenced to create money there might be inflation. Now, every person will agree at once that it is the height of silliness and madness to keep a man starving for fear if he ate too much he would burst. There is a right quantity of money for a country, the same as a right quantity of food for a man. We in

this country had a great amount of money circulating during the War. I suppose there was at least five or six times as much as now, and I have never heard it did anyone any harm, but on the contrary gave the country the only real prosperous period that it has ever had within living memory.

"Our Government has never taken any steps to ascertain what is the proper volume of money calculated to lead to the greatest prosperity, and create new money up to that limit. They have left this vitally important service on which everything else hinges uncontrolled by them, and either regulated by blind chance, or else secretly by bankers to suit their banking interests, while not bothering about the country's interests.

"The Government may not realise, perhaps, the serious view the country is beginning to take of its peculiar inaction in this matter concerning the vital interests of the country. The ratepayers cannot create money themselves—they have delegated that power to the Government and the Dail. They did not delegate it to the bankers who are doing it now, and then claiming it as their own and charging for the use of it.

"But the chief objection to Government creation of money comes from the banks who are now the landlords of all Ireland. Every ratepayer in Ireland is now contributing, I suppose, on an average, the one-third of this rates to banks. They are the new landlords that have risen to take the place of those banished by all the numerous Land Acts. It is no wonder they object to the Government doing its obvious duty and creating rather than getting on loan from them the money they needed for public works.

"I move, therefore, that we take a strong line in this matter. Things have gone far enough, and we are as much entitled as any other County Council to give a lead. If we are wrong, let the Government prove we are wrong. Why should

we have voices to speak and then stand silent when we are ratepayers over the whole country, which is being plundered and robbed to make so much money for banks that they are ashamed to disclose their real profits? If we start the campaign that will put an end to the Government's feeble in-action and toying with this vital matter we will earn the blessing of every unfortunate ratepayer in Ireland.

"This is no party matter; it is a matter in which we all should be, and are, I expect, united and firm just the same as they were in Donegal Town, and accordingly it is not a request I move that we send to the Government, but a demand that it take such proper action about money before we have to strike our rates for the coming year, that as a result of all loan charges being wiped out we will be able to give the welcome news to our long-suffering ratepayers that though all the County Council works that are needed can go on, we will have a substantial reduction in the rates for the coming year."

Seconding, Councillor C. Gallaher said:—

"The issue that has been raised by Donegal Town must be faced.

"When we see dictator countries able to do what they have done, the conviction is forced upon us that there must be a way out of the impasse caused by our present financial system under which apparently no substantial progress can be made without piling up a load of debt that seems ever growing bigger.

"Now, when men and skill and materials are available, I cannot see, myself, the sense in a job being held up because someone says there is no money. And yet money is,

Erratum

In the article "Black List" on page nine of THE SOCIAL CREDITER, No. 19:

For "Barclay's Group" read "Westminster Group."

as we know, only paper—notes and cheques costing nothing to print practically. The Government should be open with the people and say if there is anything to prevent them creating sufficient money to finance all the big County Contract works, and letting us have either a free grant for the works, or in any case, free of interest.

"There can be no doubt whatever as to the truth of the Donegal assertion that the unfortunate ratepayers are at present paying twice for every one of these works, because, first of all they pay the contractor for the job, and are then kept paying interest for 20 or 30 years on the loan, so that at the end not alone has the loan been repaid, but as much more has been paid in interest.

"I think I am correct in saying that the Donegal people are still paying interest on the loan got for the first waterworks put in the town about 40 years ago.

"We must force the Government's hand in this matter by being and keeping united as they were in Donegal. We have our duty to the people who elected us and who will be watching us keenly at this crisis, for crisis it is, or we must make it—our people are sorely harassed; to a man they will be behind us, every man Jack of them. Let us be determined to force proper action. Let us point to

what has been done in Germany, Italy, Norway, Sweden, New Zealand and Portugal, and say to the Government as one man we are determined to fight the fight of the ratepayers to get those better conditions of life that we know are possible.

"Let us also demand a reply in a fortnight, because why should there be delay in this matter which is so pressing. If the members of the Government were hungry, or without proper fires, or did not know where under Heaven they were going to get seed for next year, not to mind swollen rates, they would call a special meeting of the Dail, rush a Bill through all its stages in one or two days, and come to the people's relief, not in doles, but in the proper and sufficient way to which the citizens of this country, one and all, are entitled.

"Before I close I wish to make it clear that I do not wish to cast any reflections whatever on our local banks, and I am sure neither does Mr. MacRory; it is the system under which they are forced to work we are attacking. As every Councillor will agree, our local bankers are courteous, helpful and efficient and I am sure no one would be more pleased than they to see an Ireland prosperous rather than languishing, to see the population growing rather than vanishing;

but they cannot change the system under which they work. This can only be done by law.

"I trust, Mr. Chairman, there will be unanimity about this resolution. Many of the Councillors are ratepayers themselves, and would like to be relieved of paying twice as well as securing this relief for those who elected them."

The resolution was supported by Councillor Gallen.

The proceedings were then occupied by a vigorous but irrelevant (to the point under discussion) exchange of personal remarks between other members of the Council.

Later, during the discussion, Councillor Lynch emphasised the pass to which the county had come by pointing out that there were only two industries in it—the farming industry and the tourist industry—apart from the industry of producing children to send them across to England, Scotland and America.

Councillor O'Brien reminded them that in Ballyshannon flour was 18s. dearer than across the Border—4 miles away.

"You hear we have freedom," he said, "but freedom be d——."

On a show of hands it was decided to adjourn the matter until the next meeting.

WHAT THEY SAY (IV)

Let me say here that Business Man and Banker are interchangeable terms. The Banker is Business Man in his purest essence. Pure Business is not the making of goods so much as the exchanging of them. The Banker is the exchanger of these exchanges—the sublimation of all business, and, as such, the patent and public All Highest in business; and if in what follows I am seen to reserve my most abusive adjectives for 'Business Man', the reader will do me no injustice if he substitutes Banker for that phrase.

It is not only for his financial failure that I indict Business Man—grotesque though that failure is. His social offences are equally great. I am not sure that his pronouncements upon life and

morals are not themselves a major offence against the Human Spirit. His pompous vanity has ceased to be an entertainment. It has none of the engaging qualities of that of the artist, nor does it rest, as does that of the artist, upon the basis of personal achievement. It rests like that of all Ju-ju men, upon the gullibility of its audience. That it exists is a fact at present not as well recognised as the fact that operatic tenors are vain, that artists *en bloc* are vain. I am an artist living among artists, but I hope I am not guilty of any *parti pris* in asserting that compared to Business Man, Artist Man has carried humility to the point of viciousness. In support of this I ask my reader to compare the intellectual humility of that

essentially artistic class, the research men of science, with the blatant vulgarity of Business Man's calmly reiterated belief in himself. The world is failing owing to its refusal to listen obediently to the complicated jungle-empiricism of sound Business Practice. That belief is the core of present-day Business Thinking. This no longer amuses us. If we grin it is on the wrong side of our faces. The thing has become tragic . . . There is no man living from Kamchatka to Balham, who does not suffer in his degree from the meritless domination of Business Man. And to none of those vulgar men can the egregious and continuous pomposity of Business Man be the happy jest it once was. The truth is that we are hell-bent for ruin, unless Business Man grows humble, as befits a failure. — Will Dyson.

Space reserved by

Secretary: John Mitchell

THE UNITED RATEPAYERS' ADVISORY ASSOCIATION

SENTINEL HOUSE, SOUTHAMPTON ROW, LONDON, W.C.1.

NO-BILLETING CAMPAIGN

Government Yielding to Pressure

While the daily press is full of cant phrases boosting "Democracy"; while on all sides we are being urged by all manner and condition of public personages, "leaders" and others to unite and do this, that or the other to "SAVE Democracy", these same persons and papers have been doing their utmost to obstruct government in accordance with the will of the people (democracy), have for instance been resisting the popular demand that the Government should not billet refugees on private households, but should provide alternative accommodation in the way of camps. But the government which is being compelled to yield to this insistent demand from the electorate is really being actuated democratically.

The pressure of public demand has compelled *The Times* to alter its attitude to billeting and to advocate in a leader "Camps for Peace and War."

The *Evening Standard* reported on January 16th:—

"A start is being made, I learn, on a long-term policy that will eventually change the whole basis of the government's plans for evacuating the civil population in time of war.

"At the end of last week the Ministry of Health, who are now in charge of evacuation, deputed several officials to examine the whole case for permanent government-built camps in the country to which children and adults could be sent, instead of billeting them in private houses.

"Experts have been asked to submit reports to them with the greatest possible speed. Some of the reports will be before them in a week's time.

"A growing public opinion has, however, advocated the provision of camps as an alter-

native to the confusion that might accompany any system of billeting school-children in private houses, probably out of touch with their parents.

"The first camps to be built will certainly be for school-children. Holiday camps for adults will have to come later.

"Each camp would be composed of stoutly built timber huts, on concrete bases, to accommodate 300 and 500 children with their school teachers.

"I understand that a scheme for standardising the camps is to be considered.

"They would be built in standard parts, which could be mass produced and assembled on the site. The cost for camps to accommodate all school-children from danger areas was originally estimated at about £20,000,000. But it is said that standardisation and mass manufacture could reduce that cost by 30 per cent. and, in the case of a really big scheme, by as much as 50 per cent."

The fact that this Campaign is being worked to a successful conclusion—that the electorate are beginning to get the RESULTS that they demanded—is another vindication of the judgement, policy and strategy of the U.R.A.A.

It is desirable to recognise that the success of the campaign is basically due to a *spontaneous* demand from the public. But this demand might easily have been dissipated and disintegrated by the enemy, had not the U.R.A.A., contacted it, added fresh impetus to it by encouraging its growth, informed it with FACTS and advice on organisation, focussed it and unified it into a demand for results. Whilst pressure of a more exiguous and less exact nature has

been exerted upon the government from many other areas, persons in some fifty local government areas have been using U.R.A.A. literature and advice in this campaign. During the last three weeks the campaign on U.R.A.A., lines has been opened up in new districts at the rate of one a day, and that development is still continuing.

The wholesale and indiscriminate billeting of refugees on private households would probably result in a complete destruction of public morale. The present campaign is one aspect of the U.R.A.A.'s general efforts directed towards the re-armament of morale. J. M.

Mr. Montagu Norman

Mr. Montagu Norman had a long conversation with Lord Halifax at the Foreign Office on Tuesday last.

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HJALMAR HORACE GREELEY SCHACHT

(1) Disconcerting as it appears to be to the editors of British newspapers, the dismissal of Schacht by Hitler is an event very different from, say, the dismissal of Norman by Neville Chamberlain. The London correspondent of the *Yorkshire Post* points out that Schacht has 'come back' before and may do so again.

(2) Horace Greeley was the founder of the *New York Tribune* who once unsuccessfully contested the United States Presidency. How did Schacht get that name? He is half a Dane, born in Schleswig in 1877, and was a director of the Dresdner Bank at the age of 26. He was von Bissing's financial adviser in Belgium, and president of the Reichsbank when Poincaré invaded the Ruhr. He 'retired' just in time to miss the fall of the republic, gained Hitler's favour by writing a book about "The End of Reparations"—the same reparations as he is alleged to have planned under the titles 'Dawes' and 'Young'. Of press gossip what can one believe? There is a story of a torn and tattered cartoon of Schacht "on the mantelpiece of Mr. Norman's secret room"—(not so secret!) Schacht's 'foreign' friends are openly mentioned as an occasion for present resentments in the German administration.

(3) H.R.P., quoted from *Freies Deutschland* in THE SOCIAL CREDITER for January 7th. Copies of the German paper later than December 31st have not come to hand, as they should have done. 1933—1938 was Schacht's 'come-back'. The knowledgeable adviser of Hitler was Gottfried Feder, not Funk, whose interest in economics is said to be exactly nine years old, but he "does his job almost as well as a Jew would do it"—the job on the occasion of this remark being Balkan trade talks. What has

become of Feder?

(4) German bonds fell when the news reached London. Actually the market was small and restricted. In Germany, 'confidence' worked the other way.

(5) von Ribbentrop's name is used when there is talk of a 'division' in the German camp. He went to Warsaw on Wednesday "to pay his return visit to Colonel Beck." A delegation of ex-Service men headed by the Duke of Saxe-Coburg-Gotha, arranged to be there at the same time.

Schacht and his policy may be an element in the next crisis which is probably quite near. Some say February 9th—from data available.

(6) Of course, 'Germany' has not really cut 'herself' adrift from financial domination. The row drags financial domination within the view and before the attention of the public—here if not in Germany, and one would think it might soon require some ingenuity on the part of our own 'leaders of opinion' to make a mystery of it. But perhaps not much ingenuity is required.

Credo quia absurdum—I believe it because it is absurd. And so from absurdity to absurdity. The world cannot eat butter because it does not make enough guns.

(7) "Your tasks," Hitler told Dr. Funk, "will be:—

"(1) To guarantee, as hitherto, the unconditional stability of wages and prices in your position, which now unites the two important posts, and thus to secure also in future the value of the mark.

"(2) Increasingly to open up the capital market and put it at the disposal of private capital demands.

"(3) To bring to a conclusion the conversion—inaugurated by the law of February 10, 1937—of the Reichsbank at that time removed by the Dawes pact from Reich sovereignty, into a German Central Bank unconditionally subject to the sovereignty of the State, a conversion which is in accordance with

National Socialist principles."

The British press answer to the first item is just a stutter.

A decree which empowers the existing S.A. organisation to take on the task of arranging the pre-army and post-military service training, has been issued from Berlin.

"May Properly Be Informed"

The *British Medical Journal*, summarising the plans of the Ministry of Health for evacuation of the child population in time of war, states:—

"In the survey which is immediately to be made it is considered that health visitors and sanitary inspectors will prove useful agents, with suitable voluntary assistance. Discretion and tact are urged upon the inquirers; they have no right to enter houses, in the face of objection, for the purpose of obtaining information. At the same time the point is made that if householders with suitable accommodation to spare do not agree voluntarily to accept children they may be properly informed that they may be required to take other persons."

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NEWS SUMMARY

England

At six o'clock on Monday, January 16, time bombs placed in key positions with respect to the electricity supply exploded more or less simultaneously in London, Manchester, Liverpool, Birmingham and elsewhere. In Manchester two people were killed. Further explosions occurred later. In London, Manchester, Liverpool, Birmingham, and elsewhere there was great police activity. Power stations and gas and water undertakings were guarded and watch was kept at all ports on people leaving the country.

On the following day I.R.A. "proclamations" were posted in thickly populated Irish districts of Liverpool. The posters were pulled down by the police.

Mr. J. F. Wright, the National Conservative and Agricultural candidate in the East Norfolk bye-election has withdrawn from the election after receiving a letter from the Prime Minister promising that the government would give serious consideration to the needs of the farmers. It has been said that he may be offered a far safer seat than that of East Norfolk.

Fifty-five local authorities in greater London are being represented at a conference on holiday camps in London.

The problem of holiday camping on a national scale is also being considered by committees formed by the National Council for Social Service and the Industrial Welfare Society. Represented on the National Council's committee are the Y.M.C.A., the Workers' Travel Association, the Holiday Fellowship, the Co-operative Holidays Association, and other holiday providing bodies.

Suffolk farmers, who had booked the Albert Hall for a rally in connection with their mass protest demonstration in London on February 1, have been told that the hall cannot be let to them.

The administrative council of

the Albert Hall have informed them that the hall is needed for the rehearsal of a function to be held in the evening.

They were originally told that they could have the hall for the afternoon for 150 guineas, and that the evening function would not interfere with them. The mass meeting will take place at the Farringdon Hall.

The 44th Ordinary General Meeting of Barclays Bank Limited was held recently in London.

Mr. Edwin Fisher (Chairman) presided.

The Chairman stated that the total of their Current Deposit and Other Accounts on 31st December last amounted to £433,081,185 and revealed a slight reduction.

The Net Profit of the Bank for the year ended 31st December last, after payment of all charges and making provision for all Bad and Doubtful Debts, and for Contingencies, amounted to £1,926,457 18s. 8d. The sum of £511,390 15s. 3d. was brought forward from 31st December, 1937, making a total to be dealt with of £2,437,848 13s. 11d.

A delegate conference of the South Wales Miners' Federation, held at Cardiff, endorsed a resolution of the executive refusing co-operation in the voluntary scheme for national defence; whereas the Executive Council of the Nottinghamshire Miners' Federated Union, representing 42,000 members, decided unanimously to give its wholehearted support to the voluntary service scheme, and authorized its officials to take part in any committee that may be set up to attain the objects desired.

The Government proposes to provide for its own staffs protection against blast and splinter effect and from falling debris.

Where they exist, basements and semi-basements are being strutted and strengthened. Arrange-

ments are also being made to brick up unnecessary openings, &c.

Experiment in Barcelona has proved conclusively that none of these measures is efficient for the protection of life, although efficient measures have been developed.

The advice to start storing food, given by Sir Auckland Geddes was not acknowledged to be official.

Germany

Herr Hitler has relieved Dr. Schacht, president of the Reichsbank, of his post and has replaced him by Herr Funk, the Minister of Economics. Two other directors of the Reichsbank have been dismissed—Herr Fritz Dreyse, the vice-president and Herr Ernst Huelse.

Dr. Rudolph Brinkmann, State Secretary to the Ministry of Trade, has been appointed vice-president.

Captain Wiedemann, one of Hitler's A.D.C.'s who has occasionally been entrusted with political missions to Britain and France, has been appointed Consul-General at San Francisco.

Social Credit Secretariat

(Chairman: C. H. DOUGLAS.)

Diploma of Membership

An examination of candidates for the Diploma of Membership of the Social Credit Secretariat, Lectures and Studies Section, is about to be held.

Students who intend to sit and have not yet entered their names are asked to return entrance forms, obtainable from the Secretariat's offices, with the examination fee of 10/6, on or before **Wednesday, February 1, 1939.**

—Assistant Director, Lectures and Studies, 12, Lord St., Liverpool, 2.

Students of Social Credit who have not taken the official course of instruction may enter for the examination at their discretion.

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.

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.

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

LONDON SOCIAL CREDITERS who would be willing to give service to the Secretariat by typing letters, articles, etc., in their free time are asked to communicate with Miles Hyatt, 4 Mecklenburgh Street, London, W.C.1.

**TO THE DIRECTOR OF REVENUE,
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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.

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