

THE SOCIAL CREDITER

FOR POLITICAL AND ECONOMIC REALISM

Vol. 1. No. 23.

Registered at G.P.O. as a Newspaper.
Postage (home and abroad) 4d.

SATURDAY, FEBRUARY 18th, 1939.

3d. Weekly.

Space reserved by *The United Ratepayers' Advisory Association*

CAMPS: GOVERNMENT YIELDS

At length the Government has yielded to the tremendous pressure of public opinion, the spear head of which has been directed onto representatives responsible to the people, according to the advice of the United Ratepayers' Advisory Association, in favour of evacuating war-time refugees to self-contained camps in the country rather than into private households.

The Chancellor of the Exchequer is to make available a sum of £1 million with which, if Parliament approves, a start will be made on building fifty camps.

The Government has yielded, but the people's will is not yet completely fulfilled: further directed pressure is needed to secure accommodation for all those to be evacuated in time of war, with no increase in taxation, local or national.

Sir John Anderson, Lord Privy Seal, stated this week that it has been decided to introduce legislation at an early date providing for the establishment of public corporations, profit barred—one for England and Wales and one for Scotland—which would be empowered to construct and manage camps. A start will be made on a programme of 50 camps each designed to accommodate about 350.

A Bill is being drafted and will be introduced as soon as possible. Meanwhile, preliminary steps are

being taken for the selection of suitable sites.

Each camp will probably consist of timber huts on concrete foundations. In this case the huts will be pre-fabricated in six-foot sections, and they will be assembled by unskilled labour. They would all have central heating, water supplies, main drainage and electric power. They will probably be built within a reasonable distance of a main water supply, which can be tapped. Electricity will come in many cases from the Grid, and in others will be manufactured on the site.

The camps will be situated among or near trees, so that they will be almost invisible from the air, to minimise the danger of being bombed, and in accessible positions, but not directly on main roads or railway lines. Many of them will be near the usual holiday resorts. No camp will be built within 60 miles of London.

Each camp will contain a dining-room, recreation rooms, and a number of covered shelters, available in peace-time for rest and recreation rooms. But in store would be timber sections, easily assembled in a few hours, that would increase the capacity of the camp tenfold in an emergency by

converting the shelters into additional sleeping huts.

At least 600 camps would be needed to accommodate, in war time, all the children evacuated from industrial areas. A good deal of unskilled labour will be employed in the construction of the camps, and this should provide work for some of the unemployed. It is expected that the 50 camps to be provided will be leased to the public corporations to local authorities. The corporations will be required to aim at recovering, in respect of the peace-time use of the camps, 50 per cent. of the capital—and also at meeting all their maintenance charges. In the event of war the camps would also be used primarily for the evacuation of children. Their equipment for use by children and adolescents, whether in peace or war, makes it improbable that they will be available for family holidays. They will be mainly used in peace time as school camps although they will probably be available for use by various youth organisations as well.

The Times, in an excellent leading article on the subject says:

“Without disparaging for a moment the Government's acceptance of the principle of

CONTENTS

Major Douglas on
**THE AMERICAN-RUSSIAN
PROGRAMME**

**WILLIAM BLAKE, Realist
GERMAN BANK CONTROL**

**THE CHARGE AGAINST
THE BANKING SYSTEM**

**THE CURRENCY AND
BANK NOTES BILL**

Mrs. PALMER'S PAGE

LONDON LETTER

Billeting — News Summary

camps, it may be asked why the first practical results of their decision need be so small. The camps proposed will hold 17,500 persons. That is certainly not one per cent. of the school-children who would have to be moved in any comprehensive scheme of evacuation. It is less than two per cent. of the children in and around the County of London alone. Nor will the construction on this scale employ many of the 2,000,000 unemployed. Again it may be asked why the camps should be built of an inflammable and, presumably, mainly imported material like timber. If the answer is that other materials would cost more, greater safety would surely be worth the price. Nor is it easy to understand why such exclusive

emphasis should have been placed in the announcement upon the peace-time use of these camps as school camps. The idea seems to be that whole schools should go to camp as part of the children's education. That is most useful and desirable; but from what source in that case is the anticipated revenue to be drawn? Are the parents expected to pay? It would seem sensible to use some of the camps as ordinary holiday camps for workers enjoying holidays with pay, if the required revenue is to be raised without controversy."

Some re-emphasis is necessary on the last point. It is surely incongruous, since materials are plentiful and labour is plentiful and food to feed the labourers is

plentiful, that the building and running of the camps should be held up for want of financial ability to monetise all this *real credit* for the benefit of the community; there is abundant evidence that the required financial ability is available for the monetisation of the same physical credit for the benefit of private concerns. Banks do create the means of payment out of nothing, and use this privilege to exploit and control the public. Here is their opportunity to *serve* the public by providing the money for these camps for the book-keeping costs of making it.

To have begun on the scheme for camps is good, but it is not enough; but where there is a beginning the end may be hastened—more camps with no more taxation.

WHAT THE DAILY EXPRESS REPORTED ON FEBRUARY 10

'Social Dynamist' Attacks Billeting

Mr. John Mitchell, secretary-organiser and partner of the United Ratepayers' Association, who have attacked the Government's compulsory billeting scheme, said to me yesterday: "This association is not run for profit. We are interested in social dynamics."

From their one-room office in Sentinel House, Southampton-row, W.C., the association have issued hundreds of circulars headed: "Your home is threatened." One sentence is:—

"Slum dwellers are inured to such dreadful conditions of life that they have become immune from many of the worst effects of dirt, confinement and squalid surroundings."

Of billeting the circular says:

"Home life would virtually be at an end.

"Some refugees may drink, quarrel or fight—how is a woman to deal with them single-handed? They will be under no discipline as in the case of billeted troops, and it will not be possible to provide police protection.

"Compulsory billeting is unjust, foolish, dangerous."

The circular suggests it would be more sensible to keep refugees

in their "class groupings" in camps and shelters. Then there is a footnote which says these circulars can be bought at fifty for 2s. 6d.

The association were registered as a business in March, 1938—to advise on "civic democracy and debt industry."

One of the partners then was Captain Thomas Hedworth Story, of Ashburnham-gardens, Upminster, Essex. He gave his business occupation as a "social dynamist."

Captain Story is still a partner—but Mr. Mitchell has replaced the second partner.

When I called at the office yesterday there were masses of circulars, posters, papers and wire filing baskets. At the largest desk sat Mr. Mitchell.

A girl was typing in one corner; in another an elderly man was eating roast beef and vegetables.

I asked Mr. Mitchell what he meant by "social dynamics." He said: "We are trying to rouse people to a sense of their responsibilities.

Our present campaign was started because the electorate made

it evident that compulsory billeting is unpopular."

Where was the evidence for this? Said Mr. Mitchell: "Oh, letters we have received and pieces in the local papers."

The association's income, he said, comes from voluntary subscriptions and fees. "Any organisation representing ratepayers can register with us for nothing."

Mr. Mitchell went on "Captain Story doesn't get a penny out of the association. I get a salary as secretary because it is a full time job."

On the front page of the same issue of the Daily Express:—

50 Evacuation Camps Plan

The Cabinet are considering a scheme for fifty camps, each to accommodate 500, which would serve as holiday centres in peacetime and as evacuation centres in war.

Normally they would be run on holiday camp lines with the minimum of official control.

Resolved Against Billeting

At a recent meeting of Hambleton Rural District Council, the Clerk reported the receipts of 'petitions' against the scheme of billeting children in the event of a national emergency. He did not think they called for any action. Commander R. J. Slayter said he had a number he had brought in from Dunsfold. He should think there were 150. They disagreed with the present scheme. Mr. Merriman: They don't know what it is. Comdr. Slayter: They object to what they know about it. They object to the children. Mr. H. G. Corner: What do they want to have done with the children? Comdr. Slayter: They want camps built. Mr. Merriman: The Government know the best way of dealing with the problem better than Dunsfold.

Col. R. G. Hayes said the people were fearful. He was certain if they came to the point when the houses were filled and no longer their own, and all the helpers the Council wanted were kept indoors looking after their own property, a serious problem would arise. They should look at it from the long-term policy point of view. They would all want to say, "Get inside to the children," but the problem was not an easy one to be dismissed in three minutes' conversation.

They wanted to help the Government, but he did not think the best way of doing it was by saying, "The Government knows best."

Mr. W. Featherby said the statement had been made that the camp scheme was still being considered. If the Council agreed the camp scheme was best, what was there to stop them from bringing a bit of pressure on the Government to do the right thing?

Major the Hon. F. Needham said that, supposing a war lasted twenty years, it would mean that their houses would be turned into someone else's. He did not want to be unpatriotic, but if it was not temporary, the Government should get on with the other part.

Mr. Featherby moved, and Commander Slayter seconded, that as a Council they should not miss any opportunity of bringing pressure to bear on the Government to bring about what they, the Council, considered the best scheme—the holiday camp scheme. This was agreed.

The Bromyard Rural District Council, in Herefordshire also passes by a majority of 18 to 1 a resolution refusing to accept the Government's billeting scheme.

From Harpenden Free Press

Day after day, I'm on my way,
With my rags, bottles and bones,
Strange folks I meet, out in the street,
With my rags, bottles and bones.

Hullo Chums,

It's your old pal Tom Walker raising his cap to you once again. Here's another strange how do you do I've just heard about. There's a pal of mine what don't like this billeting of children idea. He says it would mean good-bye to home sweet home, and he says our blokes wouldn't fight so well, if they felt their Blighty was being mucked about. And so he's been getting the villagers to tell their counsellors that it aint good enough, that there's plenty of poor devils out of a job, and plenty of material, and that proper camps should be built. He argues that a democratic country should give the people what they want, if that's reasonable like, and for the good of the country.

And the other night, I meets my pal in a pub near the Station Road, in a rare how do you do. He'd been to a chap's house for his signature, and the chap wouldn't give it, and told my pal that it was a "type of political blackmail." "Political blackmail my foot," says my pal. He was fair boiling over, and I had to stand him a pint to stop his big ends seizing up. "Political blackmail," says he "for we blokes to tell our counsellors, those what we elected to represent us, what we want done! What did we elect them for at all, that's what I want to know?"

Well, Chums, that's what I want to know. Just drop me a post card, not a letter, cos letters make life so complicated. Tom Walker's the name. Put "Democracy" in the top left hand corner, and put yourselves in my pal's shoes, as it were, and put down "Blackmail" or "Not Blackmail," and send it to Tom Walker, that's me, c/o Harpenden Free Press.

I do come across some strange how do you does, don't I?

So long chums,

Tom Walker.

REVALUATION IN EIRE

Donegal Protests

At the monthly meeting of Donegal County Council, proposing a resolution that the Council note with alarm the Eire Government's intention to proceed with the Revaluation Bill, and asking all members of the Dail of the county to oppose it, Councillor Baxter said the Bill was being introduced to camouflage the upward trend of the rates, and for the purpose of extracting more money from the people all over Eire.

Councillor Scott said he did not think they should be unduly alarmed over the new Bill. It would only hit places such as Dublin, which could afford it.

The proposal was carried by 19 votes to 2.

Unless you have a dictatorship, it is the business of government to yield to pressure. Either a government is supreme over the people or else it must yield to pressure and it is your business to exercise that pressure.

— C. H. Douglas in the Buxton speech.

National Defence

means

Self Defence

This broadsheet has been modified and can be obtained at—

50 for 2/-. 100 for 3/-.
500 for 12/6. 1,000 for £1.

From—

The United Ratepayers' Advisory Association, Sentinel House, Southampton Row, London, W.C.1.

Mrs. Palmer's Page

"BY THEIR WORKS ---"

On the same day that it was announced that unemployment had reached the two million level a conference of 24 people met at the Board of Education. It was the International Advisory Committee of the World Congress on Recreation and Leisure Time. These items of news in juxtaposition were a problem to the popular press. The *News Chronicle* tried to pass things off by referring to unemployment as a "grim" problem; while the *Daily Herald* concentrated on the "work" question, and relegated the conference to the background.

One of the Vice-Presidents of this movement is, strangely enough, Dr. Robert Ley, a German.

The *Herald* poked fun at him and his reactions to cricket, and that disposed of the conference on Recreation and Leisure. But their leading article left us in no doubt as to their own intentions.

"The Government . . . holds that unemployment is inevitable, is not subject to the will of Government at all, but is part of the ordained nature of things . . . We proclaim that, just as the economic system from which unemployment arises is man-made, so can man reform and remake it until it serves the interests and *employs the services of all*. Day by day we shall put the facts before you, and tell you what could be done to provide the work for which so many wait." (my italics).

Notice in passing the use of the old trick of diverting attention from the real issue. The *Daily Herald* is going to tell you *what can be done*; there is going to be a discussion on methods of creating employment. They have not asked us to state our policy, whether we want to employ the services of all, or gradually increase their leisure until wage slavery is a thing of the past. No, the policy is already decided for us. We have been told that we all want toil and that's that.

But I'd like to know more about the origins of the Inter-

national Advisory Committee. It appears that it first met in 1932 in the United States, then at Hamburg in 1936, and now in London. There is to be another meeting in 1940, place to be chosen later.

Its President and Vice-President are Mr. Gustavus Town Kirby, U.S.A., and Sir Noel Curtis-Bennett. Dr. Robert Ley and Commendatore Corrado Puccetti (Italy) also appear to be Vice-Presidents.

Mr. Chamberlain was in his most fatherly mood when he welcomed them. He quoted from George Eliot, "If it is important to organise the industry of the world, it is even more important to organise and direct the leisure of the world," and went on to say that scientific and industrial development had increased so enormously the productive power of mankind, that it had become possible to consider the shortening of the hours of work, and so to-day our work people had more spare time. That meant that a new problem had been created which it was the task of civilisation to solve.

It had been said by another English writer that the intelligent direction of leisure was the last product of civilisation. How to organise the intelligent direction of leisure was the purpose of the conference . . .

Mr. Gustavus Town Kirby replied that there was nothing so

international as the working classes, the product of whose hands went to the four quarters of the earth. In matters which had to do with the health and happiness and welfare of those who worked with their heads and their hands there could be no such thing as international barriers.

"We, the workers of the world, believe that the way to settle disputes is around the conference table . . . And when we have courageous advocates like you (Mr. Chamberlain) who go forward with that end in view—we know that the world is safe for the workers whom we may represent."

This speech would have been equally suitable for a conference on Labour. Mr. Kirby seems quite as anxious that the world should be made safe for toil as that it should be prepared for leisure. One would have liked a definition in this introductory address; but it was not forthcoming. It is highly probable that the members of the conference have never thought of defining their terms of reference. Much of the confusion in our minds to-day is caused by wrongly used words, and abstract expressions incompletely understood. There is no doubt that the popular press is largely to blame. In concert with advertisement writers they have piled Ossa on Pelion until words, which should be the vehicle of logical thought, are now the principal means of hypnosis.

One of our tasks as realists is to discipline ourselves in the use of words, especially of those which express abstract ideas. Delusions hide themselves among abstractions. Such expressions as the 'honour of the country', the 'glory of democracy', or 'international' and 'world' as used by Mr. G. T. Kirby, are almost meaningless. People are carried away by the emotions evoked by the sound of these words, not by their real meaning.

One social credit writer has already defined the 'work' words for us. 'Work' is obviously a generic term; it can be applied to any form of activity, including

To Meet You

Mrs. Palmer will be glad to welcome friends on Wednesday afternoons from 3—5 p.m., and at other times by appointment at

**4, Mecklenburgh Street,
London, W.C.1.**
(first floor bell)

This is seven minutes from Russell Square Station, five minutes from King's Cross. It is hoped that visitors to London will make a point of calling at that time. Any alteration of this arrangement will be announced in this paper.

chemical change, the pictures of an artist, or even the playing of a game. It is obvious that no one could live without working, as a state of changeless impassivity is contrary to nature.

It is at this point that the first delusion creeps in. The press persists in using the word 'work' in one sense only—that form of activity which we must undertake in order to earn money. Conversely, anyone who does not earn money is considered to be 'idle' or 'workless.' The delusions that spring from this mistaken idea are endless.

Because, at the present moment, food, clothing and shelter cannot be obtained without money, we tend to despise any form of activity that cannot be at once changed into hard cash.

"He is an artist, but there is no market for his work." (hidden sneer).

"She writes trash, but her books are best sellers." (secret admiration).

The generic term 'work', when properly understood, can be seen to embrace three main forms of activity, to which the terms 'labour', 'toil' and 'leisure' may be applied, (to continue quoting from the same writer).

Labour is the work that must be done before men can live on the earth. For primitive man it meant hunting; after many years the making of stone and bronze implements; then tilling the soil to grow grain, the rearing of flocks and herds, the weaving of wool and linen into cloth. All this is labour, varying in intensity from one climate to another, and always tending to grow less; because men were always discovering a better and easier way to do each job.

The Age of Power in which we live to-day, means the triumph of man in his struggle with Nature. The days of labour are past.

Here comes the second great delusion.

In the days of scarcity, the labour of all was necessary, and idlers were enemies to the social credit. The sin was not in their refusal to labour, but in their attempt to evade responsibility. But

to-day people believe there is virtue in the labour itself, despite the fact that every sensible man and woman makes use of as many labour-saving devices as possible. This delusion is the sin of believing the means to be more important than the ends. Upon it the Labour movement, Fascism and Communism are all based, and there is no doubt that the members of the World Congress on Recreation and Leisure also subscribe to it.

'Toil' is the work done by slaves, imposed on us by men who are stronger than we are.

It is possible to argue that slavery was necessary in primitive times, so that some men could be free to think. But it is certainly not necessary in this age of power, when each of us has the equivalent of 100 slaves at our disposal, if only we dared to command them. But many of us go on toiling like slaves, while the discoveries and inventions of scientists which should be used to set us free, are turned to the purposes of war and destruction.

We are made to toil like slaves because we have no control over the money system. Those who control it have determined that no money shall be distributed except in the form of wages. And they have made us believe that there is some sort of 'virtue' in the 'toil' or 'labour' itself apart from its result, and that as labour diminishes, toil must be increased, or we shall all become demoralised.

Leisure is the state of having time at our own disposal, so that we can choose our own activity. It is the work that we choose to do ourselves, and includes everything dear to the heart of man, from growing his own lettuces, to a game of darts and the painting of the Sistine Madonna, or writing a thesis on cancer. It is everything you want to do, but have never done because you have spent your life in toil. It is the justification for the long years of struggle endured by those who came before us, and the consummation towards which all civilisation is striving.

It is obvious from the speeches made at the opening of the World Conference on Recreation and Leisure that its members do not understand the meaning of the

words "work, labour, toil and leisure," or, if they do understand them, are determined that the more leisure people have, the less they shall enjoy. For how can there be such a thing as 'organised leisure'? You might as well hope to get a good game from compulsory cricket. Under the guise of 'doing good to others'(!) they are out to see that we all follow a plan which they have already made for us. I should not be surprised to find that there is some connection between them and the gentry who run P.E.P. By whom were they appointed, and by whose sanction do they act?

In so far as they tend to diminish the sense of responsibility by arranging our play-time for us, as though we were still in the kindergarten, they are a menace, and as such to be watched, and where possible resisted.

It has been well said that all forms of Socialism, including the English with the continental varieties, mean more and more Government control. Why rail at the Dictators when we are following the same path ourselves?

B. M. PALMER.

GRAPE FRUIT MARMALADE.

2 grape fruits.
2 oranges (Jaffas).
2 lemons.

Sugar, according to weight.

Method—Slice the fruit thinly, remove the pips, and place them in a basin alone. To one measure of fruit, allow two measures of water, and leave to soak for 24 hours. Half a pint of water should be poured over the pips.

Next day place in a preserving pan with the pip water strained, and boil till the slices are transparent. When cold, weigh the fruit, replace in the pan, and bring to the boil once more. Add one pound of preserving sugar to each pound of pulp, and boil quickly till a little will jelly on a cold plate. Pour into hot jars, and cover at once with cellophane.

B. M. Palmer.

In the last paragraph of last week's recipe "chipped potatoes" should have read "Chippolatas."

WILLIAM BLAKE -- REALIST

By H. WINKLES

William Blake, in spite of his visionary nature, called madness by his contemporaries, was essentially a realist. "Error," he says, "is created. Truth is eternal. Error or creation will be burned up." "Art and science cannot exist but in minutely organised particulars and not in generalising demonstrations. The infinite alone resides in definite and determinate identity."

"Every honest man"—with emphasis one supposes on the 'honest' "is a prophet. Thus, if you go on so, the result is so."

He might have lived in our time. "Over the door 'thou shalt not' and over the chimney 'fear' is written."

"All the arts of life they changed into arts of death

To perplex youth, that they might file and polish brass and iron hour after hour, laborious workmanship.

Kept ignorant of the use that they might spend the days of wisdom. . . . blind to all the simple rules of life."

The economic situation seemed fairly clear to him.

"They formed laws of prudence and called them the eternal laws of God."

Also he knew the first necessity for the culture he loved, and recognised poverty for what it is, a means to the end of compulsion.

"Peace, Plenty and Domestic Happiness are the sources of Sublime Art.

Shall not the Councillor throw his curb.

Of Poverty on the laborious.
To fix the price of labour.
To invent allegoric riches . . .
To cut off the bread from the city.

That the remnant may learn to obey."

He saw through the hypocrisy of religion used to the same end, yet there is no trace of irreligion in his deeply spiritual nature, nor must the lover of liberty, be con-

fused with the libertine in the accepted sense of the word.

"Holiness is not the Price of Entrance into heaven. Those who are cast out are all those who, having no passions because no intellect, have spent their lives in curbing and governing other peoples by the various arts of Poverty and Cruelty."

There was surely a touch of deep insight in his strange symbolism of Gods and Titans typifying the virtues and vices under strange names of his own invention. Urizen for instance, apparently the God of Pharisaism has books of brass, iron and gold, representing charity, war, and economics(!). They are melted in the fires of Orc, the spirit of freedom. The Fall is a symbol of the profound error of beings who set themselves up as gods, failing to realise they are the servants of men. (Who is greatest among you let him be servant.)

A few words of advice are given gratis to the enemy.

"Listen to the Words of Wisdom.

So shall you govern over all; let Moral Duty tune your tongue.

But be your hearts harder than the nether millstone . . . Compel the poor to live on a crust, by soft, mild arts. Smile when they frown, frown when they smile, and when a man looks pale with labour and abstinence, say he looks healthy and happy. And when his children sicken, let them die; there are enough born, even too many, and our earth will be over-run. Magnify small gifts; reduce man to want, then give with pomp.

Preach temperance; say he is overgorged and drown his wit in strong drink, though bread and water are all he can afford. And so reduce all to our will."

The consummation of his dreams is sweet. But he was a "doer of the word" as well as a dreamer.

"Bring me my bow of burning gold!

Bring me my arrows of desire!
Bring me my spear! O clouds
unfold!

Bring me my chariot of fire!"

Blake was enough of a fighter to cause him, like Cobbett and other good men, to fall foul of the law. All for the lack of that clarifying principle that the law can be made or amended in our favour, instead of waiting for it to become made and then breaking it.

"Accident is the omission of act in self and the kindering of act in another. He who desires and acts not breeds pestilence."

Realism all the time.

MORE REALISM

The Editor,
News Chronicle.
(Addressed to U.R.A.A.)

Sir,

We do so look to you for your guidance re Billeting of Children. I don't know who to write to (like your correspondent Observer) unless it be to you. For the life of me "I cannot see any difference between Compulsion and Conscriptioin." Certainly we haven't got conscription but when one is practically allotted so many children by women one can only say that it's women's compulsion. Why aren't men sent round to each house to say to men "If you don't join up now you'll have to do so." I know something is wrong somewhere. If it be a Government Order and its intention to evacuate dear children from London, and other large cities, why not start paying the rents of persons houses who are compelled to have them and allow the occupiers thereof to continue to reside therein (as now) as caretakers only, or, build shelters near their homes. Well, if ever it comes to pass, it will, in my humble opinion, be the biggest catastrophe to the children, their parents, and recipients, that ever happened.

Another Observer.

By the way, have you heard that the Railways demand a good deal?

LONDON LETTER

from Miles Hyatt

The new Air-Raid Defence League has a remarkable list of sponsors, but none more remarkable than Sir Arthur Salter. In the recommendations that Sir Arthur has drawn up for defence great stress is laid upon Compulsory Billeting as the Right Way to Do It. To do what?

If this League is just an organisation for 'defending' the insidious Marxism which has 'proletarianised' the beauty of the London Squares and Parks and is now anxious to foul the ancient loveliness of our countryside, then I can only advise sincere English patriots to have nothing to do with it; or to see to it that the motives of those who presume to recommend any course of action are A.R.P., and not P.E.P.

Major-General J. F. C. Fuller is reported by the German paper "B.Z. am Mittag" to have said that in a future war Germany and Italy "could be wounded but not ruined," whereas Britain and France, governed by "pluto-canaille," could continue the struggle only "until their capacity to pay was exhausted."

Dr. Hjalmar Schacht, though offered a new post by Hitler, has refused. He does not wish to take any part in the new financial and economic developments, and "hopes to leave Germany shortly for a world-tour." Dr. Englis, Governor of the Czech National Bank has retired, and has accepted a professional post in America. He is described as "of conservative financial views." Dr. Benes is already in an American chair. It seems a little rough on American students; and in the circumstances I feel rather ashamed to wish them Norman too—or, perhaps, Skinner.

At the first meeting of the Church Assembly on Tuesday of last week, the Archbishop of Canterbury opened with a speech on the urgent need for sending more help to foreign refugees. He was heard out.

After some routine business

Lord Hugh Cecil moved a resolution that all holders of benefices, including the episcopate, should voluntarily retire at a certain age. Lord Hugh said that even immorality was not so harmful to the Church as the growing incapacities of old age. The motion was passed almost unanimously, and the age of retirement was fixed at 75.

The Archbishop of Canterbury is 74.

Four million pounds are to be given to Czecho-Slovakia as a free gift by the British Treasury. Money given away—free; the thing they cannot do here for fear of 'pauperising' people and getting quarts out of pint bottles, etc.

How is this money—this free gift—to be used? Why, refugees who have no money and wish to emigrate from Czecho-Slovakia, will receive £200 per family in addition to their fares to their destination!

On those terms it might not be difficult to find a few—just a few—people, who would make the great sacrifice of saying good-bye to South Wales, Durham, South Staffs, or even London. After all, one could always come back after the holiday. "Please make daddy a foreign refugee," will be little Ethel's prayer in the future, "so that we can go to Monte Carlo with £200."

Grey-faced, hopeless and forever penniless, Ethel's daddy stays in his slum; on the other side of the picture, poor Robinson's Income Tax drives him to crime or the gas oven—Income Tax to repay the Bank for advancing the free four million pounds.

'Putting over a swift one' is the tactic most enamoured of the present-day bureaucrat, in dealing with possible parliamentary opposition to new legislation. Within the next week or so the A.R.P., Bill is to be introduced, and it will include a clause to confer on local authorities 'certain rights of access to private property.' The

Bill of Rights will, I suppose, be repealed retrospectively later, just as procedure on the part of the Bank of England "which would render a private banker subject to a criminal prosecution" was legalised retrospectively by later legislation.

Someone has written to suggest that my introduction of Mr. Sebastian Prawn into these columns has made them obscure. Mr. Prawn, as I explained in a previous note, is the gentleman who travels about the world on behalf of a certain group, stirring up Trouble wherever there is No Trouble Stirring; and his means are unlimited resources for bribing statesmen, plus a far too intimate knowledge of their little vagaries in youth. I maintain that if he had not existed, it would have been necessary to invent him—as, indeed, it was.

Mr. Prawn, though imaginary, is a very present help in time of bewilderment. Take, for instance, these Commissars—I beg their pardon, Commissioners, who are about to be selected for absolute powers over twelve new special Areas of Great Britain. They have been widely described in the newspapers as to be chosen from "men of national standing"; "men with big names, but with something behind them." That 'something behind them' I maintain, will be a 'past'. This, of course, is true of everyone of us, since even a Relativist cannot yet look back upon his future; but the pasts of most people are too limpid or too milk-and-a-dash, for Mr. Prawn's purposes.

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.

THE SOCIAL CREDITER

This journal is the official organ of the Social Credit Secretariat, which is a non-party, non-class organisation neither connected with nor supporting any 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. 23.

Saturday, February 18th, 1939.

12, Lord Street,
Liverpool, 2.

THE CHARGE AGAINST THE BANKING SYSTEM

Some uncertainty appears to surround a broadcast arranged for Mr. Montagu Norman.

Announced by a provincial newspaper as a reply to criticisms, it is now stated to be an intended item in the Empire programme for March 16th.

Without emphasising unduly the private character of the Bank 'of England', it may be said that the consequences of its policy are unquestionably both private and public, and, if the broadcast is to be (as it certainly ought to be) a 'reply' to criticisms, it should be addressed in the first place to the people of England, who should be "standing by, fully instructed and deliberately consenting" (to use a sounding phrase of Lord Hewart's).

It is all very well at this stage of imperial and national disintegration for the Governor of the Bank to come forward to speak publicly of its affairs. His advocacy should, however, bear the correct relationship to the point at which those affairs impinge upon the affairs of those whom he addresses. Few of them have any clear understanding of where and what that point is. It would be a bare courtesy to inform them.

The fact that he should speak at all may be taken as evidence of continuous pressure. "The dogs may bark; but the caravan moves on" is one of the fairly recent pleasantries attributed to him.

The objective of those who run and most of those who read this paper is to interrupt a progress so unnatural and so fraught with human misery; and more will be

done towards this end by keeping the Governor of the Bank of England to the point than by mere congratulation upon a forced public appearance.

The charge against the banking system is that it is an instrument, indeed the chief and (because of its subtlety) the most dangerous instrument of a policy which is the opposite of the people's policy as expressed unfailingly by every means open to the public. On every occasion upon which the people's actions escape from control sufficiently to reveal their true motive they express antagonism to loss of freedom, diminution of security and impoverishment.

This charge has not been formulated in the hearing of the audience which Mr. Montagu Norman is to address by anyone as well equipped to clarify it as Mr. Norman may be to answer it. It ought to be. The first principle of advocacy is that what is being advocated should be made plain. Counsel for the defence is never heard in an English court until the charge has been laid. And the laying of the charge is not entrusted to the defence. Any pleader who secured to himself the right to define the case he had to answer would deserve to be hanged if he did not win his case.

Mr. Norman is to be accorded the privilege of a Minister of the Crown (which he is not) of keeping what he has to say to himself until he says it.

He is not likely to abuse it. The office which carries with it a share

of supervision over *The Times* may safely be entrusted with supervision of a single manuscript.

But it is important that the public should have a clear idea what that manuscript is about. Its members may then be at least responsible judges of the matter it contains.

Centralised Charity

An alarming example of the rapid increase of centralisation is embodied in the Charitable Collections (Regulation) Bill which recently passed its second reading in the House of Commons. The Bill provides for the tightening up of regulations for street and house-to-house collections for charity, and it is suggested that the latter should be licensed by the police, who would presumably distinguish between the *bona fide* and the bogus, the deserving and the undeserving charities. They would apparently have the aid of the 'big national charities' which have themselves grown into huge institutions so unwieldy that the man-in-the-street no longer derives the thrill of generosity from his gifts to them—his gifts do so little.

Setting aside the undesirability of a system under which this business of organised charity is necessary for the well being of a very large section of the community, it would be a serious loss of individual liberty should we allow centralised authority to decree who shall and who shall not approach us. The tendentious aspect of this legislation is obvious, it might very well be strained to give a legal handle to prevent personal contact between people in respect of any cause that is not quite a charity. In a State where press and radio are centrally controlled in effect if not in name this is a very important point.

While charity is necessary let us have the responsibility of distinguishing for ourselves between the real and the false—the latter is no less symptomatic than is the former of the inefficiency of the modern State.

A - R - P

(American - Russian - Programme)

By C. H. DOUGLAS

This article is not intended to suggest so much what might be, may be, and perhaps ought to be.

It is primarily a statement of what is, and is therefore an indication of what can be. The technical name of this subject is Priority.

It is based on the proposition that if your landlord lives three thousand miles away it is better to compose your differences with your neighbour, and forget to pay your rent. The Lord commended the unjust Steward.

The enemy of the people of this country, and its true culture is not Germany, and, (with the exception of that pest of Europe, Lutheran Prussia) it is doubtful if she ever was; certainly you will never get a German to admit it. If she were, it does seem a pity that the Bank of England should have provided so much money out of our taxes to help her to re-arm, doesn't it?

The real enemy, for the past fifty years, has been the International-Finance-directed United States of America, with its "friends" in Frankfort and the City of London. Mere opinions upon a matter of this description are of no value. It is only facts which are worth attention. Many of the readers of this article will remember the remark of Mr. Walter Hines Page, the American Ambassador to this country when the war of 1914 broke out, and his cable to President Wilson—"The British Empire is delivered into our hand." It should be remembered that Mr. Page was a strong admirer of British institutions. What Mr. Page had in mind, I think, was that a definite attempt to capture the British Empire for Wall Street began with the formation of the International Mercantile Marine Co., failed, and was, in 1917, to succeed. Lord Reading and Messrs. Kuhn Loeb saw to that. Consider the facts.

In the settlement of War debts, this country had imposed upon it terms at least six times as onerous as those imposed upon any other country which was opposed to the Central Powers, and has paid in interest and principal far more than has ever been paid by Germany, who was supposed to be

defeated. This delightful arrangement was the outcome of a visit to America of Mr. Stanley Baldwin and Mr. Montagu Norman, and was followed with almost indecent haste by the rise to the position of Prime Minister of Mr. Baldwin, and the continuous occupation of the Governorship of the Bank of England by Mr. Montagu Norman, assisted during the early years of his reign by Dr. Oliver Sprague, of the American Federal Reserve Bank. During this period, one of the features of the American "Prosperity" was the exploitation of Russia with the aid of slave labour, enthusiastically approved by the Labour Party.

From 1918 to 1936, at least, the policy of this country, economic, financial and political, was subservient to that of the United States, and the situation with which it is now faced arises out of the policy which was pursued during those years. At the instance of Washington the Anglo-Japanese Alliance was dissolved, and at the instance of Wall Street we financed Germany. Anglo-American policy is the direct cause of the rise of the Dictators.

It must be obvious to anyone who is following with attention the present succession of crises, that this appreciation of the situation is confirmed and amplified by current events. When Mr. Chamberlain averted war in September (if he did avert war), a chorus of execration at the fact that we did not plunge Europe into a blood bath because of Czecho-Slovakia ran through the United States press, although it was not accompanied by any suggestion of practical assistance. There is a large Czecho-Slovak population in the United States, but it does not influence the

press to any extent. The more-than-suspect war instigators in this country, and elsewhere were obviously delighted with Mr. Anthony Eden, whose visit to the United States was regarded as a reply to Mr. Chamberlain's proposal to visit Rome.

Anyone who remembers how the Germans bombed the East End of London in the last war will have no difficulty in understanding why the same population is to be billeted on the Anglo-Saxon community rather than moved *en bloc* to suitable areas.

President Roosevelt's latest announcement that the United States (which is not, and does not claim to be, a democracy) will furnish munitions to the "democratic" Powers in the next war, means, if it means anything, that while as in the previous case, America will win the war, Britons will do the fighting. It appears to be regarded by certain interests as a matter for congratulation that the frontiers of America are now to be the Rhine. That would seem to make it clear that a combination of a popular clamour for 'isolation, and no European entanglements' on the one hand, with a "Government" policy of benevolent trading in armaments, on the other, would ensure that America would win on the same terms as before.

There is one policy, and one policy only, which will save not merely this country, but Europe, and that is in the first place to recognise that Great Britain is part—and a most important part—of the European culture; must compose its differences with it; and must stamp out International Finance

and Financiers, and the trading policy which is involved thereby. The difficulty of that policy does not mitigate its inevitabilities.

However charming many American individuals may be, and are, they are not representative either of the great mass of American opinion in regard to Europe, nor do they form any bar to the ambitions for world hegemony which are centred in Wall and Pine Streets, New York, no doubt with branches in Lombard and Threadneedle Streets. When these individuals have obtained control of their own policy then they are our natural allies.

While it is unquestionable that the people and the Government of the United States are two separate forces, there are certain characteristics common to both of them, and perhaps the most important is a Whig-Puritan morality which

makes them pliant tools of International Finance, which manipulates both of them. No American is too busy to point out the defects of Europe, even if he has never been there.

Before engaging in any more wars to save "democracy" let us get a little democracy to save. At the moment, with the Americans, I am strongly in favour either of keeping out of war, or of winning any war we do engage in, rather than doing any considerable amount of the fighting, and for that purpose a frontier several thousand miles away seems much more suitable than one on the Rhine.

Perhaps it may be desirable to touch on the obvious difficulty with which Great Britain's spokesmen are faced. Just what realistic value, even to Germans and Italians may reside in recent events it is difficult to say. But that they

constitute a heady draught to the Dictators themselves is incontestable. They may say (and who can wonder at it?) "You are in a devil of a fix as the result of the failure of your policy. We will see that you never get a chance to try such a policy again."

If that means the imposition of Dictatorships on France and Britain via the establishment of an overwhelming strategic military supremacy, the end of the world is at hand. Just as Herr Hitler will not tolerate the vulgar Financial Materialism he is stamping out of Germany and challenging elsewhere, neither will this country tolerate an insolent and omnipotent bureaucracy. It is utterly certain, not only as Herr Hitler says, that the next war will mean the annihilation of the Jews—it will be the end of the Dictators everywhere.

CONTROL OF GERMAN BANKS

The following details of recent movements among German banking institutions are given by a writer in the newspaper of the German opposition, Freies Deutschland:—

In the train of the accentuated interference of the State in economic affairs there follows, on the whole, no extension of the scope of the State's powers in the affairs of the banks. On the contrary, we have in the course of the last year observed no small number [of cases] of the restoration of the control of banks to private hands of which, perhaps, the most important is the freeing from State control of the Dresden Bank some 18 months ago.

Since that time many banks which stood at the disposal of the State have followed suit.

Decisions must be made concerning the fate of Jewish banks which are to be aryanized just as about the fate of the Austrian Credit institutes, the larger of which had been taken over by the State under Dollfuss and Schuschnigg in the course of the 'Socialisation of losses'.

In all these cases the private character of the banks has been preserved or, as far as concerns the Austrian acquisition, in those cases

where crises had already developed has been restored.

A new and striking case is just to hand. The Austrian Creditanstalt—Wiener Bankverein, the majority of whose shares had passed out of the possession of the Austrian Government into the hands of the trust, VIAG, has taken a decisive step in the direction of restoration to private control.

From its holding of Creditanstalt shares VIAG now surrenders 25 per cent., of the total share capital to the Deutsche Bank. About a further 25 per cent of the share capital of Creditanstalt remains in free circulation partly abroad. The Reich has accordingly surrendered its majority holding and will probably surrender still more.

The importance of this return to private control shows itself not only in the value of the share capital of the Creditanstalt (100 million schillings) and the extent of the affiliated concerns (13 affiliated concerns and 350 branches in Austria) but above all in the fact that the Creditanstalt controls the greater part of the Austrian industry so far as it has not meanwhile been restored to private hands.

This brings to the Deutsche Bank quite a considerable extension of power. Add to this that it has acquired quite a large slice of interests in industrial concerns out of the residuum of the Czech banks in the Sudetenland.

So the acquisitive capital of the money barons continues to build up its power.

It is interesting in this connection that the former director of the real industrial bank of the Reich the Reichscreditgesellschaft, Christian Otto Fischer, as leader of the economic group of the banking profession was for a long time the pious National Socialist opponent of Schacht, has given up his post in the Reichscredit and opened a private bank.

Yours Truly:—

Your Town Hall,
Your servants, (obedient?
civil?)

Your spokesmen,
Your debt,
Your fault,
Your job.

• • • • •
Whose servant is a civil servant?

WHAT IS A CITIZEN?

The Association for Education in Citizenship recently held in London, a 'Conference for Youth' entitled 'Democracy To-day and To-morrow.' For the major part of these impressions the author is indebted to Mrs. Morris, of Eastbourne, who nobly attended to the bitter end.

Lord Baldwin addressed the opening session, the chairman being Sir Ernest Simon. Democracy, he said, was from the heart. It was easy to make a dictatorship work, but in a democracy every man and woman must see to it that their representatives were men of wisdom, character and capacity ("men about us that are fat"!). Perfect Democracy was ordered freedom, discipline and sacrifice. We had to discover how to keep an even keel. All useful work implied Sacrifice, and it was wrong to mistake acceleration for civilisation.

It was said that our young people could not sacrifice so well as young Nazis or Fascists. This was unfair; when need arose they could do so, for their want of enthusiasm was due to familiarity with freedom. When we lost freedom, we should appreciate it.

The true democrat was a Respector of Human Personality, which meant that the Poorest should be allowed to Live his Life. A Great Leader must have a Love of Struggling Humanity. (Reader, have you ever peered into a fisherman's box of worms?)

Though the Brotherhood of Man had not yet been attained, one day the barriers would be pulled down by the Fatherhood of God. If we believed that, we should never feel the Sacrifices we made for Democracy. Democracy required the High Spirit all the time, or it would deservedly perish. (Long and sustained applause from several perambulators and a bathchair).

Mr. Ronald Cartland, M.P., for King's Norton, who we know from other evidence to be a thoughtful individual with a realisation that the part taken by the electors at and between election times is woefully inadequate, addressed the

Saturday afternoon meeting. He scarcely did himself justice; he showed a certain amount of confusion between means and ends, and also expected electors to act in the realm of opinion and ideas rather than in that of will. It must be stressed that political action can only be concerned with desires and will. Mr. Cartland, therefore, spent unnecessary time discussing the extent of the curtailment of individual liberty in order to increase 'total liberty'. To offset this he laid down as essential beliefs the two principles that authority is only a convenience, and that there is no absolute political good with which we should find little to quarrel.

Four foundations of democracy, he maintained, were (1) an equal share in making the laws; (2) freedom of choice; (3) power to remove authority; (4) right to protest or agitate. Social Crediters would contend that real freedom of choice (of results required) plus the power to remove authority would obviate the necessity for points (1) and (4).

Mr. Cartland has few illusions on most of the defects of the party-machine, on political propaganda and the "hidden hand" of bureaucracy. Yet it seems to me that he views the political business as being in quite a different category from any of man's other associations. In the firm of Smith, Brown and Robinson, for example, owned by the three in question, no one of them clamours for an "equal share in making the office rules" or "right to agitate," or to be appointed an office executive himself. They leave details to the manager whom they pay to see to them, and from whom they require certain specified results. Electors in a democracy are in the same position as Smith, Brown and Robinson—owners of the business, concerned with the results of the business, but not with management technicalities.

Mrs. Barbara Wootton was the next speaker, her subject being "Democracy and Class." She was followed, on the Sunday morning, by Mr. Day Lewis, who outlined

the qualities of the true democrat as active imagination, patience, realism and responsibility; but (shades of Mr. Stewart Chase!) he went on to define realism as "absence of rabid idealism, or not seeing things all black or all white" (a sort of grey?) and responsibility as "the sense of being members one of another, both nationally and internationally." One could not feel 'responsible' under the present Government, which showed no 'responsibility' towards us. The result was that in times of crises we played into the hands of those who wanted us to be childish and 'irresponsible'. We must remain adult and make ourselves a constant nuisance. Only adult persons deserved freedom.

Mr. Lewis was followed by a small crèche of speakers whose combined wisdom may be collectively summed up as an appeal for Republican Spain, Benes, and Sir Stafford Cripps. One remark it is true, hit somewhere near the truth, to the effect that the Government should be made to get the best for the people; but whose best?

Mr. Day Lewis's frequent references to 'the new morality', 'a new morality for democrats', remained unexplained. Perhaps Mr. Lewis will define it and satisfy my gnawing curiosity.

M. H.

Note to Group Contributors.

In order to save valuable time and expense at headquarters, it has been the customary practice for some time past to issue only one detailed receipt to Revenue Supervisors for each block of subscriptions received. This means that group contributors do not get individual receipts from headquarters although, should any doubt arise, they can always check back with their Revenue Supervisors. It is well, however, for contributors to remember that all amounts are credited individually at headquarters and if anybody, at any time, would like a plain statement of monies credited to him over any given period, this will readily be provided.

W. W.

CURRENCY AND BANK NOTES BILL

By G. R. R.

No comment can excel that of the *Financial News*:—"The move is an extremely clever piece of book-keeping, which dresses the Bank's window very nicely, and may even help us to finance re-armament by credit expansion while preserving every appearance of rectitude and respectability. But it involves no fundamental change in the monetary system which we have been working for the past six years."

(*F.N.*, Feb. 7.)

Stripped of all the technical jargon which sufficiently hides the real significance of the present proceedings, these are undoubtedly a process of note-expanding and coin-clipping on the colossal scale, transferring purchasing power from the whole body of citizens into the hands of the central 'authorities'. The £95,000,000 profit is just some of the clippings. This and the Fiduciary Issue is the Government's share, while the 'deposits' already created or to be 'created' out of nothing by the banks is the banks' share. It may be 2/6 for the Government, 17/6 in the £1 for the private banks.

Seeing that the proposal to increase the Fiduciary Issue did not awaken the sleeping British public, the 'authorities' resolved that it was not worth while making two bites

of the cherry, and resolved to re-value the gold. The gold originally belonged to the British public, but had been already stolen. The 'credit' created by the banks was really also the property of the same British people. Our banks are not now custodians of our gold, but jugglers with our currency. And, lest anybody should take up the old game of saving gold for himself or others, provision has been made in the new act so that the bank can seize any stock of gold which it thinks is becoming dangerously big and "clip" it to the extent of the difference between market price, say, 148/- per fine ounce, and 85/-.

The Scotsman says it would be considered a major crime in the old days, but seeing everybody (i.e., all Governments and 'authorities') have been doing it, it may now be considered to be condoned by usage! *The Times* says the heresies of yesterday are become the orthodoxy of to-day. The Fiduciary Issue is to serve the same purpose as the Bradbury's of war time, and the stage is set for the huge expansion of credit necessary for re-armament or war—in any case, of mortgaging anything that may be left to mortgage belonging to the citizens of Great Britain or to their children or children's children.

WHAT THEY SAY

The actions of individuals in highly developed societies such as our own are not necessarily an index of the fundamental tendencies of mankind as a whole . . .

It is only necessary to think for a moment of the conditions of the upbringing of a child, to realize that a naturally peaceful and gentle creature can be made violent and cruel. The upbringing of many children is violent to an extreme, and punishment, often cruel, or the fear of punishment, is all too frequently the mode by which a child is brought up to be a 'decent' member of society. Everyone who has associated with children must realize that their dispositions are moulded almost entirely upon their surroundings. For the first few years it is hardly possible to detect any really original thoughts or actions. Play is imitative; so is talk and general behaviour. When, therefore, a tired mother slaps her young child she is probably teaching it a lesson it will never forget. The tremendous prestige of the parent will endow violence with a definite sanction, and this form of behaviour will tend to be accepted by the child as natural and reasonable. 'If you do that again, I will slap you,' is a common expression. The consequences are all too well known. A struggle develops between the adult and the child, and divers types of behaviour are engendered. Resentment, the desire for revenge, hatred of the tyrant, stubbornness, all appear, to the great detriment of the character of the child, and, as is well known from the modern study of psychology, of the adult. Therefore, so long as adults continue, in this and other countries, to ill-treat children in their desire to train them, or, what is more common, in exasperation at their behaviour, it will be unscientific to maintain that the violent behaviour of children has any reference to any other society than our own.

— *W. J. Perry*, "The Primordical Ocean."

True Story

Country Bank Manager: "No doubt Chamberlain did a good job at Munich, none the less war has economic causes you know and we shall have to fight Germany soon . . . Foreign trade you know . . . another ten million we lost last week . . ."

Simple Countryman: "How much foreign trade have we lost then before we feel we must fight? Fifty million a year say?"

C.B.M.: "Yes, it's a lot!"

S.C.: "And was that 50 million all profit?"

C.B.M.: "Well, no."

S.C.: "Then, is it worth while spending £10,000 million and several million lives to try and recover £10 million annual profit?"

Oh England!

Some extracts from letters received by U.R.A.A., on the subject of billeting:—

Referring to a Canvasser:—

"The gentleman that called to know everything, told me we could put one to sleep under the kitchen table and another in the scullery. I thought he was going to say one in the lavatory. Well, we got to high words and I told him he seemed to be a second Hitler."

Naive:—

"Please ask Mr. Chamberlain to put the building of camps in hand now. Tell him the truth about the feelings of the public. It will never reach him through the wardens."

GOD HELP US

Their good friend, the voluntary hard worker, brought them to my door at Christmas—twenty very, very poor and unfortunate lads from a local institution. I should weep, he said, if I knew their history as he knew it.

They sung Christmas hymns well considering that a few weeks ago they had never known or heard one.

Then they were asked to name, and sing, their favourite. And was it? It evidently was!

“God send us men whose aim ’twill be,
Not to defend some worn out creed,
But to live out the laws of Christ
In every thought and word and deed.

“God send us men alert and quick
His lofty precepts to translate,
Until the laws of Christ become
The laws and habits of the State.

“God send us men! God send us men!
Patient, courageous, strong and true;
With vision clear and mind equipped,
His will to learn, His work to do . . .”

By F. J. Gillman.

I listened attentively at first, until, getting the

drift of the hymn, my mind recalled how enthusiastically I had, in my youth, sung, “When wilt Thou save the People, Oh God of Mercy, when?” Eventually, enthusiasm waned, whether because Socialists of my acquaintance mouthed some of the words with such menacing relish I know not, but as years passed something seemed wrong.

Another hymn took its place as my favourite, and held good for a long time. “These things shall be—A loftier race than ere the world hath known shall rise . . .” It is, in fact, only quite recently that I have come to see something wrong in this and to know what.

“When wilt Thou save?” is a complete denial of human individual responsibility.

“These things shall be” expects a millenium which is perpetually in the future and makes no hint as to what I can do, and at once.

But the last line of their hymn ended my reverie, and kindly but firmly I suggested, “God *has* given us the men, and many of them live among us.” He agreed. “And,” I said, “what do we still do with them?”

We gibe, persecute, mock, and still crucify . . .
C. P.

After all, the most useful definition of a thing is a description of what it does.

— Margaret Alexander Marsh.

New Leaflet

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

Price 2/6 per 100; 11/- for 500;
£1 per 1,000.

Quota Discount 50 per cent.

From U.R.A.A., Sentinel House,
Southampton Row, London, W.C.1.
Phone Chancery 7248.

Labour Party and Billeting

The Socialist Party has issued in the form of a pamphlet its policy for A.R.P. In an introduction Mr. Hugh Dalton writes:—

“On Air Raid Precautions, as on other aspects of national defence, it is only too easy to build up against the present Government a formidable indictment. There has been the most shocking muddle, ineptitude and delay.

“It is typical of the Government’s lack both of imagination and of practical common-sense that they have turned down the proposal to assist the building of country camps in comparatively invulnerable places.

“Such camps would be of great value in peace time as aids to physical fitness and as holiday centres, and in the event of war would greatly assist the problem of evacuation and would make it easier for children from the same area to be kept together.

“The Labour party, therefore, demands that such camps should speedily be provided.”

The offer to do their work for them is a misfortune to hundreds of bricklayers who are faced with serious competition from The London Brick Company Ltd., which finds it possible to underquote them in the “home” markets.

NATIONAL DEBT

March, 1914, National Debt was	£650,000,000.
” 1919, ” ” ”	£7,435,000,000
” 1938, ” ” ”	£8,026,000,000
Since the War we have paid in interest	£5,679,000,000
So that, although we have paid off nearly	£6,000,000,000	
on a debt of	£7,435,000,000
we still owe	£8,026,000,000

NEWS SUMMARY

POLITICAL

England

February 9—Mr. Herbert Morrison, M.P., Leader of the London County Council, has been invited by the Government to accept the appointment of Regional Commissioner for the London area under the scheme announced by Sir John Anderson for the organization of the country into Civil Defence regions which will be placed under Commissioners with extensive powers in the event of war. It is understood that Mr. Morrison has declined the invitation.

The House of Commons went into Committee on the Currency and Bank Notes Bill.

February 10—It was officially announced that the King has approved the appointment of Sir Horace Wilson, G.C.B., G.C.M.G., C.B.E., to be Permanent Secretary of His Majesty's Treasury and Official Head of the Civil Service in succession to Sir Warren Fisher, who is retiring from public service at the end of next October.

February 10—The Palestine Conference is proceeding but little progress has been made. A great part of the first day of the business meeting was taken up with an attempt to settle a dispute between two Arab delegations.

February 13—The delegation which the Federation of British Industries will send to Germany next month in order to enter upon official negotiations with the German Reichsgruppe Industrie on matters of common interest to the industries of the two countries will be composed as follows:—

Mr. Peter F. Bennett, president of the Federation of British Industries; Sir William Larke, chairman of the F.B.I., Tariffs and Commercial Relations Committee; Mr. Guy Locock, director of the F.B.I.; Mr. R. Glenday, economic adviser to the F.B.I.; Mr. C. F. I. Ramsden, foreign director of the F.B.I.; Mr. V. Watlington, member of the F.B.I. Grand Council; and Mr. F. E. Jordan, representative of the F.B.I. in Germany.

The object of the discussions will be to continue on a formal

basis the informal conversations which have already taken place between officials of the two organisations. It is proposed that a general discussion should take place with regard to the problems affecting Anglo-German trade relations, with special reference to competition in third markets. An examination will be made of the readiness of individual industries in both countries to enter into negotiations with regard to the settlement of any difficulties.

In certain important industries agreements between British and German interests are already in operation.

During the week several further 'outrages' occurred, most of which did little damage. The causes of a big fire in Manchester which destroyed one block of a big store, and another at Birmingham which destroyed a theatre have not yet been determined. Bombs found in King's Cross, in a timber yard and on board a steamer, did little harm.

The staffs of the leading joint stock banks have been warned to take special precautions when receiving parcels from strangers.

France

February 7—By 334 votes to 260, the Government having put the question of confidence, the Chamber adopted a Government Bill providing for a discretionary amnesty to workers punished for their part in the recent general strike.

Germany

February 9—The Reichsbank, under its new president, Herr Funk, has made matters rather easier for German exporters by providing that in future bills of exchange and cheques drawn in foreign currencies will be discounted at the rate obtaining in the country in whose currency they are drawn, irrespective of the rate existing in the country in which they are payable. Thus, for example, a German merchant may now discount a three months bill drawn in sterling and payable in Turkey at the British rate of 2 per cent., instead of at the Turkish rate of 4 per cent. as

hitherto. The special bank charges on foreign bills of exchange have now been abolished.

February 12—The German Memorandum embodying proposals for facilitating the emigration of Jews from Germany represents proposals not for an international agreement, but for unilateral action by the German Government, and is based on the programme submitted by Dr. Schacht.

The proposals now put forward by the German Government, through Mr. Rublee, are understood to fall into three parts:—

(1) The German Government propose that what may be called pioneers—that is, the Jewish wage-earners, estimated to number 150,000 to 200,000, shall be permitted to emigrate from Germany. As soon as they are settled and earning they are to finance the emigration of their dependents and relatives.

(2) The German Government give assurances of better treatment for the dependents and relatives of pioneers and for those too old to emigrate.

(3) The Transfer of capital is the most difficult part of the scheme. It is reliably reported that the German Government profess themselves unable to transfer any amounts of property larger than those now allowed, for lack of foreign exchange. They are supposed, however, to have consented to the creation of a trust fund made up of Jewish property in Germany. From this trust fund the emigrating Jews would be able to draw in proportion to their wealth—first, for passage and baggage charges to their countries of settlement, so far as such charges are payable in marks, and secondly, for equipment, machinery, and the like, to take to their new homes, which would

The NEW ERA

296 Pitt Street, Sydney, Australia.

Australia's Social Credit Weekly
24 Pages. Illustrated. 12 months, 12s.

The New Era, Radio Home.

NEWS SUMMARY

POLITICAL

reduce the cost of their settlement.

Italy

February 10—The Pope, Achille Ratti, died at 5-31 a.m., from the effects of a heart attack. The most favoured candidate for the papacy is Cardinal della Costa, Archbishop of Florence.

Spain

February 9—The island of Minorca surrendered to the Spanish Nationalists.

It is believed that General Franco has agreed to take back immediately all Spanish women, children, aged and infirm who have fled to France.

February 12—The Republican Cabinet is now at Madrid.

Czecho-slovakia

February 7—The President of the Czecho-slovak National Bank, Dr. Karel Henglis, is reported to be resigning and to be returning to the University of Brno as Professor of National Economy.

The official explanation for his forthcoming resignation is that the five-year term of his presidency has expired.

Dr. Henglis, who was Minister of Finance for five years, became President of the National Bank in February, 1934.

India and Burma

February 12. — Twenty-two people were killed and two hundred injured in communal rioting at Delhi, and five hundred arrests were made. The rioting is said to be the culmination of tension that arose when Moslems objected to Hindus playing music in front of a mosque.

Twenty-four persons have been killed and 69 injured in disturbances at Mandalay, Burma.

China

February 10—12. — Japanese forces, military and naval, seized Hainan.

Hainan is so important to the security of Indo-China that France in 1897 concluded an agreement with China by which China agreed never to cede the island to a third Power.

Mexico

February 12—The German firm of Otto Behr, of Bremen, and the Mexican Government have concluded a new barter deal providing for 100,000 tons of petroleum in exchange for newsprint and hydraulic machinery for a paper mill, which is being constructed almost wholly on barter products. It also grants an option to the German firm of 300,000 tons of crude petroleum.

Uranium Atom Split

By a new process the uranium atom has been split into two parts, each with an energy of 100,000,000 electron volts. This is the largest conversion of mass into energy that has yet been obtained by terrestrial methods.

The experimental work was done by physicists of Columbia University and the results were corroborated at the Carnegie Institution in Washington.

Respiratory Disease of Cotton Workers—The Departmental Committee, appointed in 1937, to report whether a workable scheme could be devised for providing compensation for card-room workers and others in cotton spinning mills who have become disabled by respirat-

ECONOMIC

ory illness caused by dust, reports that a properly constituted medical board would be able to decide, in the case of an applicant of about 20 years' employment history, whether the respiratory disease causing disablement was occupational in origin.

Byssinosis is the term used to describe a disease due mainly to the inhalation of very fine particles of dust which penetrate deeply into the lung. Subject to certain conditions, mentioned in the report the disease is capable of being brought within the framework of the Workmen's Compensation Acts in a similar manner to silicosis.

Spanish Works of Art

An official statement issued by the Secretariat of the League of Nations with regard to the Spanish art treasures which are being sent to Geneva from Republican Spain, says that the works of art will be entrusted to the personal guardianship of M. Joseph Avenol, Secretary-General of the League.

London School Children

The number of children in London schools continues to decline. In 1928-29 there was an average roll in the elementary schools of 625,625. Last year the estimated average roll was 432,000 and in the coming year the roll is calculated at 420,000.

Transbalkan Motor-road Project

Plans are being drawn up for the building of a modern international motor road running from Constanza, on the Black Sea, to Trieste, on the Adriatic. This highway, more than 900 miles long, would form one of the most important arteries in eastern Europe.

Highway Improvements in London

The London County Council decided that it was unable to proceed with the schemes put forward in the Bressey Report on the highway improvements necessary to meet the traffic needs of London during the next 30 years. The schemes were to cost nearly £20 millions.

Buying a Car?**ERNEST SUTTON**

Can supply you with new or used cars for cash or credit.

**AUSTIN MORRIS FORD
SINGER FIAT OPEL**

The finest and largest stock of immaculate used Rover cars.

Call or Phone MAYFAIR 4748

We do a large used car business and often have real bargains at very low prices. Everyone knows the lucky motorist who "picked it up" for £20.

It was probably at Ernest Sutton's

**ERNEST SUTTON LTD.
24, BRUTON PLACE, W.1.**

ANNOUNCEMENTS AND MEETINGS

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

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

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

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

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

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

DERBY and District—THE SOCIAL CREDITER will be obtainable outside the Central Bus Station on Saturday mornings from 7-15 a.m. to 8-45 a.m., until further notice.

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. Any assistance welcomed. Campaign Manager: Whitworth Taylor, Glenwood, Little Sutton Lane, Sutton Coldfield.

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

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

Miscellaneous Notices.

Rate 1s. a line. Support our Advertisers.

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,
THE SOCIAL CREDIT SECRETARIAT,
12, LORD STREET, LIVERPOOL, 2.**

I wish to support Social Credit Policy as defined in the terms of association of and pursued by The Social Credit Secretariat under the Chairmanship of Major C. H. Douglas.

I will, until further notice, contribute

£ : : , { per week
per month
per year

towards the funds of the Social Credit Secretariat.

Name.....

Address.....

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

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

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

EXPANSION FUND

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

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

Name

Address

The Social Crediter

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

The Social Credit Secretariat,
12, Lord Street,
Liverpool, 2.

Please send THE SOCIAL CREDITER to me

Name

Address

For Twelve Months—I enclose 15/-
" Six " " 7/6
" Three " " 3/9

(Cheques and Postal Orders should be crossed and made payable to "The Social Crediter.")

Published by Tudor Jones and Miles Hyatt for the Social Credit Secretariat.
Offices: 12, Lord Street, Liverpool, 2.
Printed by J. Hayes & Co., Woolton, Liverpool.