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THE DISARMING OF YOUTH

By ANNA GAMMADION

For the past sixteen years I have been constantly in close touch with people of both sexes, a fresh batch of 80—120 every two years—i.e., eight 'generations' of them—3% of them reputed to be among the ablest (I mean that: not merely cleverest) in the land, and calling themselves 'young' (whatever that means). Statistically they average 19 years in age.

They have treated me as though I were the same age as themselves, and continue to do so—which is almost the only sign of discernment which persists among them, though the statement means precious little, for whatever the Registrar of Births may say, the only feature, apart from appearance, which stamps them as under fifty is an almost uniform and increasing incapacity to resist regimentation.

Most people over fifty resist regimentation with difficulty; but they do sigh about it. The 'young' (so-called) don't. They just fall for it. It is as much their fault as anything is anybody's fault—no more and no less.

So much 'pro-young' propaganda nowadays takes the form of 'giving' greater 'freedom' to the young while loudly advertising the fact (or the fiction) that they take full advantage of their opportunities, that this observation of mine, when put suddenly into words, sounds, even to my ears, paradoxical, at least in the popular understanding of the word.

Yet I am convinced that far from being a 'disordered opinion' it is not an opinion at all but a plain statement of observation, as I have

labelled it, and a very disconcerting one at that.

Swans and tigers impart to their young a body of knowledge without which the life of a young swan or tiger would be precarious in the extreme. The continued existence among us of swans and tigers is evidence of the efficacy of this process. There is no 'cultural inheritance' about it. Swans and tigers are not in the least concerned with the "advancement" of either knowledge or learning. The same old brand serves each generation as it comes along.

It is quite different with us. Great institutions are concerned as much with the elaboration of mountains of additions as with the stock of knowledge communicable, and with it all our hold on life be-

comes more precarious, the difficulties of living increase, and the dangers grow more and more impossible to escape.

It is as though a kind of 'anti-self-preservation' instinct were being developed which ensures that in whatever circumstances of difficulty the individual human being may find himself, he will more and more certainly turn the blind-spot of his mind towards it and unerringly select the most effective means for rendering himself incapable of coping with it.

This is, of course, exactly what thorough students of Douglas would expect as the outcome of the continuous operation of the reign of finance, and it may account for the small proportion of young persons in the Social Credit movement. Douglas was only just in time. Another decade or two and, collapse or no collapse of the debt-structure and the political order which it imposes, there could have been no *movement* and nothing but 'free' charming and highly intelligent young persons walking about with fully-developed blind-spots where, among us, there are one or two sense-sensitive retinas.

But if this timeliness were all there were on the bright side of the picture it would be hardly enough for optimism.

I believe there is another factor. We may picture (I do not think it is either a mistaken or an uncharitable view) a complex process of propaganda (or education—which is the same thing nowadays) leading the race to such a state of mind as ensures that whatever trap is set

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for it, individually or collectively, it will get caught. There is a *rate* at which this process takes effect, even if it is (as I think) an increasing rate. On the other hand, there is a rate at which the severity of the combined impact of invention and the debt-load increases. There is no reason why these two rates should match one another—each deterioration in the power to resist being matched by a corresponding inducement to resist. Life has always shown itself to be more tenacious than that. Nature is stronger than nurture, and nurture is all that the devices of finance have to play with.

Inducements to resistance will multiply themselves in the coming months, and a watch should be kept for every newcomer. It is that newcomer who may, by excessive provocation, awaken even the young to a sense of reality. But the strongest ally of nature is the persistence of the old.

TWENTY-ONE MILLIONS DOWN.

Financial Crisis for British Railways.

Railways, the national communication system of the country are facing a grave crisis. The plain facts according to the "*Sunday Express*," are as follows:—

Receipts of the four great systems last week were the worst for many years, if not in their whole history.

The drop compared with the same week a year ago—itsself a bad week—was £250,000.

The standard revenue of the railway companies, which Parliament has decided they need to exist, is £51,000,000 a year. This year they will make only £30,000,000.

This is £7,000,000 below last year; £15,000,000 below 1929; and, excluding the year of the general strike, very nearly the worst ever.

Not only are the railways losing trade, but they are losing it ever more quickly.

The Study of Social Credit

(Pointers from the Authorised Course)

It hardly needs statement that the forms assumed by the multiple individual resistances to the impact of environment are legion. One can get farther away from what determines the course of events in history than these collisions; but one certainly cannot get any nearer to it. If the intention of an individual and the resistance to the carrying out of this intention are regarded as opposing forces, they reveal themselves at the point of application.

Unscientific people have followed quite the opposite approach to this matter, and, trying to get as near to what they call (it is only a word) the "Truth," they have gone as far as they can get from the actual collision of the forces they profess to be attending to. Inevitably, they reach abstractions instead of objective realities. (These are only words, too). Here are a few answers that have been given:

Allah,
Ideas, (either in general or in particular).
Pain,
Pleasure,
Der Zeitgeist, (spirit of the Age),
Die Gestalt, (Form).
The Mode of Production and Distribution,
Sin,
Inexorable economic law,
Evolution,

Historical determinism,
Predestination,
Climate,
Sun spots,
The Profit Motive,
Past historical events, either in general or one in particular—e.g., the War of 1914—18.
A past or present individual,
The System,
The Social System,
The Economic System,
Banks,
Industrial organisations,
Fate,
Education, either in respect of its efficiency or inefficiency, or in respect of the policy which inspires it,
Custom, habits established in the community, and so on.

But if we begin at the "point of impact" we find that it is not necessary to fly the expansive distances which the philosophers travel before we come to data which bear directly on the question: "Why is it that 'Society' as we know it is unsatisfactory? Why is it that collectively we can make far more than we can sell, and have ready to sell far more than people can buy—even when they wish to buy it?"

Copyright.

"My Own Property"

The West Bromwich Building Society has been advertising the issue of 3½% tax-paid shares of £100 each, the yield of which with Income Tax at its present level is equivalent to £4/16/6 per cent on a taxed investment.

The Society's advertisement has appeared in three issues of a Birmingham newspaper, those of October 25th and 27th and November 3rd.

The application form printed

with the advertisements bears the following sentence:—

"I declare that this investment is my own property; that it is not made as nominee for any other individual or Company; that the total amount of my investment with the Society does not now exceed £5,000 and that I will not make further investments which would raise that total beyond £5,000."

Shall we soon see an appropriate modification of this wording on "England's" and "Birmingham's" invitations to the City of London?

COMMENTARY

Says the City Editor of the "Sunday Referee"—If industry is languishing for want of capital, where is the money? It is not in the banks. The latest figures of the London Clearing Banks show that as compared with the same time last year there was £18,000,000 less on deposit."

* * * *

So he recognises that the only money "in" a bank is depositors' money, and, by implication, that money for lending is not "in" the bank.

* * * *

But he suggests that the "languishment" is due to my hoarding my shillings and to your hoarding your shillings—which is not nearly so good. Industry "languishes" for two reasons, (1) 'its' money, though costlessly created by banks, is not costlessly created as, when and where it is wanted, and (2) the banks claim the ownership of 'its' money—and make good the claim in fact, if not in law.

* * * *

(How long-winded one becomes when one begins to talk about money!)

* * * *

When I read that Mrs. Elsie Osborne had returned to her beautiful home in Kensington to found a colony of wizards, I thought first that Mr. Lloyd George must have made wizards permanently more popular than witches (who may, if I remember rightly, quite correctly be burned).

* * * *

And then I read what Mrs. Osborne herself had to say, and it was clear that the witch doctors of French Equatorial Africa are not to be sneezed at. Mrs. Osborne, it seems, has actually seen a man (black) murdered by magic—or perhaps it wasn't a murder but merely a judicial execution. But anyhow:—

* * * *

"The cult of the witch doctor is dying out in Africa, and I am determined to start a colony over here

to save some of their 'magic' so that it shall not be lost for ever."

* * * *

Of course, so interesting an art ought not to get lost.

* * * *

I think, however, that, before Mrs. Osborne invests any bank loans in her amiable project, some nice person should tell her about the colony of black magicians already doing a flourishing business in Threadneedle-street and thereabouts—just so that one long absent abroad should not mistake the market.

* * * *

(Though I do not for one moment suggest that the African variety is not better than home-produced goods.)

* * * *

Mr. George Edinger says that there are still places like the Kentish village where the rector gets a pound for every Gunpowder Plot sermon he preaches, and forty parishoners have been receiving a shilling a head for listening to him once a year "ever since Guy Fawkes didn't blow up Parliament."

* * * *

The festival would not long survive public suspicion that it was merely a clever piece of propaganda. "Guy Fawkes Day crossed the Atlantic with the Pilgrim Fathers, and they still keep the 'Fifth of November' in the white wooden villages of New England."

* * * *

While the doctors (not the witch doctors) are busy arranging for due care of their practices (in case they are able to come back to them), the British Medical Association "is to start almost immediately on a great extension" of its headquarters. It is to be a half-million scheme.

* * * *

Someone (alas! perhaps that someone is I) ought to make a list of the 'peep-holes' left open when someone changed his mind about having the war at once. Sir Samuel

Hoare has written to Mr. Herbert Morrison saying:—

"No communication was issued by the Government which could properly be described as intimating to town clerks that in the case of war the borough councils, as such, would be superseded, nor were instructions issued direct to borough council officials as to the conduct of borough council services.

"The Government decided, in view of the suddenness of the recent emergency, that it was necessary to issue certain confidential instructions on matters of this kind to town clerks in the Metropolitan area and to officers of local authorities and other persons in other parts of the country.

"These instructions were not put into effect as the end of the crisis made this unnecessary, and they have since been withdrawn."

* * * *

A newspaper heading to this intimation suggests that "Borough Councils are Not to be Superseded." All that Sir Samuel Hoare said was that certain instructions were not put into effect because the end of the last crisis made this unnecessary.

* * * *

Unless they are only stirring in their sleep, the English people are awakening to their danger.

* * * *

Quotation from dispatches, 1914-18:—"We sent over some H.E." (Well, anyhow, that waked YOU up, didn't it?)

* * * *

Propagandists say the Crisis has given a fillip to Poppy Day.

* * * *

A print of the Chariot of Justice in the Lord Mayor's Show of 1698 depicts the lady with her traditional pair of scales and two eyes widely open (to see what passed in the crowd, may be.) She is usually shown blind-fold. The print is faithful to custom, however, in another respect:—

Justice, the jade, displays
her scales

But not her weights.
To show us these as openly
She hesitates.

Mrs. Palmer's Page

WHAT ARE WE WORKING FOR? II.

You may wade through one standard history book after another in your attempt to place your finger on the place where things went wrong, but it is unlikely that you will find it set out in plain terms. You will find that the purchasing power of the labourers' money steadily diminished over three or four centuries, that his life became less comfortable and pleasant in comparison with what he had a right to expect as a result of his ancestors' efforts. You will read accounts of the Chartist's movement and the rise of trade unionism, and the many excellent modern books recommending change in the money system, including Douglas's own, yet none of them will help you unless you have assimilated Douglas's greatest contribution of all that it is the *philosophy* behind the policy of present day economics which is the cause of our troubles.

This is the fact, which you will not find clearly stated elsewhere—that at about the same time as the Puritan Revolution, in the second half of the seventeenth century, a new religion arose, the worship of money. "Money is an abstraction. Money is a thing of no value whatever. Money is nothing but an accounting system. Money is nothing worthy of any great attention, but we base the whole of our actions, the whole of our policy, on the pursuit of money, and the consequence, of course, is that we become the prey of mere abstractions."

— (DOUGLAS).

There is a class of persons to whom this prevalent religion has always been an advantage: and they will do everything in their power to see that the people continue to believe in it.

When Budget Day comes, we have the extraordinary spectacle of a whole nation indulging in a sort of religious orgy, wondering what will be most pleasing as a sacrifice to this moloch of a money system. Into his great jaws go the education of our children, art, literature, the genius of a people, leisure, health, and peace. What more can he

want? Will it be liberty, and life itself? All this for the unreality of balancing a few figures in a ledger, which does not even give the real facts concerning our tremendous wealth. Over such abstractions the legislative assembly of a great people like ours will waste its time.

Compare this with the simple and realistic Act of 1515, (6 Henry VIII, cap. VI.), in which complaint is made that "in places where there used to be two hundred persons, men, women and children, who used to be occupied and also lived by the growing of corn and other grain, and the herding of cattle, and the increase of man's sustenance, the number is lessened, and that husbandry, which is the greatest commodity of the realm for the sustenance of man, is greatly decayed; the churches are destroyed, and that public health and safety are endangered."

The object of the act was to restore pasture land to tillage. And *the philosophy that lay behind the policy* of the act, was that people should have enough to eat.

What would these legislators have thought of a philosophy that resulted in the limitation of potato crops, and fish being thrown back into the sea, while people were going short of food?

When we have overthrown the worship of money as an end in itself, people will need no urging from us to demand the things they want. Then Budget Day will be abolished, and in its place, the Prime Minister or chief servant of the people might be expected to show what had been done to extend life, liberty and happiness during his term of office. Some sort of report might well be demanded from him, concerning the number of suicides, or deeds of cruelty, and what had been done to make these less; what plans he had for improving public health; whether he had statistics concerning the number of children showing signs of genius, and what plans had been made for their future—what was to be done to

preserve the beauty of England and the amenities of the towns within it, or whatever else people might desire to have. They might want none of these things; but at present it is plain to all of us that whatever we may want, none of us is likely to get anything "given" to us except higher and higher rates and taxes, leading to war; and in the meantime, a mere smattering of good things in exchange for the work of a lifetime.

Douglas says that one of the most epoch-making things that has taken place in the history of the world in the last two or three thousand years was the transference of the right of issuing money from the owner of wealth to the custodian of wealth.

In mediæval times, those men who became rich through the ownership and tillage of land gradually acquired a certain amount of gold in the form of ornaments, jewellery or coin. The amount of gold was scarce, and it was used simply as a medium of exchange.

At the close of the middle ages, it had become customary for owners of wealth to leave their gold in the custody of the gold smiths, who issued receipts for it, bearing their signatures.

These parchment receipts were the forerunners of the modern banknotes. But when one dishonest goldsmith discovered that it was possible to issue several receipts for one piece of wealth, the modern banking system began. Bankers now admit that they lend ten times as much credit as they possess legal tender.

The results of this fraud are so far-reaching that it is impossible to recount them in a short article—but note that the receipts, or bank notes, now became more important than the wealth they were supposed to represent, that is, the means became more important than the ends.

To-day, in the money markets the means of exchange are bought and sold, money is treated as a

commodity, of more importance than food and clothing, at the behest of the bankers, who take no part whatever in the creation of real wealth.

This is the error for which we are suffering.

As Rogers says "Modern civilisation will be judged, not by what it has done, but by what it has left undone; not by what it has remedied, but by what it has failed to heal, or at least to have relieved; not by its successes but by its shortcomings."

We know the cause of this failure; it is the elevation of means unto ends, the adulation of money in place of the principle that the only object of production is consumption.

We have been given the clue which will unravel the confusion of

modern politics—if we do not use it we shall have committed the sin against the holy spirit.

B. M. PALMER.

SPICED APPLE CAKE.

1 lb. apples.
3 ozs demerara.
Rind of half a lemon.
 $\frac{1}{2}$ gill water.
1 teacupful cake crumbs.

For the Pastry—

3 ozs. flour.
3 ozs. cornflower.
3 ozs. lard.
2 ozs. castor sugar.
 $\frac{1}{2}$ teaspoonful of spice.
1 yolk of egg.

To prepare apples—Peel, core and slice them and stew with the sugar, rind and water till reduced to a pulp. Cool.

For the pastry—Mix all the dry ingredients, and rub in the lard till as fine as bread crumbs. Bind with the yolk of egg whisked with a dessertspoonful of water. Knead till free from cracks, and then roll out thinly.

Grease a tart ring, seven or eight inches in diameter, and place on a greased tin. Line this with half the pastry. Sprinkle half the cake crumbs at the bottom, fill up with apples, cover with the rest of the crumbs. Cover the tart with a lid cut from the other half of the pastry, and press the edges together. Make a hole in the centre. Place in a brisk oven, but lower the heat as soon as the pastry is faintly coloured. Bake about half an hour. When cold, remove the ring, and serve with Devonshire cream.

B. M. P.

"I AM CONVINCED"

A contributor has collected the following from D. H. Lawrence's "Assorted Articles" published in 1930:—

What is the matter with the English, that they are so scared of everything? They are in a state of blue funk, and they behave like a lot of mice when somebody stamps on the floor. They are terrified about money, finance, about ships, about war, about work, about Labour, about Bolshevism, and funniest of all, they are scared stiff of the printed word. Now this is a very strange and humiliating state of mind, in a people which has always been so dauntless.

* * * *

There is, of course, a certain excuse for fear. The time of change is upon us. The need for change has taken hold of us. We are changing, we have got to change, and we can no more help it than leaves can help going yellow and coming loose in the autumn, or than bulbs can help shoving their little green spikes out of the ground in spring.

* * * *

We all of us know that ahead of us lies a great social change, a great social readjustment. A few

men look it in the face and try to realise what will be best. We none of us *know* what will be best. There is no ready-made solution. Ready-made solutions are almost the greatest danger of all.

* * * *

Now England is on the brink of great changes, radical changes. Within the next fifty years the whole framework of our social life will be altered.

* * * *

There is a great change coming, bound to come. The whole money arrangement will undergo a change: What, I don't know. The whole industrial system will undergo a change. Work will be different and pay will be different. The owning of property will be different.

* * * *

I am convinced that the majority of people to-day have good, generous feelings which they can never know, never experience, because of some fear, some regression...I am convinced that people want to be more decent, more good-hearted than our social system of money and grab allows them to be. The awful fight for money, into which we are all forced, hurts our good nature more than we can bear. I am sure this is true of a vast number of people.

EDWARD VIII PENNIES

Miss Marsden, of Sydney, has sent us an unusual donation—a supply of Edward VIII pennies. These coins were struck for New Guinea and represent, I believe, the only minting during the ten months that Edward was our King. They are not accepted as currency.

There must be many social creditors who would like to possess one of these pennies and, since Miss Marden's object in sending them was to help us raise funds, we have decided to 'sell' them at a price of 10/- each (or more).

Major Douglas has taken the first penny. Will all those who want to follow his lead please write to me personally?

W. WILSON,
34, Newcombe Park,
London, N.W.7.

THE SOCIAL CREDITER

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

SUBSCRIPTION RATES:

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

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Saturday, November 12th, 1938.

MORE SMUTS ON FREEDOM

The ex-Boer General Smuts broadcast on Armistice Sunday address from Johannesburg, reported in "*The Times*" to the extent of nearly a column and a half.

The arms race is the *price* which Europe pays for its disorder.

Pays to whom?

That *price* will continue to be paid with the *toil* and the *welfare* of its people until a *suitable* European order has been achieved.

That is to say that it will not be enough to substitute order for disorder; but those who exact the *price* (which is *toil* and *loss of welfare*) will go on exacting it until one order out of many possible orders has been achieved. This order is labelled the *suitable* order—*Suitable*, that is to say to those who exact the *price*.

The *only* way of escape from *this* universal bondage..

Which universal bondage? ... Paying the *price* in *toil* and *lost welfare*, presumably.

... is a stable international order. No domination or hegemony by *one* nation or group, but an *ordered* society of *free and equal* nations is the direction in which we should point as the *only safe* road for the future.

Ordered? Who is the orderer?

Safe?—That is, from the imposition of the *price*?

General Smuts is a past-master at this game. He specialises in "freedom," and no one need be at a loss to know what "freedom" means to him, for he devoted a whole address to the matter in 1934.

General Smuts's brain (if one may give full credence to storytellers) is the sort of brain which will function perfectly under shell-fire—not merely in regard to what its owner might suitably do about the shell-fire but about matters as remote from shell-fire as the precise meaning of the unclucid German of Immanuel Kant's *Critique of Pure Reason*.

General Smuts may not be a rich man but he is certainly the sort of man that makes the *idle* rich look harmless—as no doubt they are. When he writes or speaks his brain is working. When he is read or listened to, the brains of his audience too often are not working. Misunderstandings ensue—which it would be unfair to attribute to General Smuts.

And so, about this Freedom. What is it?

General Smuts tells us, first of all in Greek from the Funeral Oration of Pericles.

"Happiness is Freedom, and Freedom is Courage."

And Courage is that which is capable of pursuing "the *lure* of our race in its *ceaseless* striving towards the future."

"The *lure*" is "*Creative Freedom*." And, "*Creative Freedom* is the watchword of the new order."

And all this is "the fundamental

equation of all politics and all human government, and any system which ignores it is built on sand"—or, as General Smuts says now any system which ignores it will continue to pay the price.

In plain words: "Ceaselessly striving (i.e., "free") and equally striving (i.e., "equal") nations or groups must obey orders or pay the price, and if they prefer to pay the price rather than to strive ceaselessly, then the price is striving harder ceaselessly: take your choice."

Why bother to find out what General Smuts means? Because he says what he means—and what Finance means. And because it is from this rich store of catch-phrases that sentimentalists of all parties are fortifying themselves and as many of their fellows as they can bemuse for mass-suicide.

Mr. Eden also speaks for "freedom and equality." At Leamington, he said, speaking of the war dead:-

"An England, free and united, an England of equal opportunity for all, irrespective of class or creed; an England in which comradeship, as we understood it then, is the spirit of the nation; an England in which men would not rest content while poverty was the lot of many."

But—what is "poverty"?

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It was probably at Ernest Sutton's

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The Disdainful Minister

Major Douglas has sent the following letter to Sir Samuel Hoare:—

7th November, 1938.
The Right Hon. Sir Samuel Hoare,
G.C.S.I., M.P.
25, Cadogan Square,
S. W. 1.
Sir,

In reference to your statement in the House of Commons on November 3rd that you had replied as crudely as you could to correspondents (of whom I was not one) with whom you had no sympathy, who complained of the illegal and impractical billeting measures recommended by a Committee of which you were a member, and initiated during peace time, may I point out with equal crudeness that you are a servant of the British public, paid to ad-

minister the Constitution in accordance with the Law, not to justify breaches of it.

The present situation, which is the direct result of the maladministration of British affairs by Governments dominated by banking interests, who have assisted Germany to re-arm with British credit, with which Governments you have for some years been connected, will not be assisted by rebukes to members of a Public which has every reason to complain of the betrayal of its interests, and again to quote your words, has no sympathy with those persons who are responsible.

I trust I make myself clear with appropriate crudeness.

I am,

Yours faithfully,

(Signed) C. H. DOUGLAS.

Overseas News

THE NEW ZEALAND VOTERS' ASSOCIATION.

Our test of any offshoot from the main Social Credit Movement, or of any group emerging independently which turns to the Movement for assistance, must be, in the last analysis, one of credit-worthiness. How great is the urgency with which it is entitled to call upon the Movement for immediate and full support?

The D.S.C.M. in New Zealand, as elsewhere, may be looked upon as the Central Bank, or storehouse, if you prefer, upon which claims can be made in respect of resources and man-power by credit-worthy instruments. We know that in England, U.R.A.A., was an instrument of this kind, for the simple reason that U.R.A.A., was formed to meet a positively sporting need for the immediate application of pressure-politics to the one point where it was bound to overwhelm resistance. Thus U.R.A.A., may be said to have been the English Movement's most profitable investment, in terms not of money, of course, but of quick and successful results gained upon a vital issue by action on correct lines. Any organisation formed to do that, no matter what its label or by whom it is run, is in this sense credit-worthy. But, unlike a Central Bank, our resources are not limitless, and we cannot afford to speculate.

Mr. C. H. Chapman's Voters' Association is not in this sense credit-worthy. It is more to be regarded as a parallel and rival organisation to the D.S.C.M., than as an off-shoot from it; and it must be said that, apart from the name, there is very little about it in its present form which calls for support.

The "aims" are listed under two heads and eight subheads. All except two of these latter are concerned with "monetary mechanism." The others are (very broadly speaking) electoral campaign.

Not all of them bear analysis in detail. What, for instance, is meant by the statement that "the Sovereignty of the Individual is fundamentally resident in the method of working the Financial

SUMMARISED

The looker-on sees most of the game. The "Western Farm Leader" of Canada summarised the British situation as follows:—

The Conservative "Yorkshire Post," and other British papers are calling for a reconstructed national government to replace the Chamberlain Government, to speed up and strengthen the country's defences and restore its prestige. It is believed in London that the now apparent lack of defence, in spite of the large sums of money that have been expended together with strong displeasure over the Munich pact, will make Labor and the Liberals unwilling to enter into any sort of collaboration with Mr. Chamberlain's cabinet.

The newspapers of the past week amply confirm this view. Behind is an alignment of English joint-stock banking policies which can quickly be seen in greater detail by anyone who analyses the lists of directors.

It is for the people to say: a plague on both your houses: we have our own House.

REVENUE NOTES

THANKS

I would like to place on record my great satisfaction in the number of completed revenue forms received in response to my special message 'To the Loyal' issued three weeks ago and to express my thanks to supporters, not only for cheques and postal orders but also for the prompt and willing way in which they helped us in straightening out the records.

CHEQUES

Will contributors please make cheques payable either to The Treasurer, The Social Credit Secretariat, or simply to The Social Credit Secretariat? Cheques made payable to individuals are liable to be delayed on account of endorsement.

TO SUPERVISORS OF REVENUE.

A limited number of the appeal 'To the Loyal' are still available for those who have not already seen it. Apply to the Secretary, The Social Credit Secretariat, 10, Amberley Street, Upper Parliament Street, Liverpool, 8.

W. W.

Mechanism, and can only be asserted by the Individual exercising control over the manner in which financial mechanism is worked and the results that are to be obtained from its operation."

The last ten words are true; but if we apply the rest of the statement to a railway journey, it is obviously absurd that the individual's choice of destination should be fundamentally resident in the method of making a steam-engine work, and could only be asserted by the individual travelling in the cab to teach the driver how to run his machine. This is Parliamentary-Socialism, not Social Credit.

The Voters' Association is not "credit-worthy" as it stands, therefore, but it could easily be made so.

The title is "inspired." Will not those who are promoting it consider if it could not be used to better purpose? There must be one matter above others—the 1/- in the £ levy of the Social Security Bill, so-called, or taxes or rates or conscription plans—which New Zealanders generally are concerned about. A Voters' Association formed to turn this concern into a specific and generally approved demand would revolutionise the present stagnation in New Zealand Social Credit.

— MILES HYATT.

Death More 'Credit-Worthy' Than Life.

Sir Robert Kindersley, of the Bank of England, estimates that the cost of providing every "working-class" child with an allowance to provide it with sufficient to eat and wear would be £100 millions. The "cost" of providing them all with gas-masks and incendiary bombs is £1,500 millions. In the latter case the money is, for the most part, created *costlessly* by the Banks, and "lent" by them at interest to 'our' Government. Why can they create money for death and not for life? The answer is that those behind the money system want our lives. They will have them too, unless we act.

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

THE FIRST PROPOSITION

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

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

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

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

There are really only three

alternative policies in respect to a world economic organisation:

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

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

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

C. H. DOUGLAS.

SOLOMON'S JUDGEMENT DID NOT HELP.

The Old Testament was produced by a rates defaulter at the Mansion House, says the "Daily Mail," and handed to the magistrate, Sir Maurice Jenks.

It contained a marked passage which was understood to refer to a declaration of Solomon in regard to dealing gently with the poor man.

Sir Maurice said the judgement of Solomon did not come into it at all, and he was afraid he had no sympathy with the defendant, who was ordered to pay.

"If we are to be told only those who vote straight are to get the coupon, then I can say, quite honestly, that there will be a great many people in the Conservative Party who will not vote straight." Thus says Sir Sidney Herbert on the question of Party Whips forcing M.P.'s to vote as Party Headquarters want.

New Leaflet

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

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

Quota Discount 50 per cent.

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SPACE RESERVED
BY:

**THE UNITED RATEPAYERS'
ADVISORY ASSOCIATION**

SECRETARY:
JOHN MITCHELL.

TIME IS ALL IMPORTANT

This note is written because there seems to be a lack of regard in some quarters for the importance of the time factor in the Rates Campaign.

The interest of the ratepayers in the Campaign will not be maintained at the necessary level if action is prolonged over too long a period. The meaning of this in a practical sense is that in a town

with a thousand streets, there is absolutely no point in releasing only a hundred Automatic Canvassers, when it is possible to send out two thousand (one for each side of the street) by posting them to the first house on either side.

The impression on the general public and the Councillors, created by a MASS CANVASS is far greater, than a slow motion canvass extend-

ed over six months.

Events will not wait for the slow campaigner. The plain fact is that we have very little time to work in—six months months and not more.

We ask every Campaign Manager to speed up his Campaign so that he has a majority demand from the ratepayers of his town to present to Councillors before Christmas.

WHO IS THROWING A MONKEY WRENCH?

Mr. Enos G. Pusey, of Church Street, Lane End, Bucks, has written to the "Daily Mirror":—

"I was taking a walk on Saturday evening and I noticed a poster bearing these words:

NO BILLETING CAMPAIGN

Prevent a repetition of Refugee Billeting.

Insist that proper Evacuation Shelters be provided.

Join in the united demand now.

"I consider it a shame if English men and women are not prepared to render assistance to their own countrymen's children in time of trouble, and in my opinion the persons who are responsible for publishing such a leaflet do not understand the people they are appealing to.

"As the Head Air Raid Warden and Billeting Officer of this district I have had some first hand experience of the problem.

"We received during the crisis a communication which requested us to be prepared to receive 600 children. Within twenty-four hours I was able to report that I had accommodation for 475 children. Twelve hours later the parish had

been completed and 600 children could have been sent to respectable homes with kind parents.

"I think it is high time to pull together and get something done and not to have so much of this sniggling fault finding. If in a national emergency, every person had a job, knew how to do it and when to do it, it would be so much better for this country."

"ANSWER: "Mr. Pusey is right. In an ideal State we would all have proper subterranean shelters, but as they would cost something like a thousand million and would take years to construct, we had better get busy with the next best thing—properly organised evacuation. And the less we hear of these hindering efforts to throw monkey wrenches around—the better we'll be pleased." Said the "Daily Mirror" on November 3rd.

OUR REPLY

Sir,

As the author of the "No Billeting Campaign" poster to which your correspondent, Mr. Enos G. Pusey, objects, we would like to draw your attention to an aspect of the question of billeting millions of refugees on the rural population, which has caused the gravest concern to many,

but of which not one word has been mentioned in the National press.

This is the disastrous effect on public morale which such action would have. Nothing is more calculated to weaken the will to defend or to fight than to deprive people of the freedom of **their own homes**, not for the billeting of disciplined troops, but for the unrestricted housing of hapless, bewildered multitudes.

We also think it is high time to pull together and get "something done." But the difference between the action supported by all those who associated with us and the Government action which Mr. Pusey supports is that the "something done" which we are demanding will immensely reinforce public morale, whilst the Government action will destroy it.

Proper evacuation shelters can quite easily be built and need not result in increases of rates or taxes.

Yours faithfully,
JOHN MITCHELL,
Secretary and Organiser.

OTHER COMMENT

"As a district nurse I have seen innumerable cases illustrating the evils that would result from billet-

ing children in private houses. In many such homes in the country one finds elderly women, often neurotic and quite incapable of looking after children. Let the authorities prepare, instead, some type of Army hut to house refugees.

P. B. P."

Battle, Sussex.

From the "Daily Mail,"

November 4th.

"Urgently needed, too, is attention to the billeting problem. London's outpouring of refugees will raise real problems of sanitation, food and water supplies in the areas to which they are evacuated.

"Moreover, the present system of compulsory billeting in private houses raises another query. Should not the householder have the right of disposing of his own house room in the first instance? Will not mass evacuation be solved in the final resort only by the establishing of camps and cantonments where supplies are provided on a mass basis?"

From a leader in the "Evening Standard," November 3rd.

Four Thousand, Five Hundred

LOWER RATES Pamphlets have been sold by U.R.A.A., in under six weeks.

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

A special Window Bill for display on shop frontages is available FREE in limited quantities, reading—"**RATES DOWN BY 50% — EXPLANATORY PAMPHLET INSIDE — Price 3d.**" Try this on your local shopkeeper, or put advertisement in your local paper.

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'Phone Chancery 7248.

Chelmsford Lower Rates Association

The Menace of Loan Charges.

The Chelmsford Corn Exchange was crowded at a public meeting organised by the Chelmsford Lower Rates Association. The Mayor, Councillor J. T. Bellamy, J.P., presided, and the speaker was the Earl of Tankerville.

The Mayor is reported by the "Essex Weekly News" to have mentioned that the meeting was non-political. He welcomed the Earl of Tankerville, who, he said, often made his voice heard in the House of Lords.

The Earl of Tankerville said he was attached to no political party and believed only in democracy. The multiplication of the National Debt he maintained was caused by the banks creating credits merely by book-keeping entries. The banks alone created the money which came into existence—and created it in the form of debts. The process cost them virtually nothing. The essence of the fraud was not the fact of their creating money out of nothing because that was in fact the only way money could be created; but in the fact that they claimed the ownership of the money. Thus the bankers owned everything the community produced; the bank itself produced nothing but a lot of figures. The bank's money did not represent the deposited savings of the citizens.

In respect of local government, with the present scale of loan charges on increasing debts, it would be necessary for the rates to increase by 6d., per year in order to meet the increase. Over 60 per cent. of the money at present collected in rates went to the paying of loan charges. The activities of the banks ought to reflect, not to control, the affairs of the nation. Theirs should be only the job of book-keeping.

There was a tendency, he said, fostered by some bank-controlled national newspapers, to strain at the gnat of council extravagance and swallow the camel of loan charges.

The speaker continued: "We are periodically given the luxury of deciding for ourselves by which method we shall be controlled by

the bankers." He asked his audience to beware of "economy campaigns." These were intended to divert attention from the bankers' behaviour and to discredit local government—and to do that was a step towards dictatorship. There had, he said, already been threats of centralising local government and making it harder for the ratepayer to exercise his rights. United action and pressure on councillors was the way to real democracy; party politics were used by the forces above for their own advantage.

A vote of thanks to the speaker was proposed by the Provost of Chelmsford, the Very Rev. W. E. R. Morrow, and seconded by Canon M. J. Wilson.

Responding to a vote of thanks to himself for presiding, the Mayor said the Council were fully alive to the menace of loan charges.

LOWER RATES JOURNAL

An undated issue of this journal, which appeared in the October 15th issue of THE SOCIAL CREDITER, is available for sale to the general public separately.

It contains important articles specially written to assist in creating in the general public that AWARENESS in regard to the relation of banks and other financial institutions to the cause of war. It is all important that this AWARENESS should be widely present if the VITAL POLICY, soon to be put forward, which will be the beginning to the end of the Financial Tyranny in this country, is to be accepted by the people. **USE THIS VALUABLE INSTRUMENT.** Price 2d. each; 25% discount on quantities of 100 and over; 50% discount on quantities of 1,000 and over.

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IS THERE A SWINDLE?

The word "swindle" means "to cheat and defraud *grossly*, or with *deliberate artifice*."

In everyday life most people identify a swindle without much difficulty. Many things which have an element which is not absolutely honest are permitted. We do not call a man a swindler because he wears an artificial limb or false teeth or a woman because she uses make-up. They are usually quite frank about such deceits. A man who robs the widow and the fatherless is recognized as a swindler and will be punished by law. If he runs an illicit whisky still he will be punished very severely by the law although the offence may not be thought very serious provided the whisky is good.

In detecting a swindle it is essential to form some judgement as to the motive and mental capacity of the offender. In a recent case in the police court an elderly woman stated that she was twelve years old and the daughter of the Queen of Sheba. The magistrate turned her over to the medical officer who reported, in effect, that she was quite honest. The "deliberate artifice" was absent and the woman was treated gently. In short, if the facts show that a swindle is being perpetrated it is only possible to exonerate the swindler on the grounds of deficient intelligence. It is also worth noting that no magistrate would accept the plea that a swindle was perpetrated for the good (moral or otherwise) of the swindled.

To prove that all the elements of a swindle exist in our political, economic and financial organization only one point need be considered, although any one of a dozen might be chosen—the costless creation of credit (money).

There has never been any doubts about the matter among people who are "in the swindle." There is no authority on money who states any other than the plain fact that credit (money) is created costlessly. The reason for this is that it is not possible to write a text book explaining how the trick is worked without explaining the trick. A text book by a card sharper for

card sharpeners would, quite naturally, have to give the facts as to how the thing was done; but the potential victims are not supposed to read such books.

It is hard to say what the majority of ordinary men believe about money; but it is quite certain that they derive from some source an incredulous disbelief whenever plain facts are stated. The same source has induced an inclination to deride statements of fact as "fanaticism." The fact of the costless creation of credit has been denied on innumerable occasions.

But it may be objected that there is now no attempt to "defraud grossly or with deliberate artifice" on this point. It is of the essence of a swindle that there should be inconsistency.

What may be termed the second phase of the swindle consists in hiding the scale of this costless creation and its significance.

The retreat is not orderly so that it is to be expected that there will yet be denials (of this fact of costless money creation) cropping up here and there. As long as five years ago a scientific man of considerable attainments, was shocked to hear that the banks created and destroyed money. Next day he went to his bank manager, and, in answer to his query on the point, received the reply "Of course we do, why shouldn't we?"

Actually there is nothing dis-

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

The New Era, Radio House,
 296 Pitt Street, Sydney, Australia.

honest in the creation of money. Someone must carry out this function. The under-foreman in a workshop creates a limited form of money when he writes an order for goods to be collected from the store. No one would accuse him of a dishonest action. But when banks create money they claim real wealth in the form of power houses, bridges, etc. So the swindle in its second phase consists in hiding with "deliberate artifice" the significance of this deal from the people who are the owners of the real wealth to which the financial institutions lay claim, in return for a service comparable to the effort made by the under-foreman in writing out his order. It may be "worth" one payment of $\frac{1}{2}\%$, but not of 4 or 5% for ever.

It is not easy to say where the thing begins or how responsibility should be apportioned. Much of the harm in the world is done by well-meaning individuals of limited intelligence—the kind of people who cannot see that serving an abstraction when it means unhappiness to their fellows is putting the cart before the horse. It is impossible to believe that a fraud of so widespread a nature just happens.

A special responsibility rests on those individuals who act as channels of information to the public: Financiers, economists, bankers, statesmen, politicians, journalists, educators and public speakers who flog away at some subject which takes the attention off more urgent matters. This is "to cheat and defraud grossly, or with deliberate artifice." Many attempt to defend themselves by saying that they would lose their jobs if they acted honestly. That may be true but it does not affect the argument: it is the excuse that they are not principals but work for masters. One can be sorry for them.

Lord Howard de Walden, Chairman of the National Union of Ratepayers' Associations was reported in some of the non-"national" newspapers as saying: "We certainly get nothing for the 40 million pounds a year which goes to pay the interest on the debt of local authorities."

P. R. MASSON.

ANNOUNCEMENTS AND MEETINGS

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

BELFAST D.S.C. Group. Public meetings will be held in the Social Credit Rooms, 72, Ann Street, Belfast. Next meetings November 17th and 24th, at 7-45 p.m. The meetings will be addressed by a different speaker each evening on the subject "Money versus Man." All welcome. Admission Free.

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

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

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

DERBY & DISTRICT S.C. Association. Meetings are held fortnightly (Tuesdays) at The "Unity Hall," Room 14, at 7-45 p.m. Next meeting November 15th. Lower Rates Demand Association workers are invited to attend at above—6-30 to 7-30 p.m., for latest instructions. Campaign Manager, D. & D. L.R.D. Association.

LIVERPOOL Social Credit Association: A Public Meeting will be held in Reece's Cafe, 14, Castle Street, on Friday, 18th November. Speaker: Dorothy M. Roberts, subject: "Women and Money." Admission free.

CHRISTMAS SALE—Proceeds for the Liverpool Social Credit Association. By Mrs. F. Rhodes, at 25, Kelvin Grove, tram nos. 15, 33, 25, 26, 27, and Aigburth bus. Christmas gifts, jams, sweets, etc. Afternoon tea 6d. On Saturday, December 3rd, 3 p.m. to 6 p.m. This splendid individual effort is worthy of the support of all local Social Crediters.

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.

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

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

WOLVERHAMPTON D.S.C. Group. Fortnightly meetings in the Ante-Room, Central Library.

Miscellaneous Notices.

Rate 1s. a line. Support our Advertisers.

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.

TO THE DIRECTOR OF REVENUE,
THE SOCIAL CREDIT SECRETARIAT,
10, AMBERLEY STREET, LIVERPOOL, 8.

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World Crisis

As occasion arises, important statements by—**Major C. H. DOUGLAS,** will appear in *The Social Crediter*. It will rarely be possible to announce such articles beforehand.

Social Crediters and others who wish to profit by Major Douglas's guidance should make sure of

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If these thought impulses can be transmitted to a sufficiently sensitive "producing" machine, there will not even be work for machine-minders!

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