

THE SOCIAL CREDITER

FOR POLITICAL AND ECONOMIC REALISM

Vol. 2. No. 21. Registered at G.P.O. as a Newspaper.
Postage (home and abroad) 5d.

SATURDAY, AUGUST 5th, 1939.

3d. Weekly.

IT RESTS NOW WITH US

By Miles Hyatt

In this article, now published posthumously in "Community", the journal of the Christian Auxiliary Movement, Miles Hyatt deals with that dogma which experience shows to be the greatest impediment between Social Crediters and those they would help, the Leadership Dogma.

The final disappearance of war depends on the grasp, by people in general, of certain elementary principles of political action. Soon or late this will come, according to the measure of energy which is put into their demonstration by means of positive action on correct lines. People will, in fact, learn how to get what they want without war, and without the deprivation of others in the process.

But it is probably true that the next war will come too soon for this development, and that the key to the immediate situation rests in the unwitting hands of 'our class'—if I may so designate those of us who are suffering from the after-effects of a university education.

Without exaggeration, it is fair to say that the ability to use that key seems to entail the repudiation of the whole trend of our pagan education (which has become second nature to most of us) and the bringing of ourselves back to the very different *Christian* philosophy of humility—almost, though not quite, an impossible re-orientation for persons of 'puritan' outlook.

The pagan milk of which we are suckled throughout the course of our 'higher education' may be defined by the name of 'the leadership principle'. This truly is of the Devil, for it holds that greatest of the Temptations of Christ, the offer of power to 'grasp this sorry scheme of things entire' and remould it nearer to the heart's desire, with or without shattering it to bits first. But for some of us the question will arise: nearer to the heart's desire of whom? Of those 'remoulded'? Or of the person who does the remoulding?

Let there be no mistake about this—the leaders who receive clenched fists or outstretched arms are not the only, or

even the worst offenders. Liberals and Conservatives find equal homage in the clapping of hands and the traditional three cheers. All political parties are vitiated with leadership-ideology, parliamentary Socialism more so than any of them. Coloured shirts may make it more conspicuous, but it is not necessarily more potent for evil in these than in stiff colours.

The leadership-principle is the belief that our higher education, superior intellect, birth, bank-balance, push or debating skill have given us a divine mandate to plan the lives of other people. It is the conviction that we know better than our fellows what they want or ought to have. It is, in short, an attempt to impose moral and intellectual slavery upon others, by conceiving of ourselves as *delegates* rather than *representatives*: by thinking of associations as something to be 'run' by ourselves according to our pattern of ideas, rather than as the means by which the individuals associating together may obtain what they want.

Far too often the young ambitious

party-politician and the 'Christian' social reformer, out to rebuild the world on his own lines, according to a preconceived idea of what people need, are indistinguishable from each other in respect of this perverted characteristic. The preconception arises out of lack of real opportunity to achieve, a lack which is frequently not consciously realized but which leads to the perversion of a natural instinct into the unformulated belief that its owner is a 'born leader'. The permeation of this ideology is in direct proportion to the frustration. In Germany, Russia, America and Britain it flourishes more vigorously than in France or Norway, for instance. The Scots are more prone to it than the English.¹ Its root philosophical causation may be said to be inability to realize the unique nature of Christianity.

Of course, in England we have also the 'democratic principle', to which our 'leader' must pay something more than lip-service, but which he manages to circumvent with the self-deception of the philosophically unsound—and, as we all realize, usually in ignorance of displaying any insincerity of purpose. With the policy he is about to *impose* irrevocably settled in his own mind as a 'programme' (though usually he is vague enough if pinned down to details), he and others of his type offer people the choice of voting on alternative hard names—Protection, Socialism, Social Justice, Rearmament, Collective Security. These names stand for planned methods of a highly technical nature; or they represent vague abstractionist philosophy. In either case they are not understood by one in ten thousand

¹ The effects of vocation on character, too, are not sufficiently realized. The attitude of an engineer in this respect may be fundamentally different from that of a man whose youth has been spent in a counting house.

On Other Pages

Alberta

"Anderson's Castle"
by J. M.

Mrs. Palmer's Page

"I Call that Man Humble
Who . . ."
by Norman Webb

Rates

of those who are persuaded to vote on them—who 'choose' one or other according to their sovereign right, in the belief that it will give them the results they want, and are left to wonder at the appalling effects actually achieved.

I need not stress a further matter; that the existence of this mentality on the part of 'leaders' and its toleration by the people is a direct invitation for a consciously evil power to step in and direct the destinies of both. The same casualness of philosophical foundations which has failed to distinguish the vital doctrines which are uniquely Christian will have little belief in, and even less knowledge of, the Devil and all his works, and will cheerfully walk hand in hand with him to disaster.

Now at this point two *facts* must be restated, both of which are conveniently ignored by our unconscious careerists. They are:

First, that people really want *things*; they do not want persons, parties, ideas or programmes; they want more and better food, better houses, good clothing, more leisure time and the means to enjoy it. They have a list of 'dont-wants' also—bombs on their houses, limitations on their personal freedom imposed by unnecessary work or lack of money or someone else's planning as to how they should live their lives. These things are *results*, to which methods should be subservient.

Second, that abundance-conditions in the present century make it quite unnecessary that any individual should want in vain for anything he can reasonably need or desire, and they obviate the necessity for most of the limitations by which people are now restricted.

To return to our young reformer, there is, in the light of these facts, no excuse for the kind of leadership which is concerned to regiment the living of other people's lives. On the other hand, there exists a 'leadership principle' laid down by Christ himself, which exactly fits the necessities of the case—the 'hard saying' to the disciples at a

similar stage in their development, *that the one who would be greatest among them must be the servant of them all.*

Real 'service to the community', of which we hear much and see practically nothing in political life, is precisely this. In fine, the 'leader' should have got himself into such a frame of mind that he has no 'ideology' of his own, nor any pet theories about methods. In this mind he should approach those of his fellows whom he intends to *represent* (note the word) and to them he should say: 'Please decide among yourselves what concrete *results* you want, in the order you want them. It will be my job, as your representative, to transmit your demands to the appropriate experts, and to see that they deliver the results you have demanded, in the correct order and within a reasonable time. For this I make myself personally responsible,¹ and if I do not act as I have undertaken, it is at all times within your province to insist upon my immediate resignation, as in the case of any other servant who neglects or exceeds his instructions.'

At this present stage of development, however, it may be the duty of such a leader to place certain facts before the people he is proposing to represent; but there is danger here again; they must be *facts*, they must be *whole facts*, and not half-truths or theory. Of these the most urgent current fact is

¹ Note how the Christian tenet of personal responsibility for one's actions is covered up by the committee-system as soon as the wrong 'leadership principle' enters in. Note also that by demanding a specific result, people ensure that they will know it when they get it. To achieve that result the responsible executive may find it necessary to take State control of an industry; to license banking; to put a duty on eggs—but this is a far cry from a 'vote for Socialism' or a 'vote for Protection', the results of which the unfortunate electors would certainly not recognize.

that of abundance, potential and actual.

This article began with the statement that 'our class' might hold the immediate means of preventing the imminent war. Possibly the subsequent matter has seemed very far from war and the motives and causes which bring wars about. Lack of space forbids too close attention to the underlying connection between them. It must be left to the intelligent reader who knows already that poverty, competition, the clash of futile abstractionist ideologies, the substitution of means for ends and the conviction on the part of 'leaders' that they are empowered to plan the lives of their fellows—all these constitute unnecessary limitations on personal freedom; and it is in an atmosphere of limitation and restriction that war thrives.

'Freedom', said a great thinker of our age, 'is a real thing. It consists in freedom to choose or reject one thing at a time.' To the 'Puritan' these words may well be meaningless; but to him especially it must be stressed that, at bottom, it is for personal freedom only that men fight and will continue to fight, and when they have gained it, they will fight no more.

*"And still you weave,
weave, weave!"*

Your first and proper standing is . . . as members of the great Christian community of Europe. And as members of that community (in which alone, observe, pure and precious ancient art exists, for there is none in America, none in Asia, none in Africa), you conduct yourselves precisely as a manufacturer would, who attended to his looms, but left his warehouses without a roof. The rain floods your warehouse, the rats frolic in it, the spiders spin in it, choughs build in it, the wall plague frets and festers in it, and still you keep weave, weave, weaving at your wretched webs, and thinking you are growing rich, while more is gnawed out of your wretched warehouse in an hour than you can weave in a twelvemonth.

—*Ruskin.*

The NEW ERA

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

The New Era, Radio House,
232 Castlereagh Street, Sydney, Australia.

COLIN PRESSWOOD,
B.A., F.G.S.

CONSULTANT

Consultant and Geologist in Clay-
working Refractories, Sand, Gravel,
Stone, etc.
Analyses, Reports, Investigations.

ST. KITTS, BOSTON SPA,
YORKS.

Telephone: Boston Spa 3153.

For THE TRUTH IN ALBERTA

Read "Today and Tomorrow"

Send your sub. to TODAY AND TOMORROW
1016-118th Street, Edmonton, Alberta.

Subscriptions \$1.50 a year
(at the present rate of exchange about 6s.)

You can subscribe by International Money
Order, obtainable at any Post Office.

"THE CASE FOR ALBERTA"

SOCIAL CREDIT BOARD AND CONSTITUTIONAL ISSUE

The stages through which the fight in Alberta has passed to secure political and economic freedom are familiar to readers of this journal, however unfamiliar they may be to those who rely for their information upon the distorted accounts which, infrequently, appear in the 'national' newspapers.

The Annual Report of the Social Credit Board to the Legislative Assembly of the Province of Alberta, 1939, summarises the history of the Alberta experiment in a document of six sections, of which the fourth, fifth and sixth deal with the Constitutional Issue, the Interim Programme and the Future.

One of the last issues of "Social Credit" while that newspaper was the organ of the Social Credit Secretariat announced the postcarding of the world with notices of the forthcoming distribution of 10,000 copies of "The Case for Alberta", a 275-page document addressed not to administrators, but to the Sovereign People of Canada. (S.C., August 19th, 1938).

Section IV., of the Board's Report deals with that document and with its bearing on the present situation. We, therefore, publish it below in full.

The occasion seems a suitable one to warn our readers concerning two points, which may or may not be unrelated: (1) The story, to which wide publicity is being given by the opposition press, to the effect that Mr. Aberhart, Mr. Herridge and representatives of the Communists are contemplating an alliance, quite obviously embodies the suggestion of a compromising entanglement unfavourable to a victory in Canada, whereas what is desired is a victory in Canada; the answer to 'Divide and Conquer' is 'Don't Divide and Be Conquered'; and, (2) No victory for the Sovereign People, in Canada or anywhere else, matters a jot if it is immediately to be overturned by Armageddon. The British Social Crediter's job is on his doorstep, and it is, without any doubt, a job inherently more difficult, as well as more important, than the task before Social Crediters anywhere else in the world.

FROM THE REPORT

It would be impossible to exaggerate the importance of the publication of *The Case for Alberta*—during the past year.

When the Royal Commission on Dominion Provincial Relations was hurriedly appointed by the Federal Government following the disallowance of The Credit of Alberta Regulation Act in August, 1937, the Province lodged a strong protest against the manner of its appointment, its personnel and its terms of reference.

The persons appointed to the Commission included the managing director of a newspaper which had, even then, gained a reputation for extreme hostility towards the Alberta Government and the reform it was elected to carry out.

Another member of the Commission was an economist who had played a leading part in the 1935 Alberta election in attacking and attempting to discredit the reforms being advocated by candidates supporting the subsequently elected Government. The people of Alberta had already expressed their opinion upon the value of his views. Moreover, there were ample grounds for assuming that the majority of the persons appointed to the Commission, without any reference to the Provinces, were similarly bound by orthodoxy to their views.

A careful examination of the terms of reference revealed the probable direction which the inquiry would take and the nature of the recommendations which would emerge.

The Government signified that it would not be prepared to recognize the Commission as a proper court of inquiry and this was subsequently endorsed by the Legislative Assembly.

However, it has been the consistent attitude of the Province that in the grave national crisis which is rapidly developing, every possible effort should be made to preserve

the bonds of unity between all sections of the nation, and to assist in meeting the acute problems facing Canada.

Recognizing that contributions to the inquiry made by the provinces would constitute a basis for securing an adjustment of their difficulties even after it had been demonstrated that the Commission appointed for the purpose was a danger and a failure. Steps were then taken to compile, with expert assistance, a brief setting forth the case for Alberta and embodying definite constructive proposals for economic and social reforms.

On the instructions of the Legislative Assembly this brief was subsequently published and submitted to the highest court in the land—the sovereign people of Canada.

The Case for Alberta stands out as a comprehensive, refreshingly frank, definite and constructive presentation of the problems facing the province. The present difficulties are traced back to their origin, and every sphere of the economic and social structure is examined. For purposes of easy assimilation and clarity in presentation, the brief is divided into two parts—the second part being devoted entirely to an examination of the causes of our present social and economic problems, from thence proceeding to recommend specific measures for dealing with these. These constructive proposals are directed towards gaining the social and economic reforms essential to the establishment of democracy as the basis of our Federal Union.

Your Board was privileged to assist in the preparation of this brief—and in particular that part dealing with social and economic reform. It was, therefore, possible for us to gain first hand evidence of the care with which this work was carried out. The preparation of *"The Case for Alberta"* was personally supervised by Ministers, who, in spite of the demands it made upon their time, subjected every section of the work to the most careful scrutiny at all stages.

Your Board appeals to the people of the Province through this Assembly, to give *The Case for Alberta* their careful study. It is the only contribution made to a solution of our national problems which provides definite constructive proposals for sane reform in accordance with the highest traditions of British culture and conforming to the fundamental principles of the Christian ethic in social philosophy.

The concluding chapter of Part II of *The Case for Alberta* will assume such importance during the period which lies ahead that your Board is impelled to bring it to your attention in connection with the matters discussed in this report.

“Recommendations for Social and Economic Reconstruction”
from Part II—*The Case for Alberta*.

GENERAL:

“The primary and urgent need in Canada is the establishment of democracy—that is, democracy in the correct sense of that term.”

“This requires that policy (in particular policy in the economic sphere), shall be decided by the people of the province concerned, except in regard to matters affecting the relations of the Dominion with other countries, in which case it should be decided by the people of all provinces collectively.

“At the present time this policy, i.e., the results required by the people of Alberta and of every other province, could be stated in general terms as a maximum of personal security and personal freedom. The policy being imposed on the people everywhere is the opposite to that which they desire and could be stated in general terms as insecurity and progressive loss of freedom through unnecessary poverty, debt and taxation. Control is centered in the banking system, by the operation of which a small group of alien financiers are able to impose their domination over the entire nation.

“In August, 1937, the Government of Alberta in obedience to the demands of the people of the Province, passed legislation designed to provide for effective control of policy in accordance with the declared will of the electorate, without interfering with the administrative function of the banks or the jurisdiction of the Dominion Government in regard to administrative matters coming under Section 91 of the B.N.A. Act, and without interfering with the primary civil right of policy control in any other province.

“This enactment was assented to August 6th, 1937, in the name of His Majesty the King. To the amazement of the people of Alberta, and, no doubt, to the equal amazement of people all over the Dominion, the Dominion Cabinet, without consulting the people of Alberta or the people of Canada as a whole, and without consulting even the representatives of the people of Canada, simply disallowed the legislation.

“This was the first concrete evidence which the Government of Alberta had that democracy in Canada was being denied.

“The subsequent treatment which the Province received confirmed this view and has convinced the Government that only vigorous and early action by the people of all provinces working together will safeguard their rights from

the attack which is being made on them.

“The fundamental issue is the establishment of democracy in our Dominion and of the sovereignty of the people of every province in our Confederation.

“To this end the Government of Alberta submits to the sovereign people of Canada and their Governments specific recommendations for their serious consideration in this grave crisis which our country, in common with the other nations of the world, is facing at the present time. It is further submitted that Canada will render the greatest service possible to humanity if, as the Government of Alberta contends, it will lead a poverty-stricken, debt-burdened, war-sickened world out of the toils of the financial tyranny which is threatening civilization.”

(1) POLICY CONTROL

“It is submitted that Provincial Governments should take early action to establish the sovereignty of their people within the boundaries of their own province to control policy, i.e., to obtain the results they desire—in respect of all economic and political arrangements within their Provinces, provided that the same right of the people of any other province is not thereby subjected to interference.

“Until democracy is established within each Province it will be impossible to build a democratic Canada.

(2)

Having established the statutory and constitutional right of the people to control policy, the electorate in each province should be given an opportunity, by practical means, to express in their order of preference the definite results they want from the administration of the affairs of their Province, and the various institutions should be instructed to implement this policy without delay.

“It is almost certain that the declared policy of electors in all provinces will be an expression in one form or another of the measure of economic security and freedom which they desire. In this respect the clear and specific demand of the people of Alberta for \$25 a month dividend and a lower cost of living might form the basis of securing uniformity in regard to policy. It is at least proven that this is easily within the realms of practicability so far as Alberta is concerned, and should be equally practicable for the Dominion as a whole.

(3) FINANCIAL ADJUSTMENTS

“In order to implement the policy of electors, the following specific proposals should be adopted to rectify the faults in the financial system which have been examined in previous chapters:

“(a) A provincial credit authority under Government control to be established in each province to supervise the administration of policy as decided by the people.

“(b) The distribution of a social dividend supplementary to any earnings and sufficient in amount at the outset to ensure the security of every person. This to be brought into line, as rapidly as possible, with the declared policy of the electorate.

“(c) The adjustment of retail prices, so that the compensated selling price of goods shall bear to the price as computed at present the same ratio as total provincial consumption bears to total provincial production for any accountancy period.

"(d) The note issue to be regulated by the volume of financial credit released, instead of the present procedure of an arbitrarily limited note issue unnecessarily restricting the issue of financial credit by the banks.

"(e) Banks to continue the administration of the financial system under the jurisdiction of the Dominion Government and subject to the control of policy by the people of each province through a provincial credit authority.

"(f) Banks to discontinue the practice of charging arbitrary interest rates and to be compensated adequately for their services to the community on an equitable basis.

"(g) The careful preparation of an interim scheme to be undertaken so that the application of the general proposals outlined above can be introduced smoothly and without dislocation to the social life of the Province.

(4) TAXATION

"Instead of existing methods of taxation, Government revenue to be obtained to an increasing extent—and finally all revenue—from the monetized provincial credit fund created for the purpose of providing consumer credits through dividends and price discounts to compensate the shortage of purchasing power.

"In this connection it would be possible in Alberta, within a reasonable time, to distribute a monthly dividend of \$25 to every adult citizen; to considerably reduce retail prices from the present level, and also to drastically reduce taxation.

(5) DEBTS

"It will be necessary to secure a revision of the entire debt structure on a basis which will be equitable and which will not involve unwarranted loss to individuals. Details of such a scheme will be dependent upon all the circumstances involved, but the general proposition should present no insuperable difficulty once the principle has been agreed.

(6) CONFEDERATION

"The constitutional confusion which exists, makes it a matter of utmost urgency for an inter-provincial conference to be held at an early date as a preliminary to placing Confederation on a proper basis.

"It is the considered view of the Government of Alberta that unless concerted action by all provinces is taken substantially along the lines indicated above, the economic structure of the Dominion and the fabric of Confederation will be imperilled.

"It is the earnest desire of the Government and the people of this Province to do everything within their power to help in solving the grave economic problems which confront the entire nation and in forging the bonds of a Confederation of sovereign provinces which will make Canada the great nation we all desire so earnestly.

"History shows that it is a human characteristic to resist change—even to the extent of adhering to the folly of a disastrous course of action. The universal preparation for a war which might plunge the world into a Dark Age from which it will emerge with difficulty, is evidence of this characteristic. From the world situation and the glaring

anomalies in our economic system, it must be obvious to every thinking person that the present economic system has broken down. There is unquestionably a wide recognition that there must be a change—and a fundamental change. But a change to what? So-called communism, socialism, liberalism, conservatism, new deals, inflation, deflation, reflation, nazi-ism, fascism, dictatorship—all these have been tried, but the plight of the world continues to get worse as each day carries humanity towards the overwhelming disaster that must inevitably overtake a civilisation based on a fundamentally unsound economic system. Democracy—the term by which we know the natural social order, in which the will of the people is supreme in all matters of policy—Democracy which means government in accordance with the results which the people want—Democracy in its true sense alone has not been tried.

"Fear of the unknown is still a deeply rooted human characteristic and it may cause hesitancy on the part of the provinces to take the firm action which the gravity of the situation demands.

"The Government of Alberta, on behalf of the Province, therefore unreservedly offers to test the soundness of the economic proposals submitted in this chapter. Alberta will undertake to put them into effect in the Province without interfering with any other province in the Dominion. With the co-operation of all provinces—to ensure non-interference with Alberta—to demonstrate whether basically the proposals advocated are sound and all which they are claimed to be.

"Is it too much to ask that our Province be afforded the privilege of leading the way out of the present chaos of poverty, debt and crushing taxation in a land of abundance and promise?

"That is a question which can be answered only by the SOVEREIGN PEOPLE of Canada through their accredited Governments."

• • •

These recommendations will stand out in contrast to those which are likely to be submitted by the Royal Commission on Dominion-Provincial Relations for transferring to the Federal Government certain responsibilities at present assumed by the provinces, in return for the centralization of powers in the Federal Government and Bank of Canada, the adoption of which would lead to an intensification of our present difficulties. In the first place the suggestion that our difficulties can be met by exchanging a number of provincial problems for one huge national problem, without touching the causes from which these arise, is fantastic. But a more important aspect of the matter is that such a centralization of powers would reduce the legislative authority of the provinces to those of glorified municipalities, and provincial electorates would be rendered helpless to order their own affairs within their own boundaries in such important matters as wages, hours of work, debts, transportation and everything else of an essential nature to their economic welfare. Gone would be the last vestige of their constitutional provincial property and civil rights, for all practical purposes.

There is plenty of evidence that a carefully planned campaign of propaganda directed towards gaining support for a centralization of control is being developed as a build-up for the report of the Royal Commission on Dominion Provincial Relations.

THE SOCIAL CREDITER

This journal expresses and supports the policy 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. 2. NO. 21.

SATURDAY, AUGUST 5th, 1939.

12, LORD STREET,
LIVERPOOL, 2.

ANDERSON'S CASTLE

"Anderson's Castle—An Englishman's House is his (Sir John Anderson's) Castle", is the engaging title of a book by R. A. Skelton, D.F.C., published by Duckworth for a shilling.

"In the Valley of the Gadarenes lived a herd of thoroughly delightful pigs; the finest pigs in all the world. They were sometimes too frightfully patriotic and loyal, but quite intelligent in other respects."

"One day, as they were all tearing down the side of a hill, one of the smaller pigs, who had an unpleasant habit of sniffing, said: 'Hi! I don't like this. Look at all that wet down there.' To this, his neighbour replied: 'You mustn't talk like that. You mustn't talk at all. Don't you see that this is a time for unity?'"

"'All right,' said the little pig, 'only don't say I didn't tell you.'"

In contrast to this mass "patriotic" phobia into which Press, Radio and Cinema are doing their utmost to whip the public so as to induce them to sacrifice their liberties whilst temporarily dispossessed of sober commonsense thought, the fresh wind of realism blows through almost every page of this book. It is a masterful indictment of the Government's Evacuation and Billeting policy.

"To assume that the executive ought to have unlimited power—even in time of war—over our persons and our homes, and to stifle all discussion of Government measure, is to carry loyalty and patriotism to dangerous lengths."

"The mere fact of our being at war will inevitably entail tremendous dislocation of the national life—To add to it unnecessarily by a vast redistribution of population, and compulsory billeting on an enormous scale, is from this point of view sheer lunacy."

"It is a pretty poor argument for evacuation either to assume defeat, or to say in effect 'aerial warfare is bound to introduce so much disorganisation that we may just as well upset everything, and so make a complete job of it.'"

The book is so valuable that one hesitates to criticise it at all. But the author departs from realism in his very brief references to the "Impracticability" of certain defence measures, such as extensive camps and deep shelters, which would render billeting unnecessary because of the cost financially.

Again, if he were aware of the powerful influences operating behind the organisation known as P.E.P. he would not write that:—

"The fundamental vice of the Evacuation Policy is that it is conceived in a totally different spirit: fear of panic, fear of the populace, fear of bombs, fear of the unknown."

He would know that that is only the ostensible excuse and that it is really conceived in a much more sinister spirit.

But Mr. Skelton is very polite:—

"An eminent civil servant, of all people, once said that the essence of liberty is to be free to tell the Government to go to Hell." We need not be quite so rude or vindictive. All that the public and Parliament need say to Sir John Anderson and his officials is this: "If you want to conscript our homes and our womenfolk, go to Russia or Germany; this is England."

"YOU CAN'T DO THAT THERE 'ERE."

Finally, I will quote with the greatest pleasure the first two paragraphs in Chapter XII which is devoted to telling "What the reader can do":—

"My answers to this question are briefly these. If the reader is a Member of Parliament, he can do his obvious duty; it is never too late to mend. If he is a reviewer, he can notice this book and its subject matter. If, like the present author, he is a mere unconsidered particle of tax fodder, there are several things that he can do, such as:

"(1) Persuade at least two other such particles (in Reception Areas*) to read this book and to promise in their turn each to find two other particles. Buy and deliver the two extra copies yourself; it may make all the difference. It is a small price to pay for your liberty, call special attention to this paragraph."

Page 49 contains a long quotation from a broadsheet issued by the U.R.A.A.

J. M.

* But it is equally important that it should be read by persons in Evacuation or Neutral Areas.

Social Credit History

To the Editor of
The Social Crediter

Sir,

May I solicit the help of your readers in gathering facts for a history of social credit? Although I have not immediately in mind a full factual history, but only a short history of the growth of the idea, I naturally want my factual basis to be correct.

If your readers will kindly send me their authentic recollections, more particularly of the period 1918 to 1930, I will file them carefully for future reference by others, and deposit them in a place approved by the Secretariat.

To any reader who will compile a year by year summary of events I shall be specially grateful.

W. L. BARDSLEY.

74, Wimbledon Park Road,
London, S.W. 18.

Obituary

We regret to announce the death of Mrs. Baird of Tankerness, Orkney, who had been in poor health for some time. She was formerly a very active adherent of the Social Credit Movement in Orkney.

“I call that man humble who . . .”

I am reading a book that I commend to all social crediters, an autobiography compiled from the writings of William Cobbett.*

It is vigorous and tonic and entertaining, and written in a style as rough and pure as the North wind. One senses on every page that the writer was careless in the proper sense; and at the same time both confident and humble.

I say humble, because it is obvious that to Cobbett life was made up of its details. He believed that the structure depended on its foundations. And though his range of interests was immense, his knowledge and eye for minute perfection was equal to it.

Humility and patience are, to my mind, the prime virtues, in view of the immense problem presented by Life; and they are not incompatible with the brusque, and even bigotted behaviour of a man like Cobbett. I call that man humble who is prepared to begin at the beginning—first things first. Whose desire it is to set the laws of nature in motion, not to manipulate them; to serve God, not to be God.

Cobbett was such a man. The individual was everything in his eyes. Politics to him was the preserving of the economy of the individual. Agriculture was farms, and Religion a sort of sublimated political economy. “I am no Doctor of Divinity”, he says, “and like a religion, any religion, that tends to make men innocent and benevolent and happy, by taking the best possible means of furnishing them with plenty to eat and drink and wear” . . . And later: “A full belly to the labourer was, in my opinion, the foundation of public morals and the very source of real public peace.”

How we, in social credit, must approve these robust sentiments! Because we stand for faith in Man, which is Democracy; which is, I maintain, the only evidence that can be given of faith in God. That was Cobbett’s faith, and every act of his life reflected it. Perhaps he was guilty of the not uncommon fault of regarding all those in lowly estate as fallen angels, and all those in high places as devils incarnate. But there is no doubt that he himself was morally far above most of the men of

his day. It was because he was beyond bribery and corruption that he remained what he was, and always, and only wanted to be, a true democrat.

Personal prejudices led Cobbett to a number of false conclusions, but, none-the-less, his feet never left the ground, where they had been firmly planted when he first learned to walk. He had a nose for prime causes. “I set to work to read the Act of Parliament by which the Bank of England was created, and all the Acts about loans, and funds, and dividends and payings-off and sinking-funds; . . . and I soon began to perceive that the fate of the Kingdom must finally turn upon what should be done with regard to the accursed thing called the National Debt. I saw the purpose for which it had been founded; I saw how completely it had answered that purpose; . . . I saw how it had drawn the wealth of the country into masses, how it had destroyed the lower and middle classes of farmers, how it had added to the list of paupers, how it had beggared and degraded the country.” It says a good deal for Cobbett’s intelligence and almost passionate commonsense that he saw as far as he did in those times, during and following the Napoleonic wars, which were in their way as bewildering as our own, and curiously like them.

The centralizing process, of which we now enjoy the fine flower, was then beginning under the system of debt accountancy, as Cobbett senses. “I liked not” he says, “the never-ending recurrence of Acts of Parliament. Something must be left and something ought to be left, to the sense and reason and morality and religion of the people. There were a set of “well-meaning” men in the country, who would have passed laws for the regulating and restraining of every feeling of the human breast.”

And this has a social credit ring: “Here I found a parcel of labourers at parish-work . . . This was a state of things where all was not in order; where self-preservation, that great law of nature, seemed to be set at defiance; for here were farmers, unable to pay men to work for them, and yet compelled to pay them for working in doing that which was really of no use to any living being . . . here were they, not actually . . . digging holes one day and filling them

up the next; but to all intents and purposes, as uselessly employed. The fact was, that, where honest and laborious men could be compelled to starve quietly, with old wheat ricks and fat cattle under their eyes, it was a mockery to talk of their ‘liberty’ of any sort; for, the sum total of their state was this, they had ‘liberty’ to choose between death by starvation (quick or slow) and death by the halter. I really was ashamed to ride a fat horse, to have a full belly, and to have a clean shirt on my back, while I looked at these wretched countrymen of mine.”

I could wish we had a few more Cobbett’s in England now. How “locally-objective” he was. How he would have enjoyed a lower-rates drive! And his fortitude. One must read of his two years in the Fleet prison to realize how the spirit of man can dominate circumstances, not by suffering meekly under them—that is not domination,—but by refusing to suffer.

He got himself out from among the common felons by paying hard cash for a room, and for two years conducted his big farm in Hampshire by correspondence, through his children, the eldest of whom was only sixteen. Weekly came hampers of meat and fruit and vegetables and flowers, along with docketed reports and queries, and letters from all the family, even the baby.

William Cobbett understood the meaning of Francis Bacon’s term *preservation*. He was an egoist in the essential and right sense.

In this book that I am commending, lives the spirit of the British race, and as surely it is the very spirit of Democracy, of faith in the individual and the working of natural law.

NORMAN WEBB.

Roseberry’s View of Dictatorships

“The truth we take to be this. The mind of man has not in it sufficient ballast to enable it to exercise, or endure for long, supreme uncontrolled power. Or, to put it in other words, the human frame is unequal to anything approaching omnipotence.” (*From Napoleon—The Last Phase.*)

*“The Progress of a Ploughboy”, edited by William Rentzel. (Faber and Faber. 3/6 net.)

Space reserved by

Secretary: John Mitchell

THE UNITED RATEPAYERS' ADVISORY ASSOCIATION

Sentinel House, Southampton Row, London, W.C.1.

DISCHARGE YOUR RESPONSIBILITY

A LETTER TO COUNCILLORS

Dear Sirs,

The editorial in *The Times* of 26th July, 1939, contains a tacit admission of a FACT which has been consistently brought to your attention by this and other ratepayers' organisations for the past year and more.

The FACT to which we refer is that *banks create credit*. *The Times* editorial of this date is an advocacy of the proposals of the noted economist, Mr. J. M. Keynes, for raising the money to finance rearmament. In the words of *The Times* editorial:

"Its fundamental principle is to allow time for Government expenditure to permeate as savings into the hands of potential investors before seeking to borrow it back in long term form."

In other words, the Government is to spend money on rearmament before it has borrowed it. Where is this money which it is to spend before borrowing to come from?

The Times provides the answer further on in this same editorial. It says: "But there is still one head left free to wag—and that is the supply of credit in the form of both deposits and bank advances."

This "supply of credit" is *created* by the banks. That these deposits are created by the banks has been made clear by the MacMillan Committee on Finance and Industry in its report to the Government. On page 34, Section 74, it says:—

"It is not unnatural to think of the deposits of a bank as being created by the public through the deposit of cash representing either savings or amounts which are not for the time being required to meet expenditure. But the bulk of the deposits arise out of the action of the banks themselves, for by granting loans, allowing money to be drawn on an overdraft or purchasing securities, a bank creates a credit in its books, which is the equivalent of a deposit."

Mr. McKenna, the Chairman of the

Midland Bank said on 25th of January, 1934:—

"I am afraid the ordinary citizen will not like to be told that the banks can and do, create and destroy money. The amount of money in existence varies only with the action of the banks in increasing or decreasing deposits and bank purchases. Every loan, overdraft, or bank purchase *creates* a deposit, and every repayment or bank sale *destroys* a deposit."

The money which is to finance rearmament is credit money created by the banks at the cost of the book entries involved (the work involved will be so little that the banks will not find it necessary even to increase their staff).

At a later date every art of publicity will be devoted to persuade the public to save money out of their already over-taxed incomes (out of the taxes they are at present paying, over £230 million is going annually on loan charges on existing National Debt, and they are paying £100 million on the Local Government Debt) and invest it in Defence or War Loans so that as much as possible *hard cash* is taken from the public to pay back the banks for the *credit money* created almost costlessly.

It should be realised that whatever their intent, these proposals are in fact perfectly in accord with the policy which has been pursued by International Bankers for many years. This is a deliberate policy to diminish, by every means which stops short of causing open revolt, the income of the general public. The purpose of this policy is to increase the grip of the Banker on every aspect of the national life. It increases that control which has delivered this nation already almost completely over to International Bankers.

When the very grave international situation with which we are at present confronted is known to be caused fundamentally by the competition for export markets (N.B.—the intense competition for trade in the Balkans and Eastern Europe), and is known to be daily aggravated by this competition;

when it is known that the incomes of a large section of the British public are seriously inadequate (e.g., the hundreds of thousands of old people living on 10/- per week); when it is known that farmers and business men throughout the country are faced with the greatest difficulty in selling their products (and many are going bankrupt because they cannot sell them or have to sell below cost price); when all this is known and it is also known that the £500 million to be borrowed for rearmament this year is, as *The Times* editorial admits, to be provided in the first place by bank credits, it can only be described as a criminal policy that the public incomes should be further diminished by repaying these credits to the banks out of savings and taxation.

On another page in the same issue of *The Times* is a report of a speech of a director of the Bank of England, Lord Stamp, in the House of Lords. He said: "that war was fought not by finance itself but upon the underlying realities and the productive capacity from day to day."

"We are not so poverty stricken" he said, "as the superficial structure of finance would indicate."

The underlying realities are that there are plenty of men and materials at present idle which could be employed on a development of municipal services. The structure of finance as Lord Stamp says is "superficial", and must be made to fit the realities.

The present campaign for "Control of Local Government Expenditure" which is being given great prominence in *The Times* is a complete denial of the underlying realities. It would result in a quite unnecessary restriction of municipal services.

Your paramount and imperative responsibility at this present time, especially having regard to the demand for lower rates with no decrease in social services emanating from your electors, is as a first step immediately to give public recognition to the facts of credit creation by banks by resolution in the

Council Chamber and insist on these credits being provided at cost price.

The importance of this fact in relation to the financial position of Local Authorities and the question of high rates, in regard to which, as a Councillor, you have a responsibility, is a sufficient reason in itself for you to take this

action.

Your *immediate* responsibility in regard to this matter is to recognise the facts. As a representative of ratepayers, ratepayers have sound reason to expect this of you.

In your position and in the circumstances in which you are placed, non-

recognition of the facts can only be taken as complicity in a false financial policy which is leading the people of this country to disaster.

Discharge YOUR responsibility, for you will be held to account.

Yours, etc.,
JOHN MITCHELL.

GROWTH OF A RATES CAMPAIGN

We report below the growth of a Lower Rates Campaign from very small beginnings. Accompanying this is a brief message from the Campaign Manager who started the Campaign alone nine months ago, and whose energy and initiative has brought into existence an active organisation which is growing very rapidly.

PROGRESS

October, 1938—One man started the Campaign.

December, 1938—2,000 signatures obtained by automatic canvassers put out by the man who started the Campaign.

February, 1939 — 4,000 signatures. Funds provided by the ratepayer are paying the cost of the Campaign. Treasurer appointed.

April, 1939 — Approximately 10,000 signatures. A dozen or more offers of help, but real spade work still being done by two or three keen men.

July, 1939—Approximately 20,000 signatures. 25 voluntary helpers on the Campaign now putting out automatic canvassers and helping enthusiastically.

NEW DEVELOPMENT

Within the last three weeks over 50 ratepayers have volunteered their services for small tasks as occasion arises. These offers of help have been obtained solely by personal approach to the ratepayers.

The first approach to Councillors has been made and five of the Councillors have replied favourably.

Campaign Manager's Message

There is great fun in this Rates Campaign, the exhilaration provided by events related to our more recent progress has from my own standpoint been alone worth the efforts of preceding months.

We have set sail on this quest, we know our objective, some of the sea we

shall sail is yet uncharted (thank God), we know the direction, the barque swings to the waves and into the wind, and suddenly such a surprising and delightful spray comes over the bow as we crash into that wave.

That first spray—an attack from the secretary of a ratepayers' association, with every paragraph open for a thrust, and then a public disassociation from all ratepayers' associations in the borough (did we hear a shout as we passed?)

"Afflavit Deus et dissipantur."*

Last October one man set out on this job in a borough of 170,000 people.

To-day 20,000 signatures are held and every member of the council is under pressure.

The primary lesson from Ilford is this, that one man in action is sufficient

to move a borough into activity. It is unnecessary to wait for help to start, you start and the help comes to you, that follows because the ratepayer is prepared to pay for this and to help it through to the conclusion.

The critical stage was recently passed, I didn't know it was critical till we were through it. It was a stage of extensive expansion in all aspects coinciding with the application of pressure upon every member of the Council.

One of the first responses from an influential Councillor: "It is a great pity your organisation did not live and talk twenty years ago."

A. R. TURPIN.

*The contributor quotes the famous inscription on the medal struck by order of Queen Elizabeth to commemorate the defeat of the Spanish Armada, "God breathed and they are scattered."

An Ignorant Public Can Be Fooled

A mass demand or petition representing many millions of signatures has just been presented to Parliament for increased old age pensions and was promptly turned into a party political fight. It was to be expected that so many millions could not be ignored, and the Government has at least been compelled to revise its attitude of stonewalling resistance to even consideration of the necessity of increasing old age pensions. But from all that has been said in Parliament and in the national press it is made clear that old age pension campaigners will be given a mere tiny fraction of what they have demanded.

The reason for this in the main is that there campaigners have left the Government with far too much ground for plausible excuses. They have neither coupled their demand for a £1 a week at 60 with a proviso that taxation should be increased nor have they taken the trouble to inform the public of the facts concerning the creation of credit by the banks. If this had been done

adequately, the Government could not get away with its fooling the public with excuses of "the nation cannot afford."

If O.A.P. campaigners will cooperate with lower rates campaigners in getting public recognition by Local Authorities and electors of credit creation by banks and the debt racket they will find that Government will be unable to resist granting the *whole* of their demand and that without imposing burdens on others through increased prices and taxes.

J. M.

SUTTON AND CHEAM

Mr. K. E. Breese is getting good publicity for the Sutton and Cheam demand for lower rates with no decrease in social services.

The *Sutton Times* and *Sutton Advertiser* have both published articles of column length while the *Sutton Herald* has also put the matter fairly to their readers.

Mrs. Palmer's Page

HIGH TREASON

The key-words are "Power Without Responsibility." Once we have understood what this means the whole problem becomes clear. Power without responsibility was what the Devil offered to Jesus Christ when he showed him the Kingdom of the World. Power without responsibility is what the Jews have taken for themselves by establishing international control over the money system and the press.

It is the temptation which assails each one of us, who tries to dominate another human being's life. It matters not whether by love or fear, it is of the Devil.

It might almost be said that this is the one temptation that flesh is heir to. That it is strong among those who may be termed the *intelligentia* is made plain by the books and articles that they write, and the speeches they make. To live far from the madding crowd, writing plays, books and articles with the sole purpose of imposing a certain set of intellectual ideas on "the public," to get well paid for doing it so that one can live an even more beautiful and cultured life, and, moreover, to avoid all responsibility when these "ideas" lead the people into the bestial slough of a "war for freedom"—that is the temptation of the intellect today. All that can be said by way of excuse is that some of them do not know they have fallen. But posterity will know, and these books will get what they deserve—first censure, then complete oblivion.

The dictatorship of the *intelligentia* shows its cloven hoof wherever you see the word "planning".

Engineers and scientists see what could be done to reorganise the whole of our national life, they also think they know the best way of doing it. What they have entirely failed to grasp is that orders for improvements must come directly from the people if this country is to retain even a shadow of a right to the name of a democracy. Any other sort of control whatever is dictatorship.

It is easy to understand the temptation. Here on one side is an apathetic and seemingly ignorant body of electors, and on the other P.E.P. full of brains and energy. P.E.P. might give you an opportunity of building

some of the bridges and planning some of the air-ports that you know you could make. *But who are P.E.P.?* Never mind that—the thing is to get busy.

Do you see the temptation? How fatally easy it is to forget all about "democracy"?

Mr. Herbert J. Manzoni, Birmingham's City Engineer and Surveyor gave the opening lecture at the conference of the Institution of Civil Engineers. He took as his subject—"Town and Country Planning." This, as we know, is a branch of P.E.P.

The keynote of his speech was "control, control"; the scope of existing town and country planning legislation being inadequate, he urged that a national body should be set up to deal with the matter.

"The existing segregation of controlling authorities into two main categories of urban and rural was wholly incompatible with correct proportioning of the use of space. He advocated as a first step the dividing up of the country into regions. Regional control would safeguard the interests of all sections of the community."

Those words are high treason against democracy. Democracy means nothing unless it means that the people shall control policy, that is, control the

end towards which every department of the state should be working.

The implications of Mr. Manzoni's speech are that "Town and Country Planning" has decided on the correct use of space, and that the Government should at the suggestion of this body of experts, sweep away the existing urban and rural authorities and divide the country into regions, controlled, of course, from Whitehall.

Who are "Town and Country Planning"? Who gave them any authority? How did they come into existence?

The bare-faced impudence of such dictatorship makes my blood boil. There are not enough words in the dictionary for my purpose; like the young man, who, when they said why? made no reply, but laid them all flat with a poker.

We will think how the urban and rural district councils came to be formed. A map, coloured to show local government areas, looks like the craziest of crazy patch-works, until we consider the historical and geographical facts which brought them into being.

We have all heard of the ceremonies of beating the bounds—in the old days small boys too were well beaten at points where any disputes as to boundaries might arise, so that future councillors should have good reason to remember the area of the parish. We may laugh at such crude customs today, but we have more reason for weeping at our own folly in forgetting the truths on which they were based. For the parish, the urban and rural councils were all based on the principle of organic growth, which is the democratic principle.

A few families would settle down in what had previously been unoccupied country, because they could make pleasant lives there. Water supply was necessary, the soil must be fertile—perhaps hills and valleys were so grouped around them that there was a natural protection from enemies. Perhaps minerals were to be found. A study of local government boundaries on the ordnance survey maps brings out many interesting points. A good example can be found in the Chiltern escarpment, where the principle of

Rendezvous

Mrs. Palmer

is at home to friends on Wednesday afternoons from 3 to 5 p.m.

(other times by appointment).

Tea and biscuits 3d.

It is hoped that visitors to London will make a point of calling at that time.

On Wednesdays August 16, 23 and 30, and September 6

Mrs. Hewlett Edwards will receive visitors. Mrs. Palmer will be away on holiday.

Note the Address:

4, Mecklenburgh Street,
London, W.C. 1.

(first floor bell).

organic growth based on local geographical conditions can be clearly traced. The parishes were formed in such a way that each contained some of the beech covered downland, and also an area of plain where crops could be grown; while between the two came the chalk escarpment to provide a water supply. This is the principle of natural growth applied to the organisation of human life.

Those of you who are on holiday and have Ordnance maps to guide you in your rambles might well spend a little time in tracing off some of the parishes, and thinking out the reasons for their boundaries. You may have to leave a good deal to the imagination unless you have the time and energy to look up local archives—but one fact will emerge quite clearly. Local boundaries were formed in the first place by people who lived in the locality, and it may be said that they enclosed a unit which was small enough both to formulate and agree upon its own policy.

That is the very heart of democracy, building up from the individual to the parish, and so to the rural and urban districts and cities and counties. Units can form themselves into larger groups as long as it is possible to agree upon policy. Thus the size of any democratically governed area is self-determined.

But put away your map of the parish boundaries. You might as well throw it on the fire, you won't need it any more. Here comes Town and Country Planning! It is true, the Mayor is in there, even the mace is carried in procession just for appearance's sake, you know. Poor man, he doesn't quite understand what is happening but thinks it is all for the best. They are an imposing crowd. Every one has a degree of some sort, to prove that he is an expert. The whole district now is to be reorganised—made into a "region." Our experts will draw the new boundaries, allocate the space, decide where the airport is to be, and what other amenities need to be safeguarded. And it shall all be done in the interests of Efficiency.

Efficiency for what?

Listen to Mr. Manzoni—

"Town and country planning—to an extent greater, possibly, than any other activity—deals in a comprehensive manner with the laying of one stone upon another, and in all future schemes

the factor of A.R.P. must be considered."

All future plans, he stated, must provide for the dispersal of population and the continuity of essential services.

So now you know what efficiency is for.

Mr. Manzoni's plan of regional control would mean the breaking up of the last link which unites power with responsibility. Thereafter we should be ruled by intellectual bureaucrats, toadies of the Jewish Financiers.

O, Rates Campaigners, strengthen your arms! The battle grows fiercer and nearer.

B. M. PALMER.

Lord Phillimore

In the House of Lords the other day (July 17th) Lord Phillimore called attention to the difficulties connected with the evacuation of the civil population in times of war, and moved for papers.

The noble lord said that section 56 of the Civil Defence Act was, in the words of a correspondent of his, an infringement of the liberty of the individual and a constitutional invasion such as had seldom been seen. He was not challenging the policy of the dispersal of the population; on the menace of war, or wishing to convey any sense of unwillingness in the reception areas to do their best, but there was a difference between the policy of the Government as regarded evacuation and as regarded reception.

Evacuation was in no way compulsory. Reception was absolutely and entirely compulsory. The spirit of willingness which accompanied volunteering must be damaged by the fact that, however willing people in the reception areas were, in the end conscript powers could be exerted and they could be obliged to take in refugees.

Billeting had been a cause of complaint for a long period. In a petition of right in 1628 made against the King the point was made that no billeting was legal. Apart from the powers given in the Army and Air Force Acts, billeting of soldiers and sailors was, in principle, illegal. There was all the difference in the world between billeting soldiers and civilians. Soldiers were under discipline and would be occupied for the greater part of the day. Civilians would be under no discipline and would be liable to hang about the house. Billeting on the scale contemplated was likely to break down the whole moral and health of the people in the reception areas.

The debate did not maintain this relatively high level; but, since Lord Phillimore appears to have detached himself from the legislators' habit of complete subserviency to the 'pale-faced Marxians of Whitehall' he might be led to make further uses of his great abilities in defence of public rights.

Jewish Crisis

The *Jewish Chronicle*, we notice, is THE ORGAN OF BRITISH JEWRY, INCORPORATING THE 'JEWISH WORLD'. The issue for July 21st, contained articles on the 'unhealthy' concentration of Jews in the professions, written by the director of the *B'nai B'rith* Vocational Service Bureau of the U.S.A., Max F. Baer; on the 'Crisis' in the United Synagogue, whose officers, headed by Sir Robert Waley Cohen, have resigned in a body; and on the Wicks Case. Students of the Jewish-British-Jewish Press will not find in this article any divergence of sentiment from that of the other 'National' papers.

Books to Read

By C. H. Douglas:—

Economic Democracy	3/6
Social Credit	3/6
Credit Power and Democracy	3/6
The Monopoly of Credit	3/6
Warning Democracy	3/6
The Tragedy of Human Effort	6d.
The Use of Money	6d.
Approach to Reality	3d.
Money and the Price System ...	3d.
Nature of Democracy	2d.
Social Credit Principles	1d.
Tyranny	1d.

Also

The Douglas Manual	5/-
The Economic Crisis: Southampton Chamber of Commerce Report	6d.
Alternative to Disaster by L. D. Byrne	4d.
The Bankers of London by Percy Arnold	4/6.

Latest Publications

The Purpose of Politics by H. E.	3d.
The Power of Money Compiled by J. B. Galway	3d.

Also back numbers and bound volumes (vol. 2 only) of *The Fig Tree* at 3/6 and 15/- respectively.

All from

**K.R.P. Publications Ltd.,
12, Lord Street, Liverpool, 2.**

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. Headquarters: 72, Ann Street, Belfast. Monthly Group Meetings on First Tuesday in each month.

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. 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. It is also obtainable from Paynton's and Sons, Market Hall, and from Morley's, Newsagents and Tobacconists, Market Hall.

LIVERPOOL Social Credit Association: Watch this notice for further information about weekly meetings on Thursdays which are being arranged for the purpose of clarifying present day affairs, keeping contact, and increasing information. All members should be present as frequently as possible and others who are interested in informative discussion. Hon. Secretary: "Greengates", 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 — Monthly Meeting,—August. The Monthly meeting will take place on Monday, August 14th, (instead of 7th August) at the Adyar Hall, Carlton Crescent, at 7-45 p.m. Members and friends all welcome,—come and see our new meeting place. All communications should be addressed to C. Daish, (Secretary), D.S.C.A., 19 Merridale Road, Southampton.

SIDMOUTH, Devon — Association for Lower Rates, Hon. Sec. Mrs. Miller, Squirrels, Redwood Road.

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 Is. a line. Support our Advertisers.

DERBY & DISTRICT Lower Rates Demand Association: Fortnightly meetings suspended until October.

TO LET—For short periods only, charmingly furnished cottage near Ilfracombe. Sleep 5. 3 bedrooms, 2 sitting-rooms and kitchen. Lamps and oil-cooker. E.C. under

cover. Also good garage and camping ground, with Elsan-closet. Percentage of rent goes to funds. Apply Mrs. Clifford, Beaford House, N. Devon.

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.

K.R.P. Publications, Ltd.,
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 K.R.P. Publications, Ltd.)

Published by the proprietors, K.R.P. Publications, Ltd., at 12, Lord Street, Liverpool, 2.
Printed by J. Hayes & Co., Woolton, Liverpool.

Name.....

Address.....

**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 month,
per quarter,
per year,

towards the funds of the Social Credit Secretariat.

Signature.....

I herewith enclose the sum of £ : : , as a donation towards the above mentioned funds.

Signature.....