THE SOCIAL CREDITER

FOR POLITICAL AND ECONOMIC REALISM

Vol 2. No. 7.

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

SATURDAY, APRIL 29th, 1939.

3d. Weekly.

Space reserved by the United Ratepayers' Advisory Association

WARNING EUROPE

Practical Action for Prevention of War

War in Europe with its consequent destruction of what remains of stable and civilised society, will not be averted unless responsible officials in the Governments of Britain, Germany, France and Italy recognise the identity of the *true* Opposition forces in the world, and that the fate of themselves, their governments, and the people of their country depends very largely upon their governments formulating policies in accordance with that recognition.

If war should come, the fate that would befall Europe and its governments was well defined by a well-known Englishman in a speech at a City Club luncheon in Cleveland, Ohio, as reported by the Sunday Times on Easter Sunday. He "predicted that a world war would start during 1939 from which America would emerge as 'dictator of the world.'"

"He added that the conflict would 'reduce Germany, Italy, France and England to ruins'!"

The Great Powers of Europe in ruins, and America Dictator of the World!

Let it be stated at once that the *true* identity of the masses opposed, from the point of view of who will gain and who will lose (which, of course, is the only realistic basis of decision) is Europe against America and Russia (politically and economically in vassalage to America).

No appreciation of this statement of fact is possible unless it is realised who constitutes the real rulers of America and Russia, as distinct from the

ON OTHER PAGES

Government; The Great Double Cross

By J. S. Oak.

figure-heads officially reputed to be in control.

President Roosevelt's own position was succinctly described by Walter Lippman in the *New York Herald Tribune* on June 27, 1932. He said: "It is evident that Roosevelt is not the leader of the forces behind him. He is being used."

Mr. Walter Lippman is in a position to know. He, it should be remembered, is commonly credited with being the author of President Wilson's "Fourteen Points." In the Encyclopaedia Britannica matter is quoted to the effect that this document, laying down the general conditions of peace, was drafted by Dr. S. Mezes, D. H. Miller and Walter Lippmann.

The real rulers of America are the great New York bankers, the leading group being Kuhn, Loeb and Co. The controller of this group is Felix Warburg, whose father, Paul Warburg, was well-known as the 'Father of the U.S.A. Federal Reserve Board.'

Before the war a 'de facto' dictatorship was imposed upon the policy of the United States by the 'concentration of banks' controlled by Warburg. So great was the popular clamour in America in 1912 against this Banking Trust that President Wilson, who was a protegé of Kuhn, Loeb and Co., was obliged to set up a Commission of enquiry.

The Report presented by the Commission of Enquiry to Congress, contained findings which were alarming: 'A Banking Trust' did exist: it included five principal banks, which controlled one-hundred-andtwelve important banks, as well as numerous financial and industrial groups scattered throughout the United States and other parts of the world; the power of the 'coalition' was enormous. In adding together the Capital sums represented by the banks which formed part of the 'Trust', and by enterprises dependent upon them, the Commission arrived at the almost incredible figure of 22,245,000,000 dollars, or more than 556 milliard French francs, and, at five dollars to the pound, 4,449,000,000 English pounds. All of which was grouped, in 1912, around Jacob Schiff, and was dependent upon his sole will.

The Commission of Enquiry was in no way

deceived, and concluded its Report in the following impressive terms: "The powerful grip of these men is placed upon the lever which controls all credit, and its wheels turn or stop at their signal."

The result of this enquiry was the formation of the Federal Reserve Board. Thereby, far from being loosened, the bonds, in which Kuhn, Loeb and Co., held the American Government, were still further tightened.

The contact of this all powerful banking group with President Roosevelt is effected through its close associates-Bernard M. Baruch and Felix Frankfurter, who are the President's chief 'advisers'.

The measure of Baruch's domination of the American Government is evidenced by his own reply to cross examination at a Senate Official Enquiry, at which he claimed: "I suppose I was the most powerful man in the United States during the war."

During the war, Bernard Baruch was head of the War Industries Board. In him reposed authority over:-

- (1) The use of capital in the private business of Americans.
- (2) Over all materials.
- (3) Over all industries.
- (4) Over all classes of men to be called to military service.
- (5) Over the personnel of labour in the country. No project could be financed without his And what is the most significant of all the considerations governing his assent was that he should fix the remuneration of the capitalist, the wages of the workers, and the prices of the products-prices not only to the Government for war supplies, but prices to the civilian population.

After, the war, Baruch went to the Economic Conference at Paris as Chairman of the American Commission.

The power which Baruch wields to-day is summed up in the two statements which follow:—

> "One of the key Roosevelt advisers is Bernard M. Baruch, a power in the Wilson In the absence of Secretary administration. of State Hull and the President from Washington, Mr. Baruch we regarded as the unofficial Professor Felix Frankfurter, who President. has declined a number of important positions in the Roosevelt administration, has nevertheless had his recommendations accepted in filling nearly half a dozen of the most important legal posts in the Government continues to function as one of the President's most trustworthy advisers.'

– The Brooklyn Jewish Examiner.

"Bernard M. Baruch is called into frequent conferences with the President. He has financed many a Congressional campaign; and is surrounded by a praetorian guard of Senators, who hang on his every word. The figure of Baruch is swelling into enormous dimensions on the horizon of public life. has been given credit for Hoover's appointment of Eugene Meyer, Jr., as Governor of the Federal Reserve Board. He is the Mystery Man of Washington and Wall Street."

— "Fortune," the "Tycoon" monthly magazine.

No understanding of the diplomacy of the American Government can be valid which does not recognise that the policy of that Government is dominated by the powerful New York bankers referred to.

America's Relation to Russia

The Powerful Banking Interests which rule the American government are also the power which governs Russia.

The evidence in support of the fact that the Russian Revolution and the subsequent Governments of Russia were financed and controlled by the Banking Interests which govern America is monu-

It is only necessary here to refer to the chief document treating of the financing of the Russian This is the one drawn up by American Secret Service and transmitted by French High Commissioner to his Government. Ιt was published by the Documentation Catholique of Paris, on March 6th, 1920.—

Section 1: states that "it was found out that the following persons, as well as the banking house mentioned, were engaged in this work of destruction: Jacob Schiff; Guggenheim; Max Breitung; Kuhn, Loeb and Co.; Felix Warburg; Otto Kahn; Mortimer Schiff; S. H. Hanauer."

Kuhn, Loeb and Co., had a complete monopoly of the contracts for the industrialisation of Russia.

The Domination of the World by America and Russia

The Banking Interests which govern America and Russia have the most powerful international How 'unexpected' as well as extensive connections. is indicated by the fact that during the Great War, whilst Max Warburg was the trusted financial adviser of the German Emperor, Max Warburg's brother, Paul Warburg, Director of Kuhn, Loeb and Co., and founder of the Federal Reserve Bank, was, as 'Grand Treasurer of the United States of America', playing a similar role at the side of President Wilson. The artful conspiracies and paralysing hindrances, with which the Allies found their path beset, may be imagined; while it should be borne in mind that those engaged in the terrible struggle never had the least suspicion.

It is interesting to record that Max Warburg was one of the leading representatives sent by Germany to the Versailles Peace Conference, whilst his brother, Paul Warburg of the same financial house, was one of America's chief representatives.

The interests of this group of bankers who control America and Russia are international, and

their aim is the disruption of Europe with a view to their complete domination of it.

The two post war political heads of Russia have stated the intentions of the Banking Interests who control them. Away back on November 26th, 1920, Lenin proclaimed: "Our salvation would be more readily assured if the imperialist Powers became embroiled in a war."

On February 21st, 1935, the Political Bureau of the Communist International, the highest organ of the International, after being addressed by Stalin, passed a resolution in which it said:

"The Political Bureau is definitely convinced that a new world war is absolutely inevitable, but explains this as the obvious preparation for the world revolution. With the aim of self-preservation, and in the interests of the World Revolutionary Movement, the Soviet Government must do all possible to enter the camp of the States which build the strongest coalitions."

European Suicide

The Stage is rigged for Europe to destroy herself, and nothing is more certain than that, if the personnel of the European Governments play the roles so carefully designed for them by the Financial Interests who rule America and Russia, they will automatically sign their own personal death warrants.

Europe can be saved at this late hour if the members of her governments will recognise the common enemy, and unite against it.

A Europe divided is the aim of American policy, whatever may appear from the 'surface' diplomacy of President Roosevelt, who can only keep the support of public opinion for himself by deceiving it as to his true aim. As all the International news-agencies, and almost the entire Press of Europe is controlled directly or indirectly by American Banking Interests, it is quite easy for him to do that. The continuous war scare which is worked up in that Press by publishing every rumour, is one of their methods.

The true aim of American policy was stated by a leading political spokesman of the real rulers of America, Senator Key Pittman, in March this year. He said:—

"It is to our interest to maintain a substantial balance of power in Europe. If any one group obtained substantial predominance, we should be faced with the necessity of defending the Monroe doctrine on the American continent."

In that statement is an admission that a united Europe would sound the death knell to the American policy for World hegemony.

Action for Peace

Immediate action to counter this threat to Europe is needed.

Prominent persons in Britain, Germany, Italy and France, with whom this organisation has been in touch, directly or indirectly, are already co-operating in a form of action which if pursued energetically and over a wide enough area would do much in

bringing about decisions which would avert the threatened catastrophe.

The action required is essentially one for individual initiative, and not for committees, councils or any form of open association.

The purpose of the action is two fold:-

- (a) To produce enlightenment in Government circles in Europe as yet improperly aware of the danger to both Europe and themselves.
- (b) To extend that enlightenment to as wide and influential a circle near each Government as time will permit, so as to build a bloc of powerful and determined opinion in each country to support decisions which uphold policies tending to unite Europe against her common enemy.

Each person taking part in this effort has his own connections and channels through which he can work. The action at this stage consists solely in spreading throughout Government and influential circles in Europe the subject matter of this circular, supplementing it with such facts as are necessary and can be obtained from other sources.

Action already taken has confirmed the correctness of the assumption which forms the basis for pursuing this matter: a Peer of this country, who recognises the truth of what is written here, proceeded to contact certain high personages and discovered that before his effort at enlightenment they were among "the many far too stupid and simple to see the situation as it is." This line of action will remove much of that ignorance, and very likely will lead to an orientation of policy by European Governments which will avert disaster.

J. MITCHELL,

20th April, 1939.

Secretary and Organiser.

Have you a friend who knows a friend who knows a friend of----?

This article is available in circular form. Readers who have connections, directly or indirectly, with influential circles in this country or on the continent, are invited to obtain copies for circulation. No charge will be made, but donations to enable the action to be developed are urgently required.

Published by United Ratepayers' Advisory Association, Sentinel House, Southampton Row, W.C.1.

ORDER NOW:-

The Purpose of Politics By H. E.

The Power of Money Compiled by J. B. Galway.

Price 3d. each.

Obtainable from the Social Credit Secretariat, 12, Lord Street, Liverpool, 2.

WEEKLY CIRCUMSTANCE

Mr. Roosevelt's Gesture

Mr. Roosevelt's questionaire to the nations of Europe and the near East has produced those answers which should have been expected from the beginning. Signor Mussolini, in his speech at Rome said:

"... Therefore very unjust and unjustified from all points of view is this attempt to put the Axis countries into the dock. Not less absurd is the contrivance of a reciprocal ten year guarantee, to say nothing of the pyramidical mistakes in geography into which individuals with the most rudimentary knowledge of European affairs have fallen.

"As to the proposed interconference, in which the United States would effectively limit themselves to their usual role of distant onlookers, experience in this matter has taught us the lesson that the bigger the conference the more certain its failure

The Governments of Holland, Belgium, Switzerland, Finland, Denmark and Sweden, Greece, Jugoslavia and Bulgaria have all denied that they feel threatened by Germany. It would be surprising had they said anything else. It is probable that unofficial answers were implied differing from the formal ones: leaving as usual, no certainty. Indeed, to solve a problem of this type according to the usages of conventional politics is like solving an equation in which all the quantities are variables.

Cargo Insurance in War Time

Meanwhile an interesting feature among our war preparations is the formation of the War Risks Cargo Pool Management Limited, a company limited by guarantee. The idea is that the company reinsures underwriters in respect of all war risk business to cargo bound to and from the United Kingdom. The Government will then re-insure the pool in respect of risk from the King's enemies, leaving the pool to carry the remaining war risks-as for instance that in respect of the Sino-Japanese war. The big joke is that the shareholders in the new company are the underwriters and marine insurance companies which are to be re-insured by the company. In case of a war in which we are involved, the greatest risk, it should be noticed, is borne by the government. What is it using to back it? Taxes? Borrowed Money? Since as yet we have not taken the liberty of monetising our own real credit we may be quite sure that as a consequence our purchasing power will be curtailed in some fashion.

Witchcraft and A.R.P.

With sublime disregard of the experience of flesh and blood during active warfare in Spain, the recent A.R.P. conference in a report issued on April 20 opposes the building of deep shelters in favour of strutting and strengthening cellars and erecting the "Anderson" steel shelters where possible. The first reason given for this attitude is

"Immoderate diversion of the country's material resources, money and craftsmanship, better utilised on the improvement of active defence."

The rest of the report appears to be a sublime piece of rationalisation.

The object of an air-raid shelter is to preserve life during air-raids. In the Spanish war it was proved with agony and practice that the deep shelter with ramified tunnel entrances was most effective in preserving life. Now a conference inexperienced in war complacently tells us that (a) we cannot afford deep shelters, and (b) we should not like the discomfort of moving from our houses in dead of night and being packed among a mass of strangers. Nevertheless important points—such as, presumably Whitehall, will have such shelters.

The vigour with which we are going through the motions of A.R.P., and National Defence savours slightly of superstition, since we are mistaking the name and the uniform for the thing; and, as all devotees of witchcraft, using them as a charm against evil

circumstance.

We do not want the label A.R.P.; we want established and effective protection, just so far as is physically possible against airraids.

Plum

In the second of his three lectures on democracy delivered at Toronto University last week Lord Baldwin said:

"The House of Commons is a remarkable institution. It is the true home of democracy. It is a body of some 600 members, in which a man is judged solely by what he is. Sincerity is the main test, and no one, whatever his views, however unattractive his personality, however feeble his power of speech, will fail to get a hearing if the House is convinced of his sincerity . . .

[The House] is an intensely human body; it can lose its temper and be sorry for it afterwards like any child. But a most curious thing is the way in which the corporate honour of the House makes its appeal to every member. I have watched that growing feeling showing itself in men who had entered the House full of suspicion, sometimes almost contempt, but who have been captured in due course by its great humanity."

So that's what they call it!

Books to Read

By C. H. Douglas:-

Social Credit 3/6

The Alberta Experiment 5/-

The Monopoly of Credit . 3/6

The Economic Crisis.

Southampton Chamber of Commerce Report ... 6d.

The Bankers of London by Percy Arnold 4/6

This book does not deal with the subject of social credit but contains valuable data for those wishing to understand the location of power in the modern world.

Government, The Great Double Cross By J. SEAMAN OAK

We live in a double-crossing age. We are double-crossed every day, and in every way. The daily papers do it, and call the result "Public Opinion." The Government does it, quite naturally, for how very dangerous the truth would be if it were allowed to come out. Business is nearly all doublecrossing as a matter of course, for one has to live, and that can only be done in this competitive world by taking advantage of someone or other,—either a competitor, or a The Banks do it all the buyer. time.

With so much double-crossing going on, the safest thing to do is never to believe what is presented The papers form public to one. opinion; they do not react to it. The Government does the same, but is hampered, as it does not control the press except in time of grave emergency; but it has Diplomats. Diplomacy is the art of lying gracefully, according to rules, which, if obeyed, leave no room (in the game, of course) for annoyance. Naturally none in the diplomatic world believes a diplomat. Their art is to play the game of lying in such a way that the others playing it shall be puzzled, and not know what the truth really

Final control of papers, governments, diplomats, business, public opinion, and all, is in the hands of those who provide the money for them to be carried on, that is, the banks. It is, therefore, common sense to look for the financial interest and influence in every thing that happens.

It is difficult to get into the habit of saying "the paper says this, and therefore, it isn't true." Nevertheless, it produces amazing returns. Try it out with immediate past history.

Munich. All the papers said how grave the situation was, and war was predicted any moment. The whole of Britain went mad, with the results well known, and still evident. The case should have been dealt with by saying, "the papers say war is near, therefore it is not." This argument is vindicated by the fact that there was no

war

At Munich, Hitler said he had finished with aggressive action. The world sighed relief. But it should have said that because Hitler has said that, then it became clear that he intended further aggressive action. The proof is that he later on took it against Czecho-slovakia, Lithuania, Memel, etc.

Turn to Mr. Roosevelt's appeal to Germany and Italy. He asked for peaceful declarations. Isn't it If the Dictators made pacific promises, once again, no politician would believe them; they would be known to be lies. should the public be hoodwinked, then? Why should Roosevelt make the appeal? Was it to assure Of course not. peace? There is a hidden interpretation. Possibly it was to make us think that he is a great peace loving man, and that he would do nothing to cause war to break out. Well, maybe not. He is creating public opinion in his own and his country's favour, all the same.

The sentimental slush that is spread far and wide over the world by the "Great Democracy" on the other side of the Atlantic, is always most to be suspected. When their orators talk of their gratitude to Britain for the way we stand up for freedom, we must suspect that we are losing our freedom rapidly; and we, of course, know we are.

There is a twist in all things Our Democracy has long political. since ceased to function, and its place has been taken by a bureaucracy under the thumb, probably, of some financial group other than the one we naturally assume to be the Our Democracy has become a Wolffe in sheep's clothing (true if we vary the spelling to Kahn, Isaacs, Moses, Sieff, and the rest). The centre of control far from being in the Central Bank which takes its name from our devoted is, almost certainly, country. overseas, and the Peaceful Presi-The dent is probably its trumpet. great moral victory over Dictators that that great man scores when he proposes to ban war, once again, raises heavy cheers from the unsuspecting public, which

drown the chink of dollars passing here and there as first one man, and then another is bought, or this or that country sold into the control of some new group.

The papers say we are now prepared for war; so we know we are not. They and the Premier remind us of our great financial strength, so we know we are in a financial hole. So we are. Haven't we long since defaulted on our American debt? If we are defaulters in that way, how is it that in the Great President's sentiments we are so well worth backing? But will America, in fact, be backing us if ultimately we are forced into war? Of course not. She will be using us; and from the cinders at the end of it she will rake out the remnants of the treasures of our civilisation for her own use. The debt which will have been augmented in the process will partly be liquidated by the sale to her of our Empire. Only partly, though, for debt is a powerful torque, and can be used as guarantee of future behaviour.

The Government calls for volunteers, and recruits, in one voice, and at the same time, with another voice proclaim conditions which bar most of the able-bodied from service. They say they are trying out the "Voluntary System." We know therefore, that they are deliberately doing all they can to thwart it; that they want it to fail. We are told of the enormous efforts we are making to rearm, and how difficult it is to get workers. But the unemployed still number two millions, and we still have nearly a million on poor-law relief. heaven help anyone who needs a job who thinks he will get it quickly by application to the Services. want men, they say, but they won't employ them. There are thousands of technicians who did fine service in the last war who are now unemployed, and whose offers of help are ignored.

The whole thing looks like a double-cross, and it appears that we are being "Put on the Spot." How soon? Ah! That is a secret they keep to themselves.

THE SOCIAL CREDITER

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

SUBSCRIPTION RATES:

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

Vol. 2. No. 7. Saturday, April 29th, 1939. 12, Lord Street, Liverpool, 2.

To Our Representatives

TO ANY M.P.

Dear Sir,

Nobody doubts the supreme gravity of the situation in Europe. But a danger threatens this country which is at least as imminent, and may prove even more disastrous than war itself. I refer to the powerful and insidious influences which are being used to bring about a divorcement between the will of the electors and the acts of their elected representatives. severance is already too wide for If the process continues safety. unchecked, the outcome must inevitably be open dictatorship.

The most cherished landmarks of our constitution are being stamped out of public consciousness by crisis propaganda. To mention only three of these:

- 1. It is the constitutional duty of every M.P. to represent the will of those who have voted him into office. The interests of his electors must come before those of himself, his party, or of any institution whatsoever.
- 2. The traditional liberties of the British people are their sovereign right. No government has the right to abrogate any of those liberties except by the conscious consent of the people.
- 3. In the event of the temporary sacrifice of individual liberty in order to meet national emergency, the power to rescind such arrangement as and when they consider fit must remain with the people.

I ask you, Sir, as my elected representative, what steps, if any, are you taking to safeguard the constitutional rights of your electors against violation?

Needless to say, this question has a much broader application than that merely of 'voluntary versus

compulsory service.' It is of vital importance at the present time that the British people shall obtain every possible assurance that their control over their own political institutions shall be maintained, in war as well as peace.

Yours faithfully.

TO ANY EDITOR

Dear Sir,

Service and Safeguards

The English people have never yet failed in emergency. To suggest that they may fail now is a slight upon the English character. We shall not fail.

An outstanding attribute of English character is that popularly known as 'cussedness'. Analysed, cussedness is found to be a very special kind of wisdom. It is wisdom ingrained: an instinctive sense of 'rightness' in the face of superficial plausibilities.

This sense is making us all pause at the present time. The concept of fighting, even dying, for our liberties we understand and appreciate because we instinctively place freedom before all else. But British cussedness is asking 'Why should we surrender our liberties before any fight begins? And, once we have made such a sacrifice, what is there left to fight for anyway?'

It is high time that our elected representatives were forcefully reminded that those who have put them into power will not tolerate dictatorship from them. Should it become necessary for us temporarily to forfeit any part of our traditional liberties in order to meet attack from a foreign power, our representatives at home must be made to understand that such forfeiture is conscious and

voluntary; above all that the arrangement is temporary and must be rescinded immediately we, the sovereign people, will it.

Now is the time for every elector to write to his or her M.P., making this stipulation in no uncertain terms. Unless this is done with utmost speed, we run a grave risk of having permanent dictatorship imposed upon us, not by Hitler or Mussolini, but by the very men to whom we have entrusted our votes.

Yours etc.

CRISIS

EITHER

Let's have a jolly world war so that:

Captain Anthony Eden can conscript men and money and the men can kill each other and the Banks can get the money and Mr. Bernard Baruch can sell munitions to everybody so as to keep it going as long as possible.

OR

Let's go on panicking, so that Captain Anthony Eden can get everybody liable to martial law and hordes of petty bureaucrats can get jobs and all kinds of P.E.P. plans can be put over under the plea of "national crisis" whether they work or not and Bank rule can be backed by petty officialdom, and the world can be made a perfect Hell anyway.

That's fair, ith'n't it?

It is believed that Messrs. J. P. Morgan and the banks got most of the British taxpayers' money from the last great war but that Messrs. Kuhn, Loeb, and the banks will get the rest as a result of the next war.

As it's your money and you will be shot, poisoned and maimed to decide which of them gets it, you ought to be pleased. Turn about's fair play, ith'n't it?

Wasn't it a pity that Mr. Winston Churchill was knocked down by a taxicab in New York on his way to visit his friend Mr. Bernard Baruch a few years ago?

New York taxis are so careless.

Just suppose it had been Mr. Churchill, Captain Anthony Eden and Mr. Duff Cooper!

Where Two or Three are Gathered Together... By B. M. PALMER

I suppose that never before in history have the people of the world awaited with such heartfelt anxiety the outcome of the next few weeks. It is as though all life were suspended. It may be that this moment of time is the last in which we can cherish all that life holds dear. The fruit trees are flowering and the garden is full of daffodils, yet never has life been so insecure, never has it seemed so difficult to live in the present.

At the moment of writing I do not feel it would be very helpful for me to try to explain the inner meaning of daily political events, which follow one another with kaleidoscopic rapidity. What I write now might have to be revised to-morrow. At "in between" times, when not actually occupied with a job of work, I find it best to think of those things which as a movement we have helped to reestablish, and which, whatever happens, we know can never be lost.

The terrible struggle between world forces which increases daily in intensity, might be described as a struggle between organic growth on the one hand, and planned idealism on the other. It is easier to grasp the vital difference between these two forces if we take concrete examples. For we must remember that "forces" can only originate in

To Meet You

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

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

(first floor bell)

Seven minutes from Russell Square Station, five minutes from King's Cross.

It is hoped that visitors to London will make a point of calling at that time. Tea and biscuits 3d.

people who are trying to put into practice certain aims; there is nothing abstract about them.

There are in England two places which most of us have heard of and many of us have visited. They are Broadway in the Cotswolds, and Hampstead Garden Suburb.

The people who planned the garden suburb thought they knew exactly the sort of place we ought to want to live in. They laid out roads, lanes, and "closes", chose fancy names for them, decided on the sort of houses which should be built, even made a rule that no fences were to be put up between gardens because it spoiled the view. Then they built two churches, one for the established faith, and one for Nonconformists. It was all planned according to the dictates of the best architectural taste of the day.

But the vital point is that the suburb was not an outcome of the needs and desires of the people who came to live in it. Most of them came there after it was planned and partly built, and they came in many cases because they had been taught to believe that it was the sort of place where they ought to want to live.

But Broadway, Chipping Campden, Snowshill, Rainswick—just to repeat their names brings back the memory of the long, golden evenings when we climbed up Birdlip Hill, or that cold, autumn morning when the mist suddenly broke, and the sun warmed the old Cotswold Stone to a glow, and we saw the dreaming villages for the first time. Now they sleep in old age; they have long ceased to grow, but it is the old age of something that was once full of powerful, vigorous life.

Think how they grew. One small cottage at first, built of the stone from the nearby quarry; where there was well water to be had, and shelter under the lee of the hill. Then others came, grouping themselves naturally according to need or convenience. Of course, mistakes were made. Some houses

were badly designed or ill-placed. But the whole village was an organic growth expressing the needs and desires of the people who lived there, and from it beauty came, and peace, and something indescribable which the garden suburb will never have, and which we can only speak of in our ridiculous journalese as "atmosphere."

Such villages are still to be found throughout rural England, the outcome of natural and unhampered growth, untouched by superimposed or imported ideas. Chipping Campden is a town, of course, tiny, but complete. It must be almost the only one left in the country which has not been spoilt by commercialism, with its dominating "idea" of work for work's sake, so alien to the real spirit of England. All our larger towns are so overlaid with this idealism that only a trace of their older organic growth can now be seen.

We shall have to go a long way back to find the record of the men who made the real England. They are the men with the conviction which built the Gothic cathedrals.

"The burghers and citizens who for the better defiance of feudalism, banded themselves together in the earliest English undoubtedly towns were shrewd and hard-headed a generation as it would be easy to find. Their purposes and intentions were of an immediately practical Their aim was the very intelligible one of securing their own independence and right to manage their own affairs, and the means they adopted went straight to the point . . . But that bond to be effective had to be individually felt and acknowledged. What made the citizens of an English town of the Middle Ages so different a force to subdue was the unflinching clearness with which each man envisaged the end in view, and the stubbornness of character which each brought to realisation . . .

"Where but two or three were gathered together there existed already a consciousness of strength and security, which in its turn tended to attract the unattached and unprotected. The instinct towards association formulated as a precept, or ideal, by the gilds, was in outward visible fact, embodied in the towns." —(Form and Colour, L. March Phillipps).

The Gothic Cathedrals are not They are the natural miracles. outcome of the association of people bound together by loyalty to one another and the sense of individual responsibility, and whose lives were guided by a religion embodied these which precepts as a vital part of daily life. It was, in fact, what we call social credit, the elements of which are to be found in every religion worthy of the name.

Social credit will never disappear from the world while there are men and women alive. long years it has been in the background*, but it is there. small and happy sports clubs, in some schools (but not many) in a few churches, but perhaps more often in quiet family life you may find this spirit. And now it is waking again in the political life of our towns and cities, wherever social crediters are bringing home the sense of individual responsibility to the citizens and their representatives, the local councillors.

It can never die. No matter how dull and tiring the work may be, Rates Campaigners know that they are working in harmony with the deepest and truest principles of life. There work can never be lost in entirety, even though we ourselves may be gone.

The believers in planned idealism look at the Rates Campaign with a sneer. They write sarcastic articles about it in local papers and intellectual weeklies.

"The alternatives remain to pay up and look pleasant, or sign fancy shibboleths and panaceas on dotted lines," says the Colchester Gazette.

"I have an instinctive distrust

of ratepayers when they get united. In nine cases out of ten they seem to be people who do not like paying rates. I do not like paying rates myself, but I am in favour of other people paying rates, and so cannot unite with united ratepayers as a rule with a good conscience," says the New Statesman.

This is intended to be funny. As a matter of fact, it is the literal truth. Both of these writers belong to the class (it is a very large one among those intellectuals who cling to the deductive method of reasoning) in which Mrs. Grundy and the Pushing Puritan are such shining lights.

These two estimable characters start off with a theory that other people ought to be good. They make their own definition of goodness. It includes submission to authority, i.e., people ought to pay rates. It is impossible for them to understand what is meant by the phrase "when two or three are gathered together." They may form what they call societies, but if they do the aim of those societies will not be that their own members shall grow in grace and power, but that they shall spend their time in "doing good to others."

Almost every charitable or political organisation has been formed on these lines. Add a vowel to the Pushing Puritan's initials and you get P.E.P., political and economic planning. It is planned idealism in excelsis. It is also a dangerous communist organisation.

Last Mr. Beverley year, Nichols wrote a book in which he describes his own reactions to such things as the League of Nations, the National Trust, Parliament to-day, Drink, Gambling, Church, Fascism, Communism, Charitable Societies run by the "leisured" class, the distressed areas and the expected war.

When he had finished the book he felt very depressed, but not more so than the reader who comes to the book with no clear idea of what it is all about. He calls his book News of England. It should have been called An Investigation into the Results of the Activities of Mrs. Grundy and the P.P. Written from this angle it might have provided

quite a useful record of the results of planned idealism up-to-date. But to call it *News of England*! There is not one word about the real England in this book.

But I believe it still lives. I know it lives. How otherwise could the social credit movement have done what it has done in twenty years? How could it even have existed for a quarter of that time?

Underneath all the froth and bubble of the "isms" and "ities" is the real life of the people, organic growth rooted in the soil. But before it can grow to maturity again the work of Mrs. G. and the P.P., has got to be destroyed. Of course, it will destroy itself in time. A lie when it has done its work will die. But we don't want it to die a natural death.

To-day we are faced with the actual result of the attempt to impose a planned system on natural organic growth. It cannot be done. It must lead to disruption. And sooner or later it must be that the truth will prevail.

For there is only one right way of living, though the Father of Lies may try to force us into a thousand different wrong ones.

The best advice I can give you to-day is to comfort yourselves with the thought that you are fighting on the right side. And this can be a greater comfort than at first appears possible.

Don't read the book. It won't help you at all.

Buying a Car?

ERNEST SUTTON

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

AUSTIN MORRIS FORD SINGER FIAT OPEL The finest and largest stock of immaculate used Rover cars.

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

It was probably at Ernest Sutton's

ERNEST SUTTON LTD. 24, BRUTON PLACE, W.1. 'Phone Mayfair 4748.

^{*} For New Readers: The decline of the sense of individual responsibility and the growth of planned idealism coincided with the rise to power of the Bankers. This has been dealt with in other articles and will be explained again in due course.

And what about

THE ENGLISH REFUGEES?

The first batch of child refugees are sailing from DANZIG to England where they will find a temporary home and a training before voyaging overseas. All of them are either German or stateless. They are being brought over through the Jewish Organisation helped by the Lord Baldwin Fund for refugees. Of the first batch of sixty nine to come to England, eleven have already been adopted by private families, and seven are going to Whittingham House in Scotland, owned by Lord Balfour, now being run as an agricultural training college. When they are trained, most of them will go to Palestine.

The splendid response that has been given to the appeal to aid refugees leads one to hope that with the same amount of preliminary publicity some constructive expression may be found for the very honest sympathy and concern that most British people feel for those in the same extremity of distress in our own country. We have not the convenient bogey of "Hitler" on which to hang the blame and the curses—but the distress is none the less for that. Whoever or whatever caused it, only the people of this country can alter it.

They Speak for Themselves

"Eight years ago we had a clear food and clothes bill, no debt. The finance in that period has ranged from £2/2/0 weekly, decreasing to 38/-, this last twelve months the boy and girl have left home and our allowance is down to 30/-.

Church Fund	• • •	0	11
Rent		8	41
Food		15	0
Insurance		ା 1	. 0
Sick Club	, 11	1	0
Light		1	6
•			

27 9½

Nothing to spare for clothes, furniture or bedding; so to obtain these we have to leave the grocer and share payments with the draper, until more and more debt accumulates.

There are other items of expenditure which eat up the remaining $2/2\frac{1}{2}$. Yet we have had to go into debt to the extent of £35. There is not money for smokes, football pools or chocolates or sweets. Our budget is low compared to some others in the Rhondda, because of the low rent."

"I get 31/6 relief; have three children and pay 18/6 a week rent.

"I've been out now for nine months. I'm getting 32/- relief pay; there are seven of us in the family—not a penny else coming in, and I pay £1 1s. 0d. rent!"

"Me and my family have rented the house I live in for nearly twenty years, and that's why I get it for 12/6. My landlord is trying hard to get me out because of the arrears, and when I get out he's going to do the place up and then he can get 25s. a week."

This from a man with exactly 14/- to spend on food for three for a week.

Andrew Raddell who pleaded guilty to two charges of breaking and entering two dwelling houses, and stealing property and money to the total value of £104 19s. 9d., asked for leniency saying:

"I committed the offences to keep from starving. My wife was in ill health and she needed extra food and medicine. That is the only excuse I have."

And the children

Recent enquiries showed that at one feeding centre for necessitous schoolchildren in Cardiff the dietary consisted of a thin slice of sausage with potatoes, followed by a doughnut.

At another, only 8 lbs. of meat were minced to serve 200 children, while a gallon of milk was used to make rice pudding for 100.

Inspectors reported that the meals provided were deficient in quality, quantity, and variety.

Many of the centres were ill-ventilated, ill-lit, and dirty. There were no tablecloths, and the only utensils provided were spoons.

"There is an entire lack of supervision and the children are not instructed in good table manners or behaviour," stated the report.

Note: The British Government

has decided to send consignments of food to feed Madrid as a free gift to the Spanish Nationalist Government.—Daily Telegraph, April 8th, 1939, "Items from Abroad."

Some lads are compelled to live on 8/-, 9/-, and 10/- per week, and in some cases 6/- per week. So our youth in order to maintain a standard of decency has had to join a movement which ends in the destruction of life, in order to maintain his own life.

Even when they join the Army or Air Force, and allow their parents a little weekly, the Means Test steps in and cuts the father's allowance.

Thou must not-

The unemployed man is be-Judge coming everybody's butt. Essenhigh recently questioned the "propriety" of people marrying when on unemployment pay. George Gillett, Commissioner for the Special Areas of England and Wales, expresses the view that payments made to men of 16 and over should be attached to conditions calculated to create or preserve physical fitness, and to improve the morale of those who will not take advantage of the opportunities which are open to them.

"If such an applicant cannot show that he has good cause for refusing a favourable opportunity of improving his employment, he should not be eligible for continued cash payment on existing terms."

Who judges the "goodness" of the cause in this, our own FREE England?

Alderman Collins, Mayor of Walsall is surprised that steps were not taken to get young unemployed men into the territorial army.

With all this emphasis of physical jerks and the health of the people, the new Unemployment Bill lays down the principle that a person who is on holiday shall not be entitled to receive unemployment benefit for the holiday, or to count it as a period of unemployment.

Query: When is leisure unemployment and when is it a holiday?

Answer: It's a holiday when you enjoy it. So penalise it—we have no right to joy.

N.B.—The query will later be answered authoritatively by a series of government regulations.

Responsible for more misery than any other idea in the world, perhaps, is the (encouraged) delusion that work is the open sesame to life, the title to goods. A picture of an orange dump in California shows hills of oranges

like rolling moraines at the foot of a glacier. They are not to be touched and there is a notice to that effect well in the foreground. They are sabotaged to raise the prices to a sum that the poor cannot pay. No, it is easy to produce goods. It would be easy to distribute them if there were not in men's minds, engrained by all the arts of education, the conviction that it is wicked to have goods without doing "work" for eight hours a day, five and a half days a week producing so much that wages won't buy it, destroying the part that cannot be sold despite virtuous eyebrow-raising at gestion of an extra non-earned bonus that would distribute the extra goods at current prices. to conceal that we can produce goods too easily.

This intricate and complicated system of misery, acting smoothly and automatically, that we have developed over a hundred years is not to be remedied by any simple specific in the space of half an hour or so. It will take time, and more than time, the clearly stated expression of what it is we all,

including the unemployed, want in respect of these matters, together with the driving determination to get it. Lately it has been said that the new armaments drive in the course of the next year will absorb practically all the unemployed. As they say at the pictures "So what?" No armaments boom can be permanently effective unless there is eternal war proceeding, and although there is an eternal war it is fortunately not yet of the type to use all these armaments.

We are institution ridden, instead of ourselves riding our institutions. We are ruled by our parliaments, our banks, our U.A.B., our P.A.C., our B.B.C., and the hundreds of other institutions that exist to get us what we want, not to order us about. And until we start using these institutions in the way that they should be used, telling them what we want and to get on with it, things will only get worse; and when they can no longer get worse, explode in a last fine flare and bang of civilisation.

Unless we can regain control of the institutions.

E. S. EDWARDS.

NEWS SUMMARY

England

April 19—The Government sent an urgent message to local authorities ordering them to give priority to Civil Defence over all other business for three months.

Bakers are being asked to store flour above their normal stocks to increase nation's food reserves.

April 20—The report of the Food Council for 1938 states that the general food index averaged 40 per cent. and the cost of living index averaged 56 per cent. above those for July, 1914.

The Poultry Industry Bill, which was introduced in the House of Commons by the Minister of Agriculture, provides for further marketing arrangements, and for methods to check the losses caused by poultry disease.

In the House of Commons Mr. Chamberlain announced that the Government had decided to introduce a Bill to set up a Ministry of

Supply. Mr. Burgin will be in charge of the new Ministry. Sir J. Anderson stated that the Government had decided against the provision of deep bomb-proof shelters on a general scale, but vital points would be protected.

April 22—Evacuation areas likely to be extended.

April 23—Addressing a recruiting meeting outside the Mansion House yesterday, Mr. Winston Churchill said public opinion was growing in favour of compulsory national service, and it was increasingly probable that we should have it before long.

Australia

April 19—Country party in Australia again refused to cooperate with Mr. R. G. Menzies, prospective Prime Minister.

April 20—Mr. Menzies, leader of the United Australia Party, has been asked by the Governor-General of the Commonwealth to

form a Cabinet. A bitter attack on him in the House of Representatives by Sir Earle Page, leader of the Country Party, has put an end, at least temporarily, to the coalition.

Italy

April 22—Signor Mussolini said in reply to President Roosevelt's message, that it was absurd to impute agressive aims to an Italy that was preparing a world exhibition for 1942: he also challenged the effectiveness of a ten year peace assurance and peace conference as suggested by President Roosevelt.

United States

April 22—President Roosevelt approved a plan for 1d. per lb. subsidy for cotton exports.

April 23—Lord Lothian has been appointed British Ambassador in Washington in succession to Sir Ronald Lindsay, who is retiring in the summer.

Bolivia

April 24—The President declared that the republic of Bolivia had become a totalitarian state.

Letters to the Editor

Netherlands S.C. Movement

Dear Mr. Wilson,

I have received the Social Crediter issue of this week and note the advertisement for the house you have placed. I trust it will have good results.

There are two things I would like you to note however, and the first is that I have been in Holland since 1913.

The second and more important is that I am not the leader or in charge of the Social Credit movement in Holland.

The movement was founded here about five years ago by my dear friend Mr. Ernst Loeb, and he is still the leader and I am proud to acknowledge him as such.

His work here can only be truly appreciated by those who know him, and can value the unselfish and often during the years uphill work done.

It has not been easy for him, and his efforts have been made at great personal cost not only in time and money—but in other things and ways not to be discussed here.

His reward so far is the personal esteem and devoted loyalty of his followers, and the fact that Social Credit and its leader is known and appreciated one way or another throughout the land.

I shall be glad if you can kindly see your way to publish this small tribute to Mr. Loeb in your next issue.

With all good wishes, Yours sincerely,

C. A. REDFERN.

Heerengracht 304, Amsterdam; April, 1939.

[W. W. offers his sincere apologies to both Mr. Redfern and Mr. Loeb for having jumped hastily to conclusions which should have been verified before publication.]

Income Tax Form

Dear Sir,

I have just filled in my income tax form with the angry feeling of a soul bound to worship at the shrine of some ancient idol whose inefficiency has long since been proved! But, longing to take full advantage of the free postage for letters to H.M. Inspector of Taxes enclosed in official envelopes, I have taken pleasure in enclosing a photograph of the statement from the Encyclopaedia Britannica—"Banks lend by creating credit; they create the means of payment out of nothing", bearing the following communication:

"It is with great regret and inconvenience that I pay tax on my income stated on enclosed form, particularly when I reflect upon this photograph, showing that banks create the means of payment out of nothing. They could so easily supply all the monies necessary for the paying of the country's debts and expenses whereas I can only procure the means of paying income tax by good, solid work.

Do you, Sir, enjoy paying taxes when taxation has become an anachronism?"

I can lick the envelope with a little more vigour now!

Yours etc.,

DOROTHY ROBERTS.

Woolton, Liverpool; April, 1939.

Promising Talent

Dear Sir,

The Daily Telegraph of April 15th reported the sad case of a six year old child who appeared before the Lambeth Juvenile Court. The N.S.P.C.C., Inspector described her work in her parents house as an "orgy of Destruction." A chair had been smashed and cushions slashed. A clock had been stuffed with feathers, and a glass bookcase broken. She had smashed crockery, and torn her clothes to ribbons. She had the habit of getting up in the night, and breaking up the furniture in the bedroom.

The child was said to be beyond control, and was sent to a Reform School.

This is a sheer waste of talent. Arrangements should be made at once to apprentice her to the Bank of England, so that her capacity for destruction could be suitably developed "in the National interests." J. S. OAK. Gower Street, London; April, 1939.

WEARY IN WELL DOING

Just when we should be very much up and doing, a certain sense of weariness pervades the movement. I am conscious of it myself and it is understandable if we allow ourselves to be too much obsessed with the unhappy events of late. Difficulty at headquarters has had a depressing effect particularly at a time when there was reason to fear that the countries of Europe seemed determined to make of one another smouldering ruins with emergence from the most senseless war in history only to find victors and vanquished alike absolutely in pawn to the United States of America, a state of affairs fundamentally wrong and to be followed by exploitation in some form or

All this has been particularly saddening to social crediters and has made the past six months a testing time for the stoutest hearts.

There is, fortunately, another picture it is well to keep before us. We are not yet at war, and extraordinary efforts are being made to enlighten the peoples of Europe as to the true position. Great Britain has learnt more about the money question during the past year or so than in any previous quarter of a century, and "sound" finance is daily showing evidence of its unsoundness.

In the Dominions despite all one reads in the papers many important things are happening and social crediters may hear heartening news from Canada before many months have passed.

Let us shake off this feeling of disillusionment, pull ourselves together, and send badly needed subscriptions to the Secretariat in order to help in this great mission of enlightenment — enlightenment that will show us the falsities that govern our lives and make of us mere automata. At this critical juncture nothing is so important as enlightenment. It is the preliminary to moral rearmament, action, and a saner world.

F. C. L.

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

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

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

LIVERPOOL Social Credit Association: A 'Lower Rates' Evening at Jenning's Cafe, (corner of Taggart Avenue, Childwall, at 8 p.m., May 8th. Enquiries to Hon. Secretary, Green Gates, Hillside Drive, Woolton. LONDONERS! Please note that THE SOCIAL CREDITER can be obtained from Captain T. H. Story, Room 437, Sentinel House, Southampton Row, London, W.C.1.

NEWCASTLE D.S.C. Group. Literature, The Social Crediter, or any other information required will be supplied by the Hon. Secretary, Social Credit Group, 10, Warrington Road, Newcastle, 3.

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

SOUTHAMPTON GROUP—The next Advisory Council Meeting (open to all members) will take place on Friday, May 5th, at 8-45 p.m., at the Group Headquarters, 8, Cranbury Place.

SUTTON COLDFIELD Lower Rates Association. A complete canvass of every house is being undertaken. Any assistance vectomed. Campaign Manager: Whitworth Taylor, Glenwood, Little Sutton Lane, Sutton Coldfield.

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

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

Miscellaneous Notices.

Rate 1s. a line. Support our Advertisers.

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

TO THE DIRECTOR OF REVENUE, THE SOCIAL CREDIT SECRETARIAT, 12, LORD STREET, LIVERPOOL, 2.

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

I will, until further notice, contribute

£:;, { per week per month per year

towards the funds of the Social Credit Secretariat.

Name
Address

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

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

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

EXPANSION FUND

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

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

_			Ĉ:		 		
Address			••••	 ••••	 		
Name	•••••	••••	••••	 	 ••••	•••••	•

The Social Crediter

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

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

Please send THE SOCIAL CREDITER to me

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

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

Crediter.")

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