

# THE SOCIAL CREDITER

FOR POLITICAL AND ECONOMIC REALISM

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## THE ISSUE by MAJOR C. H. DOUGLAS

A few weeks before the crisis in international affairs, which happened to coincide with an abortive attempt to cut the line of communication between the Secretariat and its supporters, I found it to be my duty to publish an article on the Jewish problem—a problem which has since come more prominently before the public in certain of its immediately sadder aspects, but which, even then, as now, held the issues of peace and war or even world chaos and the destruction of civilisation.

There is nothing, I think, in that article which calls for further elaboration but there is one aspect of the matter which does not appear to be recognised so generally as should be the case. I refer to the underlying meaning of internationalism as that word is generally understood.

Let me say once and for all

that Jews, as individuals, are not any more my concern than Frenchmen or Germans as individuals. But it is my considered opinion that "Jewry" has a policy, just as "France" and "Germany" have a policy. And if I apprehend that policy correctly, I detest it. Further there is every reason to suspect that "Gt. Britain" is a major instrument in that policy (as are perhaps all collectivist organisations) that the policy will fail and that by the failure of "Great Britain" the *individuals* of these islands will suffer. That is my business. People who allow themselves to become tools of a policy suffer for it just as much as the originators of the policy—perhaps more.

The policy to which I refer is probably most easily grasped in ordinary commercial terms. It is a policy of horizontal and vertical Trusts. The supreme horizontal Trust is the Financial System. Then come the distribution trades, the chain stores, organs of propaganda and communication, etc. They control completely any vertical trust however powerful *because no individual can live on the product of a vertical trust.*

Now, internationalism conceives a series of horizontal trusts transcending national boundaries with Finance at the top. There is a direct and logical sequence between internationalism and the abolition of all individual rights such as the sanctity of the home. I have no doubt whatever that the primary object of the recent detestable and impracticable billeting scheme was far more to communalise, i.e., "horizontalise" property, than to

provide a satisfactory solution for an over-dense population. It was probably hatched out by some pale-faced Marxian (or Marksian) introvert in Whitehall with no more knowledge of life than can be obtained from half-understood and quarter-digested books, and its progress was facilitated by those methods which are so rampant in government circles.

Now internationalism, with its corollary a World State (of which the happily defunct League of Nations was one attempt and the Bank of International Settlement another) is one end of the scale and self determination of the *individual* is the other. It clearly cannot tolerate autarchy. The smaller the genuine political unit, the nearer you are getting to self determination of the individual.

The horizontal trust, whether commercial or political, but especially the latter, is an abomination just as internationalism is an abomination. The ultimate ideal of such a policy is a world full of standardised robots, each with a numbered time check, all subject to the same "Laws." It is materialism rampant, a denial of individuality and spiritual values and is the outcome of a cultural hatred which is, in essence, purely destructive. It is a matter of less than no consequence under what national or racial label it is found—it is of the Devil.

The best and only way by which any *race* can escape the certain consequences of association with it is for its representatives publicly to denounce it and for its members to cease to support it.

Finally, my impression is that

### ON OTHER PAGES

THE STUDY OF SOCIAL  
CREDIT

COMMENTARY

Mrs. PALMER'S PAGE

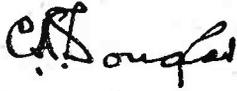
REALISM?

NOTES FOR AN ADDRESS

RATES CAMPAIGN

OVERSEAS NEWS

Mr. Chamberlain represents to some extent, national as opposed to international Finance. That is the same distance from Social Credit that autarchy is from genuine freedom. I suggest that the nature of the very skilful propaganda which is being directed against him be watched carefully.



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## "CHRISTIAN" STATES

"The Psalmist argues that when men know the goodness of God they will trust Him. That implies that to conceal and defeat His goodness will drive men to unbelief. It is this latter result we see. There is unmistakable evidence that we are steadily becoming a Godless nation. No wonder. When citizens of a State—Christian by profession and rich beyond the dreams of Midas—find themselves unwanted, except as cannon fodder, and unprovided for, except grudgingly and at the bare minimum that will keep them alive until the day of slaughter, how can such men continue to believe in the Christianity which the State professes?"

— From a Harvest Thanksgiving Sermon by the Rev. John Knowles, of Tullylish, Co. Down.

## Threat to Californians?

In a leading article the "Daily Telegraph" of November 5, criticises the new "Ham and Eggs" plan for pensions in California as a "short cut to the millenium" and ends by saying "it might have been thought that the example of Alberta would have been sufficient discouragement."

The example of Alberta would be followed if the banks forced Roosevelt to step in and "disallow" the pensions when the State of California had legislated to give them.

# The Study of Social Credit

## (Pointers from the Authorised Course)

The existence of an "art" or "arts" of government is, in itself, a recognition of the claim that some or all individuals may exert a measure of control over the use and development of human associations.

The arts of government are known to and practised by some individuals: that is to say, they are not practised by "Allah" or "Fate" or "Die Gestalt." The arts of government may be defined as the means whereby the members of a community are constrained to accept an objective entertained by less than the whole number.

The arts of government, are arts exerted to falsify the Social Credit; to substitute a false standard of satisfaction for a real standard: to represent the objective as being attained when it is not, in fact, attained: to deflect the aim of individuals in their attempts to reach their objective; to alienate policy from individuals; to tyrannise—all these paraphrases are useful, and doubtless many others. The aim of government is control of policy, and the arts of government are chiefly concerned with the development of skill (exerted by individuals) in the control of policy. In a true democracy this skill would be developed and devoted solely to the end of securing that the real objective of association was correctly expressed, not necessarily in words or formulae; better still in fact.

It is important to observe that skill of the kind described, like all knowledge of how to do things, contains a large element of cultural heritage.

Thus we find that those individuals in the community who may be given opportunity of displaying skill in the arts of government are so trained that they may develop skill and use it to the greatest advantage with the minimum of trouble to themselves. It is even more widely recognised that a requirement of successful government is the evocation of a minimum

of conscious resistance in the governed.

The resources in regard to power available to those who control the attainment of any given policy are all those resources available to effective demand. The ability to develop inventions to assist in the special technique of government is only one of them. The evocation of a minimum of conscious resistance implies that the arts of government should be, as far as possible, arts which conceal art: if concealed from the governor as well as the governed, both would be influenced by the conviction that they were passive instruments, that their actions were determined by the operation of natural law.

Since the arts of government have exercised the ingenuity of rulers throughout history, we should expect a detailed understanding of them to be hard to acquire. Modern society reveals the volume of effective knowledge in THE RESULT: namely an association in which the associators do not effectively determine policy. The acquisition of a sufficiency of freedom is a pre-requisite to their doing so.

While the field is one of the greatest importance to students of Social Credit, it must be emphasised that it is a dangerous field to potter in. Niccolò Machiavelli's "The Prince" is relatively unpopular in governmental circles, not because its indications have been surpassed by modern technique, (as unquestionably they have) but because of its satirical effect.

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## PRESS CUTTINGS

Newspaper cuttings sent to the Secretariat's Press Cuttings Bureau are usually valueless unless the name of the newspaper and date of issue are stated separately on each cutting.

# COMMENTARY

Maximilian Harden, whose "Die Zukunft" was well-known to English journalists and publicists before the War, declared that there was, anti-Semitism notwithstanding, a strong affinity between the German and the Jew. "The services of the Jews to Germany during the War were enormous. The patriotism of the Jews was beyond reproach, in many cases even ludicrous and offensive in its intensity."

\* \* \* \*

When Pretender and King fall out, it may be no easier to tell 'other from which.

\* \* \* \*

I don't like the look of it. Taken in conjunction with the creeping rise of opposition to Chamberlain, whether Edenite or Labourite, it is ominous.

\* \* \* \*

We have lived through a month of the time left us in the last week.

\* \* \* \*

What I should call the most 'intense' of the leading articles is curiously the "Sunday Express"'s.

\* \* \* \*

The writer remarks pathetically that Pastor Niemöller in jail with 'the fire of martyrdom in his bosom,' "need not suffer for one moment longer." All he has got to do to get straight is to "abandon his faith and beliefs. Not so the Jews."

Why so? ... Oh, well! "They are born with a curse upon them. . . . Nothing will rid them of their affliction. It is as though they were born cripples or idiots or blind."

\* \* \* \*

And so, "Here is a word of advice from a newspaper which" etc., etc., etc. "Beware of Zionism . . . In your zeal be restrained. Beware above everything of catch-penny agitation stating the Jewish case in violent and offensive terms by men who really give no allegiance to Zionism . . ."

\* \* \* \*

While other features are more

important, all German experts do not agree with the 8,000 millions estimate of the total value in marks of Jewish property in Germany, as the Berlin correspondent of "The Times" reminds us. "A distinguished banker this evening estimated the value of Jewish property at 2,000,000,000 m. at the most."

\* \* \* \*

"The Times" calls the 'disappointment' when, on the fall of M. Blum last April, M. Reynaud was not made Finance Minister, 'general.'

\* \* \* \*

There is now 'general' satisfaction, for French workers are to work at least 10 hours a week longer, and income-tax will be raised to a point 30 per cent. higher than it was when M. Blum came into office.

\* \* \* \*

Other small matters to write home about are the handing over of 31,000,000,000 francs (about £175 millions) to the Bank on account of revaluation of the gold reserve, leaving a Treasury debt to the Bank of £125 millions, and M. Reynaud's promise that the Treasury shall not appear as a borrower upon the long-term capital market for at least six months.

\* \* \* \*

The French Government waxes "stronger"—and the French people weaker!

\* \* \* \*

M. Blum, who "has nothing more constructive to offer than indignation and suspicion," is told that he "can rest assured that this is probably the last opportunity of solving the economic problems of France on a liberal basis."

\* \* \* \*

The right answer might be, "Well, try a conservative basis, conserving French credit for France and the French, and, on the basis of this conservation, expand it to keep pace with the expanding production of French agriculture and industry. Forty million Frenchmen can't make

less when they work longer, and ought to consume more."

\* \* \* \*

Mr. Saunders Lewis, the Welsh Nationalist, says the prolonged and compulsory billeting of English refugee children in Welsh homes will mean the final destruction of the Welsh Nation.

\* \* \* \*

I suspect that the final destruction of the Welsh Nation was brought about by a preference for bonfires, spectacular trials and imprisonments before RESULTS as the objective of political agitation. The determined and courageous band with which Mr. Lewis is connected is quite capable of resurrecting the Welsh Nation (or any part of it that desires resurrection) if they will but adopt the correct technique of Social Dynamics. I don't suppose H.E. would split on them, either, if they wrote to him for advice. What about a little Re-armament, Mr. Lewis? But . . .

\* \* \* \*

"Wales," we read, "is very thick-headed over A.R.P., and parodies of A.R.P., instructions are circulating as comic songs in the University Colleges." It seems ripe for Re-armament in Morale.

\* \* \* \*

Splash headline: WHAT NEXT? asks LLOYD GEORGE.

\* \* \* \*

Well, what?

**BID HIGH  
FOR AN  
EDWARD VIII  
PENNY**

To help Secretariat Funds, a limited number of the pennies struck in New Guinea for Edward VIII are offered for sale, each at 10/- minimum. Write for yours to W. Wilson, 34, Newcombe Park, London, N.W.7.

*Mrs. Palmer's Page***SHOES, AND SHIPS AND SEALING WAX**

"Any time we had to consult an outside authority we lost money," said Mrs. C. H. Douglas, speaking of her yacht-yard in her presidential address to the Women's Engineering Society in October last.

She considers that a contributory factor to success was adherence to a rigid policy of independence.

Mrs. Douglas is an experienced engineer and a successful business woman. She adds to this the rare quality of awareness, and what is still more unusual, the faculty of seeing things in their true perspective. Her address could not fail to be interesting, even to one as ignorant of engineering as I am.

"The graph of work in a yacht-yard," said Mrs. Douglas, "may almost be compared to the temperature chart of a patient, so swiftly and accurately does it reflect the rise and fall of business in this country, so sensitive is it to armament programmes, threats of war, financial insecurity, slumps and loans. So that, although one appears to be living in a little world of one's own, yet maybe one is more in touch with affairs in general than in larger and more specialised businesses.

"In a large business, organised for mass production, there can be precision, ordered neatness, high speed efficiency, for the core of the whole question is in flat surfaces, round surfaces, standardised holes which can be machine-produced with their corresponding moulds and jigs. The nature of big businesses is repetitive, and an impersonal system of organisation can be worked out."

Whenever she made a tour of such an undertaking, Mrs. Douglas said she was filled with the correct amount of admiration and appreciation, but at the same time the unruly, almost blasphemous thought arose, "Isn't this all comparatively easy?"

For there is nothing approaching mass-production in the building of boats, with their gentle curves, absence of straight lines, rectangles

and non-normal holes.

A yacht-yard is such an amalgamation of trades, so extraordinary a focus of varying talents, diverse requirements, methods, supplies, materials, that it apparently defies the problem of systematic organisation.

But only apparently, and, incidentally, the collection of what appears to the uninitiated to be "junk" lying about, evidently has great attraction for the yachting client, judging by the hours he is prepared to spend and enjoy, in just nosing around the yard.

All this makes the little world of the ship-yard unique among businesses, unique in its diversities, its difficulties, its ever-changing interests. Here we find at work, engineers, naval architects, designers, draughtsmen, electricians, shipwrights, joiners and mechanics. Speaking of mechanics, some of them may appear to lack the high-speed efficiency of the modern factory worker, but they are all widely trained men, and you will not find those tragedies of labour that may be met in the big factories, where men can spend ten years or more in engineering works and yet be quite useless as mechanics.

There are experts on many subjects, timber, paint, as well as sail makers, riggers, soft furnishers, and labourers; and there is even a job for the old salt, the old fellow who leans so restfully against a bollard, and spreads an air of unhurried peace, very valuable to the holiday-maker of to-day. All those varying activities must be related, gathered together and assembled in that important spot, the Progress department, by the office staff.

Works system, therefore, requires to be flexible to an unusual degree, and it is inevitable that far more latitude should be left to the individual.

Mrs. Douglas then gave an account of the history of an order, from the plans made in the drawing office until the work on the yacht

is completed. Space does not admit my giving details of this, interesting though it is to learn how a boat can be successfully cut in half and lengthened, and become a prize-winner in a well-known ocean race in consequence.

Major and Mrs. Douglas achieved a result which is almost unique in this particular line of business in recent years. They took over a derelict concern from people who had been in the business all their lives, remodelled the plant, brought it through the depression without even having a bank overdraft, quadrupled its output, paid the shareholders small dividends and sold it at the beginning of this year, thus being able to return to the shareholders the whole of their capital, together with a respectable bonus.

Mrs. Douglas believes that this success was due to a rigid policy of independence. In her own words, "We had our own power station (60 k.w.), our own water supply and our own finance. The result of this was that when it was necessary to meet an emergency we met it without getting together a bank, the Electric Supply Co., and the Water Company. Any time we had to consult an outside authority we lost money.

"We generated D.C., which is more suitable in a shipyard than A.C., at less cost than one could have brought power from the grid, and we cut down the irritating spate of Inspectors, Government forms and bureaucratic delays to a minimum.

"If we could have cut them out altogether, we should have done better."

Mrs. Douglas closed her address by saying that she thought it her duty as president to direct the attention of the members to the reason why we had war thrust upon us, when no country wanted a war; and why the press, the radio, and propaganda of every sort dealt with the superficial aspects of war but were completely silent as to its

fundamental causes. She said it was the duty of intelligent women to understand these things, and then to act. This resulted in a lively discussion; the men visitors were up at once, but not a word of this was reported in the newspapers, and not once in the report of the conference did Mrs. Douglas's name appear. She has since told me that she considers this to be a real compliment.

In a modern business organised on mass-production lines, there must be a constant struggle to reduce over-head charges. Whatever may be said about the happiness and health of the workers, repayment of bank over-drafts must come first, and it is only from the point of view of increased efficiency that employees are provided with rest rooms, canteens and playing fields. Money is only spent on these things while it gives a return in greater output. If it were possible to reduce the human worker to the condition of the perfect robot, there is no doubt this would be done in the interests of sound finance.

The principles of association which are implicit in the philosophy of social credit cannot at present be applied to business organisations, because there is an outside authority, the money monopolists,

who are in constant antagonism with these principles. Their aim is to retain power for themselves, not to help business concerns to get the results which they want.

But when that power is broken, it will be possible to organise all businesses on Social Credit principles. If the objective is to build boats, the engineers, mechanics, labourers and financiers will come together in a free association with that aim alone. They will be free to leave when they wish, but while working together nothing must be allowed to mar that association—not as now, when finance can reduce a flourishing concern to bankruptcy, insist on the smashing of cotton spindles, or have valuable ships like the Berengaria broken up because there are "too many ships and not enough work."

At present the whole of industry is financially bankrupt—its book debts outbalance its real assets, simply because the bankers act on the assumption that money is a commodity, and that the aim of industry should be to "make money."

When we have insisted on the fact that the aim of industry is to make boats, motor cars, loaves of bread, shoes, sealing wax or what you will for ourselves, and when we

have forced the banks to agree to work only for this end, the Social Credit era can begin.

Mrs. Douglas was successful in that she approached, as nearly as possible, in present day conditions, to organisation on real Social Credit lines. It gives me special pleasure that she worked with yachts; I like to think of the holiday maker, each with his particular dream concerning his "own" boat, nosing happily about among the "junk" lying in the yard.

Mrs. Douglas was contributing directly to the sum of human happiness. What more can any of us hope to do?

B. M. PALMER.

### MAYONNAISE SAUCE WITHOUT OIL.

2 eggs.  
1½ tablespoonsful vinegar.  
2 tablespoonfuls cream.  
1 teaspoonful sugar.  
¼ teaspoonful salt.  
¼ teaspoonful dry mustard.

Beat the eggs well. Add the other ingredients by degrees. Place in a saucepan and stir over heat until the mixture is the thickness of cream.

Mrs. C. H. DOUGLAS.

## Faroe Islanders Again

That little outpost of realistic politics, the Faroe Islands, is again in the field against intolerable conditions imposed upon them by the Danish Government. A broadsheet has been printed and sent to all M.P.'s, of which I append some extracts.

"Fishing is the main means of subsistence in the Faroes. Nearly every able-bodied person is at sea most of the year, and the average season's wages come to about £40. About 40 per cent of the aggregate Danish catch is made by Faroes fishermen.

"The fishing round about the islands has been ruined by foreign trawlers, however, and the Danish Fisheries Inspection has proved inadequate in keeping them away. In consequence, each Spring sees a

fleet of ancient hulks, boats long since cast off by English or French fishing fleets, setting out for the North Atlantic, the most dangerous and roughest of seas in the world. They are making for Greenland whose west coast is a rich fishing ground."

The broadsheet goes on to say that around the Greenland coasts the Danish Government has drawn a 3-mile limit **against Danish boats as well as foreigners**, and that this limit is effectively guarded. "The Danish authorities have proved capable of all action that could be desired," the Faroe islanders state, "when it is a case of stopping Danish subjects from making a living off Danish coasts." This action has, it seems, resulted even in gunfire to the detriment of the ancient fleet's rigging. Fines for convictions are heavy. "Englishmen laugh when they see Danish ships under the

Danish flag chased by the Danish navy away from the coasts of a Danish colony. But that is the law. It is, therefore, up to Parliament to take action and change the law."

For more than ten years the Faroe island fisher-folk have been sending requests to Parliament and to its representatives elected by themselves, for the right to fish in this Danish "sea-territory."

So the Faroe islanders are requesting no more. This time they are **demanding** that their representatives carry out their will. A protest meeting was held early in the autumn when the fleet returned, and from the largest fishing village 400 fishermen telegraphed the following demand to Parliament.

"We DEMAND the same right to fish near Greenland as on the other Danish coasts.

(Signed) Børge Jensen."

## THE SOCIAL CREDITER

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

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## REALISM?

According to the title page of this issue, THE SOCIAL CREDITER is "for economic and political realism."

We can hear someone saying: "Then it ought not to be: it ought to be for Social Credit." But the real credit of any society is its power to produce goods and services as, when and where they may be required by those associating, and its financial credit is a correct estimate of this power. The realization of this power in the lives of individuals and communities is the objective of Social Crediters as well as of the newspaper called THE SOCIAL CREDITER. The experts' view of this purpose is chiefly concerned with economics, the citizens' with politics (real politics).

The phrase seems to stand.

But it does not satisfy us. THE SOCIAL CREDITER exists for realization; but not for the realization of economics or politics unless economics and politics are the whole of Social Credit. They are not.

THE SOCIAL CREDITER exists to help the individual, struggling with the shackles of the State, "which he himself has forged" to find the real weakness in them and the real way of breaking them; but this is not to say it exists for real-ism. It doesn't. Isms are abstractions.

Is there a more appropriate word? Or is this another case in which Douglas has recast the meaning of words as of life? T.J.

## HOW DOES THE BANK CLERK PAY FOR HIS LUNCH?

Some of our readers, or even some members of the general public may think that bank clerks are in a very favourable position in regard to little matters like these.

Naturally, bankers have a soft spot (if ever there was one) in their hearts (if they have hearts) for that patient army of polite young men known to the public as The Manager, the Assistant Manager, the Cashier and the Some-Day-to-Become-a-Cashier (unless a War breaks out, and in that case his name will be engraved, may-be, on the bronze plaque turning green on the back wall, behind the counter). One of the inducements held out to candidates for service in the banking industry (the only industry relatively indifferent to the accessibility of raw materials) is the highly respected character of the successful, which might, one would think, dispose those who know how well-founded this is (and they, of course, are bankers themselves) to recognise it in their own traditional fashion.

In that case, there should be no doubt as to how a bank clerk pays for his lunch. Every time he goes out for lunch, he first arranges for an overdraft, draws a cheque upon his account and with the proceeds—pays for his lunch. Why not? The neighbourly restaurateur comes round before the close of day and pays in the cash over the counter, along with all the other cash received from far less trustworthy and even (possibly) less reputable customers, and all is exactly as it was before, excepting that the deserving clerks have been fed (which is necessary for the continuance of the Banking System) and mine host the Landlord can pay his bills by cheque—and why not?

But no, it seems it is not so. There is a reader of the "Daily Mail" who provides lunches for bank clerks, and he has found out all about it. Mr. Griggs (the reader) has discovered that the bank clerk cannot pay for lunches. He has not even sixpence to pay for one lunch, says Mr. Griggs.

"Of course he has," you will

say. But let us think. I believe a vast percentage of the English population earn less than £250 a year. Let's take a fair average income of £200 a year, the kind of income that goes into all those thousands of houses in London's Suburbia; the houses where the clerks of the City live.

"Their weekly budget must work out something like this:—

Rent or Building Soc. instalment .....	1	0	0
Food .....	1	5	0
Season ticket .....		5	6
Pocket money .....	10	0	
Coal .....	4	0	
Clothes .....	4	0	
Holidays .....	2	0	
Amusements .....	3	0	
Sundries .....	3	6	

"This gives us a total of £3 17s. a week—or £200 a year. Yet it includes no allowance for such extras as laundry, Mrs. Bank Clerk's clothing, the children's clothing and education, entertaining the people across the road, and all those little trifles that make life possible.

"Water and light also have to be paid for; and don't forget such sundries as medical expenses and insurance.

"I have also left out the cost of all those small cars one sees on a summer week-end, all the furniture bought on the instalment plan . . . and when the "pocket money" item has to cover cigarettes and drinks, where does this victim of suburban civilisation find even 6d., for his lunch?

"An interesting question. Perhaps someone with the supreme knack of making both ends meet will tell me the answer."

\* \* \* \*

"Their lunches," came the answer, "are taken on a modest scale, and it is not safe to assume that they reach the comparative luxury of sixpenny luncheon cartons. A few sandwiches brought from their homes form a particularly undesirable meal."

# “Social Credit, The Inalienable Right of Man.”

Notes for an address by Lieut.-Colonel J. CREAGH SCOTT, D.S.O., O.B.E.

Monetary reformers as a body seem to think that some kind of earthly Paradise will be revealed when monetary reform has been secured. I do not think so. I think of Social Credit, which, amongst other things, contains certain monetary proposals, as merely an advance—admittedly a remarkably big advance—in the march from Social Injustice to Social Justice.

Bankers and financiers, very ably supported by an army of learned professors of economics, are finding it increasingly difficult to persuade the public of the perfection of their manner of operating the monetary system. The public are fast rousing themselves to take an intelligent interest in money matters, especially with regard to the primary relationship which should exist between the money system and life in general.

When you consider that the money system is the only known system by which goods can easily be distributed so that they can be consumed, and utilised, and services remunerated, isn't it axiomatic that any defects in the money system must have direct and serious repercussions upon the material life of the people? Since monetary policy is one world-wide policy, any defects must have world-wide repercussions.

The learned supporters of orthodox finance cannot or will not see that we are confronted with a problem of distribution, not with a problem of production. The transformation of what are known as 'raw' materials to materials in a state required for the satisfaction of human needs offers no longer any difficulty. Neither does the production of money. It is sinful to say that a farmer whose fields are overflowing with foodstuffs must starve because he has no money. The modern system of production challenges orthodox philosophy on this point, and it is futile to attack the policy which is the outcome of this defective philosophy without attacking the philosophy. I do not see how you can hope to change

the Banker's actions unless you change his philosophy.

I think it is at this point that Social Crediters find all their arguments thrown back in their face. You can persuade people that money is not wealth, that applied science demands cultural progress, that restriction of production is wrong—but the moment you suggest that money should be distributed to enable consumers to gain the fullest cultural standard of life and liberty of action you find the door banged and bolted.

You have challenged the age-old philosophy that work, by which is meant paid work, is the only licence to live. The fact that in every industrial nation well over half the population do not and never could earn wages or salaries does not matter. A philosophy which makes paid-labour the price of life, liberty and happiness is a *wrong* philosophy. Social Crediters are engaged not in condemning work (as some of our critics seem to think) but in condemning a philosophy which makes labour remunerated by payment of wages and salaries an end in itself.

The State (which is the people) if it has regard either to economics or to the claims of social justice cannot evade its duty to those increasing numbers of the community for whom no place can be found in paid employment, and Social Crediters claim that this duty has not been fulfilled by the provision of a pauper's dole paid for out of the pockets of others. It does not seem to have occurred to those who advocate the dole that by so doing they have surrendered in principle to the philosophy of Social Credit; but that in the endeavour to extend social justice to one section of the community great social injustice is being imposed upon the remainder.

The Social Credit of humanity is not something which has emanated from the mind of anyone in particular. It has always existed. It is common to all peoples and all races. It is not a thing for international strife and apportionment, and still less a thing to be turned into a form of

vicarious suffering, a good which must be offset by the payment of a penalty. It is a thing for the common use and benefit of humanity, which has been veiled from sight by false economic and religious doctrines which have become so deeply rooted that even those who are the greatest sufferers resent criticism of them. Social Credit philosophy lays an axe at the root of such doctrines.

Burke said, "The people never gave up their liberties but under some delusion." Fundamentally there is nothing that I can see to choose between what is called Dictatorship and what is called Democracy when the subjects of both are dragooned into serving an abstraction called "The State" for which they sacrifice every form of freedom but that of caged animals in a zoo. It is only within the narrow limits of a Dictatorship by Institutions that there is a deluded liberty. Social Credit aims at revealing the nature of a freedom limited only by the changing demands of a common policy.

The objection is often raised that, uncontrolled, the people might demand impossible objectives. Who is to decide? The people continually abuse administrative mechanisms. To make the demand for results the major and overriding mechanism is incapable of abuse and is only resisted from sub-conscious deference to dictatorship.

The first sentence of Major Douglas's first book on Social Credit seems either to be ignored or misinterpreted even by those who call themselves students. They wear the Douglas tartan, and all that sort of thing; but they have not the Douglas point of view.

There has been a very strong tendency, fortunately not now so strong as it was, to regard fidelity to one set of opinions as being something of which to be proud and consistency in a superficial sense as a test of character . . . .

Systems were made for men and not men for systems, and the interest of man, which is self-

development, is above all systems whether theological, political or economic.

As a result of the conditions produced by the European War, the play of forces, usually only visible to expert observers, has become apparent to many who previously regarded none of these things. The very effort made to conceal the existence of springs of action other than those publicly admitted has rivetted the attention of an awakened proletariat as no amount of positive propaganda would have done.

If I read Major Douglas correctly, I understand him to point the way to the true and real democratic state wherein all warring fidelities to mechanisms (what he calls 'sets of opinions') will give way to collective fidelity to policy.

There are many aspects of Social Credit, and I believe this to

be the most important of all.

In line with it, I may point out that financial policy has not been framed by the people: it is something which is and has to be bolstered up, and the thing which is bolstering it up is itself in a state of decay—the system of Party Politics.

I think one of the most unfortunate steps taken in recent years by any section of the British electorate—a step which put the clock of progress back at least fifty years—was the formation of the Labour Party. Impelled, as I have no doubt, by common sense in revolt against "poverty and degradation shouldering the very doors of the rich," the founders of the Labour Party thought to capture permanently the national administration by mobilising what they thought would become a true popular sanction. But Marx's writings took no account of

solar energy. Neither did Keir Hardie and his colleagues. In their mistaken belief that paid work would increase, they raised the slogan: "Workers Unite," and at the very moment they did so wages were being challenged to extinction by unpaid solar energy.

They little knew that the mere choice of that slogan, and indeed the choice of the title of the "Labour Party" might reasonably have put an end to any anxiety in the minds of the money monopolists, such consummate ignorance did it reveal of the realities underlying modern production and the structure of society. The money monopolists were alive to those realities, and they are still. A general change in the philosophy of the people is the only thing they fear. That change can only be truly reflected in the united demand of the electorate for results. That change is coming.

## Overseas News

### Johannesburg News Sheet

"Modern Money," published at Johannesburg, of which I have a copy of No. 5, seems a thoroughly helpful little paper. It is for private circulation only, and appears to fulfil a triple need; that of reminding South Africans of their traditional hatred of restriction, of translating into the *taal* the facts about debt and bank-credit creation, and of giving examples of local objective and rates-campaign successes in England and elsewhere. It is anti-Party-Politics, and in the national field is supporting the Security League, an organisation similar in practice to the Electoral Campaign in this country.

To come across a paper overseas whose promoters believe in beginning at the right end, and training the individual to apply pressure where pressure can be successfully exerted, is extremely encouraging, not to say unusual. The back-page of the cover is given up to a typical example of a current S. African local-objective demand form—one to stop an increase in bus and tram fares in Kensington, which is being run on excellent lines—and I cannot forbear quoting the first two couplets of a verse feature:

Lives there a man with soul so  
dead

Who never to himself has said,  
"Confound this wretched L.S.D.,  
"It cramps one's style infernally."

Good luck to "Modern Money"  
and its contributors. M. H.

### The Never Never Conference.

Social Crediters who did not attend the conference at Cora Hotel in September, when they heard of Major Douglas's withdrawal have received a letter asking them to contribute to the cost of making good to the hotel management the loss sustained on this occasion.

It will be understood that no responsibility, moral or otherwise, lies with these people for the loss in question.

The position taken up by the members of the Limited Company in opposition to Major Douglas was responsible for Major Douglas's withdrawal from the conference. Notwithstanding this the Company proceeded with the arrangements although the withdrawal took place in good time to allow of cancellation.

THE SOCIAL CREDITER has been asked by some of those addressed to express an opinion concerning the responsibility. It can only give publicity to the facts as it has pleasure in doing in the above paragraphs.

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JOHN MITCHELL.

# DYNAMICS IN THE RATES CAMPAIGN

## POWER

The impulses behind all human actions spring from emotion. In assessing the possibilities of success of a political campaign which requires the support of masses of people, the basic factor to be considered is the quality of human emotions engendered by the subject of the campaign.

The *quality* of the emotion for the purposes of such political action as is necessary to overthrow the tyranny of Finance is the measure of its intensity and its endurance.

Mob emotion, such as is aroused by an orator is intense, but ephemeral, and, therefore, insufficient for our purpose. But the emotion which is roused by the imposition of rates and taxes is an emotion which endures while the imposition persists.

It is a mathematical certainty of the Bankers' Debt System that it must either cause greater and greater restriction on natural human behaviour thus generating emotion, or expand itself in such colossal debt figures that its own falsity becomes obvious.

These facts form the dynamic basis of the Rates Campaign and such other campaigns as have a relation to it. They form the first factor in the POWER behind the demand for lower rates, which may be termed: the urge of desire for what is wanted—for the objective.

The second factor in this POWER is the belief possessed by the electorate in their ability to compel those in administrative authority to secure to them this objective.

And the third factor is the strength of their conviction that what they are demanding is practicable.

As these three factors of POWER develop and manifest themselves in the general body of electors the ordinary day to day agencies of social contact will automatically transmit their influence to positive effect in the ratepayers' elected representatives.

## MECHANISM

The mechanism of the Rates Campaign is concerned with the precipitation and the expression of these three factors of POWER in the electorate; and the canalisation and direction of them at the most effective points of impact—the INDIVIDUAL councillors.

That part of the mechanism which is directed to collecting signatures is the channel through which DEMAND passes; it does not convey POWER. Public meetings are a good medium through which the determination, strength and unanimity of

FEELING behind the DEMAND may be made known to councillors with the aid of resolutions.

## SANCTIONS

The effective operation of POWER through a mechanism is, of course, dependent upon control of adequate sanctions. The sanctions of an electorate are those rewards or penalties which it is capable of bringing to bear on the object of pressure, and which give validity to POWER.

The negative aspect of the normal sanctions which will suffice to make electoral pressure effective in this country may be said to be:—

- (1) The psychological effect which can be created in a councillor as a human being by exposing him as in opposition to "public opinion."
- (2) Penalisation, socially and in business.
- (3) Rejection at an election.

An electorate under the influence of the factors of POWER discussed above will apply these sanctions to real effect only, of course, if they have a knowledge of the sanctions available for their use, and also if they deem the person or persons against whom they should be directed deserving of their application.

## POTENTIAL POWER OF SANCTIONS BACKED BY GROWING INTENT.

An efficiently conducted campaign will succeed without the necessity of actually applying sanctions. The faculty of reason or intuition gives the power to anticipate the results of a particular action. It should be the aim of campaign managers to make the results of opposition to the lower rates demand so obvious to councillors that they will prefer not to experience those results. The "coin" which we should deal in is the *potential* application, and not the *actual* application of sanctions.

It should be remembered that we are concerned to deal with majorities, whether of councillors or electors. Extremists there are, but they are naturally in a minority.

It can be said with reasonable certainty that a *minority* of councillors can be moved into *effective* action merely by the expression of a sufficiently large DEMAND; and that if adequate steps are taken to convey the *growing* POWER behind the DEMAND for lower rates and assessments with no decrease in social services, a *majority* of councillors can be moved into *effective* action by the expression of DEMAND plus POWER. This, of course, assumes that all local councillors are approached.

Whilst it is conceivable that that obstinacy of

design, which we know to be possessed by those who control financial policy in this country, is present to a limited extent among councillors, what is said above is the product of a judgement assessing the bulk of councillors as possessing a level of commonsense and reasonableness, which will yield to such a sensible body of pressure as we are clearly organising in many towns. The action which a council takes on our advice will either cause financial interests to yield or do what they are most reluctant to do; expose themselves.

As stated at the beginning of this article the emotion roused in ratepayers by the imposition of high rates remains while the imposition persists. Considering this in conjunction with the foregoing remarks it is evident that the results of pressure will not wait on elections. Every councillor knows that he will not get votes if he makes himself unpopular. The effect of confronting a councillor with an overwhelming demand from his electors will be to make him anticipate the next election. He is there and then forced to do one thing or the other; yield or place himself in opposition.

It is a mistake to emphasise the election sanction. It tends to give the elector the impression that nothing can be done except at election time. Whereas, once an overwhelming demand has been presented to each councillor from the ratepayers, those councillors

are immediately exceedingly vulnerable; their names and private and business addresses can be thereafter advertised to the ratepayers coupled with the facts concerning their refusal to act (if they do refuse). The full energies of an L.R.D.A., can be devoted to publicising the unreasonableness of each councillor together with the reasonableness of the demand. Until the Council acts, two **inescapable** FACTS will remain: the ratepayers' resentment, and the burden of loan charges as the *real* cause of that resentment. If the right steps are taken by campaign managers the desired result is inevitable.

In conclusion it should be said that whatever the IMMEDIATE results of the Rates Campaign prove to be, in all probability before many months are past attention will be, owing to changed circumstances, focussed on a "national" objective, instead of "local" objectives. But the success of action taken in regard to that "national" objective, which quite inevitably will be connected with the universal enemy, FINANCE, will be dependent very largely upon the AWARENESS created in the electorate in regard to debt and financial institutions, through the agency of the rates and other campaigns.

If readers of this paper value freedom in security, however they may be placed, they should spare NO effort in spreading that AWARENESS.

JOHN MITCHELL.

## Lord Tankerville at Bradford

"A resolution demanding a substantial reduction in Bradford's payment of loan charges was passed after the Earl of Tankerville had addressed a luncheon at the Great Northern Victoria Hotel, Bradford, on behalf of the Bradford Lower Rates Demand Association.

The resolution read:—

"In view of the fact that the bulk of the Bradford city rates are absorbed in paying loan charges and the fact that the bankers admit that they create debt costlessly, we business men and citizens demand of our councillors that they inform us what proportion of the city loan charges was paid to financial institutions last year?

"We realise that mere rationing of expenditure and the cutting of social services will not reduce rates appreciably, and that it is loan charges which cause the intolerable burden of rates in Bradford, and we therefore demand that steps be now taken to bring about a substantial reduction in the cost of the city's book-keeping services."

In the course of his address,

Lord Tankerville said that the essence of what was perpetrated by those controlling banking policy was not that they created money out of nothing but that they claimed ownership of the money that they did create in that way.

As our book-keepers they did a useful service, but the figures they wrote should reflect but not control, as at present, the activities of the nation.

### WHICHEVER PARTY.

For that service they should be paid, but a single payment of  $\frac{1}{2}$  per cent. on the figures of book-keeping credits which they created would pay all their expenses and yield a very useful profit—though they might not be able to continue to occupy all the best corner sites in Bradford. (Laughter).

Lord Tankerville said that ratepayers were discovering the political parties in municipal affairs were a subtle device for rendering the electors' votes ineffective.

The rates increased whatever party was put in power and it was

necessary to unite in pressing for results rather than for methods.

"It won't be long before the next crisis appears, and, although we must stand united in the defence of our country, possibly against the mad dictators of Europe, we must also retain our liberties at home," he added. "In this direction as well as in that of the risk of war the time is short, perilously short."

Mr. Gordon Baxter, campaign manager of the Bradford Lower Rates Demand Association, announced that within the last two months 20,000 Bradford ratepayers had signed their demand.

Mr. Edward Wright, referring to Scar House Reservoir, estimated its cost at £2,000,000, which was borrowed, and said that interest payments were made until a sum of £246,000 became due. That could not be met out of the annual income of the city, and it was decided to capitalise it.

### BRADFORD'S DEBT.

That meant, he said, that on this interest payment of £246,000 the sum of £12,600 would have to be paid, in interest, annually for the next 60 years, a total of £760,000. "We have pledged the future rate-

payers of Bradford to a 1½d. rate for that one item for the next 60 years."

Mr. H. Day said that Bradford's total debt in 1937 was £19,502,000. In 1937 the rates collected were £1,544,000, and the amount of £767,375 was paid in interest on loan charges and £604,000 on debt redemption, yet in March this year the municipal debt stood at £19,713,000.

(From the "Yorkshire Observer.")

### Bristol Salvo Meeting.

"St. John's Hall, Clifton, was packed to the doors to hear Colonel Creagh Scott on Wednesday, November 9th. Point after point was driven home with such lucidity that not a question was asked. The resolution was passed without a single dissident. Quite a number of volunteers were enrolled and the West Country is going to show the bankers what they have shown other enemies in the days gone by. Miss Iles and her band of workers must feel very gratified at such a successful meeting."

Report from Mr. Pascoe Langmaid, U.R.A.A., District Agent.

## "THEY ALWAYS GO UP"

Now that the results of the recent municipal elections have been analysed by experts, we hear the usual word "apathy" applied to the voters who wouldn't vote.

Apathy or despair?

We suggest it is despair. Ratepayers have learnt from long experience that, whichever Party wins, the rates always go up, by a fatal progression that the average citizen is unable to check or to explain.

("Daily Mirror," Nov. 4, 1938).

## BUT SOON THEY WILL COME DOWN.

Just over seven months ago, Mr. J. H. Humphrey, of Chelmsford, single-handed, decided to start a lower rates campaign. He canvassed local traders for support, called a preliminary meeting, and the Chelmsford and District Lower Rates and Assessments Association was formed.

By September there was a strong body of workers and a membership of over a thousand. They decided to discontinue collect-

ing members, and instead to put pressure on their councillors. Automatic Canvassers were brought into service, and over four thousand signatures collected in a fortnight, at the end of which the largest meeting held in Chelmsford for many years was held (over 600 attending), the Mayor speaking in support.

Don't be content to watch Chelmsford; do the same thing in your own town.

## Assessments "Too Low"

The Newcastle-upon-Tyne and Northumberland Ratepayers' News reports that the Ratepayers' Union of Newcastle sent a memorandum to the Ministry of Health on August 29th pointing out that they thought the assessments on 5,111 houses in Newcastle were too low.

Comment is superfluous, but ACTION is being supplied by the Newcastle L.R.D.A., who are working in the interests of ratepayers.

## Municipalities versus Banks

The "Daily Herald" in its issue of October 26th gave an interesting article by the City Editor headed "Municipalities Struggle with Banks." The following are extracts from this instructive article, and comments.

"Throughout the cheap money campaign from 1933 onwards, the banks have been extremely reluctant to allow the fruits of cheap borrowing to "percolate through" to municipal authorities and therefore to the ratepayers."

The banks consequently decided to put pressure on the municipalities who required money for A.R.P., and other expenditure. The banks decided not to accept municipal bills as security.

"The banks were exceedingly annoyed to find their own customers borrowing from discount houses at ¼ per cent, when they had previously been borrowing from the banks at

4 per cent. At the same time the discount houses made short loans to municipalities at around 1½ per cent."

The action by the banks is extremely illuminating.

"The discount houses were calling in loans from municipalities and were willing to take more municipal bills; the municipalities had to go to the banks for money for special A.R.P., expenditure, etc., and the discount houses were particularly anxious to borrow from the banks on the security of their municipal bills . . .

"This means that the discount market must now charge municipalities at least ½ per cent more than the rate around ¾ per cent charged previously; and many authorities will be forced to return to expensive overdrafts."

"The decision is an open effort

to force municipalities into paying more money on overdrafts."

The City Editor points out that the Bank of England could have prevented the situation or remedied it by accepting bills for public authorities for re-discount. Actually there are only four municipalities on which bills are so accepted. There are two things which should be readily appreciated. One is the stranglehold which the Banks must possess over the purses of all municipalities and secondly the utter disregard for ratepayers' pockets. The banks are evidently prepared to rifle these pockets so long as they get away with it.

H. R. P.

## MORE TALKING!

A committee of 15, selected from Ratepayers' Associations all over the country, are, according to the "Evening Standard," amassing data about how the municipalities spend their money and how rates and debt are rising.

**ANNOUNCEMENTS AND MEETINGS**

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

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

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

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

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

**DERBY & DISTRICT S.C. Association.** Meetings are held fortnightly (Tuesdays) at The "Unity Hall," Room 14, at 7-45 p.m. Next meeting November 29th. Lower Rates Demand Association workers are invited to attend at above—6-30 to 7-30 p.m., for latest instructions. Campaign Manager, D. & D. L.R.D. Association.

**LIVERPOOL Social Credit Association:** A Public Meeting will be held in Reece's Cafe, 14, Castle Street, on Friday, 2nd December. Speaker J. M. Brummitt. Subject "Realities and Symbols."

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

**LONDONERS!** Please note that THE SOCIAL CREDITER can be obtained from Captain T. H. Story, Room 437, Sentinel House, Southampton Row, London, W.C.1.

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

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

**SOUTHAMPTON Group.** Please note that the Headquarters have been removed to 8, CRANBURY PLACE, SOUTHAMPTON. Members please call to see the new and more advantageously situated premises.

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

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

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

**Miscellaneous Notices:**

Rate 1s. a line. Support our Advertisers.

**CARDIFF Lower Rates Demand Association.** Meeting at Gladstone Road School, Cathays Ward, Wednesday, November 23rd, at 8 p.m.

**SUTTON L.R.D.A. CALLING.** Lord Tankerville speaking at Mass Meeting, 30th November, 8 p.m. Adult School (large hall), Benhill Avenue, Sutton. Helpers wanted for distribution of hand-bills, posters, act as stewards, etc. Social

Crediters in Sutton and neighbourhood please communicate now with Mr. K. E. Breese, 4, Castledene, Ewell By Pass, Surrey.

**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.

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