

THE SOCIAL CREDITER

FOR POLITICAL AND ECONOMIC REALISM

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BALKAN GIFT SCHEME

By W. B.

London was recently honoured by a Royal visitor in the person of the romantically rebellious Carol of Roumania. For all his histrionics, this silk-cloaked monarch is one of the most adroit diplomats since Metternich. In the face of great obstacles he keeps both his individual rights and his throne, and still remains friendly with his people. He has curbed the Roumanian Nazi Movement with its desire for a rapprochement with Germany, and yet is well in the running to receive extensive credits from the Reich. With non-Roumanian minorities of almost 25 per cent. of the population, he still retains a slice of the universally-coveted Ukraine, the ex-Hungarian Transylvania and the one-time Russian province of Bessarabia.

King Carol must be very well

aware that Germany needs his rich wheatlands and oil-wells to facilitate the Drang Nach Osten, and he must realise also that no great reliance could be placed upon help either from Poland or Hungary. Neither can he depend too much upon Russia's attitude, for if the U.S.S.R., feared that a German attack upon Roumania would result in Hitler's river-fleet steaming down the Danube and debouching into the Black Sea, the probability is that a Russian Army would march into Bessarabia and seek to occupy it permanently.

In these complex circumstances, Carol plays off one Power against another, and dexterously manages to preserve his post-war frontiers free from alterations.

When, immediately following the Berchtesgaden meeting, Herr Funk set out from Berlin on his mission to the Balkans, Carol watched him with an interested eye. The Jugo-Slav trade-treaty (whereby Germany agrees to modernise the whole of the former's road-system) had already been signed and big-hearted Funk was in Ankara offering to build ships for the Turkist Government and to construct docks on the Bosphorous to the tune of £12,500,000, when Carol invited the German Minister to come up and see him. Having realised what was to be done for Jugo-Slavia and for Turkey, and having, no doubt, been influenced by Dr. Ley, Leader of the German Workers' Front, whose "Joy and Work Travelling Exhibition" has been touring the

Balkan capitals, Carol determined not to be left out of any free gifts that were being made. His name is now on the list, and although a prior engagement between the German Santa Claus and King Boris of Bulgaria makes Sofia the next city on the itinerary, there can be no doubt but that Carol's patience will be generously rewarded.

When Carol addressed the Mayor of London and his Corporation in the Guildhall, he was careful to emphasise the cordiality of relationship existing between Roumania and Great Britain. The ties had been strengthened by the two Powers working so hard for peace and economic prosperity. "There are no better means of ensuring peace," said he "than through the loyal and equitable development of economic exchanges" . . . and he piped so continually on the one note that there could have been little doubt in the minds of his noble audience that the best means of ensuring peace was by loyal and equitable development of economic exchanges. Enlarging upon this theme he went on to say that he attached great importance to the furtherance of these ends, and without asking outright for a Loan, he expressed himself willing to adopt such a programme as soon as he could be certain of receiving "sufficient collaboration of a really serious nature."

There has been considerable speculation as to what Carol would ultimately get. A report from Belgrade suggests £12,500,000; the "Daily Express" mentions rumours

ON OTHER PAGES

COMMENTARY

Mrs. PALMER'S PAGE

GHOSTS TO WALK

MASK AND MARMALADE

A DOCTOR ON
BILLETING

RATES CAMPAIGN

of £20,000,000, and so on; but whatever he gets,—and they may prefer to call it a Credit rather than a Loan—it will give another filip to the Export “Trade” and cause Herr Funk’s well-laid scheme to go a trifle agley. The latter gentleman may even find it necessary to raise his bid if he considers it vital to assert German predominance, and this (as Carol would put it) ought to contribute very substantially to a policy of appeasement based upon economic foundations.

There are other considerations to modify this judgement, however. The German Trade drive in South Eastern Europe has been partially frustrated by an Anglo-French counter-offensive. The French Loan to Bulgaria, and the British Credit to Turkey are the first salvo in an economic war which has every appearance of becoming more and more intense.

King George of Greece and Prince Paul of Jugo-Slavia have also been in London; and, no doubt, each of them will, on returning home, pick up whatever plums there are to be had on the way. Such obvious manoeuvres are surely not calculated to preserve the allegedly cordial relationship at present existing between the Wilhelmstrasse, Whitehall and the Quai d’Orsay.

No matter what beautiful things may be said about the pacific value of favourable trade balances, the historical fact remains that the greatest “trading” nations have been the most aggressive warriors: trade follows the flag, and the flag is forcibly planted.

If a real exchange of goods is to be achieved, the exporting community must be put in possession of sufficient money power to enable it to absorb whatever commodities the debtor country is willing to send in return. Where this is not done all talk of economic “exchanges” is so much ballyhoo: trade, so called, becomes one-sided,—the forcing out of the exporting country goods for which the producers are given no adequate credit. It becomes impossible for them to buy any of the returning imports, and friction between the two countries is the inevitable outcome.

Financial diplomacy is, of course, frequently able to cool such

friction, either by pouring in new Loans, or by permitting default; but whatever virtue there may be in continuously loaning money to a debtor in order that the latter may continuously return it in settlement of some previous account, there is surely none in permitting default. In the first place, cancellation of a debt means that the creditor nation has been producing and exporting for the pleasure of working for nothing; and in the second place, this method is bound to have repercussions upon the relationship between the creditor and those other countries who covet the same market and would resent the creditor making it a repository for free gifts.

At this point it becomes of interest to consider what Sir Arthur Samuel (former Parliamentary Secretary to the Treasury in Baldwin’s Government) had to say in the “Times Trade Supplement” of November 1st, 1930. “As a cautious estimate,” he wrote, “I say we have lost not less than £2,000 millions in Overseas investments during the last sixty years. It is not unlikely that our loss has been much heavier,—probably even £4,000 millions.” The “we” referred to is US, for although we were never consulted as to our agreement with such a lunatic business, we were forced to produce and to part with goods to the value of those astronomical figures. During this period of ponderous one-way traffic, the English people have been compelled to fight incessant wars, the ultimate excuse for which has generally been the protection of what are euphemistically known as “England’s interests.”

If Sir Arthur Samuel’s figures are to be accepted as correct, (and he was in a position to know,) then we have unquestionable historical proof that the only interests to be protected were those of a small group of manipulators, whose juggling with the community’s credit gave them power and income.

It remains for the English people to decide whether or not they will continue to allow their money to be perpetually doled out to selected foreigners, whose ability to repay in goods is constantly frustrated by a chronic money shortage here in England. Any

manipulation of our Credit, which ensures our being forced to produce and to export goods for which we get I.O.U.’s in exchange, and which gives us no greater share of the food, clothes and shelter which are our due, results in nothing more substantial than a partial curing of the “unemployment problem.”

Perhaps that is an understatement, for in this particular instance our competitive money-bombardment of the Balkans is certain to result in putting Herr Funk’s nose out of joint, and the outcome of that may easily be such a generation of friction between Germany and ourselves that the subsequent war will cure the unemployment problem entirely.

Insure Against Bombs

The Government will shortly put forward a national plan for insuring property against war risks.

The fact was disclosed by Mr. Walter Elliot, Minister of Health, at the Social Insurance conference recently.

The Government scheme will provide that all owners of house and factory property make a contribution towards a national compensation fund to be administered by the Treasury.

The contribution will take the form of a levy of 3d., in the pound on Schedule A income tax—that is the tax on property and not the ordinary income tax on wages, profits, and other earnings.

The yield from this levy will be accumulated in a Government fund, and from this fund full compensation will be paid.

In this scheme, no burden will fall on the taxpayers as a whole, but on the property owners themselves.

No; but one property owner is taxed for the benefit of his neighbour.

Insurance companies and Lloyds Underwriters have stated that they could not possibly cover under ordinary commercial rates the risks involved by enemy bombing.

COMMENTARY

'M! November 27th! It was on that day in 1784 that one Jonathan Thatcher rode up to the door of the Rising Sun (which, in those days, sold 'Porter, Ale and Neat Spirits' to the people of Stockport) on a COW, duly saddled and bridled and lashing her tail like a lioness.

Thus he both ridiculed and defied Pitt's Horse Tax. Man, they were great days! (Whisper it not in Gath: he also saved himself payment of the tax!!)

To the Editor of *The Observer*, Sir, In reply to your question (which is quite a usual and natural question from one who has been kept in complete ignorance of economics all his life) *Whether Germany can both keep the wealth of the Jews and expel their persons?*, the answer is as follows:—

A Jew IS wealth. "Jew Rothschild and his fellow-Christian, Baring"—to use Byron's phrase—were wealth equal to at least twice the wealth which was one of them, plus the difference (if any) between the wealth which was one of them and the wealth which was the other. Or, to make the matter clear to some who are fond of this kind of thing:—

Let $p = J.R.$ in terms of wealth, and $q = f.C.B.$ in terms of wealth, then

$$W = p + q \quad (1)$$

$$p + q = \text{either } 2p + (q-p) \text{ or } 2q + (p-q),$$

according to whether p or q is the greater. (2)

That $2p + (q-p) = 2q + (p-q)$ always, is a little curiosity of Algebra and her friend, Nature. Neither Finance nor Politics—not even *The Observer* can make any difference!

So much for that! In expelling J.R., and f.C.B., from any country, that country would have been poorer by p plus q , the sum of the wealth which they were to them-

selves, to each other and to those about them.

The ground they stood on, unless they were permitted to take a sackful with them, would stay where it was, and the same remark would apply to any capital, Talmuds and Testaments, shoe-makers' lasts, coining devices, racks, thumb-screws, chemical reagents, dynamos, etc., etc., etc. Just the same for "Jew Rothschild as for Fellow-Christian Baring."

Claims to these and other things, and claims to use these and other things, being in the last resort rights granted by one's fellows in the community (sometimes called The State), would disappear if o-f-i-t-c said so, or would continue (in so far as physically possible) if o-f-i-t-c said they might.

It is only necessary to add that all forms of MONEY, dear Sir, are only claims to wealth, and not wealth, and your question is answered, and if you hand the answer up to your examiners, your said fellows in the community, you ought to get full marks for it.

A little matter of punctuation: I think Byron meant "Jew Rothschild and his fellow, Christian Baring," not "Jew Rothschild and his fellow-Christian Baring," as it is in my edition. (To quote the lines might be slightly offensive to the Archbishop of Canterbury, the Moderator of the Church of Scotland, the President of the Free Church Council and the Chief Rabbi, all of whom enjoin moderation in the present racial crisis).

Dr. J. J. C. Bradfield, the builder of the famous Sydney Harbour Bridge, proposes to irrigate the central Australian table lands by damming the rivers on the coastal side of the Dividing Range which runs north and south in Queensland, and diverting a stream

of water 600 feet wide and ten feet deep from the over-watered coastal belt to the dry heart of Australia.

Reynolds News says Dr. Bradfield believes the work would "pay for itself." How could it? There won't be any floating bank-balances in the water. If the financial "cost" of £30 millions is raised in tolls or taxation the money will go back to the banks which created it out of nothing and be destroyed.

But, before that happens the £30,000,000 will also have gone back to the banks as repayment, vicariously, of some other loans to the same amount. Six hundred years ago, gold was priced at 29/- an ounce. After six centuries of improvement of process, it is priced at 150/- an ounce. "Ah!" says the theorist, "but that means that what you buy gold with is cheap!" Beer, for example, has advanced in price from 1d., to 5/4 a gallon, shoes from 4d., to 12/6 a pair, fresh meat from 1/2 to 2/- a pound.

Lord Lothian, last Sunday, had the freedom of "The Observer" to dissipate all those unkind things the Communists, avowed and unavowed, have been saying about him during the recent spate of gaff-blowing. (Do not forget that CONFUSION is a recognised object of strategy, military and governmental.) Lord Lothian is Secretary of the Rhodes Trust, which awards two scholarships annually to young Germans. The subversive call him subversive. He has been quoting the 'admission' of men of science that they are no nearer solving the riddle of the universe than they were at the beginning, "and that its solution may have to be found in the scientific exploration not of matter, but of Spirit." He also refers to "the fatal, nay the demoniac, influence of national sovereignty." He thinks democracy (whatever that is!) too often uses liberty for "the indulgence of the flesh." To stop this "rot," Britain must lead the world back (via the mortification of the flesh?) to "purified" democracy. Oh! these qualifications!

Mrs. Palmer's Page

ORGANISED COMMON SENSE

A month ago I wrote an article to those who say "I May Be Wrong." This has brought me the following letter:—

"I quote from the Aphorisms of Patonjali:

"Ignorance is the stupid insistence that one's own point of view is the correct one. The man of the world either believes a thing, or disbelieves it, or ignores it. The student neither believes nor disbelieves, but always perceives that the evidence before him for any so-called fact is inconclusive, and he continues to maintain an open mind towards it. The student may adopt a working hypothesis. Until this attitude of mind is attained the student will continue to make mistakes."

She adds, "This attitude of mind is, 'I may be wrong,'" and continues her letter thus:—

"We are so often wrong in the absolute sense. I think we Social Crediters will only become a sect if we think *we* only hold the truth. When Social Crediters step out of the field of Economics into the realm of spiritual values they are blind leaders of the blind. I may be wrong, but it seems to me that leaders of thought in the movement are making a mistake in appealing to the materialistic side of our nature, for the only thing that justifies our existence as humans in the scheme of things is that we are spiritual beings plus humans.

"I find one gem in your article, 'Singleness of heart.' It is my belief that if singleness of heart had been put into the foreground, these crises would have been avoided."

Let me disclaim immediately, the charge of dealing with spiritual values in that article. I was writing of realistic facts only. Nor would I dare to step out from the field of Economics into the realm of abstract spiritual values, least of all on this page of mine. Like the playwright, all I am pleading for is a complete acceptance of the facts as they are made manifest, an acceptance free from prejudice,

uncoloured with personal ideals or ambition. This is the attitude of mind of a worker in a laboratory, and it can properly be called "singleness of heart." And I am arraigning those people who, instead of trying to distinguish between ideas, facts and opinions, prefer to have everything in their "minds" jumbled into a conglomerate mass, simply because they are too lazy or indifferent to sort them out. They say "I may be wrong" on every occasion, and think they are wonderfully open-minded; and if they are young, they may adopt an attitude of cynical indifference.

My correspondent is a woman of a very different type from this; when she uses the words, "I may be wrong," she is trying to express the attitude of the student, who, in face of inconclusive evidence, maintains an open mind towards it; he neither believes nor disbelieves. This frame of mind would be more accurately expressed by the words, "I do not know." To say "I may be wrong," means that one has already come to some conclusion that may be proved inaccurate later, and indicates a mind which is constantly shifting its ground.

But the earnest student must come to some conclusion which will form the basis of action. My correspondent tells me that she became a Social Crediter after reading "Credit Power and Democracy." Does she not admit that book to be a masterpiece of incontrovertible fact? And would she not base her work as a Social Crediter upon its teaching?

I will begin at the beginning, and try to recapitulate part of what I have learned from Douglas and other leaders of thought in the movement.

Social Credit is not a religion, although its elements are found in every religion worthy of the name. Social Credit deals with facts only. Now there are certain philosophies which teach that everything is a delusion, and nothing is based on a fact. People who believe in such

philosophies can never be Social Crediters; but as from their own showing, their own beliefs must also be delusions, I do not propose to deal with them here.

How can we define a fact? The Oxford Dictionary defines it as a thing certainly known to have occurred, or to be true; and I should add, that can be apprehended by one or more of the five senses. The founders of modern science considered it something akin to sin to admit any entity to recognition except under pressure of necessity. Stated in popular phraseology, this means, approximately, "they always make sure of their facts," and it is from this basis that the study of Social Credit is built up.

This attitude towards life should not be considered something abstruse and rare, and only to be found among scientists. It is nothing but trained and organised common-sense, and should be practised by all of us in every day life.

This is the only sort of thinking we want among Social Crediters. Do not write and tell me I am discounting spiritual values. I am doing nothing of the kind. I am stating the only basis upon which spiritual values can be assessed.

Now let us take a useful example. We will state, as a fact, that we have a world peopled with men, women and children. We also know that except for solitaries on desert islands, hermits in inaccessible caves, or others in similar places, people must live in some sort of association with one another. This association must lead to a result of some kind.

If the result is a desirable one, giving the people what they want, we have a state of social credit. Refer to my last week's article, in which I gave a fuller definition of this state. Douglas did not "invent" Social Credit any more than Watt invented steam, or Faraday electricity; it was there all the time. He brought it to our notice, and has shown, and is still showing us

the natural laws by which it is governed and what we can do to make the best use of it.

It is of the utmost importance that Social Crediters should train themselves to base their reasoning on facts that have been observed objectively. At first it may be difficult, but quite soon it will be a blessed relief from uncertainty. For as you add to the foundation of facts concerning the life you have to live, you will also discover what you must do about it, and you will have confidence in yourself and your own purpose in this world.

But it is not an easy task. We have our own prejudices to contend with, our lack of observation and poor memories, and the constant effort of the enemy to divert our attention from what we are doing. Incidentally, someone told me the other day she didn't believe there were any enemies. This is as much as to say things happen without any human agency behind them, a sort of spook world. But surely every effect must have a cause?

Douglas said at Westminster in 1936:—

"What Social Crediters have in mind is 'to know the truth in order that the truth shall make you free,' and I have no hesitation in saying that the opposition is concerned to keep from you the truth, so that

you shall not be able to see the truth even when it is before your eyes. Truth is said to lie at the bottom of a well, and the opposition is concerned with keeping truth at the bottom of the well, and it will do its utmost to see that it does not get out."

B. M. PALMER.

A NOURISHING MEATLESS DISH.

Ingredients:—

- One large cupful of grated walnuts.
- Ditto grated breadcrumbs.
- One cupful of milk.
- Two eggs.
- One ounce of nut butter.
- Grated onion.
- Chopped parsley.

*Method—*Mix the nuts, breadcrumbs, onions, parsley and nut butter. Pour over the milk, and lastly the eggs well beaten. Put into a basin, steam for an hour and turn out. Serve with braised carrots or tomatoes.

It can also be served as a steamed pudding, surrounded with boiled pastry; as a filling instead of sausage for rolls; served cold with salad, or as meat for galantine.

*Sent by Miss T. L. MacCallum,
The Cottage, West Parley,
Wimborne.*

Newfoundland Deficit

Newfoundland was a sovereign state of the Empire until financial interests hurried through legislation in the British Parliament to hand it over to a Commission.

Even the Commission is finding it hard to extract more money from the community than it has got. Revenue is falling.

The "Daily Mail" St. John's correspondent quotes the St. John's "Daily News"—reputed to be the official organ of the Commissioners—as viewing the situation with concern. It states that a continuation of the downward trend will result in a net revenue of about £2,100,000 at the end of the fiscal year next June, or £200,000 below current estimates. This would mean, it says, a record deficit for Newfoundland of almost £1,000,000.

It adds that the financial situation is serious as there are no signs of improvement in the country's economic position, while expenditure for the year is the largest in Newfoundland's history.

NEW ZEALAND.

CANTERBURY CITIZENS LOSE A GOOD MAN.

Through his action in resigning from the North Canterbury Hospital Board, Dr. Hope Pearson, is automatically expelled from the New Zealand Labour Party. The party constitution requires that members resigning from local bodies must first consult with a Party Committee.

Dr. Hope-Pearson resigned because the Social Security Act appeared to him to be **a scheme to treat disease, and not one to ensure health in the population.**

Social Crediters will appreciate the doctor's sound reasons for resigning "I could not conscientiously sit round the table and put into operation the provisions of this

Act," he declared. But, had electors been alive to their responsibilities and insisted on genuine social security, they would not have lost the services of **a man ready and anxious to serve them.**

"THE FIG TREE" NOTICE.

A claim has recently been put forward by the Social Credit Secretariat LIMITED to be the owners of this periodical. Major C. H. Douglas and Mr. Miles Hyatt, the Editor and Associate-Editor of the periodical since its inception, wish it to be known by subscribers and readers that they have now no connection with that Company.

New Leaflet

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

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

Quota Discount 50 per cent.

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

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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GHOSTS TO WALK

A meeting arranged for Viscount Samuel is thought in Liverpool to be a prelude to a wider attempt to resurrect the Liberal Party : : : :

Liberalism has been defined (as recently as 1919) as the doctrine that the forces inherent in Society should be unfettered: that, subject only to the viability of their results unrestricted by artifice, innovation, invention, and their growth and development, should be unlimited.

An event, something which *actually* occurs in Nature (the redundancy is instructive) is possibly the only final definition of what men mean by 'the Truth'—or what men who are not mere linguists mean by the Truth. Goethe said:—

Das Wahre foerdert; aus dem Irrtum entwickelt sich nichts, er verwickelt uns nur.—

Truth reveals things; error does not unravel, it only entangles.

The idea is not quite the same; but comes near being the same in the assertion that error won't *unwind*. What is true will unwind (itself).

The post-war apologist for Liberalism quoted a moment ago was an anachronism; yet he voiced the conviction which for generations now has been exploited by politicians. The man who asked: "Is not diplomacy, unkindly called by Voltaire, the field of lies, as able as it ever was to dupe governments and governed alike by grand abstract catchwords, veiling obscure and inexplicable purposes and turning the whole world over with blood and tears to a strange Witches' Sabbath?" also rationalised the 'liberal conviction' into a gospel of compromise and since his day

(John Morley's) the 'Liberal Party' has been more consistently the machiavellian doper of itself than even the Labour Party which has replaced it as the nominal 'opposition' to 'Reaction' with a capital R. To watch 'Liberalism' subsiding into Whiggism is to watch a process as incessant as the back-flow of seawater on a beach undercutting each advancing wave.

"There are thousands of Liberals unknown to each other . . . whose influence . . . beneficial . . . to the Nation and even civilisation," cries a splash advertisement. Liberals unknown to each other—*born* Liberals one pictures them to be, just like born Social Crediters (and no Social Crediter was ever made!) The appeal is addressed to them; patient, suffering—long-suffering!—individualists, lovers of blessed Liberty (meaning just what you mean, not what Smuts and Eden and Viscount Samuel mean—by-the-by, do you remember Low's cruel drawing of Samuel on horseback, seated face-to-tail, not knowing 't'other end from which')?

Three years ago the Party which has more bankers to the card-table than Throgmorton Street, was offered to Major Douglas for a quarter of a million. He considered the price too high, and, of course, any price—two-pence, let us say—would be too high to pay for an instrument which consists neither in the will of its individual constituent parts, nor in the power of debt to control them but merely in an advertisable name. If any

great party would sell the power that puts it in or out of office for a hundred millions, the nation might well saddle itself with this extra debt to be quit of powers and parties for ever!

And are all the old "grand abstract catchwords" to be trotted out again, to shake like dead leaves from the bent and sapless twigs that were dazed and dry on pre-war Liberal back benches? It seems so!

And will they make the mouths of all those "unknown to each other" water? "History tells us that no government can last for ever." It seems they have hope—or is it impudence?

A more insolent gesture can scarcely be imagined than to make these ghosts walk, only seeming to be skeletons from cupboards, the mere shadows of bones, jostling inaudibly "—as able as ever it was to dupe governments and governed alike by grand abstract catchwords, veiling obscure and inexplicable purposes and turning the whole world over with blood and tears to a strange Witches' Sabbath." Not any longer wholly obscure.

"It was his fancy to invite,
Men of science, wit and learning,
Who came to lend each other
light;
He proudly thought that his
gold's might
Had set those spirits burning.
"And men of learning, science, wit,
Considered him as you or I
Think of some rotten tree, and sit
Lounging and dining under it,
Exposed to the wide sky."

T. J.

NEW ADDRESS

After December 1st, the office of the Social Credit Secretariat and the publishing office of THE SOCIAL CREDITER will be 12, LORD STREET, LIVERPOOL, 2.

Telephone Bank 5260.

MASK AND MARMALADE

The cottage larder is more or less of a general repository. Miscellaneous objects without specified place not infrequently find a temporary home on its upper shelves, properly the location of jams and preserves.

A jar of marmalade is required. Opening the larder door I notice a faint rubbery smell, the source of which becomes apparent when the upper shelves are surveyed. Gas mask, approximating in size and shape to preserve jar, is standing in line with the new season's jams. Gas mask, snugly at home in the larder, centre-piece of the front row of jars.

"So you," I say, "are the modern skeleton at the feast!"

"I am not," says the mask, imperturbably. "Nothing of the sort. I beg of you not to attach to me any suggestion of the sinister—the *macabre*. I merely represent an aspect—"

"Of an insane civilisation?"

"Of a stage of industrialism," says the mask, soothingly. "The present stage. It gives me the best possible right to a place in this well-stocked larder."

"You will need to make that contention pretty clear," I say sternly. "My present inclination is to hang you on a nail in the wood shed."

"You'll admit—" its tone is a trifle anxious—"that the Working Class is a Problem. You do think we're justified in continuing to support it?"

"My idea was," say I, "that it supported us."

"Oh, at a previous stage no doubt it did. But now, mechanised industry and loss of foreign markets—all that—make it a Liability which Sound Business would like to see reduced. Something is being done in this direction, but the method's a slow one . . ." The mask pauses, reflectively. "There's not enough popular support for the really effective way—not just at present . . . So there remains the Unemployment Problem—and hence ME."

"You justify your existence by

claiming to solve the unemployment problem?"

"I contributed to its solution. I made work," says the mask, modestly.

"But, good heavens! So do mackintoshes and golf balls and cycle tyres, and hundreds of other things for which your materials might have been used. *Useful things! Things people want.*"

The mask suppresses a grin. "Look in the warehouses and shops! Full up! Over-production! Failing demand!"

"I could do with a new mackintosh myself," I say. "So could all those poor wretches who call on me generally when it's raining hard to enquire timidly what newspaper I read, and will I give up the *Daily Equivocator* in favour of the *Morning Dope*. What we need is more money."

The mask becomes ingratiating. "That's it! That's it exactly. Wages! We were speaking of the Working Class."

"I wasn't. Not of what politicians call Labour with a capital L. When I said 'we' I meant the mass of the nation, including industrialists, traders, and professional people too. We all need more money. The present Money System serves only the shareholders of the financial houses."

"I can't profess to understand the Money System," says the mask, with a touch of reverence. "All I know is that it found the money for me and my kind easily enough, and that we are somehow necessary to ITS purposes."

"Do you mean to suggest that I shall pay nothing for the undesired privilege of housing you?"

"Oh, not yet, not yet. There's no hurry. By and by when you're ready. When the national mind has adapted itself to the idea of—er—sacrifices for re-armament."

"Look here!" say I. "There's a nail in the wood-shed that will accommodate you quite nicely. And if the authors of your being ask anything in the way of sacrifice from me, I shall return you to them with my compliments."

H. C.

The Tuke Circulars

Those who have received circulars signed by J. E. Tuke, and issued from his home address, should notice that in the second of these, dated November 28th, following the reference to Mr. Gibson's letter to Major Douglas in paragraph 2, Major Douglas's reply should be inserted.

It was as follows:—

14th November, 1938.

A. L. Gibson, Esq.
2, Paradise Street,
Sheffield.

Dear Gibson,

In further reference to your letter of November 8th, I must first say that of course I do not recognise anything but the *de facto* possession of the Limited Company by its present council.

Before giving the scheme you submitted to me in your letter extended consideration, I should require that Miss Edwards be reinstated as Secretary for a period of one month, in the position from which she was improperly and discourteously expelled; that the whole of the paid staff of the Company for that time be placed at her disposal; and that her salary and any expenses due to the necessity of travelling, which is the result of the action of the Company, be paid in advance for that month. Miss Edwards's salary is [] per annum, and a sum of £10 should be added to one-twelfth of this to cover travelling expenses, any unexpended balance of which will be returned.

It should be understood clearly that this letter does not constitute an undertaking to negotiate for the return to the control of the Social Credit Secretariat of the Limited Company. As I informed you, practically all the difficulties which resulted from the wholly unjustifiable action taken by the Council of the Limited Company have been successfully surmounted, and any action taken along the lines of your letter will be solely for the benefit of the Social Credit Secretariat and in the interests of the public who have supported it in a manner which, in my opinion, is most gratifying and reassuring.

Yours sincerely,
(signed) C. H. DOUGLAS.

As Mr. J. E. Tuke did not include this, it can only be assumed that he was not shown a copy.

AMERICAN COMMONWEALTH

By modifying its "rights" under the Ottawa Pact, Great Britain has ceded to the United States over £2,000,000's worth of its Canadian trade. The new preferences cover chemicals, tinplate, machinery, diesel-engines, etc., and, together with concessions made exclusively between Canada and the United States, they seem to offer considerable scope to further U.S. penetration.

Both Agreements reflect the spirit of Roosevelt's recent pledge to defend Canada against foreign aggression and Mr. MacKenzie King's echoing declaration that one of Canada's duties is "to make herself so strong that no hostile power can strike at the U.S., through the (British?) Dominion."

The graciousness with which the Liberal Mr. King recognises his obligations to Washington is in noteworthy contrast to his attitude towards the "hostile power" that has been striking at one of Canada's own Provinces; and one is tempted to think that in publicly claiming the right to treat Canada as a Yankee vassal and in the Canadian spokesman's recognition of that right, both Roosevelt and MacKenzie King are acting as mouthpieces for men who are too coy to come out into the open.

From other clauses in the general agreements between the rest of the Dominions, India, and the Crown Colonies, it would appear as if not merely the whole of the two Americas, but the British Empire as well, are to become fields wherein Morgan and Rockefeller interests may operate for ultimate financial hegemony.

If ever there is an extension of the Monroe Doctrine so as to cover so vast an area as the one envisaged, it will require a fair-sized Armament to preserve it from violation. Both Canada and the U.S., may find it necessary to speed up their supply of 'planes to the British R.A.F., and the President of the Board of Trade will have to reconsider the traditional policy of providing English people with work by furnishing two-thirds of the earth with battleships, guns and high explosives.

Some good might come out of

THE NEWS GETS ROUND

Lieut.-Colonel C. D. Roe, D.S.O., has written an article under the attractive title: "I See For Myself" in the journal "Eggs."

Can you wonder, he asks, that the Hungarian farmer finds it difficult to buy shoes for himself and his family, when he sells turkeys to "Britain" for 1/- to 3/- each? He expects to send half a million to sell at from 6/- to 15/- each.

"My Hungarian friend," says Colonel Roe, "mentioned in conversation that the Germans paid more than twice as much for poultry products as did our importers in London.

"I asked him why in the name of common sense he did not sell his country's whole output to Germany and leave England alone.

"That is not possible," he said, 'for we have to pay the service on loans made by London to our State, and the only way we can do so is by exporting table poultry, etc., to England, and as we are forced to do this, the London buyers pay just as little as they dare. If they paid us less, the only alternative would be to default.'

"This conversation interested me, so I asked my friend to tell me more—as I was only an English

farmer, and in the words of our American companion, 'English farmers—they don't know nothing!' He drew his chair nearer to me, and very deliberately said: 'Now I will tell you!'

"When the Peace Treaties were signed and Europe broken up (designedly) into a lot of petty bankrupt States, the international financier stepped in and offered the Governments loans to make their countries safe for Democracy, which in plain English means safe for the flotation of foreign loans. Many of these loans, he said, were made by financiers in a purely private capacity, and many were given a 'gilt edge' by being guaranteed by our and other Governments, and the ordinary British public inveigled to invest their money in them.

"This, of course, had the effect of releasing (at great profit) the money originally put up by the financial interests for further loans—and Vienna was made the clearing house for the small countries in Central and South-east Europe.

This international financial centre, so he said, had been moved to Prague, the capital of Czecho-Slovakia (I expect it has been moved from there now!)"

VIEWPOINT

Dr. G. P. Gooch, who may be described as an academic "Liberal" historian, said in a recent lecture that the world had "proved unworthy" of the conception of the League of Nations. Human beings had failed to rise to the idea.

Dr. Gooch, in common with others still has to learn that ideas must be made to fit facts, rather than that facts should be distorted to fit into ideas. In the same lecture he repeated the hoary fable of the League of Nations "coming to Austria's assistance with a loan." This is the usual orthodox way of describing the League's interference with, and veto on the Austrian monetary experiments in agricultural subsidies which were having remarkable success in raising the general standard of living during the 'slump' period just after the War.

— M. H.

the evil, however, for the old methods of financing such "terrific expenditure" as is involved in a world-wide application of the Monroe Doctrine, would have to be reviewed anxiously: America's National Debt is greater even than our own. That's natural, of course—America is a richer country; but perhaps some Social Crediter would write to Sir John Simon and that lot, telling them how we might re-arm and reduce the figures simultaneously?

W. B.

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A DOCTOR ON BILLETING

The possible effects of compulsory billeting are vividly described in this letter from a correspondent who is a doctor:

"Dear Sir, It is to be hoped that the dangers, invited by the Government report on the evacuation of civilians from towns in times of emergency, will be more thoroughly considered before any definite plan is forced upon householders. Some of the more obvious dangers are these:—

(1) **Children:** Next to bodily harm, the chief danger to children is noise coupled with continuously broken sleep. They should therefore, be evacuated to places at least 50 miles from London or other large towns. In the recent emergency they were to be evacuated to Denham (15 miles from London) and to Gerrards Cross (20 miles) among other places. In the latter town there was at least one anti-aircraft gun.

(2) **Adults:** The proposal to billet poor-class refugees in private houses seems particularly ill-advised for the following reasons among others:—

A. MEDICAL

- i. Refugees may introduce vermin, venereal disease and tuberculosis into otherwise healthy households.
- ii. Poor-class communities, when living in their normal environment, establish bacterial immunities peculiar to their social stratum. Haphazard distribution of these people among suburban and rural populations will upset this natural balance and will inevitably lead to epidemics which may well be more disastrous than the air-raids.
- iii. The hospital and nursing facilities in areas where the normal population is suddenly trebled or quadrupled will be quite unable to cope with

epidemics—or even with casual illness.

- iv. In many areas the water supply is insufficient for the normal population in peace time.
- v. Drainage in many areas is already inadequate. In my own district, drainage for some 10,000 people or more is by private cess-pits, emptied once a quarter by the Local Authority. These pits are in many cases insufficient to carry the sewage of the present population. In my house, if the statutory number of refugees was accepted, the cess-pit would overflow in less than a month and would continue to overflow indefinitely as the cleansing system in peace-time is hardly adequate. Soaking the subsoil with sewage in an over-crowded area will lead to typhoid and other diseases in epidemic form.
- vi. Under the proposed conditions of billeting the rapid checking of incipient epidemics will be quite impossible.
- vii. Epidemic disease breeds panic just as much as air-raids, e.g., the Croydon typhoid epidemic and the recent cases of infantile paralysis. Epidemics may become generalized and will then be more detrimental than air-raids to the efficient production of war material and of foodstuffs and to the distributive services.

B. GENERAL

- i. In houses where refugees are billeted, the male house-owner will, in most cases, be absent on war service daily or permanently. The mistress of the house may thus be left alone to deal with four, five or six poor-class refugees.
- ii. The refugees may drink, quarrel or fight—how is a woman to deal with them single-handed? They will be under no discip-

line as in the case of billeted troops and it will not be possible to provide additional police protection.

- iii. The refugees will be short of money. In every private house they will be tempted by the presence of portable and saleable—though not necessarily very valuable—property belonging to the householder. Petty theft will be inevitable and there will be nothing to prevent violent assault upon the mistress of the house should she object.
- iv. The householder will have no power to evict undesirables; and on the other hand refugees could easily eject a woman from her own house.
- v. In the event of illness of the mistress of the house, the house will be completely in the control of the refugees. Valuable property may lapse into tenement conditions and may be rendered permanently uninhabitable.
- vi. It may be asked whether the householder is responsible for expenses incurred on behalf of the refugees in the event of their illness or their death.
- vii. The position of the householder in regard to his existing insurances in the event of damage to property, fire or theft, due to refugees, is undefined. The insurance companies might well refuse liability without additional high premiums.

3. **REFUGEE CAMPS.**

It is surely more reasonable from every point of view that poor-class refugees should remain in their proper environment by the building of refugee camps with proper camp police, sanitary and medical staff, so that the spread of disease or crime may be immediately checked. While the cost may be

considerable, it is not much in comparison with the total expenditure on the preservation of peace. When we are not actually at war the camps could be used (a) for holiday camps; (b) for "youth training" camps; (c) In connection with the new penal reforms; (d) for the temporary housing of populations during slum clearance, and so forth. The present plan, instead of promoting safety and unity in time of stress, will propagate disease, disunity and distrust, and eventually might lead to disaster."

More Suppression!

From a leader in the *Daily Express*, November 22:

'Pitiless is the scourge of war, appalling the heart of the bravest. Here is the Earl of Tankerville, for instance, who has found a new horror in it.

And what is it that alarms his lordship? Not the bombings. Not the dangers from the submarine.

No! It is the evacuations! It is the prospect of having men and women and, worst of all, children, taken out of urban districts where they might be bombed and planted in rural districts where they will probably be safe.

Some of these refugees will come from poor homes, from the slums! And many of them will be dumped down in the homes of their social superiors, bringing bad manners, bad accents and infectious diseases with them.

Such a calamity, thinks his lordship, can only bring in its wake a complete undermining of the public morale.

But whose morale, please?

For it is a bit hard to see why the morale of little children out of the slums should collapse merely because they aren't being bombed and because they have a good roof over their heads and the fresh air outside.

Is Lord Tankerville thinking of the morale of the owners of big houses near London? Well, they have their remedy. Let them take refuge in the deserted slums.'

The *Daily Express* evidently thinks it wiser not to mention the

KNOW YOUR CREDITORS

At East Barnet, Chelmsford and Haslemere, the Local Council has allowed ratepayers to inspect their accounts. In each case it was found that less than ten per cent. of the debt was held by private individuals, the balance being held by financial institutions or the Public Works Loans Board (a department of the Treasury).

The Municipal Debt at Bradford is £20,000,000, divided into Stocks and Mortgages. Over £10,000,000 of the Stocks are held directly by the banks.

The following are extracts from the Local Government Act, 1933, which show that you have a legal right to inspect the accounts of YOUR Local Authority. Find out who your creditors are and tell the ratepayers.

The Local Government Act, 1933. (23 & 24 Geo. 5. Ch. 51)

Part IX., Section 207.

Relating to Mortgages.

(6) The register shall be open at all reasonable hours to public inspection without payment.

(7) If any person—

(a) having the custody of the

register, refuses inspection of the register to any person; or

(b) being required under this section to make an entry in the register, refuses or wilfully neglects so to do,

he shall be liable, on summary conviction, to a fine not exceeding, in the case of an offence under paragraph (a) of this subsection, five pounds, or, in the case of an offence under paragraph (b) of this subsection, twenty pounds.

Part X. Section 224.

Relating to All Accounts.

(1) A copy of every account which is subject to audit by a district auditor, duly made up and balanced, and all rate books, account books, deeds, contracts, accounts, vouchers, and receipts relating to the accounts, shall be deposited in the appropriate office of the authority, and shall, for seven clear days before the audit, be open at all reasonable hours to the inspection of all persons interested, and any such persons shall be at liberty to make copies of or extracts from the deposited documents, without payment.

positive demand with which Lord Tankerville is associated — that proper evacuation shelters should be built.

This is what some people call "freedom of the press."

PROF. DENIS ROBERTSON

Mr. Denis Robertson, Reader in Economics at Cambridge since 1930, has been appointed to the Sir Ernest Cassel Chair of Economics (with special reference to Banking and Currency) at the London School of Economics. He succeeds Professor T. E. Gregory, who was appointed Economic Adviser to the Government of India last December.

Mr. Robertson, it will be recalled, was Major Douglas's opponent in the famous broadcast debate in the summer of 1933.

QUESTION AND ANSWER.

A certain Councillor approached one of the Lower Rates Association Managers with a statement that Banks never grant local authorities long term loans and that, therefore, the L.R. demand was impossible.

This is one of those questions for which there is a very complete and short answer, but which, at a moment's notice, may escape the person questioned. The answer is, of course, that not only *should* the banks grant long term credits but these credits should not be in the form of loans. Because the banks at present do not grant such loans is certainly no excuse whatever why they should not do so and why such "loans" should not be both "loans" in perpetuity and interest free, except for a small original service charge.

A DYNAMIC LETTER

To the Editor of the *Hampshire Chronicle*.

Sir,—Since my letter of a few months ago in which I called attention to (a) the vast volume (over £1,400,000,000) of municipal debt, and (b) the assertion that a large part of it represented credit created by the banking system at a mere book-keeping cost to itself, there have been several further developments, one of local, the others of more general interest.

1.—In the first place, my request

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to our Rating Officer and Finance Committee for information as to the total amount of our local debt, the annual interest charges thereon, and the proportion of the debt held by banks, has been refused, with the statement that the Committee does not consider that the giving of this information would “serve any good purpose.” To which one may reply by asking:—“Good purpose for whom?” It would truly serve my own very good purpose of bringing certain financial facts to light. It would not serve the far from good purposes of these interests who desire that they shall remain hidden in darkness, and whom surely our worthy Councillors cannot possibly wish to support.

2.—In the second place, throughout the country, since my last letter appeared, several local authorities have had similar questions pressed upon them, and at least three have given the information asked for. And what does this information reveal? In each case it was found that less than 10 per cent. of the debt was held by private individuals, the remainder being held either by the Public Works Loans Board (a department of the Treasury), or by financial institutions, including banks.

3.—In the third place, Counsel's opinion taken in one case made clear that there is no legal ruling to prevent a Local Authority divulging to ratepayers the names of those who hold their local debt; and it is a fact that a ratepayer can have an auditor inspect all the accounts of his Local Authority, and that Authority has no ground for refusing permission to inspect.

This makes the position pretty clear, and the refusal of the information for which I asked is seen to be indefensible, though doubtless made at the time in good faith. But if I do not obtain it very soon I shall have to report to your readers accordingly, and invite all who will join me to decline to pay over their rates to the Council until the information is given. We can make it clear that we are neither unable nor unwilling to pay, but, on the contrary, that, the moment this information to which we are legally entitled has been given, the money

is available for the Council's needs. Clearly, in such a case, no Court could grant an order against us, without having to pronounce an opinion on the legality of our claim for information. And that is just what we want, at least to begin with.

Allow me to conclude by begging your readers to take the trouble to do a little thinking, and to ask themselves what questions can be of more urgent practical importance to us all than this: whether the ratepayers of this country are or are not paying away in rates something like twice as much as they need do, if banks were not receiving high interest year by year for services which a single payment of about ½ per cent. would sufficiently recompense.

Municipal debts, it is true, are only the beginning of the tale. On the testimony of the Cunliffe Committee, at least £4,000,000,000 of the War Loans represents bank-created credit. This was a Bankers' Committee. Were they likely to have over-estimated? But let us start at our own doorsteps with municipal matters. Our slogan should be: drain out the water from the municipal indebtedness. No interference, of course, with genuine loans from individuals. But no high interest payments for mere book-keeping work. Lower rates and no decline in social services. When one contemplates the enormity of the imposition practised upon us for years past, when one sees what is, and realises what might be, one is tempted to adapt Myers' lines and say:—

“Only like sheep I see the folk
thereunder,

Bound who should conquer, slaves
who should be kings,

Hearing their one hope with an
empty wonder,

Sadly contented in a show of
things.”

It is truly a case of “Wake up, England, or you will be strangled in your sleep.”

Yours, &c.,

C. W. SCOTT-MONCRIEFF,
80, St. Cross Road, Winchester.
November 10th, 1938.

ANNOUNCEMENTS AND MEETINGS

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

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

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

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

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

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

DERBY & DISTRICT S.C. Association. Meetings are held fortnightly (Tuesdays) at The "Unity Hall," Room 14, at 7-45 p.m. 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, Castle Street, on Friday, December 16th, at 8-0 p.m. Speaker: R. Oakley. Subject: "The Importance of Knowing." This will be the last meeting of this series.

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.

DERBY & DISTRICT Lower Rates Demand Association. Meetings are held fortnightly (Tuesdays) in Room 14, Unity Hall. Next meeting: December 6th.

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.

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