MERRY CHRISTMAS!

A merry Christmas, everybody!

Mr. Montague Norman, a very merry Christmas to you Sir! And might I blind my eyes with the sight of it, Sir! And might we all blind our eyes with the sight of it! For to see you merry, Sir, could but mean one of two things: that having it in your whiggish heart to be moved to merriment there was some occasion for it, either in your condition or our own; and if it were neither, why, Sir, the damned, disembodied, disowned and draughty vacancy of your merriment could not more than startle the sparrows, could it, Sir? So a most merry Christmas to you! May your skull-bones rattle inside your head with the extremity of mirth!

May your veins crinkle and your arteries creep, may your brains prance and your liver rise up and chortle; may the very pancreas of you wriggle and your rotund and pulsing spleen bounce; may your reins clap in consort and your very carpus beat an intolerant tattoo!

Merry England, my proud princeling! And a merry Christmas in Merry England for all! Let it not be said there was one of us was made merry by the rising vapour of chaos, by the averted sight of misery in others' eyes, by war and pestilence, by mortification and corruption and disease!

By bank-overdrafts and national debts; by money-lenders' tricks and politicians' panderings. Call your Company out, you bold, bad banker! Hail them each, by name. Shout merriment in their ears until the punditted and panjandrummed horde of the whole celestial City dances in Cornhill, builds a bonfire beside the Mansion House and feeds it with the lying promises of finance—until the lead runs molten out of the roofs and the Thames lights! A merry Christmas, man!

(Nothing doing! He's deaf! C'm-on! Let's try somewhere else!)

—? . . Oh, aye!

(sing!) "God be with Truth where er he be; I would he were in this countree."

Eh! who's this frostbitten old relic?

A merry Christmas to you, Sir: merry until the pips squeak! But your pips, mind you, look you!

And here is Eden! A merry Christmas, Sir—and many happy returns! I shouldn't wonder, if the truth were known, that the secret the serpent whispered to Eve was:

" . . . Now, Eve, if all costs have to be recovered in prices from the public, and if . . .!"

And, as Ruskin said, somewhere, the mediæval sculptors knew how to make him look sly—they did an' all!

Now, that's enough wishing for one day—especially before it comes, and inspiration is reinforced by receipt. I must do some thanking.

First, thanks to all those lordly ladies and gentlemen who wrote to say how much they regret the compromising entanglement of loyalty to early errors which prevents their saying what they think of THE SOCIAL CREDITER.

But, my dear Whittington!

(He did, of course—so, at least, 'tis said!)
### JANUARY...

Old Mortality can safely leave it to Mr. Bloodsucker, the tax-gatherer, to take it out of you this month. Observe the old vulture in our picture. He has, in place of the customary gilded symbol, known to so many of us, a row of fish-hooks and, ominously, only one has its little worm. But this does not mean that many of you will get away with it. Oh no! And that little leaf on the apple stalk—that means a pilgrimage to Palestine for some of you. Probably residents of Yorkshire, penitents seeking fig-trees to plant on Ilkley Moor. Talk of war.

### FEBRUARY...

Yes, look closely, the third little snake on the right. That means the Palestine Committee will reach Smyrna early this month. Alas! the upper central incis or tooth is missing on the same side. The Committee will return when it finds that no S.C. pamphlets have been included in the baggage. A terrible explosion in the midlands, whether an incident of war or not I cannot say.

### MARCH...

Much unkindness, ingratitude, frost, wind and water according to the well-known Shakespearean formula. There will be war of some kind somewhere certainly this month. It will be rumoured that powerful financial interests have acquired a well-known S.C. periodical because of the popularity of its cookery recipes. This will be contradicted. Palestine committee discovers fig-tree on Mount Carmel.

### APRIL...


### MAY...


### JUNE...

Sunny in all regions not obscured by gas-clouds. Secretariat offices bombed the day after they have been vacated for safer quarters in Sutherlandshire. Staff still sawing wood. Debt incurred in first month of war officially stated to be £314,000,000,300,421,000,000. Governor of Bank resigns but re-appointed on Government's promising not to reveal figures again.

### JULY...

Higher taxes on wood, saws, band-saws, fret saws, bakerlite, and all wood, saw, band-saw, hack-saw, fret or other saw substitutes.

### AUGUST...

British planes bring down 132,000 enemy planes with a loss of only 98,000 machines and 174,000 lives. Great rejoicing in Cerig-y-Druidion (the capital since June). By dint of great exertion, Governor of Bank succeeds in reducing National Debt to £483x(10)7 notwithstanding increased expenditure of £4,151x(10)8. Great jubilation in City when Government announces this feat enables war to go on for ever.

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*Motto:* Over hill, over dale,  
Through bush, through brier,  
Over park, over pale,  
Through flood, through fire...
RATEPAYERS AND SCHOOLS
FURTHER FINANCIAL IMPLICATIONS

To Editor, "Welsh Catholic Times."

Sir.—The unjust financial burdens placed upon Catholics in the building of their schools is only a small, if acute, section of a widespread injustice laid on the whole community by a tyrannical oligarchy. Artificial limitations of finance frustrate the accomplishment of any but the most urgent public enterprises. Even so, the erection of public buildings, schools, swimming baths, playgrounds, roads, etc., are accompanied by an ever-increasing social indebtedness, so that the more progressive the city, the more the citizens are penalised by loan charges.

Now what does Fr. Byrne mean when he says that provided schools are built out of public money—rates and taxes? Does he mean that the Cardiff City Council first collects the Cardiff tax on every property in the city, and then goes to the citizens and says: "We will build a school with your money, if you will only pay us back so much in rates?"

"Surely not," we are told. "The banks are entitled to a charge for services, i.e., for book-keeping, of say a single payment of half per cent. Catholic education is in a tight corner owing to finance. There are plenty of bricks and mortar, materials of all kinds, plenty of skilled labour, but no money. The same story can be told of every facility, public and private. A sane policy of accountancy would enable Catholics to build schools unaccompanied by debt.

Why do we not all get together and put these tyrannical book-keepers in their proper place? Let us start in the sphere of municipal finance, because it affects us all and OUR schools in particular.

What would be the result?

The loan-charges in Cardiff for 1937-38 amounted to £711,000. Let us deduct £111,000 for interest and repayment due to genuine lenders and we have a balance of £600,000 per annum left for charges on fictitious bank loans. If this £600,000 were not paid and the saving applied to the relief of rate-payers, our rates could be reduced to less than half the present amount collected. This would mean an approximate saving of £2 10s. 0d., to every person in the city.

Assuming the Catholic population of Cardiff is 20,000, we would save in rates altogether about £50,000 in one year. Compare this with the £68,500 which we have spent in building Catholic schools in nine years, and imagine how much we, and everybody else, would have been in pocket if we had realised the folly of borrowing our own money from an international book-keeping oligarchy.

If Catholics are going to allow this huge injustice to the whole community to go unchallenged, then we can only expect its offspring to make our right to educate our own children a thing of the past. The classical motto of tyrannies is, "Divide and Rule."—Yours, etc.

PASCO LANGMAID.
199, Heathwood Road, Cardiff.

CANADIAN INQUIRY INTO FEDERAL RELATIONS

Mr. Mackenzie King, the Prime Minister of Canada, has announced the resignation on account of ill-health of Mr. Newton W. Rowell as Chief Justice of Ontario and chairman of the Royal Commission on Dominion-Provincial Relations.

Dr. Joseph Sirois, of Laval University, Quebec, who has been acting as chairman since Mr. Rowell became ill, will be confirmed to this office.

(continued from the previous page)

| SEPTEMBER ... | Aberfeldy Times opens correspondence columns to question "Should the Children be told?" Cerig-y-Druidion Express sees in this a low down trick to teach A+B to infants. Bishop of Drymen preaches sermon that 'arouses conscience of humanity.' |
| OCTOBER ... | Aberfeldy Times: "Child Census" figures published. Total 361, of whom 114 are alleged to be children of Social Crediters. Palestine Committee lose fig-tree in a gale off Lismore. Undaunted, put helm hard-over and return towards Mount Carmel. |
| NOVEMBER ... | Flight of capital. Stock Exchange prices slump. Consols 14½—14⅜. Westminster Bank shares lose two points thus demonstrating fundamental soundness of our financial system. |
| DECEMBER ... | No sign of peace. Palestine Committee report discovery of a fig-tree (barren) on the road to Damascus. The Monument reconstructed at Peebles. Governor of Bank sits on top of it from noon till one, daily, patiently smiling at grief. |
THE SOCIAL CREDITER

MONEY HAVE GOOD DAY!

A Carol of the Fifteenth Century
(British Museum. MS. Royal 17.B.xlvii.)

Money, money, now hay goode day!
Money, where haste thow be?
Money, money, thow goste away
And wylt not byde wyth me.

(1)
Aboue all thing thow arte a kyng
And rulyst the world ouer all;
Who lackyth thow, all joy, parde,
Wyll sone then frome hym fall.

(2)
In euery place thow makyste solas,
Gret joye, sporte, and velfare;
When money ys gone, conforte ys none,
But thought, sorowe, and care.

(3)
In kynges corte, wher money dothe route,
Yt makyth the galandes to jett,
And for to were gorgeouse ther gere,
Ther cappes awry to sett.

(4)
In the heyweyes ther joly palfreys
Yt makyght to lepe and praunce;
It maket justynges, pleys, dysguysynges,
_Ladys to syngle and daunce._

(5)
For he that alway wantyth money
Stondyth a mated chere,
Can neuer wei syng, lang daunce nor springe,
Nor make no lusty chere.

(6)
At cardes and dyce yt bereth the pryce
As kyng and emperoure;
At tables, tennes, and al othere games
_Money hathe euer the fioure_,

(7)
Wythe squyer and knyght and euery wyghte
Money maketh men fayne
And causeth many in sume compeney
Theyr felowes to dysdane.

(8)
In marchandys who can deuyse
So good a ware, I say?
At al tymys the best ware ys
_Euer redy money._

(9)
Money to incresse, marchandys neuer to cease
Wyth many a soltell wyle,
Men say they wolde for slyuer and golde
_Ther owne faders begyle._

(10)
Women, I thowe, loue money also,
To by them joly gere,
For that helpythe and oft causethe
_Women to looke full fayre._

(11)
In Westmynster Hall the criers call;
The serjeauntes plede apace;
Attorneys appere, now here, now ther,
Renning in euery place.

(12)
Whatesoever he be, and yt that he
Whante money to plede the lawe,
Do whate he cane, in ys mater than
_Shale proue not worthe a strawe._

(13)
I know yt not, but well I wotte
I haue harde oftyntymys tell,
Prestes vse thys guyse, ther benefyce
For moyeny to bey and sell.

(14)
Craftysmen, that be in euery cite,
They worke and neuer blynne;
_Sum cutte, sume shaue, sume knoke, sum graue_,
_Only money to wynne._

(15)
The plowman hymselfe dothe dyge and delue
In storme, snowe, frost, and rayne,
Money to get with laboure and swete,
_Yet small geynes and muche payne._

(16)
And sume for money lye by the wey
Another mannnes purse to gett,
But they that long vse yt amonge
_Ben hangyd by the neke._

(17)
The beggers eke in euery strete
Ly walowyng by the wey;
They begge, they crye, of they cume by,
_And all ys but for money._

(18)
In euery coste men loue yt moste,
In Ynglonde, Spayne, and France,
For euery man lackyng yt than
_Is clene owte of countenaunce._

(19)
Of whate dege soeuer he be,
Or werteouse conyng he haue,
And wante money, yet men wyl Sey
_That i heys but a knaue._

(20)
Where indede, so God me spede,
Sey all men whate they cane,
_Yt ys allwayes sene nowadayes_
_That money makythe the man._
"There is a great change coming, bound to come. The whole money arrangement will undergo a change; what, I don't know. The whole industrial system will undergo a change. Work will be different and pay will be different. The owning of property will be different. Class will be different, and human relations will be modified and perhaps simplified. If we are intelligent, alert and undaunted, then life will be much better, more generous, more spontaneous, more vital, less basely materialistic. If we fall into a state of funk, impotence and persecution, then things may be very much worse than they are now. It is up to us. It is up to men to be men. While men are courageous and willing to change, nothing terribly bad can happen. But once men fall into a state of funk with the inevitable accompaniment of bullying and repression, then only bad things can happen. To be firm is one thing. But bullying is another. And bullying of any sort whatsoever can have nothing but disastrous results. And when the mass falls into a state of funk, you have mass bullying, then catastrophe is near."

The above is taken from an article by D. H. Lawrence and is an apt comment on current times. Funk is gripping the spirit and mind of the people who proudly claim themselves British. That is a grave statement, and one which may anger or disgust some readers of this paper. But the first necessity in any situation is to face the facts, and that is a statement of fact.

There is a general fear to take action contrary to established convention, and it has two sides—repulsion to being different from the majority; and dread of victimisation. It is a fear which all the arts of government working through finance controlled publicity organs are devoted to maintain. It is a fear which few will admit, by which few are not influenced, and which is concealed under multitudes of excuses.

That is part of the REAL situation with which we are faced. But another part of REALITY is a restrictive financial system is causing such intolerable conditions that large groups of people are reacting to various results which it causes with very considerable emotion; are in fact in a state ready to demand that something be done about it. Even at this point, however, there is a serious interference with ACTION caused by a drugging hypnosis originating from the strange influence of false, abstract ideas about money.

The facts to be recognised are that the general state of society is that of funk, impotence and persecution; that if you can establish a weight of "opinion" in regard to any particular RESULT which would integrate the morale of the nation, that is, would add to the total of the welfare of the community, so that this weight of opinion would outweigh the feeling of funk, impotence and persecution, you would have a power which will express itself in effective ACTION, and which, if rightly directed, will secure the RESULT it is concerned about.

The demand for lower rates which is based on a widespread resentment is in progress of integration; it is coupled with another demand that municipal services shall not suffer. There is a progressive and continuous absorption of FACTS concerning money in relation to rates going on, which, when it reaches a certain "WEIGHT" that is agreed to by a majority, will have the weight of convention. When that "weight of opinion" is backed by a weight of emotional urge, and is harnessed to a mechanism which unifies (instead of being sabotaged by orthodox methods, i.e., party politics and demand for methods) and focuses it at a point of impact where it can exercise effective sanctions it will achieve its aim.

The sole hope of averting catastrophe, to which the present trend of events is leading, is for those who know how to integrate, unify and focus demands to contact these demands, which arise spontaneously and naturally from the electorate under pressure from a restrictive financial system, and get RESULTS from them. Thus, and thus only, will be established a sound basis upon which a growth of social faith (or credit) in ACTION can be achieved and which will prove an effective counter force to dictatorial government.

Whatever may be the difficulties attending such action at the moment it remains a fact that if the individuals of this country are to attain an increasing freedom in security, it will be only by an increasing efficiency in the use of such social forces to build up a credit, which will counteract the state of funk, impotence and persecution, and eventually re-arm the morale to the extent where it can be said truthfully of the people of this country "men are men," instead of "men amen."

J. M.

OVERHEARD IN A LONDON CLUB

A leading Campaigner for lower rates was sitting in a well known London Club and overheard the following conversation:

Provincial: "What do you think about this demand for lower rates with no decrease in social services? Up in Stockton, where I come from, everyone is talking about it."

City Man: "Yes, of course, but keep quiet about it. They are quite right—they could have lower rates without reducing social services. That's why you shouldn't talk about it."
THE SOCIAL CREDITER
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MUTTERINGS IN MIDWINTER

I suspect that when the Kingdom of God (i.e., in Reality) is identified, it will be found to lie in the region of infinite smallness, rather than infinite largeness. One of the major fallacies of this age is to confuse bigness with importance.

The League of Nations lasted 20 years; the “British” (Bank of England) Empire lasted about 200 years; Britain (i.e., the political and social entity) seems likely to have a life of about 2,000 years: British personality, as a type—I wonder?

If someone says to you “The Cause is more important than any individual,” ask them “Whose cause?”

The most infallible sign of essential incompetence is the disease known as folie de grandeur. Therefore, don’t worry about the length of Dictatorships. Nevertheless, a tin-tack, while short, is highly unpleasant to sit on.

Lord Addison says (December 10th): “The present system is absolutely immoral because it pays as little as possible to the producer while charging as much as possible to the consumer.” You think you know the answer to that one? Wrong. It’s “A little dash of Socialism!”

WORKS NOT WORDS
By Mrs. DOUGLAS

It is said of Columbus:
1. That when he started he didn’t know where he was going.
2. When he got there he did not know where he was, and
3. When he got back he did not know where he had been.

This seems an apt description of the great adventure, the voyage of discovery called life; anyway as lived by many to-day.

Of course, we have not got back yet so we can’t be sure of number 3, but an honest note on 1 and 2 would certainly produce many searchings of the heart, particularly among those who, having striven for some of the prizes that life offers and having won them, are now directing politics, industries, businesses and affairs and generally hashing up everything for everybody.

We are fortunate we Social Crediters of the rank and file; we know we are no better, no wiser, no cleverer than our neighbour, but we have an immense advantage over the ‘next fellow’ in that we are not quite so muddled. We can look along that beam of light that has pierced the surrounding gloom, picked up long hidden mysteries and lighted up blind spots. We have some understanding, not perhaps of why evil is allowed to wreck so beautiful a world and has so many supporters, subtle, skilful and strong, but why the atmosphere is so thick and murky, when it should be all clearness and light, why man is forced against his will to be inhuman, timid, unnatural.

Elliott Smith writes: “In any attempt to interpret human nature, thought and behaviour, it is essential not to forget natural man and his innate honesty and decency.”

I do not know much of Buddhism, but I remember reading in the “Revolt of the Marnes” of how it is composed of two distinct religions, “one more rigorous and difficult, the other easier and more trivial” the Mahayana “great vehicle” or great path and the Hinayana or “lesser path.”

The decisive matter is whether we attach our life to one or the other vehicle, to a maximum or a minimum demand upon ourselves. Are we buoys, floating on the waters, or individuals?

Well we are rather spoilt for the job of buoys; we can’t be really comfortable floaters of the “lesser path,” for the knowledge that we have is a knowledge of our great, our individual, our inescapable responsibilities, and out of this knowledge must be born works, works not words, or we die.

Money Have Good Day (p. 4)

NOTES:
The carol, one of sixteen satirical carols recorded by Richard Leighton Greene (The Early English Carols: Oxford. 1935) was first published by Greene with the following notes:-

stza. 3, 1.2. jett: strut, swagger.
stza. 4, 11.1,2. Compare the still current proverb: ‘Money makes the mare go.’
stza. 5, 1.2. a mated chere: with the air of one checkmated or baffled.
stza. 6, 1.3. tables: backgammon.
stza. 7, 1.2. fayne: glad.
There was once a village in which there lived a lot of rich peasants, and one poor one who was called Birly. He hadn’t even a cow, and still less the money to buy one; and yet he and his wife would have liked to have one so much. One day he said to her, “Listen! I have a good idea; there’s our friend the herdsman; he’ll make us a calf out of wood, and paint it brown so that it looks just like any other calf. In time perhaps, it will grow big, and then we’ll have a cow.” His wife thought it was a good idea, too; and the herdsman cut and planed a calf into shape, painted it in proper fashion and made it so that it would bend its head down as if it were feeding.

The next morning, as the cows were being driven out to the fields, Birly called the herdsman in and said, “Look! I have a little calf, but it is so small that it will have to be carried.” “Good,” said the herdsman; took it on his arm, carried it out to the meadow, and put it down on the grass. The little calf stood there as if it were grazing, and the herdsman said, “It’ll soon be able to run about on its own; just look at what it’s eating!” In the evening, as he was about to drive the cattle home again, he said to the calf, “If you can stand there and feed like that you can go on your own four legs. I’m not going to drag you home again on my arm.”

Birly, however, was standing at the house door waiting for his little calf, and when the cowherd came through the village without it, Birly asked after it. The herdsman answered, “It is still standing out there in the fields grazing; it wouldn’t come with me.” Then cried Birly, “Alack, alack! I must have my calf.” So they went back to the meadow together, but someone had stolen the calf and it was not to be found. Said the herdsman, “It must surely have lost its way.” But Birly replied, “I don’t think so,” and brought the herdsman before the village mayor, who ordered him, because of his neglect, to give Birly a cow in place of it.

Now Birly and his wife had the cow they had wanted for so long. They were very happy about it, but as they had no fodder and could give her nothing to eat she soon had to be killed. They salted the meat and Birly took the hide to the town to sell it, so that he might buy a new calf with the money. On the way he came to a mill where he found a crow with a broken wing. Out of pity he picked it up and wrapped it in the hide. Now the weather was bad, and a storm of wind and rain came up so that he could go no further. He turned aside to the mill and begged for shelter. The miller’s wife was alone in the house and she said to Birly, “Lie down on the straw,” and gave him bread and cheese. Birly ate the food and laid himself down with the hide beside him; and the woman thought, “He is tired and sleepy.”

Meanwhile the priest arrived, and the miller’s wife received him well, and said, “My husband is out, so we will have a good supper.” Birly was listening, and when he heard of a good supper he was annoyed that he had had to be content with bread and cheese.

The wife now set the table and put all sorts of dishes on it—a roast, salad, cake and wine. Just as they were about to sit down and eat, someone knocked at the door. The woman cried, “God save me! That’s my husband.” Quickly she hid the roast in the oven, the wine under a cushion, the salad on the bed, the cake under the bed, and the priest in a cupboard in the hall. Then she opened the door for her husband and said, “God be praised that you are here. The storm is bad enough to flood the whole world.”

The miller saw Birly lying on the straw and said, “What does that fellow want?” “Oh!” said the wife, “the poor man came in the storm and the rain, and asked for shelter, so I gave him some bread and cheese and let him lie on the straw.” The husband said, “That’s alright, but get me something to eat soon.” The wife said, “I have nothing but bread and cheese.” “Anything will do for me,” said the man, “even bread and cheese.” Then he looked at Birly and cried, “Come and eat again with me.” Birly didn’t wait to be asked twice, but stood up and ate with him. Then the miller noticed the hide lying on the ground, in which the crow was hidden, and asked, “What have you there?” “It tells fortunes,” answered Birly. “Can it tell mine?” said the miller. “Why not?” said Birly, “but it only tells four things and keeps the fifth to itself.”

The miller was inquisitive, and said, “Let it tell me the first thing.” Then Birly pressed on the crow’s head so that it croaked and said “Crr, crr.” “What did it say?” asked the miller. Birly answered, “Well, it said that there was wine under that cushion.” “That is nonsense,” cried the miller; but he went to the cushion and found the wine. “What else?” asked the miller. Birly made the crow croak again, and said, “It said next that there would be a joint in the oven.” “What nonsense,” said the miller, but went there and found the joint. Birly made the crow prophecy again, and said, “Thirdly, it said that there would be a salad on the bed.” “That’s nonsense,” said the miller, but went there and found the salad. Finally, Birly pressed on the crow’s head once more so that it croaked, and said, “Fourthly, it said that there would be a cake under the bed.” “What nonsense,” said the miller, but went there and found the cake.

The two of them now sat down together at the table; but the miller’s wife was frightened to death, and taking all the keys with her, she went to bed. The miller, however, wanted to know the fifth thing, but Birly said, “First we will eat the four other things in peace, because the fifth is something bad.” So they ate, and afterwards bargained about how much the miller should pay for the fifth prophecy, until they agreed on three hundred florins. Then Birly pressed once more on the crow’s head, so that it made a loud croak. The miller asked, “What did it say?” and Birly

* Birly. In the original Das Birle (dialect) from Bauerlein, diminutive of Bauer, a peasant.
replied, "It said that the devil is hiding outside, in the cupboard in the hall." Said the miller, "The devil must out," and unbolted the house door. The wife had to give up the keys, and Birly unlocked the cupboard. Then the priest ran out as fast as he could, and the miller said, "It was true. I saw the black wretch with my own eyes." The next morning, in the twilight, Birly took his three hundred florins and shook the dust of the place off his shoes.

At home again, Birly began to prosper, and built himself a pretty little house. The peasants said, "Birly must have been where it rains gold, and the people carry the gold home in bushels." So they brought Birly before the mayor to make him say how he had come by his riches. He answered, "I sold the hide of my cow in the town for three hundred florins." When the peasants heard that, they too wanted to make him say how he had come by his riches. He answered, "I sold the hide of my cow in the town for three hundred florins." So they brought Birly to say a mass for his soul. The innocent Birly, and wanted to be revenged, so he said to him, "I got you out of the cupboard. Get me out of the cask." Just then, there came by a flock of sheep, with a shepherd who, as Birly knew, had long wanted to be mayor. Birly cried out with all his strength, "No, I won't do it! Even if the whole world wanted it, I wouldn't do it."

The shepherd heard this, and came up asking, "What's the matter? What won't you do?" "They want to make me mayor, if I will put myself in the cask, but I won't do it." The shepherd said, "If it's nothing more than being made mayor, I'd like to put myself in the cask at once." Birly said, "If you sit in it you'll be mayor." The shepherd was satisfied and got in, and Birly put the top on. Then he drove off the flock of sheep. The priest, however, went to the people of the village and said that the mass was over. Then they came and rolled the cask towards the water. When the cask began to roll the shepherd cried, "I'd like to be made mayor." They thought it was Birly shouting so they said, "We think so, too, but first you can have a look around down below," and rolled the cask into the water.

Thereupon, the peasants went home, and as they came to the village they met Birly quietly driving home a flock of sheep, and very pleased with himself. The peasants were astonished, and said, "Birly, where have you come from? Have you come out of the water." "Of course," answered Birly. "I sank deep, deep down, until at last I reached the bottom. I pushed the bottom out with my foot, and crawled out, and there were beautiful meadows, with lots of lambs grazing; so I brought this flock home with me." Said the peasants, "Are there more there?" "Oh, yes," said Birly. "More than you could wish for." Then the peasants decided that they would bring sheep for themselves, every man a flock.

The mayor said, "I'm going first." So they went to the water together, and just at that moment the sky was covered with little white clouds such as people call a flock of sheep, and they were mirrored in the water. Then the peasants cried, "You can see the sheep on the bottom already." The mayor pushed to the front, and said, "Now I'll go down first and have a look around; if things are alright I'll call you." So he sprang into the water with a loud 'plump.' The others thought that he was saying, "come!" to them, and the whole crowd jumped in haste after him. And so everybody in the village was drowned and Birly inherited everything, and became a rich man.

### 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.
CHRISTMAS PARADISE

"This is a nice card," said the shop assistant.

I recognised it at once. It was a woodcut of Willy Lot's cottage. I do not think there is a subject dearer to the hearts of the Christmas card artists. You all know it well. It is often shown in brilliant sunshine, embowered in summer trees and flowers, with fluffy white clouds above, but it looks best in the black and white which gives full value to the cream plaster, dark oak, and the river flowing by.

One hot summer evening we came to East Bergholt for the first time. It was quiet enough, for the charabanc parties had gone home to Clacton, leaving behind them that jaded atmosphere that clings for ever to these old places which have been commercialised. I do not mean that a lot of rubbish had been left about. The street was neat and clean but had a general air of having been trampled over. It was a long and winding high street with good old eighteenth century houses that must have been built for well-to-do people. There were large gardens and plenty of trees. It should have been a place of honied peace, but somehow, it wasn't.

Two winding lanes, over a mile long led down to the River Stour, one way traffic in each. Constable must have trudged down them as a boy when there were rain-filled ruts in the clay. Now they are mechanical ribbons of black asphalt.

As we went down the hill we could see across the river flats to Denham church. There had been little change here for a hundred years.

Constable's father owned Flatford mill. It stands above the dam in the best stretch of river scenery. They were wealthy people—it is a fine red brick Queen Anne residence. We stood on the path and looked across the water to Willy Lot's cottage, and saw what was left of the scene which the painter has given us in "the Hay Wain."

Disappearing England, soon only to be known in song and story—perhaps not even there. The man's pictures are in our galleries, they sell them as post cards in the village shop, but the rich life from which his genius drew its nourishment is dying fast.

The caretaker knew more than was set out in the guide books.

"The trees round the cottage will soon be gone," he said. "The water's low, but it's not the drought which causes that. They've taken most of it away for a new waterworks they've made some miles from here. Now the tide comes up to the cottage for the river cannot hold it back, and trees can't stand salt water."

In the nineteenth century some one built a steam-mill higher up the valley. It is now derelict but there is no more need to dismantle the hideous chimney stack that still rises among the trees.

In 1926, the whole place almost went.

The Valley Farm was sold to be pulled down, and Flatford Mill was to be converted into a paper factory. But they were saved by the exertions of one man; it cost him £10,000, and he had no money left to endow the place.

Now the mill is used as an art school in the summer; you will see the young students going about the village. Every year produces a fresh batch of cards, and never a Christmas passes but these poor sad ghosts of English homes appear in a new guise—this year I saw the Valley Farm with a gilded roof in a garden full of hollyhocks.

But it is an empty museum, its cornfields uncultivated; the mill-wheel is still and the trees are dying.

As the last shop closes on Christmas Eve and the towns and villages gradually sink into deep sleep, a spell is broken, and when you awake on Christmas morning it is as if you returned to a new life where discord has never been, hardship, toil and poverty unknown.

During those three days, when the money magicians can wield no power over you, when you rejoice in love and friendship, the games of the children, and food and wine, think how, for a few short hours you are enjoying the dim fore-shadowing of what we are striving for.

But it is no nearer the reality of that coming age than those poor, frail cards on the mantel-piece are like that gem of England's countryside which Constable saw more than a hundred years ago, in all its prosperous activity; when, even as he sat painting the cornfield, the labourers among them, Willy Lot himself, were cutting the corn to be ground in his father's mill where the great wheel was turning, turning.

I had meant to give up my page to fun this week, but it could not be done. The day I chose my cards there was a letter in the Daily Telegraph complaining bitterly that cement works were to be made at Igtham and Stansted in Kent, and that, in spite of the town planning act, the local people had no power to stop it.

Have you seen Igtham Moat? You would never forget it; in a deep hollow among the Kentish orchards, stands the old Elizabethan house, grey and mossy, almost buried in trees. The sadness and calm of all the years lies on it.

You English people, wherever you are, to whom the blackbird's song must always be nearer to tears than laughter, you will know this indescribable magic if you can still see it.

"But so many people have developed blind spots; and an eye can only see if it opens of its own accord. Do you wonder that we are all curled up and tense (neu-rotic, in some way or another) from hunching the shoulders of our being against the storm of poverty, or the threatening skies of the future. Which of us has escaped?"

"Of course, here in South Africa, a large proportion of us are still easy in our minds, because we can see with our physical eyes, the lavishness of nature, and because we are not very good at using the eyes of our imagination and seeing the other side of things—the impossibility of "possessing the earth" under the existing financial system."

"South Africa is wonderful, with a splendour all its own. But I think it is a country for the young
who can bear the vastness and the callousness of it. As you get older your heart-aches for the softness and the old, old magic—something quite indescribable — which is England."

These are words from a friend's letter, who is heart and soul with the movement, to whom, in her own words, "What happens to YOU, means everything to US." And to-day, instead of dealing with the economic causes of these sorrows, which, after all, many of you understand completely, I will end by suggesting that you spend Christmas as a time of rest and refreshment, so that after it is over you can return with new strength to the battle. For there is no one to fight it but ourselves.

So enjoy Christmas as much as you can, until the spell is bound on us once more at the close of those three magic days.

And if, during a lull in the fun, you look through your Christmas cards again, think of them, not as mere fantasies, but as the faint, but unmistakable forecast of what we are all working and hoping for.

Crude though many of them are, they picture realities for which we all long, and that we could all have if we were not bound by the spell—cosy houses, happy days in the sunlit country, winter sports, girls in picture frocks, tea parties and romance.

In the Christmas cards we read the secret desires in the hearts of the people.

"That's a nice card," said the shop assistant. But why did she like it so much? B. M. PALMER.

**WHIPPED SYLLABUBS**

**(or Whips).**

A delicious sauce for Christmas pudding:

1 wineglassful sherry.

½ wineglassful brandy.

½ pint of cream.

1 lemon.

2½ ozs. loaf sugar.

**Method.**—Rub the sugar on the lemon, pound it, put it into the cream, add the lemon-juice, brandy and sherry. Put all into a deep basin and whip until it thickens. Pile into custard glasses and allow to stand a few hours before serving. If hurried, castor sugar can be used instead of pounding.

This can also be served alone as a cold sweet.

Mrs. Edwards, Hill Farm, Ruislip, Middlesex.

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**Straight from The Times**

The comforting old belief that since truth must ultimately prevail, no defensive measures need be taken has yielded us a recognition of the difficulty experienced by Truth in overtaking Fiction, especially when Fiction is backed by ample technical resources and an aggressive creed.

*January 3, 1938.*

"Work without Hope draws nectar in a sieve."

—Coleridge.

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**ALBERTA'S INTERIM PROGRAMME**

**(2) TREASURY BRANCH SCHEME**

*By The Hon. SOLON E. LOW.*

(The first part of this speech appeared in THE SOCIAL CREDITER of last week).

Now I want to restate, as it has been stated repeatedly, that faced with this situation the Government was determined to press forward on strictly constitutional lines. We are convinced that our objective is the objective desired by every sane person in our country. We know that it is the objective desired by our people. We have demonstrated that we are proceeding on the right lines. We have thrown up the issues involved so that to-day there is no misunderstanding about them. And finally we have proved not only who is the enemy of the people, but that this enemy is determined to resist by every means within its power any move to give the people economic security and freedom. It is our conviction that while we must press forward, it is the desire of the people that we shall continue to do so.

Mr. Speaker, I appeal to every member and particularly to my honourable friends on the other side of the House, to face up to the realities of the circumstances in which the measure we are to consider is being submitted to them. In these days we hear much about unity. Those who use this word so glibly never tell us "unity for what."

The urgent need to-day is unity—but unity for the common objective desired by all, security and freedom for every citizen—an objective entirely possible of achievement with the vast resources at our disposal. And now I will turn to the bill before the House, Mr. Speaker.

After demonstrating that every action to secure for the people of the Province the economic reforms they desired, would be blocked from the top and after repeated threats from the banks to withdraw essential services from various points in the Province, the Government, in obedience to a wide demand, prepared plans to give the people facilities for deriving increased benefits for themselves through co-operation. The bill provides for these plans, which are actually in operation under Order-in-Council, to be developed.

The intention is to open branches of the Provincial Treasury at various points throughout the Province. These will provide the people in those districts with facilities for depositing their money in an institution under their effective control. To serve the districts which lie between these points where Treasury Branches are established, a system of agencies will be developed. These agencies will be operated in conjunction with the Treasury Branches and will extend the facilities of the latter to all the main points in the Province.
In this way will these facilities be made available to every part of the Province by a network of branches and agencies.

To date nine branches have been opened at the following points: Edmonton, Calgary, Medicine Hat, Grande Prairie, St. Paul, Andrew, Killam, Rocky Mountain House, and Coronation. Gradually, other branches will be established and the agency system is being developed.

Not Banks

Mr. Speaker, I wish to make it clear that these Treasury Branches are not banks and they are not engaged in banking business—which is essentially the business of manufacturing money, monetizing credit and lending.

At once the question arises—"Why is the Government not going into the banking business? Why did not the Government accept the offer of the Federal Minister of Finance and apply for a bank charter?" The answer is quite simple, Mr. Speaker. Nothing would delight the eastern financial interests more than that the Province should attempt to operate a banking business in competition with the banks and in face of their effective control of the credit structure. Until the banks concede to the people of the Province the right to determine credit policy within their provincial boundaries, all talk of economic democracy is idle. And any attempt by the Province to organize a banking structure in competition with the established banks, with their powerful ramifications, would merely leave the Provincial organization at the mercy of the banks. Personally, we have no doubt whatever that Mr. Dunning was put up to making the generous offer of a bank charter to Alberta. However, we have not rejected his offer—as yet. It is quite possible that if the measures being adopted at the present time do not result in a more reasonable attitude on the part of the banks, we shall accept the offer of a provincial charter—provided we can obtain it under proper conditions.

Persons may deposit money in Treasury Branches either on current account or on term savings accounts. In the case of the latter, interest is allowed.

Deposits are received at Treasury Branches under agreement between the depositor and the Provincial Treasurer. These agreements provide for the conditions under which deposits are made, and bind the Government to meet all claims on deposits in accordance with the terms of such agreements.

Important Feature

Now I come to an important feature of the Interim Programme as it is operating. I have already pointed out that the condition of poverty amidst potential abundance is due to the financial system—specifically to the artificial restriction of money. This is widely recognized to-day and cannot be seriously disputed. However, the exchange of goods and services can be effected without money if the people have at their disposal an efficient system of bookkeeping. The province-wide Treasury Branch structure will provide facilities for introducing such a bookkeeping system—and not even a substitute for money is required to operate this.

A person having an account with the Treasury may have acquired a credit by depositing money or by rendering a service to the government or by some such means. This credit represents the price value of goods or services. The person may acquire goods or services from some other person also with a Treasury account. Instead of paying for those with money, all he need do is to authorize his bookkeeper, the Provincial Treasurer, to transfer his credit to the person from whom he obtained the goods or services. And that person may do likewise.

It will be obvious to members that by such a system the use of money can be greatly economized without introducing even a substitute. And that is a system of accounting the exchange of goods and services which is embodied in the Interim Programme. The means by which depositors authorize the transfer of figures, representing the price values of goods and services, from their accounts to other accounts is by means of orders known as Non-Negotiable Transfer Vouchers. These vouchers are not negotiable. They must be presented at the Treasury Branch by a depositor in whose favour they are drawn by another depositor. These vouchers are not money, nor are they a claim on money.

As honourable members will find a full explanation in the booklets before them of the manner in which these vouchers can be used, I will not go into any elaborate details. I will pass on to the next and more important feature of the programme.

Material Benefits

This system of bookkeeping can yield material benefits to those using it only to the extent that co-operation can be induced. And such co-operation must be mobilized to gain certain definite results.

The urgent need in this province is the development of our natural resources for the benefit of the people. If production can be increased, as it can, it means an increased payroll. And if that increased payroll can be directed towards securing further production—still greater purchasing power will result, and so on.

Now the first step in increasing our provincial production is to secure a demand for Alberta-made goods. While much can be done by propaganda, actually a strong inducement for people to insist on Alberta-made goods when shopping must prove the more effective method.

To this end the Interim Programme provides for bonusing consumers in a manner which will stimulate a growing demand for Alberta-made goods.

(to be concluded)
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.

BRADFORD United Democrats. All enquiries to Hon. Sec., Green Gates, Wallasey.

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) in Room 14, Unity Hall, 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: Enquiries to Hon. Secretary, Green Gates, Hillside Drive, Woolton.

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

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

PORTSMOUTH D.S.C. Group. Weekly meetings every Thursday at 8 p.m., 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.

Miscellaneous Notices.

Rate 1s. a line. Support our Advertisers.

THE FIG TREE—Will any person who has copies of back numbers of The Fig Tree with which they could dispense write to the Secretary, Social Credit Secretariat, 12, Lord Street, Liverpool, 2.

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

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

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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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