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WILL THERE BE WAR? By C. H. DOUGLAS

I have been asked to express my views on the hope which is in all of us that notwithstanding the gigantic armament programmes the world may be spared Armageddon.

I think we should distinguish more clearly than perhaps we do between the *causes* of war and the means and opportunities for war.

As to the *causes* of war, I have already said in the Broadcast on this subject, and elsewhere, that in my opinion they lie almost wholly in the psychology which arises and is inseparable from the present financial system. Not only is it obvious that Socialism, so-called, is no remedy for war, but on the contrary, the rise of a Marxian Socialist Power (Russia), a National Socialist Power (Germany) and a hybrid Guild Socialist Power (Italy), together with the almost unanimous clamour for war of the English Socialist Parties and their attacks on Mr. Chamberlain for having, in

ON OTHER PAGES

A NEW YEAR'S MESSAGE from L. D. Byrne APPLICATION OF OUR PRINCIPLES By Norman Webb COMMENTARY Mrs. PALMER'S PAGE LONDON LETTER RATES CAMPAIGN September, substituted a chance of war for a certainty of war, demonstrate to anyone not blinded by prejudice, that Socialism increases the danger of war.

The characteristic of these States is the primary characteristic of English Socialist policies such as nationalisation of this, that or the other. It is concentration of power. Large numbers of people in the world are bemused by the rapturous glamour of abstract words and are passive instruments in a world-wide policy designed to separate power from responsibility.

There is no such thing as collective security-there is only individual security. What possible meaning can be attached to a statement that Herr Hitler, or Signor Mussolini, or Captain Anthony Eden, or Mr. Churchill, would be responsible if Germany, or Italy, or England, declared war? Would Herr Hitler, Signor Mussolini, Captain Eden or Mr. Churchill each of them die a million deaths or suffer ten million wounds? For over a thousand years the people in the world have striven towards representative government, and what they have got is delegate government. That they have not delegated responsibility should be obvious to anyone who realises that the next war will not be fought by delegated fighters, even though delegated governors declare it.

As Mr. Chamberlain (for whom I have only a strictly limited admiration) said, in effect, in a speech so sound that the Germans refused to listen to it and it received little applause, omnipotent governments are merely handy instruments for ambitious men.

The answer, then, to "Will there be war?" is "Yes. There will be war after war until civilisation is destroyed—unless power and responsibility are once again reunited in the individual."

If this idea be accepted, and I find it difficult to see how anyone who will understand it can fail to accept it, it is clear that, so far from an extension of the powers of any one Government until they become world-wide (which is the aim, conscious or unconscious, of the Internationalists, active in such institutions as the League .of Nations Union and the Royal Institution for International Affairs), the first effective step to be taken is to bring the foci of governments closer to the individual, so that he becomes effective in them.

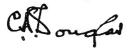
In the British Commonwealth it is clear that a desperate attempt is to be made to abrogate the privileges of State Parliaments in Australia and Canada and to concentrate them in Federal Parlia-Not only do I think that ments. this should be resisted by every possible means, but that, at the same time, steps should be taken to bring State Parliaments themselves under more localised and individual control. Whether this can be done in the time that remains to us I do not know, but as to its necessity I have no doubt.

I might add that perhaps the first step to Armageddon was taken when mankind accepted an amorphous abstraction called "money" as a *reason* for his services. The present heavily increasing taxation

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is a specific method of transferring the individual's power of individual action from himself to a central source of power, masquerading under the abstract name of "the State."

Just as it is necessary to decentralise power over the sanctions of the State, so it is necessary to decentralise power over money, and the first step to this end is to oppose centralisation. There is no justification in any policy anywhere for an increase in taxation at the present time, and no hysterical call to sacrifice should be permitted to obscure the meaning of such an increase.



Dignified Banker

Dr. Pospisil recently arrived in He is the Governor of London. the Czech National Bank, and it is said that when he became Governor he was told (by whom?) that it was undignified to be seen in Prague on a motor-cycle.

On December 14, Dr. G. W. Beyen, President of the Bank for International Settlements, turned up as well. Wouldn't it be a scoop for the B.B.C., to get them all into "In Town To-night" prothe gramme?

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It was probably at Ernest Sutton's

ERNEST SUTTON LTD. 24, BRUTON PLACE, W.1.

LONDON LETTER

Have you been noticing headlines recently which convey an impression that the Australian States have surrendered their autonomy to the Federal Government? Or that the Provinces of Canada are all falling into line in the interests of national defence, or the Empire, or the King's visit? I think these very previous notices of what they would like to happen are either unconscious expressions of the bankers' wish-complex, or-and this one gets my vote-extremely able moves in the game of not letting the right hand know what the left hand is really getting at. As a matter of cold, hard fact, the central governments of Australia and Canada considerably further from are achieving control over Provinces and States than they were a year ago.

Consider this, too. "Judgment was given in the House of Lords yesterday (December 14th) that Canadian bonds were repayable in this country on a gold value basis, and that a Canadian Law to the contrary did not apply." This decision upheld that of the Court of Appeal in the case of the New Brunswick Railway Co., against the British and French Trust Corpor-ation, Ltd., of Coleman St., E.C., In 1937, the Federal Parliament at Ottawa, passed a law permitting gold-clauses in contracts to be discharged by payments at nominal value in current money. The Court of Appeal decided that English Law controlled payments in London.

Mr. J. Dyer Simpson, General Manager of the Royal Insurance Insurance Co., and the Liverpool and London and Globe Insurance Co., in an address at the Insurance Institute, London, advocated repayment of the American debt on what he called a mutually satisfactory basis.

Nearly half the original principal had been paid, he said, but owing to the interest-rate of 5 per cent, nearly £1,000 million was still outstanding. If the accummulated interest were taken off this sum, we should owe only £450 million.

Mr. Simpson's proposal is to "fund this sum over 40, 50 or 60

from MILES HYATT

years. The annual charge would be substantial, but it should not be impossible to finance it." Perhaps he is thinking of the moral health of Mr. H. W. S. Francis, C.B., O.B.E., who has just been appointed Secretary and Comptroller General of the National Debt Office by that curious body, the Commissioners for the Reduction of the National Debt. It would never do for a job like this to be a sinecure, and the magic purse whose contents never get less requires far too little wet-towel work with the figures to justify Mr. Francis's full-time employment.

There are one or two cruelly misleading headlines about, to mark the season of goodwill, I suppose.

"Liner is M.P.'s Christmas Gift to 200 Families," News Chronicle. December 9th.

Wonderful! I seem to see those 200 families enjoying for the first time in their lives the mild winter sunshine of the Mediterranean, or the blazing skies of the Caribbean.

"Jarrow received yesterday her 52,000 ton Christmas Box from Sir John Jarvis, M.P., the former Atlantic liner Berengaria, whose scrapping will bring two years work for 200 shipyard families."

Two years unnecessary hard labour! A Christmas box on the ear indeed. "We are not talking about the death of the Berengaria," Sir John said, "but the birth of a new industry."

But all is not well with good King Wenceslas. Enter the Big Bad Wolf, in the person of Winston Churchill, who is asking a question in the House-whether, in view of the national emergency and the call for more British shipping, it is considered quite wise to smash up one of our largest boats just in order to keep yonder peasant doing treadmill stuff for a couple of years.



The New Era, Radio House, 296 Pitt Street, Sydney, Australia.

COMMENTARY

"The Traveller fell as night descended upon him, so that he saw not the Door. And when it was light the Sun warmed his limbs and the Life returned unto him and he wakened. And when his eyes were open he looked upon the Door yet knew it not at first; but in time he saw it was the Door at his journey's end and that he lay before it. Then, shaking, he raised himself up and reached forth his hand and knocked. And again he knocked with all the force that he had in him, and a third time, yet less strongly, for he was spent. And thereupon he heard a Voice that was sweet and clear, and it spake saying: 'If thou had'st not knocked upon the Door, then would'st thou have found it open.' And, so hearing, the Life that was in the Traveller left him.'

Aye, that would be Janus's voice: he of January, who looks fore and aft.

* * * * * It's a thing I've noticed about Janus: that he not only sees double but talks double.

The more modern Janus quickly became a bye-word for duplicity literally 'Double-facedness.'

(Our printers have no block:

OBITUARY

We regret to record the death of Mr. Eric Ottewell, of Derby at the early age of 42.

Mr. Ottewell originally intended to enter the Church, but his studies were interupted by the war and at 18 he enlisted. On his return to England he began to study the causes of war and this study led him to social credit.

He was a very active and useful member of the Derby Social Credit Association and of the Derby Lower Rates Demand Association.

Mr. Ottewell leaves a widow and one child.

but, anyhow, all the recent photographs of Janus show him like a figure eight turned on its side and a fat neck underneath it.)

* * *

To resume the serious note struck by my introductory quotation—for which I crave indulgence, following as it does so closely upon the excessive merriment of the Christmas Number, what is the most peculiar of the characteristics of the modern Janus?

* * * * Lure!

"If you had had the goodness to be a good boy, then we might have rewarded you."

* * * * * Never: "If you are or ever become a good (precise meaning hereafter-to-be-defined) boy *we will* reward you."

Oh no! It is always what you may call a 'contingent impossibility' that leads men to destruction.

* * * * * And who are 'we' anyway?

I notice that Sir Arnold Wilson has again been throwing his weight about.

Says Sir Arnold: "Men are still apt to claim thoughtlessly" (i.e., not so Sir Arnold Wilson!) "that one volunteer is worth three or even ten pressed men; it is not less true that 100 trained cowards will rout 1,000 untrained heroes."

* * * * Oh yes, Sir Arnold—but!...

One, Sir Arnold Wilson, Sir Arnold Wilson, is surely worth far more than the whole 1,111?

* * *

Is it not so? . . . * * * *

Very well! Then we can entirely dispense with consideration of "the obligation which the common law casts upon every *freeman*." Where are they? Where is one of them? Find us our freemen, Sir Arnold, and they will find you your army, and the use for it, and the victory of it over its enemies!

I hear good news from Scotland. The 'movement' has moved—revivified by news of the antics of "they folk doon in Lon'on."

Yet to a still more serious turn! 1939!

There never was, never is, never will be any other moment in history but this one.

* * * * * There is only--NOW!

But I cannot end on an intense note like that! I wonder if Nicholas Murray Butler knows of the derision which he evoked (behind the old school tie) on his tour of British Universities some years ago.

I have just had

THE FAMILY OF NATIONS

By

NICHOLAS MURRAY BUTLER DAVID LLOYD GEORGE HENRY-HAYE BO OSTEN UNDEN PAUL VAN ZEELAND JOHN F. O'RYAN.

New York 1938. * * * Yeah!

"THE FIG TREE"

A claim has 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.

Mrs. Palmer's Page THE SPIDER MAKES A NEW WEB

"Every month increases the number of industrial concerns and stores under bank control," said a business woman to me. "Those business woman to me. that are still free are straining every nerve to keep their independence. It's a hard life, cutting down expenses here, thinking out some new attraction in the advertising section, bringing business methods up-to-date. We get no rest. T feel tempted to long for the time when all will be under the open We should control of the banks. at least be free from this neverending grind."

This, however, is not likely to The bankers prefer inhappen. direct control, through their present system of lending on mortgage, and repayment with interest. The owners of many modern concerns cannot be said to control their own businesses, for they must keep a constant eye on the state of their over-drafts; at the same time getting all the blame when they are compelled to cut down wages, or produce goods of an inferior This arrangement gives quality. the bankers all the benefit and none of the censure, so I do not think it at all likely that they will assume open control and ownership of industry. By remaining in the background they evade responsibility.

Every shop-keeper pays out certain sums to wholesalers, to his employees, and as rent and rates. In addition, there are the overheads to be met, and interest to shareholders and on bank loans. He must collect from his customers, more than he pays out, and to do this he must strive by means of advertising and novel attractions to persuade people to buy his goods in preference to others.

Cut-throat competition grows more intense, and every advantage is taken of time or season to steal a march on his adversaries. It is nothing but economic war, and at Christmas time we see it at its height.

The English love Christmas and try to save money in order to have a little more to spend on festivities and presents. They take a little out of the savings bank and slate clubs, there is more money about, and the shopkeepers hope to benefit by increased sales.

We women have the spending of most of this extra money, and it has been suggested that we might spend even more than we do at Christmas in order to make the "wheels of industry" revolve more quickly and draw us out of the slump.

Apart from the fact that the only sane reason for spending money is to buy something that we really want, the truth is that most of us spend all we have and still cannot buy nearly all we need simply because we are too poor. There are always more goods in the shops than money in our pockets. Poor people are not allowed to have over-drafts at the bank without security.

But some one has had a brilliant idea. I will leave you to guess who it is. It might be Mr. Sebastian Prawn, or a relative of his, a Mr. Marmaduke Winkle.

"Why not," says he, "extend to the woman in the street, the same facilities which we already extend to our favoured clients who come to us for over-drafts? We will arrange for her to have an overdraft at the shop where she has previously paid cash for everything! Think what an advantage this will be to her," (and to us!)

An attractive circular is posted to as many women as possible, worded thus:—

"If you can spend $\pounds 1$ a month our stores offer you credit facilities up to $\pounds 12$, and so forth on the basis of a standing credit of twelve times the amount

For THE TRUTH IN ALBERTA Read "Today and Tomorrow" Send your sub. to TODAY AND TOMORROW 1016-118th Street, Edmonton, Alberta

Subscriptions \$1.50 a year (at the present rate of exchange about 6s.) You can subscribe by International Money Order, obtainable at any Post Office. of your regular monthly payment. Every department of the Store is your Market Place. You buy at the ordinary and plainly marked prices ruling throughout the store. Nothing is added to these regular prices, but a charge of one shilling for every pound spent is made to cover the additional clerical expense of providing these extended payment facilities.

"Such spending power enables you to budget over a definite period instead of buying from hand to mouth."

Mr. Marmaduke Winkle gives himself away in the last line.

He is out to catch the poorest those who live from hand to mouth, who cannot see the web spun by the spider, and to whom the temptation of having f12 to spend all at once will be irresistable. Not every woman will realise that she will have to pay back f12 12s. 0d., and, moreover, while she is paying back, she won't have the money to spend anywhere else. You see the idea? She is mortgaging her future income, or her husband's, getting into debt in exactly the same way as the shopkeeper himself.

And 5 per cent. is a pretty high interest, isn't it?

The whole scheme, of course, is merely an extension of the hire purchase system in which Mr. Marmaduke Winkle is an expert.

In the form which she must fill in are these words :---

"I understand that if I do not keep up these monthly payments, the balance of my Purchasing Bank Account with you becomes due immediately. In accordance with your request, I give the references preliminary to my being entitled to these facilities."

More than one big store adopted this scheme just before Christmas, one at least among them bears an old and honoured name as a city firm. There is no doubt whatever in my mind that behind the whole scheme is some big trust which is extending credit to these shops to enable them in their turn

Your part now as women Social Crediters, is to explain to as many others as possible the real meaning of this scheme. Do not mention the words "Social Credit" in your explanation. Just lay the facts before your friends, and get them to form their own opinion about it.

People who are burdened with debt cannot be free and independent; after a time they lose their initiative and sense of responsibility, they are afraid of being unable to keep up those terrible payments.

Perhaps this is intended as a counter-blast to the Rates Campaign. For most of those who "avail themselves of these facilities" will be ratepayers from poor little homes in the suburbs.

Their circular is extremely attractive. The front page is covered with half crowns and florins, and across this background are flung these words:—

"How to open a Purchasing Bank Account with Spending power that can easily be yours!"

But, look you, instead of giving us more purchasing power, they actually intend to take a shilling in every pound as a fee for writing figures in their ledgers. True, we shall be able to spend now what we have not yet earned. But what will that avail us in the lean months to come?

How anyone in the face of evidence such as this can go on believing that financiers are not acting as our enemies I find it impossible to understand. They are constantly on the search for fresh untapped sources of supply, and when one is discovered the whole crowd is off to it with a whoop of joy.

Do not blame the retailer or capitalist, as do the Socialists. The shop-keepers are mere marionettes, dancing as the men behind the scenes pull the strings.

Do your best to expose this ramp; if you only keep one poor woman out of their clutches, you will have done some good, especially if she understands the facts you place before her.

This week our congratulations must go to two women who have

*

scored minor victories against the enemy by divesting him of some of the loot.

Miss R. M. C. Bradshaw, of Belfast, and Mrs. Rhodes, of Liverpool. Each organised a Christmas sale from which they raised sums of $\pounds 20$ and $\pounds 13$. It meant a lot of work, but perhaps we should not call that "work" which brought so much enjoyment with it. Shall we call it "occupied leisure?"

Miss Bradshaw is already making plans for her next sale and asks me to say she will be only too glad to help any member of the movement with suggestions. She and her friends worked wonders with old felt hats, empty sweet tins, enamel, wire, and remnants of leather. The Christmas presents they made were charming-bags, cushions. needle-books. button holes, biscuit boxes, tea caddies and calendars. There is no space to give details, but if you would like to hold a sale of your own write to Miss Bradshaw, c/o The Secretary, at 12, Lord Street, Liverpool.

Mrs. Rhodes and her helpers specialised in marmalade, sweets and Christmas presents. Everything was home-made.

Now will others go and do likewise?

B. M. PALMER.

HAM AND BEEF ROLL.

This is very good with cold turkey.

1 lb. beef (rib steak).

1 lb. ham or bacon

(rather lean).

6 ozs. bread crumbs.

3 eggs.

½ grated nutmeg.

About 2 level teaspoons salt. One level teaspoon pepper.

Method.-Mince the meat. Add all the other ingredients except eggs and pass through the mincer again. Now bind the mince with the wellbeaten eggs. Form into a firm, tight roll, and wrap in greaseproof paper. Tie as tightly as possible in a pudding cloth, place in boiling water and boil for three hours. Leave in the water it was cooked in until half cold. Then remove the cloth and roll carefully in brown breadcrumbs. Do not cut till cold. It should be sliced very thinly.

The Expansion Fund

The Social Credit Expansion Fund was opened towards the end of last year. Its purpose, as its name implies, is to assist in developing and extending action towards the social credit objective. The Fund is kept separate and distinct from the general funds of the Secretariat and is disbursed by special administrators at the sole direction of Major C. H. Douglas.

Since the inauguration of the Expansion Fund, the movement has taken great strides forward in several important directions and, although it would be erroneous to suppose that the Fund produced the developments, it is nevertheless true that progress might have been retarded at certain critical stages had the Fund not been in existence.

At the present time, with political events moving at breakneck speed towards another, perhaps the final crisis, it is of vital importance that we should be in a position to take full and immediate advantage of every opportunity that presents itself. We must have a strong Expansion Fund.

Will Social Crediters please note therefore that the Expansion Fund is again in need of their active support?

W. W.

EXPANSION FUND

To the Treasurer,

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

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

Name	
Address	

.....

B. M. Palmer.

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1939

going to win.

Not the most serious, but the most spectacular attack on US (with Douglas) is now the history of 1938. • It failed.

Numerologists (among whose company I have not the honour of counting myself) may note that the sum of the figures in 1938 is 21 and that the sum of the figures in the succeeding year is one more.

I have no objection to coming, or being, "of age"—whatever that may mean. I have objection to being made other than I am. To be other than you are is to be falsified. It is not a peculiarity of mine alone, among the peculiarities of human beings, to object to falsification. All nature objects to falsification so strenuously (and effectively) as to make it impossible -ultimately.

The snag is in the 'ultimately.' In human affairs, it would not matter if "the real" responded to the "field" in which the real is set instantaneously. Nature, it seems, is so "cruel" (to use a human word) as to be indifferent to Time and equally indifferent to "interest" as humans assess it.

It seems she ordains that things, human or inhuman, sacred or profain, shall happen correctly-or not at all; but which things happen and which not, she does not care.

Whether man uses the 'powers in Nature' (and in himself) to man's advantage is a matter of supreme All she asks indifference to her. (and enforces) is that how he uses anything shall be True. Her definitions are unwritten and her words are voiceless and unheard;

We have not won; but we are but her wishes are all the law that man and nations know.

> Relentlessly, she divides the schemes of men (or any other scheming things) into two categories; the possible and the impossible; the "true" and the "false"; the "real" and the "unreal." The one she permits with matchless grace and generosity. The other she disdains with a disdain unexampled in the arrogance of human life. But whether men and women, families, cities, nations, empires, races; even kingdoms (animal or vegetable), ape or man, snake or fish, live-is no matter! To be real, viable, true, sanctioned by her: There is no other "law"

> And, as the stars blaze over the entrance of man's 1939, in her heavens she speaks :-- "If-yes!" There is no escape. "If not-no."

> Douglas has defined for man the terms within the understanding of some wherewith to fill the dashes in. That is all.

> Much? It is more than any other man has contrived. But the outcome awaits the turning of time.

> The road we all are set to wander in is beset "with pit-fall and with gin," and, whether or not we are enmeshed with predestination, sin, (as Nature counts it) is inevitably our fall. Shall man in society survive? If man in society is real-yes; if man in society is unreal-no!

> Which ? I do not know. Douglas does not know. I, with him, believe, that in association man can really achieve what alone he cannot achieve.

The test lies in Time, and Dame

THE SOCIAL CREDITER

Nature cares not for Time.

Mr. Snadden's victory is on our We aided it. Mr. Snadden's side. victory, is the Duchess of Atholl's defeat and the Duchess of Atholl's defeat is the self-assertion of the small power in the face of the great power. It is significant-possibly the most significant event of 1938. TUDOR JONES.

Free Speech?

Father Coughlin's broadcasting days may be definitely over nowhe may be banned.

A New York broadcast on the origins of the Russian Revolution brought about an almost unparalleled incident-the announcer of the programme hastening to assure the audience that Father Coughlin's statements were untrue. This was followed by a reproof from Cardinal Mundelein and a charge of "antisemitism."

It is a generally accepted convention of our day that announcers know so much better than the speakers themselves what is in fact truth and what is not, so it is not surprising that Father Coughlin is now to be required to submit his speeches for censorship. He has refused, and his many hundred thousands of followers are adopting the very practical course of threatening to boycott the station's advertisers-taking a leaf out of the other side's book, in fact, if his talks are not resumed.

Why cannot we really have free speech? If Father Coughlin's thesis is so very damaging to truth, cannot it be heard and then exposed by other speakers? More and more it seems that only the truth is stifled in our day.

M. H.

Prevention of Fraud

The new Prevention of Fraud Bill is a misnomer for a bold attempt to bring all "dealing in securities' under bureaucratic control. Anybody applying for shares of any kind would, as the Bill now stands, have to take out a Board of Trade Licence.

A NEW YEAR'S MESSAGE

From L. D. BYRNE.

Social Crediters who have watched the trend of events developing with a terrifying inevitability towards the break-up of civilisation, will recognize that we have reached the critical phase in this process. But for the spectacular impression made on the situation by the world wide Social Credit Movement, it would probably be correct to assume that universal war, revolution, social chaos, followed by the collapse of civilisation, cannot be averted. That we must face disaster, and disaster on a major scale, seems certain. Any other view of the months which lie ahead would lack realism. The process of social disintegration has acquired such momentum that it would be childish to assume that it can be checked at this late stage and the trend of events completely reversed.

Society's Arch-Enemy.

The break-up of organized society is due to the increasing dissatisfaction of the individual with the results he is obtaining from his social environment.

Beyond a certain point it is a pragmatic impossibility to induce or coerce individuals to remain in association under conditions becoming increasingly repugnant to them. Yet the financial hierarchy which has succeeded in gaining control of society's institutions, is blind to any such consideration. It is determined, with the determination of fanaticism, to enslave mankind and organize society on lines of a reformatory. The fact that this fantastic vision violates every natural law governing human behaviour and must lead to the collapse of ordered socal life matters nothing to these persons. They are fanatics of the worst type, and, if necessary, they will wade through oceans of blood in the relentless pursuit of their objective.

The essential fact to bear in mind is that they are working against natural law. That is the weakness of their power and the power of our weakness. In the task which we have before us, the situation must develop more and more in our favour if we keep our heads and take deliberate action to this end.

The Imperative Task

It seems to me that the absolutely imperative task we face is to ensure that the process of development towards the new which alone civilization. can replace the present crumbling structure, gains sufficient momentum, over a sufficiently wide area, to ensure that at the critical point when the fate of humanity is trembling in the balance, the old order will be swept aside by the incoming tide of the new order. If we become terrified by the forces which are being unleashed as civilisation breaks up-or if we even contemplate the possibility of failure at this crucial stage. I can see little hope for the future.

The issue being fought out in the world to-day can be correctly described as the Christian social philosophy as opposed to that which it replaced. The basic principles for which we Social Crediters are fighting are essentially the basic social principles of Christianity and this season of the year should have a special significance for us. As we review the years behind us and face the rigours which lie ahead the calm exhortation comes to us— "Be of good cheer ... be not afraid."

Our Coming of Age

Next year the Social Credit Movement will be twenty-one. It will enter upon its manhood—its childhood and youth will be behind it and it is hoped that it "will put away childish things" and get on with the job with a mature sense of responsibility. During its growth it has had a hard time—often a gruelling time—but, with a sure hand and a clear vision, the man who brought it into being has guided it to the present stage of manhood to fulfill its destiny.

My conviction that the years 1937—38 were decisive in the battle against International Finance remains unshaken. The forces which were released against the steady advance of financial dictatorship have not only checked that advance, but have placed International Finance on the defensive. Given proper guidance, those forces will inevitably increase in effectiveness -and will operate to turn the tide of events towards the new social order. What has been achieved so far was the result of action-and only action will have any effect on the situation. But it cannot be any old haphazard action. It must be directed towards releasing the springs of social power for the task in hand. In a sentence, this can be described as action which will increase the power of the individual over his institutions and thwart any counter-action which will have the opposite result.

Each to His Own Task

Alberta was the salient from which the enemy's lines were Alberta remains the penetrated. centre of hostilities to-day. But to-morrow, if our work has been done properly, the front will be extended to Canada and from thence over a wider area. In fact, there are indications that the trend of events in Europe, and the purpose behind the secret intrigues which are shaping the situation there, are not altogether unconnected with the impact of the Alberta offensive. For that matter, neither are they altogether out of harmony with the furtherance of the task on which we are engaged.

However, though the battle is centred here in Alberta for the moment, it is evident that during the coming months, more than at any other time in the history of Social Credit endeavour, we should each concentrate on our own task. While it is encouraging to pause and take heart from successes on other fronts, the job in hand is the important thing. Moreover, it will never do to be discouraged by our And there will he reverses. reverses.

We are engaged in a *positive* task. Opposing us are the armies representing the negation of all for which we are striving. The positive is creative—it is real—what we mean by Truth. The negative has no reality—it thwarts and it destroys—it is of the Devil. A realization of this simple fact spells victory. "Ye shall know the truth and the truth shall make you free."

And so we face 1939. War, revolution, fear and all the furies of the Father of Lies will be unleashed upon us. If we flinch, if we are detracted from the clear course of action which lies ahead, though we might profess and call ourselves Social Crediters, the truth is not in us.

To increase the power of the individual over his institutions. That is the task. It matters not whether we are engaged in the Rates Campaign or in any other sphere of action directed to this end, our personal contribution to the fate of humanity is all important. And that is all that is important.

Still Wandering Around

Odd Automatic War Debt Broadsheets are still being returned to the U.R.A.A. One has recently reached a gentleman at Cork, who promptly asked for more and sent a donation of £5.

1775 SPEAKS TO 1939

The nation is not only devoted to liberty, but to liberty according to English ideas and on English principles. Abstract liberty, like other mere abstractions, is not to be found. Liberty inheres in some sensible object; and every nation has formed to itself some favourite point, which, by way of eminence, becomes the criterion of their happiness.

It happened . . . that the great contests for freedom in this country were from the earliest times chiefly upon the question of taxing. Most of the contests in the ancient commonwealths turned primarily on the right of election of magistrates or on the balance among the several orders of the State. The question of money was not with them so immediate. But in England it was otherwise. On this point of taxes, the ablest pens and most elloquent tongues have been exercised; the greatest spirits have acted and suffered. In order to give full satisfaction concerning the

importance of this point, it was not only necessary for those who in argument defended the excellence of the English Constitution to insist on this privilege of granting money as a dry point of fact, and to prove that the right had been acknowledged in ancient parchments and blind usages to reside in a certain body called a House of Commons. They went much further; they attempted to prove, and they succeeded, that in theory it ought to be so, from the particular nature of a House of Commons, as an immediate representative of the people, whether the old records had delivered this oracle or not. They had took infinite pains to inculcate, as a fundamental principle, that in all monarchies the people must in effect themselves, mediately, or immediately, possess the power of granting their own money, or no shadow of liberty could subsist.-Edmund Burke on "Money and Liberty," March 22, 1775.

The Bye-Election in Perthshire

The Duchess of Atholl resigned her seat from Parliament to seek re-election as an Independent in opposition to Mr. Chamberlain's foreign policy. In her campaign she received support from many Labour members of Parliament, although this was unofficial. Her majority over Mrs. C. A. MacDonald, a Liberal, at the last general election was 5169. Mr. W. M. Snadden, the nominee of the local Unionist organisation, defeated the Duchess by a majority of 1313.

A considerable amount of manoeuvering accompanied the election, one feature of which was the withdrawal of the Liberal candidate. In a relatively frank leading article *The Times* said: "the results of bye-elections provide, it is generally agreed, a treacherous basis for argument. What may be said for certain about Mr. Snadden's unexpected victory at West Perth, is that, if the event had gone the other way, interested commentators would have been quick to draw the largest deductions from it.

"Mr. Snadden asked simply for a vote of confidence in the Prime Minister and the Munich Agreement, and this, beyond possibility of misinterpretation, he has obtained."

The issue seemed by some means to have been defined as the large against the small, the central against the local, the more centralised against the less centralised; and on this occasion, the smaller, more local and relatively less centralised body won. Somehow through the mixed and confusing argument (the Duchess took maps and a pointer to many of her meetings) the good sense of the electors penetrated at least as far as the probable relevancy of the policies put forward.

In these columns the view has more than once been expressed that

in Britain to-day we are seeing a struggle between national and international financial groups with which are associated Mr. Chamberlain and Mr. Eden respectively. There is no reason to doubt that the election in Perthshire was another manifestation of the same friction, and that from our point of view the right man won. For it is certain that decentralisation of power favours the fight in which this movement is engaged and, indeed, favours social credit. It is the avowed policy of the international group to concentrate power, and should this group gain the upper hand the progress of our own work -getting social credit-would be immensely retarded.

Social Crediters in the district responded nobly to a call to engage in the issue, and we others have to thank them for helping to preserve conditions in which it is at least possible to pursue our present aims.

THE APPLICATION OF OUR PRINCIPLES

"How far that little candle throws his beams! So shines a good deed in a

naughty world." Merchant of Venice, Act V, Scene 1.

Dear Editor,

You suggest I might send you a New Year contribution. I am afraid I am too busy shoring up my little section of the crumbling economic wall, to do any of the things I should like to do.

But at the close of this crucial year—I think C.H.D., prophesied that 1938 would be crucial, and he said truly—there are surely some reflections to be made.

World events are inevitably fixing men's eyes upon the financial system as the focus of our troubles. It is as if a beam of light was searching it out in the general darkness, and gradually isolating it.

Once the beam steadies down it will be bound to show up those most closely in association with Finance. Presumably they will be those individuals, or groups of individuals, who have been manipulating the system; but we presume it will also include some of those who have consistently and constructively identified Finance as the enemy, in effect, The Social Credit Movement.

Whether we like limelight or not (and I am sure C.H.D., has no less of retiring modesty than Mr. Montague Norman), we may find ourselves facing the audience under its glare.

Perhaps these reflections are rather heavy ones for New Year. Unfortunately they lead me to another connected with the inevitable increase of responsibility which events are thrusting upon us. Who of us, when they first dipped into that insiduous little red book, or indulged in parlour fireworks with the A + B Theorem, had an idea where it was going to lead them? I sometimes wonder whether C.H.D. himself—but we musn't speculate too far!

What I am leading up to is this: In order to sustain the pressure of responsibility we must study (and by study I mean really work hard and in an orderly manner) to transform Social Credit, which was once something of an intellectual pastime, and then became a serious job, into an actual "way of life."

This force, this principle that Douglas has called Social Credit, either works or doesn't work,—in other words, it is either a scientific fact, or it isn't true in any way.

Now it is up to us to demonstrate it, in and by ourselves. If you shout that you've got just the thing that will save a drowning civilisation, you must at least be able to demonstrate its effectiveness on a half-drowned kitten!

There is a principle of association laid down in Economic Democracy which will show results if it is employed rightly.

It might be quite an amusing game, and a very profitable one, to turn the social-engineering, terms used in Douglas's books into what might be called "a fireside formula." (Someone else work it out, please. I'm too tired at the moment).

Frank Buchman of the Oxford Group in a broadcast not long ago, asked his listeners if their homes were governed by "a democracy or a dictatorship." It is a searching question, that; because absolute consistency must be somewhere at the basis of truth. And we know that the whole weakness of the socalled democracies in going to war to defend their freedom against the dictatorships, is that in the event of war they will be defending what they have ceased to possess.

I feel impelled to write like this because of the intensity of the times. But even more, perhaps, because I want to call attention to the demonstration we were given last September in our own Movement, of our principles in actual operation.

To me (and I don't care who smiles) it was one of the big events of the year,—that and Mr. Chamberlain's flying feats, and the fact that Mr. Aberhart is still firmly in his saddle. Compare those three facts with the noisy newspaper headlines about events that are all froth and sound, and lacking in any real significance or substance.

Truth is a light. Where it is effectively held up it disperses obscurity. Lacking light, darkness seems a very real thing; but you have only to strike a match and it disappears. Where? How? Through the door? By the window? We don't know; nobody can say. The thing is to strike the match.

We all wish that the unhappy situation which persists at 163a Strand were resolved. That it will be, I feel sure. In the meantime the fact that it has not split the Movement from top to bottom, and worse, involved us in a situation of hopeless compromise and obscurity, is a matter for deep gratitude.

But what should give us real inspiration is the fact that the danger was averted simply by the unhesitating and statesmanlike application of the principles for which we stand.

There was an example of practical realism which I recommend to myself and all Social Crediters as the subject for a New Year resolution. What '39 holds for this civilisation it is hard to say, but it is a pretty safe prediction to make to say that there will be shocks, and we are only shockproof to that degree in which our actions and faith are related.

There, I've got that off! Yours etc., NORMAN F. WEBB.

High Rates Enquiry?

From The Daily Mail, Dec. 20, 1938.

Sir John Simon, Chancellor of the Exchequer, is to consider a suggestion for the appointment of a committee of inquiry into expenditure by local authorities owing to the increase in their rating and debt in the last five years.

The suggestion was made by a deputation, which reported to the Conservative Private Members' Committee.

SPACE RESERVED BY:

THE UNITED RATEPAYERS' ADVISORY ASSOCIATION

The No-Billeting Campaign

The pressure which has been exerted by the rural electorate upon local authorities, M.P.'s and Ministers of State, and is still developing through the agency of the United Ratepayers' Advisory Association, is having its effect.

THEN

Six weeks ago the Government was not prepared to listen to the proposal that camps should be established for the reception and shelter of refugees.

The report of the Government Committee on Evacuation was officially accepted *after* the Crisis, and this contains no reference to camps, in fact it contains the following passage in para 53:—

> "Accommodation for large numbers of refugees can only be obtained quickly and economically by billeting in private houses."

NOW

The Daily Telegraph and Morning Post on December 23rd reported "... the Government is considering the establishment of camps in the country which would serve as holiday centres for wage earners and their families during the summer, open air schools for children in term time, and evacuation shelters in emergency."

"Discussions are proceeding between the responsible authorities, and it is probable that an announcement of policy may be made in the early months of next year."

The report continues "... the main difficulty is that of finance. Most of the local authorities in industrial areas cannot afford to maintain centres in addition to town schools out of the rates."

Quite! and the Rates Campaign is a bit awkward.

Sanctions Operate in Poole

In spite of their successful show of force last Spring when they prevented an increase in the Borough rate, Poole ratepayers are an apathetic lot. They learn slowly, but that the work of the Poole Rates and Assessments Demand Association is having its effect, if slowly, is indicated by the results of the activities of its Honorary Secretary, Mr. A. H. Coles, during the recent election of a councillor in his ward.

He approached the two candidates, an Independent and a Socialist prior to the election, inviting them to support the ratepayers demand. Only Mr. Bristowe, the Independent Candidate would support it, so Mr. Coles sent the following letter to 1,167 signatories to the demand in his ward:—

Dear Sir or Madam,

During our recent canvass for "Lower Rates with No Decrease of Social Services" we had the pleasure of your signature to this Demand.

Mr. Bristowe is standing in Ward 2 as an Independent Candidate and is in full sympathy with our demand. He is prepared, if elected, to press for this.

We therefore advise you to support Mr. Bristowe, on November 1st.

Yours faithfully,

A. H. COLES.

Mr. Bristowe was elected; and a local paper contained the following report of an interview with the Socialist candidate, Mr. Penn:—

"Mr. A. Penn expressed the view that if all the promises made to him had been fulfilled he would have been elected. He attributed his defeat largely to a lastminute circular issued on behalf of Mr. Bristowe by Poole Rates and Assessments Demand Association."

SECRÈTARY: JOHN MITCHELL.

To the Editor, The Eastbourne Herald

Dear Sir,

In your last issue you asserted that if the present loan charges to the banks were reduced it would "speedily bring their business to an end." Since the War the taxpayer has paid in loan charges on the National Debt over £6,000 million. a sum which is equal to the whole of the national income for a year and a half. The bulk of the National Debt, as is easily provable is bank created credit, and not the savings of the people. Perhaps you would care to give a direct "yes" or "no," without quibble, to the question "Could the banks in England run their business on less than £300 million a year (which is what they have had annually on average out of the taxpayers since the War)?"

Remember this sum is no less than 8 per cent. of the national income, and only a small part of the banks' total income; and the employees of all the banks in the country represent less than 1 per cent of the employed population.

In other words, the banks employ less than 1 per cent of the employed population and are getting at the very least 10 per cent. of the annual national income to pay them for their book-keeping services.

The plain fact is that the Local Authorities are paying far more than is necessary in loan charges, and the ratepayers are getting to know this. They are not going to be deceived by the enormous amount of clever propaganda which the banks are putting over through all sorts of agencies, in an endeavour to whitewash their precious system.

Yours faithfully,

J. M.

A Test — National Service

We want to know what are your reactions to Compulsory National Service. You are asked to imagine that you are compelled to serve, and to write down in a few words what this would mean to you as an individual, and send them to the U.R.A.A.

(2) TREASURY BRANCH SCHEME (Concluded)

By The Hon. SOLON E. LOW.

(The first parts of this speech appeared in preceding issues of THE SOCIAL CREDITER).

Face Realities.

Merchants who are willing to co-operate under the scheme enter into an agreement regarding the use of the bookkeeping system operated by means of Non-Negotiable Transfer Vouchers.' Any depositor with Branch account, Treasury a obtaining goods from these stores by using transfer vouchers, obtains a bonus on the amount of such goods providing that in any month a definite proportion of all such goods are Alberta-made. At present the bonus is 3 per cent. and the proportion of Alberta goods to be obtained in any month is one-third the price values of the total obtained by the use of vouchers. If less than one-third of such goods are Alberta-made, then the bonus is allowed on only three times the total price value of Alberta goods for the month.

This 3 per cent bonus, of course, is a credit in terms of the price value of goods and services—but full provision will be made for it on the books of the Treasury in terms of money. It is the intention to maintain the liabilities of the Treasury Branches in a liquid form to meet any claims which can possibly be made under any agreement.

Not Unorthodox .

At this point, let me digress to make certain observations for the purpose of removing possible misunderstanding. There is nothing fundamentally unorthodox about this Interim Programme. It is not the application of the financial proposals of social credit-though embodies certain principles it associated with those proposals and consistently advocated by the Government. In the first place, the consumers bonus is a very modest start of the principle of the dividend. The people will not have their taxation increased to provide this purchasing power. În the second place, the consumers bonus will have the effect of reducing the cost of living. Therefore, the

principles of dividends and a lower cost of living are embodied in this proposition—but it is only a very modest start. When we have demonstrated the effect that even such a small adjustment can have, we believe that many of the difficulties will be removed to extending the application of these principles to a scientific adjustment of the system yielding substantially greater benefits.

To revert to the operation of the 3 per cent. consumers bonus. It will be realized, Mr. Speaker, that this being bound up with the amount of Alberta-made goods obtainedthe natural desire on the part of all using the voucher system will be to think in terms of Alberta-made This will lead to a steadily goods. increasing demand for Alberta-made goods, which will be transmitted from consumers to the wholesale houses and manufacturers by the retail merchant. As this demand grows, so the production of Albertamade goods will increase. With a steadily expanding market, new manufacturers will be encouraged This will mean more to start up. employment and increased payrolls. This increased purchasing power will be directed into channels which will increase still further the demand-for-Alberta goods --- Theeffect will be cumulative.

The Government will put into operation machinery for encouraging and fostering this development. However, the plans for this are not yet mature. They will be placed before the House when we meet here again.

Finally, let me emphasize that throughout, the scheme is entirely voluntary on all parties. There is no compulsion introduced. This is the only sound basis for developing any economic proposition and is a principle fundamental to the reforms for which this Government stands.

Straight Business

Mr. Speaker, I have endeavoured to cover a great deal of ground in this introduction to the bill before the House. I have generalized because it is important that members should have the picture as whole before them when discussing the measure. The details of the machinery of the programme are before all members. The entire proposition is a straightforward businesslike scheme, based on sound economic principles. And I invite members to submit it to the most searching analysis.

All I ask, Mr. Speaker, is that in the discussion of the bill we have reasoned and responsible comment. This is not a measure which is sectional in the interests it serves. It is a measure which can command the wholehearted support of all sections of this House and of the people as a whole—irrespective of any partisan consideration.

I appeal from the floor of this House to the business communities of the Province and particularly to those in responsible positions, to face up to the realities which confront us as a province and as an important unit in a great nation. At this time, as never before, our country needs a lead in the economic sphere. National unity is being threatened by disintegrating forces which are entirely the result of a crumbling economic structure: We must not allow this tragedy to befall our land. We in Alberta have a unique opportunity to at least make a start in breaking down the false doctrines which threaten the nation, and to blaze the trail for building a strong and united Canada in which Conferedation will mean that brotherhood of communities that was the intention of . those who laid the foundations. Is it too much to ask that at such a time we should sink our personal feeling and our petty jealousies in a determined effort to build up the economy of our province in the interests of the entire nation? As yet the words "What Alberta Makes. Makes Alberta" are a promise. It is in our power to make them a reality.

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.

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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. En-quiries 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 D.S.C. Movement is an active association, collecting signatures and distributing leaflets, pamphlets and printed matter in the area allotted for that purpose. Headquarters for the above is Unity Hall, Room 14. Meetings are held fortnightly at 8 p.m. Collections on behalf of S.C. Expansion Fund. Organising Secretary: C. H. Bosworth, J. New Streat Darbur 1, New Street, Derby.

LIVERPOOL Social Credit Association: Enquiries to Hon. Secretary, Green Gates, Hillside Drive, Woolton.

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

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

I will, until further notice, contribute



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towards the funds of the Social Credit Secretariat.

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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 inform-ation 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, SOUTH-AMPTON. 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. The Secretary of the Social Credit Secretariat wishes to thank all those who have responded to the request for old copies of THE FIG TREE, many of whom have not sent their names.

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

The NORTH DURHAM Ratepayers' Advisory Association would welcome support, physical or financial from support, physical of infancial 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 New-Castle-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 Associa-tion. District Agent for S. Wales and Monmouthshire, Mr. P. Langmaid, 199, Heathwood Road, Cardiff.

INFORMATION WANTED.

Will readers of local newspapers please send me the names of the proprietors. This information may be found in the bottom right hand corner of the back page. In the event of the proprietors being a limited company, the names and addresses of the directors would be valuable information. Particularly is this information required in connection with Manchester Guardian, Birmingham Post, Variable Det Workshow Merice Determined Yorkshire Post, Western Mail, Bradford Observer, Scotsman, and East Anglian Times.

T. H. STORY.

28, Ashburnham Gardens. Upminster, Essex.

"Rigorous measures must be taken to ensure equality of inconvenience under compulsory powers." Daily Herald's account of Labour Party's executive report on A.R.P., in relation to a national policy.

"Gahn! Give him a stomachache too!"

The Social Crediter

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

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