

# THE SOCIAL CREDITER

FOR POLITICAL AND ECONOMIC REALISM

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## Voluntary Service with FAIR PAY

or

## Compulsion with Pay -- Which?

*"The people of Britain will have to decide"*—Lord Sankey.

(*B.B.C. debate, Amery v. Snell, Nov, 1938*)

There is no need to define the prospect now confronting this country more precisely, for present purposes, than by saying that it presents all the features of major crisis.

The stated objective of the Prime Minister is to secure appeasement abroad while ensuring that, in every respect, 'the country' shall be strong to resist and to overcome attack if diplomacy fails to avert it.

It has been said with complete realism that last September, Mr. Neville Chamberlain substituted "a chance of war for a certainty of war," an accomplishment which aroused probably the sincerest and most general expression of popular satisfaction with a statesman's actions for a generation.

Mr. Chamberlain's own assessment of his obligation to the British electorate is double: to so act that the cause of war may be removed: to so act that if war comes its adverse effects on British nationals and their interests will be reduced to the smallest possible limits.

What is written here is designed to assist, in the largest possible measure, towards the accomplishment of the second of these objectives particularly along lines which it is believed will materially advance progress in regard to the permanent avoidance of war at the same time.

It is apparent to the most superficial observer that this task which lies before the elected representatives of the people occasions grave concern for its successful accomplishment along any line.

Signs are not wanting that if success is to attend the efforts of the Government supported by Parliament more deference will have to be paid to political and social realities than has been paid in dealing with the major political problems which have arisen since the war. Ministers and members of Parliament are conscious of this themselves. All alike, in their speeches and in their reactions, to a growing volume of public criticism, show an increasing as well as a natural and *correct* sensitiveness to popular opinion.

At the same time the more powerful newspapers reflect a certain hesitation in assuming that they correctly reflect popular opinion or are able to influence it quickly and certainly.

Both in the administration and in the press there are signs of confusion and uncertainty which are constantly deplored and rebuked. "Those behind cried 'forward', And those before cried 'back'" is becoming a prominent feature of the public reflection of the private thought of the country.

The words of concluding comment of

Lord Sankey to a debate between Mr. Amery and Lord Snell on "Should National Service be Compulsory":—

"The People of Great Britain will have to decide"—  
ring truer than is usually the case when open political questions are proposed.

The people *will* have to decide, and it is of major importance not only that they decide correctly but that they decide correctly about the right question.

To take three of the major political questions of the past ten years:

The Slump and the overthrow of the Labour Government.

The Agricultural question and the livelihood of farmers.

The Proposals for Evacuating London's civil population last summer

—in no case was a sound policy stated as the antithesis of an unsound policy.

In each case, noise, intrigue and quarrelling facilitated the removal from consideration of a sound policy.

If Britain is to meet a determined and well-equipped enemy under conditions in regard to morale and practical efficiency comparable with those created by the 'solution' of one of these problems the outlook is not bright.

The slump of 1931 was a practical expression of the theory that the nation could economise itself out of poverty. The result was a vicious spiral of contracting trade and greater tightening of the belt, more bankruptcies, greater poverty, higher rates and taxes.

In the case of Agriculture, marketing boards and "planning" have brought the farming community to open revolt which "proper handling" of their Union can no longer control.

And in the case of the arrangements for mass-billeting, it is no exaggeration to say that they aroused consternation in every rural area within easy reach of London and did more to open the eyes of citizens to their predicament at the hands of a doctrinaire bureaucracy than any or all the repressive enactments of post-war parliaments put together.

In each of these cases there was a false antithesis: expenditure v. economy; boards v. *laissez faire*; billeting v. evacuation.

It is of primary importance that it should be fully and widely recognised that a like false antithesis lurks in the present discussion of the problem of equipping the nation for defence.

What is it that is desired? Surely, the provision, as Sir John Anderson has *said* of *willing* servants of the people. Willing workers are good workers. Very well!

Then why threaten the population with the unwelcome alternatives of unpaid additions to their daily work on the one hand and compulsory work at starvation wages on the other?

The old time conscript got 1/- a day. Also he got his rations, which, in theory at least, represented the scientifically ascertained optimum of feeding for a hard life. He got better clothing than he had ever had before, expensive accoutrements, and allowances for his wife and children—a pension.

Assume that all in all that was fair pay. Then why not take it as fair pay in both cases: the volunteer and the conscript?

The correct alternative is

- (1) Volunteer service with pay.
- (2) Compulsory service with pay.

Which?

To give point to the argument, consider Mr. Amery:—

"I am sure that you will agree that nations in the long run depend quite as much upon their civic as upon their military strength, and that the development in their citizens of ever higher spiritual values is even more necessary to their permanent welfare than are millions of conscripted men with guns and bayonets in their hands. Now those who advocate conscription appear to assume that nations live by guns alone. They wish to take a young man's body and train it for one definite and very limited purpose, while they ignore his other needs as a responsible human personality.

"Let me examine very briefly your statement that national defence is a common obligation. I do not deny this obligation, but there is also an obligation to the individual on the part of the State which is rarely remembered. I admit, of course, that all of us as free citizens have some obligation—physical, financial, moral—to the community which has nurtured us and whose social institutions and liberties

we have inherited, and historically, of course, there are precedents for enforced military service. In the ancient Greek cities every citizen was compelled to give military service; but the Greek citizen was himself a proprietor who had a direct interest in defending the soil of his fathers, for the land did actually belong to him. The slaves were never called to arms, and no one who had nothing to defend was ever asked to share the risks and the burdens

of war. Rome acted in the same way. Her armies were armies of citizen proprietors.

"Nearer our own time, the French Revolution was the first to decree a general levy on the ground that the Fatherland was in danger, but before doing that, the Convention enfranchised the serfs and gave to all 'the right to property.'"

(To be continued).

## POWER AND RESPONSIBILITY

All our activities are directed towards restoring power to the individual and linking it up in him with responsibility. The faster we work the greater will be the centrifugal, or decentralising force.

By "power" we mean the ability to control policy, to get the results we want. "Everyman" wants peace, "Everyman" will suffer if there is war. If "Everyman" had power over his governments there would not, *could* not, be wars. We are showing him that in England he still has such power, but that it is in very great danger, even in actual process, of becoming atrophied by lack of use, or being deliberately destroyed.

By "responsibility" we mean, not the ordinarily accepted brand which ends with the taking of a decision, but the inescapable taking of the *consequences* of that decision. Clearly it is in the interest of "Everyman" that if he has to take the consequences of a decision, be they good or bad, he should be in a position to make an *effective* decision. Once he realises this he will seek our advice and help; through the Rates Campaign, the Anti-Billeting Campaign and in many other ways the public are gradually absorbing our advice, are learning to adopt our tactics instinctively.

Centralised control is exercised above all through money. Taxation—the withdrawal of money income from the individual—is the method employed. Reduction of taxation or the actual issue of new purchasing power are avenues for the restoration of power to the individual from the central store, vested in the Government or "the State," which has usurped it.

The positive aspect and growth

of centralised control is more obvious. It takes the form of Registration Bills, "Marketing" Schemes operated by "Boards," the increasing hold of the Credit Companies, such as the Agricultural Mortgage Corporation, over their "customers," and various other forms of actual or incipient bureaucracy and hidden dictatorship. By means of "Enabling Acts" Parliament has surrendered to the bureaucrats or worse, its duty and its power to act on our behalf. By departmental regulations and decrees these bureaucrats impose their will or that of their masters (who are they?) upon a hypnotised people. It is our job to break the spell. To take the people by the hand and wake them from the trance.

A minor example of this process is found in the Nursery Trade, which, for the past year or two, has been urged by its own General Secretary and Council to demand "Registration." Four successive drafts of a Bill have been prepared, but have met with increasing opposition from wide awake nurserymen. If it has not been generally recognised by nurserymen that this is preparing a rod for their own backs, it has at least become clear to many that the Bill, far from increasing the security of individual members of the trade, would place them more and more at the mercy of the chain stores which now compete with genuine growers.

The Nursery Trades Registration Bill is, therefore, a twofold instrument for the concentration of power. Firstly, the actual process of registration entails in greater or less degree the cession of control of the policy and of the conduct of the nursery trade by individual

nurserymen to a central body. Secondly, there is the probability that the position of the chain stores in respect of their nursery trading would be greatly strengthened. This would be a transference of economic power from the individual nurserymen to the horizontal trusts.

Examples of this process of the ever increasing concentration of power which is taking place on all sides to-day could be cited ad nauseam. It is a process—or perhaps *the* process would be more correct—which social crediters must detect and counter with action involving exactly the reverse procedure.

Power must revert to the individual, whence, and whence *only*, power, in the economic and political sense, originates. Power and responsibility must be "once again re-united in the individual."

C. H. J.

### ON OTHER PAGES

Major Douglas:  
BLACK LIST

Tudor Jones:  
TUNING IN

POLICY & FRIENDSHIP  
PERSONALITIES AND  
PRINCIPLES  
THE FIDUCIARY ISSUE  
COMMENTARY

Mrs. PALMER'S PAGE  
LONDON LETTER  
NO BILLETING  
CAMPAIGN

*Mrs. Palmer's Page***WHITHER YOUTH?**

Every January I buy the "Times Educational Supplement" for a week or two. Teachers sit in conference during the Christmas holidays. It ought to be possible to gather from their speeches a general idea of our educational policy.

The outstanding event of this year's conferences has been the publication of the Spens Report on Secondary Education. This Committee has been sitting since October, 1933, and has produced a volume of over 500 pages. Chapter one states:—

"It is becoming more and more evident that a single liberal or general education for all is impracticable, and that varying forms both of vocational and quasi-vocational education have to be evolved in order to meet the needs of boys and girls differing widely in intellectual and emotional capacity."

This fact has long been plain to all who think about the question at all—it is, in fact, what parents have been saying for years. The committee were concerned with the organisation and interrelation of schools, with particular reference to children who do not remain at school beyond the age of about sixteen. That they worked within the existing financial frame of reference goes without saying; so it is not surprising that a considerable amount of time was spent in discussing cost of building, and scales of salaries.

Much has already been said and written about this report, and much more will be said.

To how many will it occur that the Committee spent five years in discussing the best methods of educating our children, before we have decided for what purpose they are to be educated?

It might well be contended that the very word "education" is misapplied; that "instruction" would describe more nearly a system which still uses the scholarship and examination as a spur.

The following statements are

to be found in the Supplement for December 31st, 1938, and January 7th, 1939:—

"University education in the general sense should aim at forming men and citizens, enabling them to take their own views in politics, and not neglecting their higher aspirations.." (Paris conference report.)

"We cannot find enough men of first rate ability and personality for the first rate jobs we are asked to fill. We have difficulty in finding satisfactory jobs for the weaker men. I believe that if we had more regard to relating the subjects men read to their probable jobs we would improve the market for these men."

— Sir W. Spens.

"There was something attractive about the idea that, somewhere between the ages of 17 and 19, all boys of every class and kind should, for a term of months, live and work together in Labour Camps. The Spens Report would be studied by members of the Association (of Head Masters) in no narrow spirit, in the earnest hope that in the light of its proposals, a better order of things would emerge."

— F. R. Dale, Headmaster of the City of London School.

"Existing arrangements have ceased to correspond with the economic facts of the situation." —Local Authorities Correspondent.

"The need for well-trained and well-informed citizens was justification for the sums extracted from the taxpayer for schools."

— Dean of St. Paul's.

"Youth City (a proposed new student centre for London) might typify the vastness of the Empire and the unity of all its peoples."

— Lord Bessborough.

Twenty-four hours have past since I wrote the first part of this article, and when I read it through this morning it nearly went into the W.P.B. Then, I thought, let it stand, as a witness to the state of mind of our "leaders" in the educational world.

The education of our children is one of the most vital subjects we can discuss.

As long as there are fathers and mothers worthy of the name, it must be a matter of passionate concern to them that their children have the best training that can be provided.

But the loss of individual power and responsibility so evident among people to-day, has led to a weakening of the parental instinct, so that we are content to leave the choice of educational policy to the experts, instead of dictating it ourselves.

By policy, is to be understood the result, as made manifest in our sons and daughters when they leave school. The means of attaining this result should be left to the educational experts.

I do not wish to hold up the eighteenth century as an example for us to follow in all respects. Literary education was then the privilege of one class alone, and almost confined to one sex; but the parents of those boys knew very well what they understood by the term "educated man," and they took care that the tutors provided the right type of training for their purpose.

Whether we should agree with their ideals is another matter. The tragic fact is that we do not know to-day what we want for education, and when we get it we do not know what we have received.

This is the result of handing

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The New Era, Radio House,

over our power and responsibility to a system.

We have not stated our policy; but this does not mean that there is no educational policy. It is impossible for any system to be run without some aim or philosophy behind it. You might as well picture a railway train proceeding at full steam to no destination whatever.

To discover what this policy is we have two sources of information—the results as shewn in the children themselves; and the speeches and actions of different educational experts who, because of our own neglect and indifference are in control of policy; perhaps it would be more correct to say that their task-masters are in control.

No one who observes young people of-to-day can fail to notice that they are less and less capable of withstanding regimentation, and less and less capable of self-control. Though the standard of intelligence has risen, general adaptability, mother wit or common-sense is rare. Modern examinations do not encourage a knowledge of how many beans make five.

As a result of my browsings in educational reports during the last fortnight, (and deadly dull it was) I have come to the following conclusion.

There is not the slightest hope that any of these people will, of their own free will, admit the fact that the financial system is false and artificial and that it must be adapted to the needs of a vital and growing thing like education. This being so, there remains only one course for them to take, to make the children and teachers fit into the financial system. This can be done by laying emphasis on vocational training rather than on training for leisure; on "character" and "citizenship" rather than on individual power and responsibility; on centralisation rather than on local government control. In other words let the Youth City "typify the vastness of the Empire and the unity of its peoples." More greatness!

It has long been plain that the political colour of nearly all teachers is decidedly pink, if not red.

Those who can remember the

years immediately after 1918 will recall how intense was League of Nations propaganda in the schools of that time. It was blasphemy to raise your voice against it. Prayers were said and sermons were preached—in many schools children were asked to bring pennies for the League of Nations Union.

The children of those years are the teachers of to-day, and provide very useful propagandists for the Dictator States.

It is another case of the lower grades of the Civil Service being perfectly sincere in carrying out a policy imposed from above, and which, if it were made plain to them, they would in most cases repudiate.

You may ask how it is that teachers, as a class, are more likely than any others to be hypnotised by League of Nations propaganda, which, of course, is favourable to communism and the financial interests.

In my opinion this is easily explained. No other people have so clear a memory of their own school-days. When they return to the familiar atmosphere of the classroom all other influences, even those of the university fall away. They tend to teach even as they were taught, and pass on to their pupils the ideals which they themselves adopted in the impressionable years of adolescence. Henceforth the teacher is "a man among boys, and a boy among men."

But his fellow student leaves the university to enter a world of men and women. It is years before he remembers that he was once a little boy at school listening to a lecture on the "League of Nations."

This, I think, is one of the chief causes of the widespread communism in the teaching profession. It is a soil very favourable to the propaganda of the "planners."

For if you can rule a man through his ideals, you have got him, body and soul, and spirit.

Our children are being trained as citizens for the Totalitarian State.

This is the policy implicit in the educational system of to-day.

B. M. PALMER.

### "FATTY RASCALS"

A tea time delicacy suitable for a cold spell:—

Take one breakfastcupful of self-raising flour, mix in a pudding bowl with milk, to the consistency of thick cream. Have ready a frying pan of deep fat—lard or Trex, and drop in the mixture, a little at a time. It should puff up into cakes. Fry till a light brown and serve hot. Sugar can be added to the mixture if desired.

Sent by Mrs. Starkey, Torrington, Devon.

### Arab Organisation

The Arab organisation in Palestine consists of many small units under captains, numbering rarely more than a dozen men. These remain permanently organised, being reinforced for special purposes by the inhabitants of the villages (who are normally "peaceable" Arabs.) Each mobile unit acts upon its own responsibility for the attainment of objectives which emerge from the realities of the situation in its immediate neighbourhood; but the long range strategy of all the units is centrally directed by the Higher Arab Committee which means in effect the Grand Mufti—or, if not he, at any rate some single individual of the necessary strategical genius. The War Office report of Arab organisation is well worth study and reflection by social crediters at home and overseas.

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# COMMENTARY

Before January 7, Mr. Winston Churchill was not too much absorbed in his home-building operations to discuss 'the problem of Democracy and Efficiency' with Mr. Kingsley Martin of the *New Statesman and Nation*. And before January 14, Mr. Lloyd George was fluent to the same gentleman on the subject of democracy, the government and the need for a constructive home and foreign policy.

\* \* \* \* \*

The word *democracy* seems to have become the 'first fast last' witch-word, a press-button to evoke the storming emotional partisanship that once we squandered on the cowboy hero at the movies. It has dropped most of its original meaning in the process . . . and is not nearly so handsome as the film star.

\* \* \* \* \*

Democracy and Efficiency—but the efficiency discussed is efficiency *in war!*

\* \* \* \* \*

"I am convinced," says Mr. Churchill, "that with adequate leadership, democracy can be a more efficient form of government than Fascism. In this country at any rate the people can readily be convinced that it is necessary to make sacrifices, and they will willingly undertake them if the situation is put clearly and fairly before them . . ."

"In an autocracy, when the pinch comes, the blame is thrown upon the leader and the system breaks up, as we saw in Germany and Russia. In a democratic country, the people feel that they are responsible, and if they believe in their cause will hold out much longer than the population of Dictator States."

\* \* \* \* \*

And if they refused to make unnecessary sacrifices and resolutely fixed the blame where it belonged . . . It is only necessary to turn things upside down!

\* \* \* \* \*

Mr. Churchill also assumes that legislation would be in force to "take the profit out of war." He

means, presumably, profit to the smaller fry or even the middling fry. But what about—

\* \* \* \* \*

the money-lenders? About 8,000 million wasn't it, and mostly *costing* just the book-keeping expenses?

\* \* \* \* \*

Mr. Lloyd George talks beautifully; well, he always has. But could you do this:

"In some respects democracy is slow. It is more reluctant than autocracy to resort to violence for the advancement of its aims . . . [and is slower to fight] . . . The moral influence of the dislike to shed human blood has its beneficent effect in creating an antipathy to war and dethroning it from its glittering but pernicious sovereignty over the dreamlands of valorous as well as of morbid youth."

\* \* \* \* \*

And *he* points out that at any rate in the last war it was the 'free peoples' that won. They were more efficient in war.

\* \* \* \* \*

Anyway, why this competition about killing each other *violently*? Couldn't we do just as well on the painless side, and judge by the rate of decrease of the birthrate? We might not win, of course; France is worried about her birthrate too.

\* \* \* \* \*

YOUR WAR TIME RATION CARD IS WAITING FOR YOU. More than 20,000,000 have been printed and are waiting in local depots all over the country. Another 10,000,000 are being prepared.

\* \* \* \* \*

In a new publication the Imperial Economic Committee gives statistics about the consumption of dairy produce. Butter consumption has been fairly stable during the past two or three years in most Empire countries, but has continued to increase in some foreign countries, notably Germany, France and Argentina. The guns or butter legend must have been misread—guns or *margarine*.

One consignment of Sir John Anderson's new booklet to be distributed *en masse* was delivered (in Canterbury) too early, but they managed to retrieve it in time. Perhaps they are going to add the PAY to the Voluntary Service before January 25?

## Bar Gold

Each day at the end of the news bulletins, the price of Bar Gold is announced by the B.B.C., announcer. If you are interested in this it would be a kind act to let the B.B.C., know that they have struck your fancy. IF NOT—it would also be a good plan to remind them that there are probably not more than a dozen people who have the remotest interest in this item. To tell them, of course, in the most polite language, that this is so much TIME LOST to the listeners. How much? If there are a million listeners and the announcement takes a minute, the loss is nearly TWO YEARS of listeners' time—minus the twelve minutes of those who are interested (for each announcement). This time could be better given to dog racing or some pleasing sport; or the price of jam tarts would interest many.

### Social Credit Secretariat

(Chairman: C. H. DOUGLAS.)

### Diploma of Membership

An examination of candidates for the Diploma of Membership of the Social Credit Secretariat, Lectures and Studies Section, is about to be held.

Students who intend to sit and have not yet entered their names are asked to return entrance forms, obtainable from the Secretariat's offices, with the examination fee of 10/6, on or before **Wednesday, February 1, 1939.**

—Assistant Director, Lectures and Studies, 12, Lord St., Liverpool, 2.

Students of Social Credit who have not taken the official course of instruction may enter for the examination at their discretion.

## POLICY AND FRIENDSHIP

The massive structure which houses one of our vast London INSTITUTIONS also houses—as if by an oversight—its STAFF, perhaps a thousand individuals. Of these, some still preserve the semblance of sanity and do their best to keep their eye on the ball as it twists and zig-zags on a quite incalculable course. There are those who resent the enforced acquiescence to aims which are repugnant but that submission is a necessary part which they must pay for their homes, their wives and families. There are smooth-mannered ruffians myopically intent upon their own advancement. But in the majority there are feeble jealousies and petty discontents, invariably subservient to “authority” and to pay day.

In the entrance hall of this institution, flanked by majestic architectural embellishment, is a tablet recording certain names, with an inscription beginning:—

*“We Band of Brothers . . .”*

It needs a powerful pen to deal with that.

Bank clerks are bands of accountants, not brothers. You

cannot institutionalise real feeling, and the attempt results in a loathly false sentiment; another cloak to conceal implacable encroachment upon personality.

But brotherhood and real friendship do exist. They spring, I think, from action towards a common aim which has some genuine correspondence with reality. And “social credit”, our policy contains within itself the substance and source of all such effort. There are few in whom cannot be found some aim which is convergent with our own. With the knowledge we have it is for us to take the initiative, and to assist individuals to formulate their own objectives—and to secure them. We are the nucleus of a new form of public service—a Civil Service of *Policy*.

Newspapers and broadcasting convey but little of the real thoughts and reactions of the public—as little as that inscription describes the relationships of the servants of that Institution. All forms of news are twisted and out of focus; and yet it is an insensitive persons who does not realise that

events converge upon a climax. Towards birth, and a new life? Or another cycle of impotence and death?

\* \* \* \*

Some years ago I climbed Mount Helicon, and on an upland slope came upon a queer state of affairs. The hillside was scattered with scrubby firs, and hanging to the branches were filmy balls about the size of one's fist. Looking closely at one of these I saw inside it a mass of caterpillars writhing in inextricable confusion. As I watched that stage was completed—the ball dropped some four or five feet to the ground. It must have been a shock to the inmates, but the ball was broken, and the caterpillars were born into a new phase of existence. Recovering themselves, they soon took charge of their own affairs and set out, in file, marching upon an unknown destination; and presumably they got there. I was told that it is easy to guide the first caterpillar to link up with the last—so that they march in a circle, round and round, and never get anywhere.

The inference is clear.

H. E.

## SOCIAL CREDIT “DOWN-UNDER”

A correspondent writes, “I am very interested in the recent moves made by the New Zealand Government towards the introduction of social credit.” He appears to be thinking of Exchange Control.

Exchange Control may (or may not—for who can identify the prime movers in financial intrigue?) remove the control of a nation's money from the international ring to a national one. It may have that effect, and in so far as it really breaks centralisation of control, it is good. Taken by itself, however, not backed by the sovereign demand of individuals in association for a defined policy, it will be used by whoever is deciding policy for a nation just as he pleases.

If the dictator of New Zealand is Nash, then Nash, perhaps is a social creditor. Savage's intentions

may be excellent—but who thinks Savage a social creditor?

Exchange Control is in operation in Russia, Italy and Germany, and in a half-dozen or so smaller states in Europe and South America. Are these social credit states? Well, none of them have yet erected a statue to Douglas.

\* \* \* \*

There is a great deal doing in the Australian Social Credit Movement, clear reports of which have not yet reached me. In any case, until reaffiliation has had time to take place, it would perhaps be improper to comment on certain aspects of it. There is news of democratic resistance to the National Health Insurance Bill, which is extremely unpopular all over the continent, many active lower rates and local objectives

campaigns and a demand for debt-free money for defence purposes.

As events speed faster and faster upon us and the situation grows more confused in one way, clearer in another, the more mobile the movement becomes the better. There is no reason why five or six different campaigns should not go on at the same time, **provided that the strategy is being centrally directed.** Social creditors should learn to be ready to throw their forces into the scale wherever they see individuals struggling against centralisation by finance or by institutions.

MILES HYATT.

“Threats only serve as weapons to the threatened.”

— Leonardo da Vinci.

## THE SOCIAL CREDITER

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## TUNING IN

At the beginning of 1938, Douglas said he thought that year would be marked by a rather painful clarification of the issues. It was.

The result is that social crediters are much closer to the realities of the situation than they were. There are welcome signs that other people are also beginning to look at things instead of merely to spread reports about them. And this general shift in the direction of the real should, due regard being paid to the will of social crediters to make the most of it, bring the public and themselves much closer together.

Whether events later in the present year will justify the persistent advertisements of coming catastrophe or not, the British public is still very far from entertaining the idea whole-heartedly, and the grim jokes current about A.R.P. bathing pools by no means indicate that the population has settled down to accept, with stoic fortitude marked by British humour, a life divided between the pleasures of the trenches and the discomforts of demolished sitting-rooms.

The tail of the comet is ahead of it—not a very comforting simile, perhaps; but (either because Mr. Chamberlain upset the timing, or for some other reason—possibly because the administration of a world tyranny really is, after all, too big a task for any set of villains in real life) it does seem as though the theory which dominates the average life of the average man were breaking down and the average man becoming aware of the fact. That theory is the theory that if you *don't* mind your own

business but let the same man mind it for you as minds everybody else's, it will be well minded and you will have no more to complain of than anyone else.

Once that theory (good in part!) is suspect, events are already potentially beyond control, and efforts to control them must inevitably lead to collisions resulting in the revelation of fresh causes for suspicion.

One possible outcome of such a process, is, of course, a breakdown: a condition of utter demoralisation. And the production of such a condition is at least *one of the policies* to which an attempt is being made to give expression (in deeds not in words) in these islands. In a sense it is probably the most *important* of the *false* policies which the British people might be hoodwinked into embracing. The *real* policy of the people is not chaos but—something else; something not ascertained yet, but something to be ascertained if possible and something to be secured if possible.

Those who look back now over the efforts which have been made by those in close association with Douglas since he delivered the Buxton address, will realise how steady and consistent has been the approach to this point of application of our forces: this joining of battle. It is admitted that mistakes have been made. They were, however, without exception, mistakes of administration not mistakes of conception.

All the time, pursuing an intelligible plan, with Douglas's guidance, we have been *tuning in* to the wave-length of a common

British policy. Each small rotation, as it were, of our experimental instrument, has evoked a louder, surer, note—and the note we are seeking is the *authentic* voice of the will of the people. About what? It doesn't matter! Once find and release that, and the rehabilitation of democracy has begun. If there is any hesitation or wavering or going back—why, do it again: it will be easier. How much further must we turn in order that that authentic voice will be clear and plain to those who emit it and to all to whom it is irresistably addressed?

That is a matter for ascertainment—and time. What is certain is the correctness of the approach. The Douglas 'bus goes. Even those who revile it have recourse to last year's model: What else can they do? You may be prone to flights of fancy; but you cannot go places in a flight of fancy!

Years have passed since Byrne gave political definition to social credit in the statement that it was the belief inherent in the association of the 'members' of Society that in association they could get what they wanted. He explicitly repudiated the suggestion that it had anything to do with the belief that by dissociation, dissociators could get what *they* wanted. The rules are natural, not of authority, and are the same for associations large and small. The increment of dissociation is dissociation: a negative result of negative action.

It would be better if these negative actions did not occur. Not in the least! It would be better if they were replaced by positive actions of the right kind. The same means are available to everyone of testing the potential. Which note are you listening for? The confused hubub of intellectual assent and dissent? It is uniform and eternal. The smothered voice of human purpose, will, *policy*?—Well, at least turn the knob the right way! So that the intensity of the note increases and you become surer of it yourself!

It is a metaphor? Not at all: it is what the Secretariat is doing with the energy and resources available to it. Take half its energy and resources away and you double the time needed for the task.

TUDOR JONES.

# BLACK LIST

Without making the mistake of over-simplification, it is, nevertheless, true to say that we are witnessing in the world at the present time a conflict between two strategies, both of which aim at the centralisation of power, and world domination.

The first of these is finance, and the second is administration.

It is perhaps unnecessary to say that both administrative and financial centralisation of power are equally objectionable from the point of view of social credit.

But our immediate objective is the disintegration of centralised finance. From this point of view, the following individuals in political circles may be regarded as working for a Financial World Hegemony, and therefore to be opposed and exposed wherever possible:—

**Individuals.**

**Cognate Institutions.**

*United States*

President Roosevelt  
Baruch, Frankfurter,  
The Warburgs, etc. }

Kuhn, Loeb & Co.  
C.I.O. (Committee of Industrial Organisation).

*Great Britain*

The Marquess of Lothian  
Lady Astor  
Stella, Marchioness of Reading  
Duchess of Atholl  
Captain Anthony Eden  
Lord Baldwin  
Dr. Hugh Dalton  
Mr. Arthur Greenwood  
Mr. Winston Churchill  
Captain Duff-Cooper  
The Archbishop of Canterbury }

*Westminster*

League of Nations Union  
Bank of International Settlements  
Bank of England  
~~Barclay's~~ Group  
Royal Institute of International Affairs  
(Chatham House).  
*Official Labour Party*  
*Liberal Party*  
Kuhn, Loeb (Cassel) (Franklins)  
Morgans  
P.E.P. (Sieff, etc.)

*France*

M. Blum  
M. Mandel }

Bank of France (Rothschilds, etc.)  
Popular Front

*Germany*

Dr. Schacht

Morgans

*Canada*

Mr. McKenzie King  
Mr. Dunning }

Morgans  
Royal Bank of Canada

*New Zealand*

Mr. Nash

Labour Party

*South Africa*

General Smuts

Gold Bloc.  
Dutch Financial Interests  
Guggenheim—Oppenheimer.

— C. H. D.

## SKODA ARMAMENTS

### Tough Views Column

An *Evening Standard* note on the Skoda Works suggests that Krupps of Germany are to be the ultimate owners. "It is thought that through pressure on the Czech authorities, Germany secured an arrangement whereby certain long-term credits for purchasers of goods were given to Czecho-Slovakia, in return for the immediate handing over of part of the British loan, in order to buy Skoda shares from France."

Was this on the agenda of the Norman-Schacht meeting in Berlin? By this scheme everyone benefits except the English people. France gets £2 million or so, the Czechs get goods from Germany, the Germans get Skoda—and, of course, the Bank of England gets another foreign investment, the interest on which is payable either by the foreign borrower or, if he is in default, by the British taxpayer whose "government" guaranteed the loan.

"Compulsion is always in the background."

*Sir John Anderson, January 9, interviewed on A.R.P.*

\* \* \* \*

"Collective punishment is the only method of impressing the peaceful but terrorised majority that failure to assist law and order may, in the long run, be more unpleasant than intimidation."

*War Office Statement on Palestine, January 9.*

# LONDON LETTER

from Miles Hyatt

According to *The People* of January 1st, we in England have ceased to be gentlemen. At least there is to be no more nonsense about "gentleman's agreements" over tax-paying:—

"Instructions have also gone out that there is to be a much stricter collection of taxes in respect of the instalment due on January 1st.

"Time to pay" is not to be allowed, and the threats contained in the various black, blue, and red notices will be strictly enforced.

"People who offer to pay by instalments, spreading their payments over the next three months in such a way as to complete the full payment before the financial year ends on March 31st, will also find that their offers are not acceptable to the tax authorities.

"Strict orders have been given that there is to be no repetition of the £10,000,000 or so of arrears that usually remains uncollected when the financial year ends.

"The Chancellor intends to get in every penny to which he is entitled, and the collections for January are expected to start off at the rate of £20,000,000 a week."

If this report is correct—and we shall know by experience soon—it is not hard to guess the reason for it. Something pretty outrageous in the way of budgetary "surprises" is probably being hatched in New York and Lombard Street, for the indefatigable Simon's use next session, and it is essential for them to clean up on the last assessment before they disclose the next bad news.

The Budget will raise an interesting point for social crediters—how many signs shall we see that knowledge of the credit-fraud is permeating the tax-paying public? From the growing carelessness of newspaper reports and the tendency, whether deliberate or not, to let most odiferous cats out of erstwhile sealed lips, so to speak, it is possible that the publicity for a point of view not dissimilar to

our own will astonish us. It is becoming possible to distinguish between the "bought" and the only "half-bought" press—and thereby hangs quite a tail of headlines and news' pars in the current week.

The first to catch my eye is "Mr. Norman Takes Control of Steel" in the *Daily Herald* of January 10. "One Share Makes Norman Steel Sheet Dictator" says the *Daily Express* of the same date. John Summers & Sons Ltd., controlling a big section of the steel industry, had, along with Richard Thomas Ltd., of Ebbw Vale, "acute financial troubles" which "frightened the investing public" . . .

"So they also went to the Bank of England, and in return for arranging the necessary finance . . . for it was only on condition of Mr. Norman becoming chairman of a similar control committee over Richard Thomas that that company was able to obtain the extra £6,000,000 necessary to finish its Ebbw Vale works." Montagu Norman has, therefore, succeeded in centralising in his own person, the bulk of the steel resources which are needed for defence and re-armament.

Another item from the *Daily Herald* of the 10th and 11th, concerns the Cable Makers' Association and the purchase and closing down of Ismay Cables Ltd., Dagenham. It was secretly bought by the Westminster Bank—which is supposed to be acting as nominee owner for an undisclosed buyer—and, although the factory was working day and night to cope with orders, it was suddenly closed down without warning just before Christmas. The factory cost £100,000 and was a 1936 model construction.

Lastly the *Daily Mail* of January 6th, goes out of its way to expose the absurdity of "National Debts," showing the President of the United States "apparently conjuring millions out of nothing." The writer adds:

"How can any country stand such a prodigal pace? Thirty years ago the economists would

have foretold certain bankruptcy. But we have all learned that the resources of a great modern nation are as infinitely elastic as their financial expedients. Post-war history is a fantastic story of 'impossible' burdens successfully shouldered, and of huge debts wiped out overnight by currency manipulation.

"There is not the slightest danger of the United States cracking. Even now her National Debt is only little more than ours. It falls far short of her national income, whereas Britain's Debt is nearly twice her income.

"This country, too, is quite sound. Take comfort from the fact that after the Napoleonic Wars our National Debt (at £800,000,000) was nearly thrice our income."

Well, well! If that doesn't raise a laugh, what will?

\* \* \* \*

Newspapers may be bought, but not as a rule, the journalists. It is the bright spot in the black record of the press that journalists are, on the whole, *not* purchasable. Only those who get promoted.

Mr. Cordell Hull was suspected by the American journalists of "holding out on them" over the Peruvian press-censorship at the Lima conference. Mr. Hull, who wanted this aspect of the meeting forgotten, reproved the pressmen for concentrating on something unimportant, and pompously handed them one of the usual grandiose statements full of clichés about "a great step forward," "solid foundations of enduring co-operation" and the rest.

The journalists became rude. They flatly refused to accept what they profanely called "a hand out," instead of the news they wanted.

It is said that Mr. Hull's shock and indignation at hearing his epoch-making remarks described as "a hand-out" deprived him of breath to reply.

# PERSONALITIES AND PRINCIPLES

"You can trust me," said Mr. Baldwin, not once, but many times towards the end of his career. That such an appeal could be made with success—indeed, that it could be made at all—was a striking commentary on the political thinking of the electorate which was thus addressed.

"Trust" may be defined as a belief in the integrity of an individual by virtue of his known principles. What then were Mr. Baldwin's principles; the particular articles of faith on which his political career was founded? These can be ascertained only from his career. Whatever Mr. Baldwin wrote or said or thought, it is by what he did that he must be judged.

The list of positive achievements is short. He settled the American Debt; he restored the Gold Standard; he broke the resulting General Strike; he sponsored the National Government; and finally, played a leading part in the Abdication. The value of this latter service will best be assessed by posterity. It is sufficient for my purpose to point out that the preceding strokes were calculated to tighten on the British people the stranglehold of Debt Finance. His Lordship, then, for all his "English-ness" contrived to consolidate his personal popularity whilst he was putting through measures, which, unless corrected, will lead to the progressive frustration of economic liberty and security for the trusting masses.

The technique by which this was accomplished was simple but effective. Each step was described as necessary to the security and honour of the State. The electorate, without guiding principles by which such admonitions could be judged, were unable to trace essential relationships. The relationship, for instance, between the restored Gold Standard and the General Strike; or the relationship between the claims of individuals in South Wales to personal happiness in economic matters, and the claim of the Sovereign to personal happiness

in private matters.

A consideration of these events will bring out clearly the fatal error of trusting in the sincerity of an individual divorced from any analysis of the known political principles for which that individual stands. Further, political principles must be founded on facts. They are the touchstone by which the worth of any public man may be judged. Sincerity and eloquence—like patriotism—are not enough. Theories and opinions alike must be subordinated to a consideration of the workaday world around us; and the salient facts of this world can be summarised by the plain man quite simply and finally:—

(1) We live in a world of actual abundance.

(2) Money (financial credit) is the only effective claim on this abundance.

(3) Financial credit is created by banks as a monopoly at no cost to themselves.

(4) There is a universal shortage of financial credit at the disposal of individuals. This leads to poverty and the sabotage of abundance. To trade war, leading to military war.

(5) The unemployment "problem" is insoluble by reason of the increasing substitution of solar energy for human energy.

On these facts we can build our principles:—

"Systems were made for men, and not men for systems, and the interest of man, which is self-development, is above all systems, whether theological, political or economic."

"Economic activity is simply a functional activity of men and women in the world. That the end of man, while unknown, is something towards which the most rapid progress is made by the free expansion of individuality, and, therefore, economic organisation is most efficient when it most easily and rapidly supplies economic wants without encroaching on other functional activities."

These basic statements over-

ride those pleas of sincerity and "public service" which are so often put forward by the apologists of party government. By them alone can any measures affecting the public weal be assessed. That such assessment be made, coldly, and with a sense of personal responsibility is the only hope that individual freedom and security will survive.

Freedom of speech and thought are still possible in England. Freedom to expose a political philosophy based on fact, and to instruct representatives in the light of that philosophy is the highest privilege a democracy can bestow. Conversely, it is the basest betrayal of democratic responsibility to waive that privilege in favour of "personalities" who, trammelled by vested interests or private failings, claim support for policies which have no relation to the needs of the individual. Policies which, therefore, must lead to the degradation of the State, and to the perversion of those natural forces which are working for the liberty, security and dignity of Man.

M. G. M.

## LOWER RATES PAMPHLET

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# THE FIDUCIARY ISSUE

By G. R. R.

All of a sudden the fiduciary issue has been raised to the unprecedented height of £400,000,000. It was interesting to read the various explanations of the phenomenon in the daily papers' leading articles.

Most noteworthy was the entire omission of any comment by our most famous friends *The Times* and *The Daily Telegraph*. Such bare-faced robbery must surely cause an outcry! But no, British Democracy slumbers on, and does not even turn on its side! The "authorities" are "making a display of our financial strength"; they are showing the world that they are going to stand no nonsense; they have made the pound sterling secure against "speculators."

Who are these speculators? We are not told. But the banks are requested not to grant them facilities; so the banks must know them. It is all very puzzling, as *The Scotsman* says. And we are left to believe that this Currency business is beyond any man's comprehension. Even the authorities do not seem to understand it; "One step enough for me." Only it works, they say. But Douglas says "It does not work; it makes us all work to no purpose." And believing that it is not beyond man's comprehension, Douglas examined it, and found that the meaning of money is fundamentally simple. If the British public would apply the mental acumen they exercise on Bridge and the solution of Crossword puzzles on the money tangle, they could quite easily understand it, it just requires the same sort of mental gymnastics.

The truth is that banking as practised, is the most speculative of all trades. Only the bankers want to have it both or all ways. Their final gamble is that, when the risk comes out against them, they hope to be able to persuade or blackmail the Government of the day into letting the "welchers" go free. Our whole banking system is really at the moment (and has been since 1914), in exactly the same position as was every bank which "failed"

in all the stormy and sordid history of banking. Only our banks have welded themselves into one compact body, so that for all practical purposes they may be regarded as one institution: "they must all hang together or hang separately"! So that now they come to Government and say "You must allow us to print a sufficient number of paper notes, and meet our liabilities therewith, or else our whole financial system comes crashing to the ground, with resultant confusion, chaos, business stoppage, unemployment, hunger, riot, civil war, war, conquest." And Statesmen, being what they are, say "Peace in our time, O Lord; after US the Deluge!" There are other alternatives, of course, but when the people are not told the truth, the people are deprived of the opportunity of considering the alternatives

Why was it left to Mr. Bennett, Ex-Prime Minister of Canada, to speak in the Canadian Parliament of "the failure of The Bank of England"? (March 29, 1938). In the course of the same speech, Mr. Bennett said "I will tell you that the banks have to deliver just what the deposits call for, and the banks will liquidate their obligations to their depositors in the terms of the deposits. Let there be no mistake about that." Here he was interrupted by Mr. Dunning, Minister of Finance, who said "We could not have a banking system for five minutes if that were not true." Mr. Bennett continued "It must be true." (House of Commons Debates, March 29, 1938, page 1964).

The relevance of this to the present prodigious increase in the Fiduciary Issue is that our banks' obligations are not to be liquidated in terms of the deposits; although, to preserve the banking system, the fiction is kept up that they are. The clue to the whole sordid business is the price at which the Bank "sells" gold to the Exchange Equalisation Account, namely, 85/- per fine ounce. The Banks' obligations in terms of the deposits

were to pay gold at this price "on Demand." But now, these obligations are to be met by a very different thing, namely, notes which represent Government Securities. In short, the whole community is enslaved to meet The Bank's obligations.

The silence of *The Times* and *The Daily Telegraph* is, perhaps, most eloquent of all.

## Tax Default

Making about 20 committal orders against income-tax defaulters, the Lord Mayor asked the collector:

"When a man goes to prison for default, does that wash the thing out altogether, or can you summon him again for the same amount when he comes out?"

"I believe that legally we can do so, but in practice, when once a man has served a term of imprisonment for non-payment of income-tax, that finishes it."

"But I suppose that very few people do get as far as Brixton?"

"I should say about one in 100. The usual trick of the habitual defaulter is to wait until the moment of arrest, and then pay."

"I have noticed," added the collector "that if a man goes to Brixton once he usually does not mind returning a second time. He has a few days of ease, quiet and comfort."

## Too Much Wheat

The International Wheat Advisory Committee, which is considering the situation arising out of a world surplus of wheat, agreed in principle to the convening of an international wheat conference. The date and place have yet to be fixed.

The committee, meeting at the Board of Trade in London, represents 22 Governments.

SPACE RESERVED  
BY:

**THE UNITED RATEPAYERS'  
ADVISORY ASSOCIATION**

SECRETARY:  
JOHN MITCHELL.

# NO-BILLETING CAMPAIGN

## Three Councils Speak

The following resolution has been signed by all the members of the Urban and Rural District Councils of Cirencester, and we are informed that the members of the Tetbury Rural District Council are also about to sign it.

This follows upon wide distribution of the U.R.A.A., Broadsheet entitled "Your Home is Threatened" in these districts.

We, the undersigned, Members of the Cirencester Urban and Rural District Councils', while we realise the necessity in time of war of evacuating from dangerous areas (a) Mothers and children under school age (b) children of school age, and (c) probably the old and infirm, and are confident that the Rural population will willingly make considerable sacrifices on behalf of evacuees, view with grave apprehension **COMPULSORY** billeting for the following reasons:—

1. Because home life as such would cease, and in a disturbed and uncomfortable home no one can carry on their work properly, and the morale of recipients and evacuees must suffer.

2. In the majority of cases, two families, whether children or adults, with totally different up-bringsings and outlooks, will not live contentedly in one small house or cottage for a long period.

3. In the case of school-children, they will be at the house of the recipient for, at all events, 17 hours out of the 24 and will require continual attention.

4. The fact of billeting being compulsory is bound to cause a feeling of resentment and injustice. It is entirely foreign to the ideals and customs of the English people, and is contrary to nature.

5. Many houses or cottages are unsuitable owing to (1)

isolated situation (2) inadequate cooking and sanitary arrangements and water supplies.

6. Damage will be done in every house where children are billeted, and the cost of compensation, in our opinion, might exceed the cost of building camps.

All the above reasons, we think, would break the morale of recipients and evacuees and tend to weaken resistance quicker than enemy action, which in the case of a virile race tends to strengthen resistance.

Alternative suggestions:—

1. Voluntary billeting which eliminates (a) the sense of injustice (b) those who physically and temperamentally are unsuitable to take evacuees.

2. That the recipient areas could be extended considerably further than contemplated in the Report of the Committee on Evacuation, to off-set the reduction in density.

3. That the population to be evacuated should be carefully graded into those suitable and unsuitable for billeting, and that those unsuitable should be accommodated in empty houses and other buildings, and in camps to be built in suitable localities, where they can be housed in fairly large numbers under supervision, in the case of school-children, of their own school-teachers.

4. That considerable numbers could be accommodated in the mining valleys of South Wales from which many thousands of population have been transferred and which are not dangerous areas. There are empty cottages, thousands of unemployed, who would be glad of the billeting money, and schools with ample accommodation.

Several other Councils are taking action in this matter. The Elie Borough Council is organising

its own Campaign, and is distributing "Your Home is Threatened" Broadsheets amongst the local electorate.

J. M.

## BALLYMENA COUNCIL PASSES IMPORTANT RESOLUTION

### A Lead for all to follow.

The following resolution was passed unanimously by Ballymena Rural District Council on January 7th during a discussion on the Ulster Government's new Housing Bill, which the council decided should be rejected.

"That in view of the fact, as stated by eminent Banking and Government Authorities, that banks lend by creating credit and that they create the means of payment out of nothing, we instruct our representative in Parliament to demand that the Government make money available to Local Authorities for social services, such as the provision of housing, at a charge sufficient to cover the book-keeping expenses incurred in the issue of such money and free of annual interest charges and that the charges on existing loans be substantially reduced."

All Lower Rates Campaign Managers are urged to bring this to the notice of their Local Council without delay, and insist upon similar action.

U.R.A.A., also hopes that there will be few local papers who fail to "trumpet it abroad," because local rates Campaigners neglect to inundate them with letters on the subject.

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## Australians Assert Themselves

Mr. Casey, Australian Treasurer, already in the news over here on account of the radio censorship of any criticism of his speeches, is now facing the determined refusal of Australian electors to accept his National Insurance Bill.

All Federal Members of Parliament in New South Wales are getting thousands of signed forms, as follows:

### Instructions to my Federal Parliamentary Representative.

Mr.....

"I, the undersigned, being an elector of — Federal electorate, hereby inform you, my elected Parliamentary representative, that I am opposed to the National Health and Pensions Insurance Act which has been passed by the Federal Parliament and imposed upon the people without their consent.

"I demand, therefore, that you take immediate action on the floor of the House to obtain the repeal of the Act.

"In doing this you will be assured of my hearty co-operation and support. If you will not undertake this I will join with others in this electorate to work and vote to defeat you and your successors until this, my demand, is granted."

(Signed).....

(Address).....

In Victoria the wording of the forms is slightly different, but the method and the message is similar. Here is what the Victorian citizen demands of his elected servant:—

"Having at last learned the details of the National Health and Pensions Insurance Act I have arrived at the definite conclusion that this Act will mean a drastic lowering of the already low standard of living of the majority of the people of Australia, by the very fact of reducing their weekly income.

"I am, therefore, taking this opportunity of telling you, as my representative in Parliament, that I resent having this imposed upon me without the electors first

## WHAT THEY SAY (III)

*Parallel lines never meet. Convergent lines, when produced, do meet. Under the heading 'What They Say' it is intended to reproduce passages of writing which appear to converge with Social Credit, or illuminate some point of emphasis.*

For centuries science and so-called practical wisdom have said to man: "It is good to be rich, to be able to satisfy, at least, your material needs; but the only means to be rich is to so train your mind and capacities as to be able to compel other men—slaves, serfs or wage-earners—to make these riches for you. You have no choice. Either you must stand in the ranks of the peasants and the artisans who, whatsoever economists and moralists may promise them in the future, are now periodically doomed to starve after each bad crop or during their strikes, and to be shot down by their own sons the moment they lose patience. Or you must train your faculties so as to be a military commander of the masses, or to be accepted as one of the wheels of the governing machinery of the State, or to become a manager of men in commerce or industry."

For many centuries there was no other choice, and men followed that advice, without finding in it happiness, either for themselves and their own children, or for those whom they pretended to preserve from worse misfortunes.

But modern knowledge has another issue to offer to thinking

men. It tells them that in order to be rich they need not take the bread from the mouths of others; but that the more rational outcome would be a society in which men, with the work of their own hands and intelligence, and by the aid of the machinery already invented and to be invented, should themselves create all imaginable riches. Technics and science will not be lagging behind if production takes such a direction. Guided by observation, analysis and experiment they will answer all possible demands. They will reduce the time which is necessary for producing wealth to any desired amount, so as to leave to everyone as much leisure as he or she may ask for. They surely cannot guarantee happiness, because happiness depends as much, or even more, upon the individual himself as upon his surroundings. But they guarantee, at least, the happiness that can be found in the full and varied exercise of the different capacities of the human being, in work that need not be overwork, and in the consciousness that one is not endeavouring to base his own happiness upon the misery of others.

— Prince P. Kropotkin.

being consulted by referendum; and I am determined that if you, as my representative, fail to do your utmost to have this undemocratic measure repealed I will do all in my power to cause you to be replaced at the next elections by a representative who will truly represent the wishes of his electors."

Faced with this protest from an aroused democracy, the "bought press" of Australia is putting about all sorts of innuendoes. One paper says the leaflet-forms are subsidised by "large employers." This, of course, is an attempt to arouse Labour prejudice, and deliberately obscures the fact that loss of

purchasing-power, whenever caused, inevitably falls sooner or later on the poorer people.

Mr. Ward (Lab. N.S.W.) yielded to the demands of his constituents and demanded that a referendum should be held.

The Prime Minister, Mr. Lyons, told Mr. Ward that the Government had no intention of holding a referendum.

Whether Australians want a referendum or the repeal of the bill (and they should unite on one policy if possible) they may be expected to show Mr. Lyons that they have no intention of putting up with a presumptuous and impudent servant.

# LETTERS TO THE EDITOR

## A Good Idea

Dear Sir,

Unversed as I am in computing percentages, I guess that about 90 per cent of advertisers unload their cost on to the consumer, whilst the other ten bear it themselves. Of the latter, I wish to draw attention to their services as propagandists through the media of preparation for definite purpose, such, for instance, as taking a full page advertisement space in a church magazine, using half of it for your own private business, and the other half for the benefit of your cause-at-heart. In this way the hetero-suggestion of the advertisement becomes in time the auto-suggestion of the reader and, all things being equal, he feels impelled to join the movement. We might call this an infant school training of the mind to eventually accept possible future realization of what the eye has seen.

Such, indeed, is the method quietly pursued by the man who contributed to the success of the social credit stall in the Glasgow Exhibition by his ingenious artistic posters. At his own expense he pays for a full page space in some likely Church or Chapel magazine on an agreement that the lower half of the page may be used for any other rational purpose than the top half. Such as the advertisement of THE SOCIAL CREDITER as in the enclosed example.

I am writing on this subject with a double object: (a) to hint that groups may think it worth while to collaborate with a business man (inside or outside the group) in the above manner, and (b) to suggest that fraternally we should not base our approbation on the bankers' art, but give credit abundantly when and where it is due.

Downey: "May the light of love link you to everlasting life!" How's that for alliteration?

Robert Steedman.

47, Rosewood Crescent,  
Newcastle-on-Tyne, 6.

## American Field

December, 1938.

To the Editor,

In your editorial of 26 November, ostensibly on the American Social Credit Movement, you ask what will happen to American Social Crediters who defy the prevailing sentiment of the American Social Credit Movement against attempts to intertwine the Money Question with a racial question (Jewish is the instance you cite). The situation takes care of itself very easily. Persons with prejudices that may fairly be described as anti-Semitic or Negro-phobic or the like usually feel very uncomfortable in the society of men and women of liberal and humane views—and quickly take themselves off.

I am, etc.,

Gorham Munson,  
General Secretary.

American Social Credit Movement,  
66, Fifth Avenue,  
New York,  
N.Y., U.S.A.

[M. H. comments: "Mr. Munson's Manifesto said that the Money Question had nothing to do with the Jewish Question. That these two questions are interlocked in the public mind there can be no dispute; and whether they become detached or not depends on what is found when the truth about the international ring of credit-controllers is known to all. From all points of view, therefore, their exposure and disarming is the one solution to both questions. As for Mr. Munson's Negro and Semiticophobes, they make good debating points for the second year in the Oxford Union, but not outside, please."]

## The National Dividend

Dear Sir,

Why is the National Dividend never mentioned in THE SOCIAL CREDITER?

Yours etc.,

A. J. Abbey,

Gateacres,  
Lovibonds Avenue,  
Orpington, Kent.

[The conduct of the Electoral Campaign showed that although people signified and agreed verbally that they wanted the

national dividend they had not behind their agreement the conviction necessary to force the campaign through and to obtain the national dividend.

Experiment showed the conviction and belief that they could attain their objective in the rates campaign, and their consequent willingness to work. The results of the rates campaign will be a local dividend; the results of the old age pensions campaign will be a dividend for part of our lives . . . if people continue to apply pressure in the correct fashion. As soon as individuals realise their power to obtain the national dividend we shall help them in their object. But the policy *must* come from the people.—Ed.]

## Work This Out

"For there is something more fundamental than personal liberty. That something is national independence."

Walter Lipman in the Daily Telegraph, January 7.

## A. R. P.

The report of a British Engineer who has visited and examined the Air Raid Precautions at Barcelona, states that in the early stages of the Spanish War the measures adopted followed the recommendations of the British Home Office. These were found to be wholly inadequate to preserve life in the heavy raids experienced. The Barcelonians then evolved a system of tunnels, some 40 feet deep, under the roads and houses; the entrances being 200 yards apart, and in the streets. This seems to have proved most effective. The engineer stated that on one occasion during his visit 445 heavy high explosive bombs were dropped on the city, but only two lives were lost.

These ideas could be adopted to our cities for our safety. Nothing is lacking—except "finance."

### READERS — WRITERS

Readers with the realist point of view who have special knowledge of any subject—science or art, trade, profession or industry, etc.,—and would submit articles on this subject to THE SOCIAL CREDITER when called on to do so, are asked to write to Miles Hyatt, 4, Mecklenburgh St., London, W.C.1.

**ANNOUNCEMENTS AND MEETINGS**

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

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

**BELFAST D.S.C. Group.** Public meetings will be held in the Social Credit Rooms, 72, Ann Street, Belfast, on Thursdays at 7-45 p.m. The meetings will be addressed by a different speaker each evening. All welcome. Admission Free.

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

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

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

**DERBY & DISTRICT 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 Brailsford Cafe, Green Lane. Meetings are held fortnightly at 8 p.m. Collections on behalf of S.C. Expansion Fund. Organising Secretary: C. H. Bosworth, 1, New Street, Derby.

**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, 16, Ursula Grove, Elm Grove, Southsea.

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

**SUTTON COLDFIELD Lower Rates Association.** A complete canvass of every house is being undertaken. Next meeting January 24th, Co-operative Hall, 8 p.m., any assistance welcomed. Campaign Manager: Whitworth Taylor, Glenwood Little Sutton Lane, Sutton Coldfield.

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

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

**Miscellaneous Notices.**

**Rate 1s. a line. Support our Advertisers.**

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

**LONDON SOCIAL CREDITERS** who would be willing to give service to the Secretariat by typing letters, articles, etc., in their free time are asked to communicate with Miles Hyatt, 4 Mecklenburgh Street, London, W.C.1.

**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.

**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, Yorkshire Post, Western Mail, Bradford Observer, Scotsman, and East Anglian Times.

T. H. STORY.

28, Ashburnham Gardens, Upminster, Essex.

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THE SOCIAL CREDIT SECRETARIAT,  
12, LORD STREET, LIVERPOOL, 2.

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