Mr. MUNSON'S AMERICA

By MILES HYATT.

This article has little to do with Mr. Gorham Munson, beyond mentioning that in the pages of Dynamic America, of which he is, I believe, Assistant Editor, he repeated an idiotic fiction to the effect that Major Douglas's "political leadership" had been repudiated by the Social Credit Movement in England in favour of Mr. Hargrave; but he then suggested that this would have repercussions in the various overseas movements, including Canada.

Now, I am not concerned with Mr. Munson's premise, which is a matter for his conscience and that of his correspondents, but the implied advice to social crediters outside America seems to me symptomatic of dynamic Americanism at its worst.

All Europeans know that there are Americans and Americans. Who has not heard that note of surprised pleasure: "They were Americans, you know, but not a bit like Americans—most delightful people"; and perhaps paused to wonder why this piece of illogicality makes perfect sense. To disentangle it, one has to go back at least a century and to realise that Americans began their existence with a certain very strongly defined philosophy which was later overthrown to make way for its converse.

To Washington, and even more to Jefferson, representative of the great majority of Americans of his time, the vital objective was the safeguarding of personal and local integrity. Extraordinary precautions were taken to ensure that the associations which men formed and joined of their own free will should not be subject to interference by members of other associations, whether individually or collectively. The Doctrine of States' Rights was the verbal embodiment of this philosophy. Federal Union for convenience and defence was to be carried only to lengths which did not detract from the far more important principle that "life, liberty and the pursuit of happiness" could best be achieved for men in their own congenial associations, free from centralised control or external interference.

The prevailing sentiment, then, was decidedly against the busybody, public or private; only in certain areas of certain States in the North, where "religious freedom" migrants at once set about doctrinaire extermination of all who differed from them, were there any indications that a contrary philosophy might one day prevail.

Yet from Jefferson's period onwards scarcely fifty years were to pass before this strongly ingrained philosophy suffered complete reversal. The subject is one for detailed research; lacking the material, I can only state the fact of reversal and suggest that the tentacles of the money-power, reaching out from Europe, had been steadily corrupting the vigorous but naive generations which followed the period of the great legislators.*

If ever there was a war worth fighting, it was the Civil War of 1861-65; for this was no conflict of abstractionist "ideologies" but the attack upon, and defence of, a way of living that was actually being lived. The tragedy is that had Americans understood their own democracy more thoroughly, had they apprehended the policy of pressure for limited objectives, there might have been no war. "You cannot coerce nine million people," it was said, but 22 millions achieved it by force of arms. In a truly democratic community, recruitment for coercion would have had to take place among 31 millions, distributed in a great variety of associations, and "interested parties" could scarcely hope to have avoided publicity for their efforts.

The Civil War almost exterminated the older philosophy and established the new in triumph upon the ruins. It is significant that the symbol of the new order was a carpet bag. Ever since then,

*The American Frontier from 1830 to 1860 progressed westward in a series of galvanic leaps, coinciding with monetary slumps in the East.
the restless “Yankee” has carried his carpet bag of cheap commercial tricks, shoddy ethics and gratuitous advice into every home but his own.

Some years ago, at a period when “internationalism” was more flourishing than it has since become, I was once attached to an organisation in Geneva. At this time there was, I suppose, an international society in Geneva for every known brand of human futility, from translating the Arabian Nights into Chiticaw to one appealing for World Protection for Sick White Mice; and nearly every one of them was founded and run by a rich American woman, exuding dollars and domination, whose illbred impertinence was equalled only by her fixed determination to do someone or something good. The psychologist would find this in itself sufficient guide to the characteristics of American husbands and fathers, even if there were no other evidence of the pontifical resolve of the Roosevelt type to help the Chinese in leading better and more credit-worthy lives, or to establish frontiers in Sussex and Berlin.

All Americans are not Roosevelts. To a great number who revere and would see reinstated the philosophy of the older, deeper America, the spiritual qualities admired by Burke, this criticism will give no offence. So I have no hesitation in reminding Americans of the other, the Wall Street variety, that the only answer to their claim to have a God-given mission in Europe is a curt monosyllable.

Space reserved by

THE UNITED RATEPAYERS’ ADVISORY ASSOCIATION

DORSET ANTI-BILLETING CAMPAIGN STARTS

A campaign being carried out in 25 Dorset villages, which is likely to be extended to Poole before very long, has so far revealed, it is claimed, that the rural districts are nearly 100 per cent. against the billeting in time of war of civilian refugees from centres most threatened by aerial attack.

Campaign in Dorset has been launched by Capt. Lane-Fox Pitt-Rivers, of the Manor House, Hinton St. Mary, influential in his district, and an authority on agriculture. It is declared the campaign is non-party. The Dorset secretary is Mr. John Mitchell, of Rivers Estate Office, Hinton St. Mary.

Details of this scheme were given to Poole Herald this week by Miss D. Beamish, of “The Studio,” Hermitage-road, Parkstone.

Miss Beamish said that on receiving letters from friends in various parts of the country expressing indignation at the proposed compulsory billeting scheme, and knowing that a good many people in Poole and Parkstone were deeply concerned about it, she wrote to the United Ratepayers’ Advisory Association, in London, a body existing to advise ratepayers on democratic action.

The Association advised her to get in touch with Capt. Pitt-Rivers, and he invited her to a meeting at his house, which 15 people from outlying villages were expected to be present. Owing to the exceptionally bad weather at the time only nine actually attended.

Canvassing of several villages had, however, already been carried out with, Miss Beamish was told, nearly 100 per cent. signatures against billeting. The people were solid against it.

Just then, the compulsory billeting scheme was dropped.

Miss Beamish thinks this was partly owing to the strong public opinion already manifested against it, and partly with the idea of lulling people to sleep again.

“It was designed to take the wind out of the sails of those who were getting busy to oppose billeting, as Captain Pitt-Rivers remarked,” Miss Beamish added.

A circular which has been distributed by Captain Pitt-Rivers has been received by the Poole Herald. Here are points from it:

Any form of civilian billeting is a grotesque and flagrant violation of English Common Law and of our civil liberties. Such a thing has never before been suggested.

The Civil War in Spain has demonstrated the well-established military futility of aerial attack by gas bombing, and the non-existence of this risk. The whole anti-gas and A.R.P. scheme has been abundantly proved to be fatuous, and only effective in promoting the war scare atmosphere and making profits for A.R.P. contractors and manufacturers.

Water supplies and sewerage systems in most districts would be quite inadequate to provide for a sudden doubling of the population. Epidemics of typhoid and other diseases would inevitably follow.

With the majority of their men-folk away on active service or other national duties the women would be left alone to cope with any and every type of refugee, dangerously assorted.

The refugees themselves could not be blamed for this state of affairs. They are also victims of political intrigue and of politicians who are maintaining a situation of international tension as a weapon in domestic politics.

Government now claims that its billeting survey is based only on the voluntary principle, but in the event of war emergency legislation would make the scheme compulsory. We must force our local authorities to act on our behalf before it is too late.
QUEBEC MARCHES ON

Canadian Convention’s Heartening Messages to Douglas and Aberhart.

French Canada rises to match British Canada. The Quebec press is full of news of a new urge for social justice.

Over 150 Social Credit groups in the great eastern province are moving behind Aberhart.

La Voix du Peuple holds up the Federal Premier, Mr. Mackenzie King, to ridicule and his promises to public exhibition.

Of the audience of a great convention at Hull, Quebec Province, the Ottawa Citizen says “the audience consisted of substantial Canadian citizens—artisans, merchants, professional men, husbands and wives, young people—mentally alert, quickly responsive... Social dynamic forces are stirring along with loyal, sober people in other lands of the British Commonwealth. Quebec marches on.”

That the federal government be requested to apply to Canada such monetary reforms as are advocated by Major C. H. Douglas, was the substance of a motion unanimously passed at the meeting. The motion went on to say that “If the government failed to comply with the request, a national convention of social crediters be called to elect a leader and outline a definite political platform.”

Enthusiasm Shown

Attended by more than 150 delegates from the Counties of Hull, Wright, Labelle, Prescott and Russell, which are included in the Hull district of the league, the convention was most enthusiastic. Upwards of 700 persons were in attendance at the night meeting which was opened to the public. Prominent among those present were nine Social Credit members of Parliament, including John H. Blackmore, leader of the party in the House of Commons. The convention was held at the Notre Dame parish hall.

Resolution Passed

The following resolution was unanimously passed by the delegates at the afternoon session:

“We subscribe to the principles of Social Credit as advocated by Major C. H. Douglas for the purpose of equating purchasing power with production as follows: the national control of currency and credit, the establishment of the national credit account, the payment of the national dividend and the inauguration of a just price discount.”

Cablegram Sent

To Major Douglas in England was forwarded the following cablegram:

“District social crediters gathered in convention in Hull extend you their sentiments of gratitude for new doctrine and technique which will bring to the world a remedy to the universal economic crisis.”

Delegates voiced their appreciation of the work carried on in Alberta by Premier Aberhart in the following telegram: “Keep on, Aberhart. More than 150 Quebec Social Credit groups are behind you.”

Reports Activities

In opening the convention, Armand Turpin, president of the Hull group and vice-president of the provincial league, congratulated the delegates on their large turnout and reported on the activities of the district committees.

Messrs. Even, Dube and Meloche reported on the progress of the Social Credit movement throughout the province of Quebec.

The evening meeting was opened by Mr. Turpin, who outlined the aims of Social Credit. “We are determined to fight to a finish the forces of reaction hidden behind the old political parties,” he said.


By Leaps and Bounds

Ralph L. Duclos, president of the Douglas Social Credit Bureau, expressed his satisfaction at seeing Social Credit growing by leaps and bounds in the province of Quebec. He outlined the set-up of the Social Credit Association in Eastern Canada and of its strong organization. “When we are ready to strike we will strike hard. We hope to attain victory in the near future,” he said amid loud applause.

Miss Gilberte Cote addressed the many ladies present. “We are not vaccinated against revolution,” Miss Cote warned in referring to the hardships and misery of thousands of Canadian citizens.

To Demand Change

“Mankind can produce at least four times what the men of the world can consume and there is no conceivable reason why we should fight over the possession of goods.”

Mr. Blackmore said: “We have tried the old-line parties and their feudal policies and have found them to be a deception, a delusion and a snare. Our duty is to rise and demand a change. Social Credit is the only set of principles known in the world today whereby the people can have a just share of the products of the world without taking anything away from anybody,” the Social Credit leader said.

Many Problems

Louis Even, editor of Les Cahiers du Credit Social, said that all our problems are money problems. “Scarcity of money is the cause of poverty amidst abundance. If you ask the man on the street who makes the currency he will surely answer that it is the government. If it is the government, why should it be always short of money? To find out who makes currency you have to go where it is never scarce, in the banks.”

“The banker’s fountain pen is the little modern machine which makes modern money. It is called progress. Issuing of debentures is the worst form of anti-social credit. The international finance system has been imposed on the civilized world by people who had no other

(continued at foot of next page)
**England**

**February 16**—In the House of Commons a motion was agreed:

That, in the light of the considerable activity of various foreign Governments in the field of propaganda by means of the Press, broadcasting, and films, this House urges the Government to pay more attention to publicity and to render whole-hearted moral and financial support to schemes which will make certain of the effective presentation of British news abroad.

**February 18**—The Palestine Conference continues. It was decided to postpone the demand for an independent State of Palestine until the inter-related questions of Jewish immigration and the sale of land to Jews had been fully discussed.

**February 20**—Sir John Simon opened the two-day debate on the financing of the defence programme by moving that borrowing powers be increased from £400 millions to £800 millions.

Mr. Chamberlain stated that the Secretary of the Overseas Trade Department, Mr. R. S. Hudson, will visit Moscow and other northern capitals next month.

**Germany**

**February 15**—An agreement has been signed between French and German committees dealing with Sudetenland trade, coal and tourist traffic. No details are available.

**February 17**—Herr Brinkmann, Vice-President of the Reichsbank, has had a breakdown in health which has necessitated his being given indefinite leave of absence.

**Spain**

**February 20**—The Republican Government has been reported to be about to seek peace with the Nationalists on the basis of no reprisals on Republican supporters, but has not yet concluded any truce.

France has sent M. Leon Berard as unofficial envoy to General Franco's Government.

England has not yet recognised General Franco.

**Belgium**

**February 19**—There is no solution to the cabinet crisis; the King of the Belgians is reported to have said that unless the politicians speedily formed a cabinet he would construct one himself composed entirely of experts.

**Russia**

**February 19**—The first Soviet-Polish general trade agreement was signed. It is for one year, and by it the Soviet-Polish trade turnover will be increased from £200,000 to £6 million.

**Canada**

**February 17**—The present plan of a fixed minimum price for wheat is to be abandoned as it operated as a bonus on grown crops, giving increases of income to farmers with good crops, but provided no assistance to farmers whose crops had failed. Instead, legislation will be introduced to 'provide for emergency arising from crop failures and lack of markets.'

**Hungary**

**February 16**—Dr. Imredi, the Prime Minister, has resigned as he has discovered some evidence that might prove a Jewish strain in his ancestry. Count Paul Teleki has been appointed in his place.

**India**

**February 16**—Rioting in Delhi has stopped; a total of 41 deaths and 300 injured have been reported, and more than 800 persons have been arrested.

**Burma**

**February 16**—After the defeat of the Government of Burma in the Senate and the Lower House on a motion of no confidence Dr. Ba Maw, the Prime Minister, has handed in the resignation of the Cabinet.

The leader of the students announced that they do not want any Government at all and that they will continue their attempts to wreck the Constitution.

**ECONOMIC**

Kiel Canal—The Kiel Canal is to be widened and the navigation facilities of the Lower Elbe below Brunsbüttelkoog improved under a scheme approved by Herr Hitler.

---

**Buying a Car?**

**ERNEST SUTTON**

Can supply you with new or used cars for cash or credit.

**AUSTIN MORRIS FORD**

**SINGER FIAT OPEL**

The finest and largest stock of immaculate used Rover cars.

Call or Phone MAYFAIR 4748

We do a large used car business and often have real bargains at very low prices. Everyone knows the lucky motorist who "picked it up" for £20.

It was probably at Ernest Sutton's

**ERNEST SUTTON LTD.**

24, BRUTON PLACE, W.1.
LONDON LETTER

This week I wish to make complaint of two institutions, both of them of considerable importance in the national development.

The first is David Low. We can all remember when Low's cartoons were the only contacts with reality in the newspapers. They were 'right on the nail'—one could be sure of it in advance. Never, perhaps, were they more valuable than round about the Bank of England's "crisis" period in 1931. One felt then that Low's eyes were wide open to the true position; but, since then something has happened to him to produce a blind spot.

He is living partly in the real, partly in a phantasy world and the effect of this upon his work is remarkable—and extremely sad. Hatred or fear of the Dictators (excepting Stalin) has lined him up side by side with Wall Street finance and its propaganda for war, whereas the other, the realistic, side of Low retains its old apprehension of the secret and sinister hand behind national and world affairs. As a result of this unfortunate dualism, cartoons by Low today are often misdirected, and sometimes cancel one another out. An instance of the latter extraordinary result is to be found in two cartoons issued in a recent fortnight, the earlier depicting on one side thousands of unemployed, and on the other bulging banks and unused capital resources. Three top-hatted gentlemen were seated on the ground in between. An unemployed man is displaying a poster, "Want real A.R.P., Proper Shelters, Evacuation Measures, etc." (I am paraphrasing from memory). The central three are saying "Tain't necessary", "'no use"; and the whole is called "Statesmanship." This is Low at his very best; but what are we to think of example No. 2, which shows poor Blimp and his spouse in the midst of a welter of slum children who have been compulsorily 'billeted' on them, and the whole evidently designed to deride the point of view of an un-willing householder? The two together do not make sense, because Low's own philosophy is not making sense at present—for which fact one can only feel profound regret and hope that the malaise will pass.

The second institution is the B.B.C.; and here I do not propose to refer to that Corporation's crowning misdemeanours except to say that by their censorship of all that is spoken and in the practice of presenting only false-alternatives for political debate they cut at the root of free speech. I am more concerned now with something subtler—something which may even not be there at all, but of imagination only, for in dealing with matters of taste I am putting myself upon very delicate and disputable ground.

Bluntly, then, I feel that someone or some parties are deliberately trying to foster a generation of young people who know no music but the music of the ashen can; no "entertainment" but that of the red-nosed drunk; and that this is being done under the name of "uplift"—just one more instance, perhaps, of how to label a policy with its opposite name.

There is plenty of "uplift", without a doubt; the alternative to the dustbin is the severest type of difficult technical musical intellectualism, classical or, alas! modernistic; or it is Ibsen or Professor Busibody on the cultivation of lesser whisking tree ducks. One has only to listen to such programmes as "Proper Shelters, Evacuation Measures, etc." (nervously approaching headquarters off Belgrave Square; the central three are saying "Tain't necessary", "'no use"; and the whole is called "Statesmanship." This is Low at his very best; but what are we to think of example No. 2, which shows poor Blimp and his spouse in the midst of a welter of slum children who have been compulsorily 'billeted' on them, and the whole evidently designed to deride the point of view of an un-willing householder? The two together do not make sense, because Low's own philosophy is not making sense at present—for which fact one can only feel profound regret and hope that the malaise will pass.

France (nervously approaching Franco): "It's Franco, isn't it? You know, I thought I knew the face; for the last three years I've thought of an un-willing householder? The two together do not make sense, because Low's own philosophy is not making sense at present—for which fact one can only feel profound regret and hope that the malaise will pass.

France (nervously approaching Franco): "It's Franco, isn't it? You know, I thought I knew the face; for the last three years I've thought of an un-willing householder? The two together do not make sense, because Low's own philosophy is not making sense at present—for which fact one can only feel profound regret and hope that the malaise will pass.

France: "I don't like to. Why don't you do it yourself?"

Britain: "Go on, or I'll tell Morgenthau."

France: "Oh, no. Merely the most casual acquaintance, I assure you. I've seen him, of course . . ."

France: "Didn't you once lend him your airgun?"

France: "Only to shoot at rats, so he said."

France: "Well, he shot at me with it. Ruined a good pair of bags."

France: "I say, old chap, how loathsome of him. Well, all I can say is, I'm pretty flush and there's old Britain over there with a tidy allowance from his uncle in the States, and if a couple of quid would be of any use to you . . . ?"

Lord Derwent has been sent out by the "British Council" to talk to Poles and such-like—"British Council" speakers have been sprinkled about the Scandinavian countries too. Von Papen indeed has been called into the breach by Hitler and sent to make a series of speeches in reply. Recent European political developments is to be his subject—an incomprehensible choice, as authorities here point out, since "British Council speakers follow cultural rather than political lines."

What is the British Council? It is just the British Council, with headquarters off Belgrave Square, and there is nothing in reference books to amplify that information, except the name of the secretary. The members apparently copy a famous London store's method of putting over, under the guise of a lecture on Homer's Iliad or the technique of Dryden, effective sales-talk for their product—which in this case is "democracy-ideology," I suppose.
DREAMERS

And Winter, slumbering in the open air,
Wears on his smiling face a dream of Spring!

To his own quick discomfiture, an opponent once accused even Major Douglas of being a dreamer. There are dreamers among Social Crediters—many perhaps—but the advance owes little to them.

Modern psychology pays much attention to dreams; but it has not much to say on the subject of making dreams come true. On that subject social crediters have a lot to say, mainly (on the negative side) that dreaming makes nothing come true, and on the positive side much else.

It may be a littleunkind to Coleridge to suggest that his kindly treatment of winter is even remotely applicable to these weeks of hidden turmoil, or that what will happen when the dreamers wake may be half as lovely as Spring.

The difference between the dream of social crediters and the evil delusion the world is trying so hard to live up to (or down to) is at least the difference between dreams which may come true and dreams which cannot come true.

Whether things now unseen, things undergoing gestation, coming to be, in that not essentially imaginary organ known as Time's womb shall ever come to pass and be seen depends on two things: whether they are really there and whether they can successfully be delivered. In other words it depends upon the nature and content of reality; and as Douglas has said, social crediters believe they have glimpsed a small part, but nevertheless a part, of that reality.

They are trying to bind our social order back to it: they are trying not so much to be (or to dream) something 'religious' as to do something 'religious': something real.

The race of men who have claimed that they have 'God on their side' has been increasing steadily for a long time. Gott mit uns is no exceptional or solitary claim. It is the impious claim consciously or unconsciously made by all men who presume to enunciate nature's laws not for the guidance of men after submission to the acid test of reality but for the subjection of men. We with God is a rarer and a humbler claim. The idealist of whom Douglas has never written with approval is an idea-ist, a believer first and foremost in the idea he entertains of what is good for men. Each of us is entitled to such an idea. The mischief enters with the assumption that it is for us to endow it with the force of law. It is magnified to the proportions of the present evil of our world when that force of law, by whatever means, becomes practically universal and when the idea of the good which it enforces is predominantly one of sacrifice.

There is but one natural termination to the practice of such a philosophy and that is sacrifice: the sacrifice of all men: the extinction of man's race. In the end nature will not tolerate a species which presumes to formulate its own laws. No idea is capable of stable materialisation unless, as Douglas once put it, it is related to the real as the two ends of a stick are related to one another.

Yet it is not enough merely to know this. The idea that is truly in conformity with the real order must be materialised.

Coming events already appear on the face of our winter. Can our dreamers not learn from them? Are they alone in the community insensitive to the urgent pressure of us? On all hands among the 'unelect' the force inherent in the "small body of men who know what to do and how to do it" is appreciated and timidly weighed. Those who are not of that small band, who know not quite what to do nor quite how to do it, have nevertheless one weapon the enemy has left them: currency to effect the exchange of effective action for doubt and resolution for insufficiency.

While our winter yet only stirs and the force of our spring is not upon us, will not each reader make a last visitation of those who stand aside. There are many who might say: 'Why did you not wake me?' for they would not willingly be left.

AND STILL WE SUFFER

So there will be another war
And we must fight just as before,
Once more the peace of England must be shattered,
Our homes, friends and relations must be scattered.
Each man must kill, and, as a just reward,
His blood will stain the war fields tragic sward.
Ten million Englishmen must die in vain,
Five million more must end their days in pain,
As hopeless cripples—ruined men—they will return,
What dreadful lessons these men have to learn.
Is life so cheap? Can we afford to waste it?
Is the blood lust so sweet that every man should taste it?
Should we all fight, and try to kill each other?
We suffered the last war—why must we have another?

FRANK D. BANFATHER.
BUT THEY SHALL SIT EVERY 
MAN UNDER HIS VINE AND 
UNDER HIS FIG TREE; AND 
NONE SHALL MAKE THEM AFRAID.

Micah IV., 4.

MILES HYATT

We deeply regret to announce the death in London last 
Sunday, after a brief illness, of Miles Hyatt, “Frotti”, Assistant 
Editor of THE SOCIAL CREDITER, Director of Overseas 
Relations in the Secretariat and its London Correspondent and 
Agent.

On the day of his death he said:
“I wish I could have done more of the work.”
There was only one work for him.

Miles Hyatt, whose last article appears on our 
front page, was born on July 24, 1903, and educated 
at King Edward’s School, Birmingham, and University 
College, London, where he gained a reputation 
as a brilliant classical student. In the autumn of 
1929, while working for his degree he became ill and went into hospital. When he recovered sufficiently he went as unpaid teacher to tubercular children in an Essex sanatorium and later to Berne. Returning to London he became sub-warden of Students’ Movement House in Russell Square, where he lived for some time.

In 1933 he went to Geneva to work under Dr. James Parkes on an enquiry into the relationships between the Christian Church and the Synagogue, returning in the following year, when he again suffered a serious illness from which he did not recover until April, 1935.

He then began to build up a teaching practice among University students in Classics and Roman Law.

From 1927 to 1929 Hyatt was an “out-and-out imperialist” with a drift towards communism. While attending a course of lectures by Colonel Delahaye, who was then organizing study groups in psychology and economics, he first heard Social Credit mentioned and, interest being aroused, an evening was set aside to discuss the topic. Greatly moved by the new idea, Hyatt and some others got into touch with Douglas, and Hyatt began an intellectual and personal attachment as full and deep as ever existed between master and pupil.

From that time on, Frotti’s history has been interwoven with that of the movement which he believed, as we believe, to be the greatest of our time and immeasurable except on terms of equality with the greatest movements of history.

He brought into being and supervised, until misfortune overtook it, the most modest but the grandest of its literary expressions The Fig Tree, and the measure of Hyatt’s greatness was the nobility of his acceptance of its loss.

“Frotti” was an inheritance from the past; for he first appeared about 1929 in the pages of The New Troy, the journal of the students of the University of London.

Soon after the first appearance of The Fig Tree in 1936, Hyatt married, and to Mrs. Hyatt, who knew him better than all of us we offer our sympathy.

(An appreciation of Miles Hyatt by Major Douglas will appear in the next issue of THE SOCIAL CREDITER.)
This is a good beginning.

No full report of the meeting is forthcoming. The Bradford Telegraph and Argus publishes two columns of the debate and a two-column leading article. Several Councillors spoke strongly in favour of the Bradford L.R.D.A.

Passages from the Telegraph's report are as follows:

**Loan and Interest**

Important questions on the loan and interest commitments of the Corporation were put by Mr. Reginald A. Mortimer, and answered by Alderman J. Stringer as follows:

Will you state the amount of loans created by the Council since 1925—The amount borrowed since 1925 is £12,945,000, less the amount repaid since 1925—namely, £7,517,000. The increased liability, therefore, is £5,428,000.

What is the amount of interest paid by the Corporation on the above loans?—The interest on loans in 1925 was £686,000; in 1938, £734,000, or increased interest of £48,000.

The third question was as to "institutions, trusts, or societies" from which the Corporation has obtained loan funds. Alderman Stringer said he was interpreting this question to apply to building societies, co-operative societies, trade unions, charity organisations, etc. The answer was that money had been borrowed from various sources, the major portion from private investors. The details asked for were not available.

Are any members of the City Council directors or principals of any of the above institutions, trusts or societies?—There may be among the many societies and other bodies investing with the Corporation some with which members of the Council are connected as directors or principals, but I am not in possession of the information asked for, with the exception of the cases of the local building societies—the Bradford Second Equitable Building Society and the Bradford Third.

**Financial Policy**

A lengthy discussion on various aspects of financial policy—especially in regard to availability of information—arose on a Finance Committee minute with reference to the Bradford Lower Rates Demand Association. The association having applied to the City Treasurer for a statement concerning Corporation loans, the Finance Accounts Sub-committee decided that such a statement should be declined.

Mrs. Kathleen Chambers asked Alderman Stringer if and—when information of the kind sought by the association was available to members of the Council.

Alderman Stringer replied that every ratepayer had a right to inspect the figures in question, but not to take notes.

The association referred to had already availed themselves of this liberty. After the Finance Accounts Committee had notified the association that a statement on the lines sought could not be supplied, the association again wrote on 9th February, saying: "This association is of the opinion that the ratepayers should be informed who are their creditors; and here-with we repeat the request for a statement showing the amount held in scrip by the following:—Joint stock banks, savings banks, friendly societies, lodges, trade unions, co-operative societies, etc., insurance companies, Public Works Loan Council, Government departments, Ecclesiastical Commissioners, other Councils, limited companies, subsidiary funds of the Council, unclassified sources, and private individuals."

**Reasons for Refusing**

"You will see the reasons for refusing the information," added Alderman Stringer. "If the details in this list have to be distributed by the City Treasurer's Department, it will require the services not of one clerk but of two or three; and it would serve no useful purpose—(Hear, hear)—as there are thousands of names to be got out, together with the amounts. I am sure Mrs. Chambers, Mr. Mortimer, and other members would be opposed to anyone in my position giving names and amounts and the rate of interest that is paid."

"I can assure you that the rate of interest paid is precisely the same for one person as for another, at the rates ruling at the time the investment is made."

As regards directors of building societies, they were exercising their rights as such, but they had no right to vote or take part in any discussion of anything pertaining to the building society in which they were interested. It was the same with other societies. It might be the same with regard to co-operative societies. He was not certain whether any members of the Council were directors of that society.

Mrs. Kathleen Chambers: "Ask the Lord Mayor. (Laughter)."

Alderman Stringer continued: "I propose giving a certain amount of information in regard to societies and the like at the next Finance Accounts Sub-Committee meeting or the next after that, so that it is in time for the members to get it before the next Finance Committee meeting. The fullest information that is in the interests of everyone concerned can then be discussed."

"I would like to say in regard to this Lower Rates Demand Association, there are some
serious errors—shall I say untrue statements?—being circulated. These will be rectified at the meeting to which I have referred.

Mrs. Chamber's Complaint
Mrs. Chambers complained that Alderman Stringer had not answered her question.

Alderman Stringer said the information was available for any member of the Council as a ratepayer to inspect, but not to take notes.

Mrs. Chambers: "It is impossible to keep these figures in one's head, so that it is useless to inspect the figures."

Alderman Sir A. Gadie suggested that it was time the Council got to know something about the personnel of the Association. He had never seen its balance-sheet for example.

Voice: "We have one."

The Lord Mayor: "Who said that?"

Alderman M. F. Titterington: "Noises off!"

Alderman Gadie said he hoped Alderman Stringer would not spend money in giving the information requested.

Won't Be "Blackmailed"
Mr. James Harrison said he had seen the circular that had been issued and it was evident that certain members of the Council had got the wind up.

"I refuse to be blackmailed," said Mr. Harrison, "and they can blackmail me as they like. To talk about reducing the rates by 5s. by joining the association and paying a bob seems ridiculous."

Mr. Harrison said the Council should mind its own business until they knew who the members of the Association were.

Mr. H. J. White said he was on the "Honours list," but he dissociated himself with the remarks about himself in the circular.

An amendment was moved by Mr. A. L. Brown that the information be given as the Lower Rates Demand Association requested. Mr. Mortimer seconded, and a voice commented: "What a combination."

Mr. Brown said he thought the attitude of the Accounts Subcommittee in continually refusing to supply a statement as requested was extremely weak. "The Subcommittee and the whole of the Council are shirking their duty in not replying to these statements—which have been issued," he said. "The general public are justified in drawing the inference that there is some sort of truth we don't want published."

He thought the statements were getting under the skins of some members. (Cries of "No, no.")

Burden of Usury
"In my own opinion," he added "the financial position throughout the world is such that the ordinary common folk is unable to stand the burden of usury. I believe the Lower Rates Demand Association is on the right track."

Mr. J. E. McHugh asked Alderman Stringer to give a statement of the amount loaned to the Corporation by joint stock banks.

Alderman Stringer said he was prepared to do that. According to the Lower Rates Demand Association, joint stock bonds held 85 per cent of loans to authorities in this country. "As far as we are concerned it is not 4 per cent. It is only just over 3 per cent."

Frightened to Death
Alderman A. Tetley vehemently declared, amid laughter, that the Association was intimidating and frightening to death a good many members of the Council. The Association had better attack the Bank of England.

Alderman Stringer, invited to reply to the discussion, said he considered he had already said as much as he ought to. "I was hoping," added the speaker, "that my reply to Mr. McHugh would be sufficient to sway that side or anybody who is favourable to the Association."

The Lord Mayor: "I thought it would have swayed everybody, but unfortunately it has not done so."

Mr. Mortimer said he did not care who did it so long as the ratepayers were awakened. If the Association's figures were wrong, let the Council get down to brass tacks and tell them so.

"Pure Piffle"
Mr. T. Helliwell said contrary to the suggestion on the Association's circular, he was not against reducing rates, but he was not in favour of the Association's proposal because he considered it to be pure piffle.

After Mr. Brown had replied to the discussion, Mr. L. J. Parker asked whether if the amendment were carried the names of all investors would be supplied.

The Lord Mayor said that was so.

The amendment was defeated by 46 votes to 22.

"It May Be True"
A leading article in the Bradford Telegraph contains the following:

"It may be perfectly true that a loan, big or small, by a bank to a Corporation or anyone else, is transacted in a theoretical way by a simple ledger entry, but that transaction is governed by the value of the securities the borrower can offer and the value which the lender places on those securities."

What Ratepayers all over Britain want to know from Councillors who oppose the Lower Rates Demand is "What is their alternative?"

Ask your Councillor this question, and tell him you want results quickly.

National Defence means
Self Defence
This broadsheet has been modified and can be obtained at—

50 for 2/-, 100 for 3/-.
500 for 12/-, 1,000 for £1.

From—
Mrs. Palmer’s Page

MORE SACRIFICE!

The majority of people, though they may not say much about it, wish to lead lives which they think of as “good.” They want to live in harmony with their friends and relatives, to give pleasure to those with whom they come in contact. They wish to gain the maximum of social credit from each of the associations of which they happen to be members. If the results are unsatisfactory you will probably hear them say they are “fed up with” the tennis club, the borough council, or even the family of which they form a part. They do not, in many cases, know why the association is a failure. And those who should help them to discover the reason have betrayed their trust.

And yet the principles which should guide us in the use of all associations are to be found in every religion worthy of the name. They are also implicit in democracy, properly understood. They have been part of human knowledge for hundreds, thousands of years.

Two or three people, or a whole community (the procedure is the same) may agree together as to some common aim. They appoint one of their number to advise them how to attain it. They must be loyal to one another, to the man responsible and to the common aim, if the association is to be a success. A moment’s thought will show us that a certain amount of self-discipline must be practised by every member of the group, although almost every quality necessary might be summed up in the word “loyalty.”

If we are loyal to those with whom we associate, we shall not try to substitute another aim for that already agreed upon, we shall not try to undermine the authority of those responsible, or hamper them in their work, and we shall not pretend that the means of attaining the end are more important than the end itself.

These broad principles of democracy (and of christianity too) are never explained clearly by our so-called leaders to-day. Instead they seize upon some quite minor point, as Lord Baldwin did when addressing the Youth Conference on “Democracy,” when he stressed the importance of “sacrifice”; as though “sacrifice” were the aim of all life. When and if “sacrifice” is necessary, and this is not as often as Lord Baldwin would have us think, it can never be more than a means to an end.

So universal is this pollution of the truth that it is difficult to believe that it is not deliberate.

We all know that sacrifice may be necessary sometimes. We admire the man who dives into a river to rescue a helpless baby, but call him a fool if he risks his life in mere bravado. There is no virtue in “service” per se; it very soon becomes a vice if perverted to the wrong ends.

These are the opening words of a long article in The Times for February 14:

“The Issue of the National Service Book has lifted spectacularly to the national plane a problem which confronts every one of us in our private lives. There, too, it is much harder to serve than to be served. We are all too prone to think, or to assume without thinking, that the big question of life is “What shall I get?” not “What shall I give?” On the individual plane, no less than on the national, it needs some sharp imperious call, some personal emergency, some sudden shock to jolt us out of the self-regarding, self-depending frame of mind. A great grief may do it, and so may an overwhelming joy . . .”

It is a clever mixture of truth and error. The problem which has produced the need for National Service has not been stated, neither has “the problem which confronts every one of us in our private lives.” To pretend that the big question of life is “What shall I give?” is to put the means before the end.

The problem that confronts each of us in our daily lives is, “What is the common aim of those people among whom I am living and working? Do I agree with it? If so, how can I best help?” The fact that many of us are compelled from economic necessity to take part in projects with which we cannot agree, is one of the damnable results of the present economic system, and has created a host of minor personal problems, which cannot be dealt with in this article. The point to notice is that it is no use “giving” service or anything else unless we know what we are giving and for what purpose, and also approve of that purpose.

It is, of course, quite true that when things have been going wrong “a sudden shock” may bring us to our senses. I have a suspicion that the leader writer is afraid that the present shocks may be too great for his purposes, and that people may look a little too deeply into this question of National Service and discover a few things which it is desired to keep hidden.

He wishes to hustle us along with high-sounding phrases until he gets us where he wants us. Listen to this:

“But the world has not been left to that nightmare of pointless fratricidal competition. Philosophy and religion have propounded and developed a paradox which revolutionises the outlook of the acquisitive, self-conscious creature. They teach him that the best aim is to give rather than to get.”

You are not meant to read this with your critical faculties, otherwise you might ask why, if the world has not been left to that nightmare of pointless, fratricidal competition, it has been left to that nightmare, as we are obviously now in the midst of it.

The leader writer wishes to envelope us in an enervating atmosphere of abstractions so that we shall be willing to follow wherever he may lead, with our eyes shut.

Let us provide him with a few questions and answers. He wants us all, willingly, to undertake National Service without pay.

Why is National Service
financiers wish us to believe. Because we have been told that war is entirely economic in its service without compensation of 'cannot be altered without untold if they cannot get voluntary work without pay, so that the poison which has caused the disease, "system" can be maintained. And leading straight to another conflict bitterness of economic rivalry. Their only remedy is more of the want of the abundant goods on sale trade with nation without the in the shops, and nation cannot succeed in keeping money so low in the centre, but well the real credit of Yeovil the money cost £120,000 had been dropped, what was meant was that in order to add to the real credit of Yeovil the money created for the purpose would stand, long after the completion of the Town Hall, as an interest-bearing cash debt, and they would not benefit one iota from the increase in value on account of this particular piece of expenditure.
ANNOUNCEMENTS AND MEETINGS

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 and District—THE SOCIAL CREDITER will be obtainable outside the Central Bus Station on Saturday mornings from 7-15 a.m. to 8-45 a.m., until further notice.

LIVERPOOL Social Credit Association. The next meeting will be held at 8 o'clock on Friday, 3rd March, in the Primrose Cafe, Cases Street, (off Ranelagh Street) when Dr. Tudor Jones will speak on “The War-mongers.” Enquiries to Hon. Secretary, Green Gates, Hillside Drive, Woolton.

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

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

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

SOUTHAMPTON Group. Please note that the Headquarters have been removed to 8, CRANBURY PLACE, SOUTH-AMPTON. 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. 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 is. a line. Support our Advertisers.

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

£ : : , per week

" : : , per month

" : : , per year

towards the funds of the Social Credit Secretariat.

Name ..............................................................................

Address ...........................................................................

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.

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 £ : : 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 ........................................................

..............................................................

The Social Crediter

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

The Social Credit Secretariat, 12, Lord Street, Liverpool, 2.

Please send THE SOCIAL CREDITER to me

Name ..............................................................

Address ........................................................

For Twelve Months—I enclose 15/-

Name ..............................................................................

Address ...........................................................................

For Six Months—I enclose 7/6

“Three” ” 3/9

(Cheques and Postal Orders should be crossed and made payable to "The Social Crediter.”

Published by Tudor Jones and Miles Hyatt for the Social Credit Secretariat. Offices: 12, Lord Street, Liverpool, 2.

Printed by J. Hayes & Co., Woolton, Liverpool.