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FOR POLITICAL AND ECONOMIC REALISM

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LOAN CHARGE RESOLUTION AT CHELMSFORD

Banks to Co-operate?

At the Chelmsford Town Council meeting recently, the Mayor (Cr. J. T. Bellamy) presiding, Mr. J. H. Humphrey and Mr. F. Woods, the chairman and treasurer respectively of the Chelmsford and District Lower Rates and Assessments Association, were received as a deputation.

The deputation was introduced by Cr. W. J. Bailey.

Mr. Humphrey acknowledged the Council's courtesy in permitting them to address the meeting. "Our object," he said, "is to bring about lower rates and assessments, with no reduction in services. During the past few months, Mr. Woods and I have had the pleasure of speaking to many of you personally, and during these conversations we have emphasised the view—and we believe with almost 100 per cent. agreement—that loan charges are major factors in defeating your untiring efforts to bring about a substantial reduction in the rates burden, without interfering with the desired development of social services. It would not be prudent, nor is it our business here to raise controversial issues. We wish only to stress indisputable facts, which are causing the people of Chelmsford—indeed, the people all over the country—the gravest concern. The facts which concern Chelmsford are these: This borough is in debt to the extent of £1,500,000, and the interest charges alone on this colossal amount force you to find between £70,000 and £90,000 annually, over and above monies required for local services. It is a fact, too, that under the present system of financing municipal

undertakings this debt can never be repaid, and, further, that if our social services are to remain intact or to progress, as we should all like them to, it follows that our indebtedness must be progressive also. Difficult as the solution of this debt problem may appear, we are confident it can be achieved, and the opportunity we seek tonight is to offer you information as to how advice on this vital matter can be obtained. Allow me, therefore, to give you an illustration which will make our position clear.

"If the water supply of Chelmsford were definitely condemned for human consumption, and the nearest source of new supply was two hundred miles away, we are certain that the water could be brought here, but we do not profess to understand the engineering technique that would be required, and, with all due respect to our Borough Engineer, we do not think that he would undertake the job, with all its complications, without first advising you to call in an expert for consultation and advice. We are certain that with correct technique you can obtain a new source of credit, but again, we do not think that our Borough Accountant, or indeed, your Finance Committee could undertake to tap that source unaided. We base our belief in the engineering feat on our faith in engineering ability and that of our certainty that a new source of credit can be obtained upon banking technique as expounded by Mr. R. McKenna, chairman of the Midland Bank, and one-time Chancellor of the Exchequer. Mr. McKenna explained, in his evidence

before the Macmillan Committee, exactly how money and credit are issued. He said that the amount of money in existence varied only with the action of the banks. He also said that if somebody put £1,000 into the bank, that bank could lend £10,000 credit. He explained in great detail exactly how this was done.

"He said: 'It is not unnatural to think of the deposits of a bank as being created by the public through the deposit of cash representing either savings or amounts which are not for the time being required to meet expenditure. But the bulk of the deposits arise out of the action of the banks themselves, for by granting loans, allowing money to be drawn on an overdraft, or purchasing securities, a bank creates a credit in its books, which is the equivalent of a deposit. A simple illustration in which it will be convenient to assume that all banking in concen-

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BILLETING CAMPAIGN

U.R.A. REACHES
PARLIAMENT

REPEAL OF FEDERAL
ACT IN AUSTRALIA

Miles Hyatt, Gentleman

STATE AND DEMOCRACY

trated in one bank, will make this clear. Let us suppose that a customer has paid into the bank £1,000 in cash, and that it is judged from experience that only the equivalent of ten per cent. of the bank deposit need be held actually in cash to meet the demands of customers; the £1,000 cash received will obviously support deposits amounting to £10,000. Suppose that the bank then grants a loan of £900; it will open a credit for £900 for its customer, and when the customer draws a cheque for £900 upon the credit so opened, that cheque will, on our hypothesis, be paid into the account of another of the bank's customers. The bank now holds both the original deposit of £1,000 and the £900 paid in by the second customer. Deposits have thus increased to £1,900, and the bank holds against its liability to pay out this sum (a) the original £1,000 of cash deposited and (b) the obligation of a customer to repay the loan of £900. The same result follows if the bank, instead of lending £900 to a customer, purchases an investment of that amount. The cheque which it draws upon itself in payment for the investment is paid into the seller's bank account, and creates a deposit of that amount in his name. The bank in this latter case holds against its total liability for £1,900 (a) the original £1,000 of cash and (b) the investment which it has purchased. The bank can carry on the process of lending, or purchasing investments, until such a time as the credits created or investments purchased represent nine times the amount of the original deposit of £1,000 in cash.

"Now, on that authority, it should be clear that there is no sound reason why you should pay three, four, or five per cent. per annum for credit and it is grossly unjust to be asked to do so. If you get £1,000 at four per cent. for a period of fifty years, you pay £990 in interest which is 99 per cent. on the amount you borrowed, and 990 per cent on the sum of £100, which is all that the bank requires to hold to grant that loan. In the certain knowledge of these and similar statements from Mr. McKenna and other well-known banking authorities, we realise that

it is financially possible to create and provide credit at one payment only of so low a figure as $\frac{1}{4}$ per cent. which on that £1,000 would be one payment only of £5. Such a charge would enable you to bring about the result we all desire. We want the banks to help us. We do not pretend that we are able to give you the technique required, but we wish to recommend to your notice an Association who are willing to offer you expert advice upon this important matter, if you will ask for it. The Association to which we refer is the United Ratepayers' Advisory Association, Sentinel House, Southampton Row, London, and the object of our presence here is to ask you for the benefit of the ratepayers of this town to consider a resolution passed by our Association calling for this advice."

• Mr. Woods presented the resolution, as follows:—

"We are satisfied of the fact that the creation of financial credit is almost costless, and resolve that this Council is determined to obtain such credit under reasonable conditions and will no longer tolerate the present onerous conditions. We therefore instruct our officials in the first instance to negotiate with local bank managers for all future financial credit as required by the Council to be put at the latter's disposal on demand without any payment of interest now or in the future, and allowing for repayment of the capital at a rate to be agreed by the Council, the payments to the banks to be restricted to such repayment, and to an annual service charge for keeping the account, with an original service charge amounting to not more than one per cent. of the capital credit. In the event of the local banks refusing to co-operate with us in monetising the credit of the borough, our advisers are hereby asked to work out alternative methods of mobilising the borough's financial credit. We also wish to make it clear that we reserve the right to use new credits for any purpose lawfully to be expended by the Council, including the repayment of the whole or any part of loans, mortgages, or other debts owing by it."

"We are offering the resolution to you in this form because,

from a careful study of the circumstances, we believe that the action it demands is a perfectly natural and sensible proceeding. We believe, too, that as a Council it is your desire and your purpose to utilise the physical resources of the borough to the best advantage, also, to give the finest services of which those resources are capable. Quite clearly the utilisation of financial credit is necessary to this end. Banking institutions could provide this service, and they should do so on reasonable terms. The function of these institutions is surely to serve the community, and not to dominate it. We feel, therefore, that what we are requesting you to do is not only reasonable, but in accordance with ascertained facts."

The Mayor thanked the deputation, and said the whole matter should be carefully considered.

Cr. S. C. Taylor asked if any other authorities in the country had had this information before them?

Mr. Humphrey: There are many associations going along these same lines. I believe that Cardiff has just beaten us in Chelmsford, but we are a good second.

Priority

Misunderstanding may arise over the use of the word "technique" in the above report of Mr. Humphrey's speech, and also the undue emphasis laid upon the "necessity" to obtain the advice of U.R.A.A.

Any question of technique involved at this stage of the Rates Campaign, concerns procedure in unloading pressure placed upon a Council by ratepayers on to the banks or failing that upon the Loan Sanctioning Authority. The purpose of this pressure is to acquire control of credit. Banking experts can provide a plan for using the credit to produce the result demanded by ratepayers easily enough once they have been compelled to yield control of it. The immediate objective is to force the issue by confronting them with the demand, so that they are made to reply.

J. M.

Billeting Campaign Scheme is Dictatorship

It is only called Voluntary. It is really Compulsory.

The Government's billeting proposals and the manner in which they are being handled by many Local Authorities provide an outstanding challenge to all that is English and manly in the people of this country.

The billeting scheme in the first place is obviously the work of some pale-faced, miserable little pipsqueak of a 'marxian' theorist in Whitehall, entirely ignorant of the realities of conditions and circumstances existing in billeting areas.

The proposals are nothing less than the conscription of Englishmen's homes, and are none the less conscription because elaborate precautions are being taken to keep the mass of the people ignorant of the real nature of billeting; of the far more practicable and sensible alternative, and to create an atmosphere of slushy patriotic sentiment, in which people can be shamed into volunteering.

The United Ratepayers' Advisory Association has already issued a manifesto for the information of the public on the grave dangers of billeting and putting forward a sensible evacuation policy. That broadsheet can still be obtained from the publishers of this leaflet. It has been read by millions of householders who are to be the victims of the Government's scheme, and has already resulted in such electoral pressure upon the Government through the electorate's representatives on Local Councils and their M.P.'s., that the evacuation policy put forward by us has been accepted in principle by the Government and a beginning has been made in the construction of camps, which will also have a great peace time value.

Given half a chance, however, there are powerful influences at work which will be successful in preventing the Government from building adequate camps. Pressure therefore must be increased and not relaxed until sufficient camps have been constructed to house six million refugees. It will be necessary to evacuate 3 million children, 3 million elderly people and 500,000 hospital cases.

As a typical instance of local

tyranny, which will become inevitable if the Government's billeting proposals are proceeded with there is the report in a local paper of a meeting of the Petersfield Rural District Council. Here is an extract:—

Capt. Coryton asked if a householder would not co-operate or help, what advice would the Committee give.

Dr. Way: "In our locality non-cooperators would receive twice their normal quota."

The Chairman (Mr. C. W. Seward, J.P.): "It would not stop at twice." This scheme was absolutely voluntary but if war broke out he had no doubt that within twenty-four hours the scheme would become compulsory and there would be a scheme to get rid of the children in good order out of the danger zones before anything happened.

This, mind you, in England—the like of which is only to be found in Russia. It is up to Englishmen and women, living in this allegedly free and democratic country, to be ENGLISH and MANLY and to put these local "dictators" in their places. They were elected to represent the electorate, and they must be made to represent the electorate.

Many people imagine that this sort of tyranny was finally disposed of in this country a thousand years ago with the Magna Charta. They are now learning that this is not so; that in judging whether they should co-operate in any scheme put forward from Whitehall they will be led into error if they are guided by the advice of many of those in positions of authority, and they must rely upon their own innate commonsense. That commonsense tells them that they will only be truly patriotic if they oppose the Government's billeting scheme, and insist on adequate camps being built. Only thus will conditions be created worth defending which will allow MORALE to be sustained in the event of war.

As an instance of the deceit practised by the Government all mention of the 3 million elderly

people and people physically and mentally useless in war, whom it will be necessary to evacuate is being carefully kept in the background. If war comes private householders will suddenly find themselves told to find accommodation for them.

Englishmen and women if they are to keep what they cherish and treasure — their freedom — must assert themselves and turn these local "dictators" into what they were elected to be—democratic representatives. They were not elected to carry out instructions from Government Departments. They were elected to carry out instructions from ratepayers. Therefore:—

Send a card to your councillor and your M.P.—"You are MY REPRESENTATIVE—oppose billeting and make the Government build camps and provide other shelters for ALL whom it will be necessary to evacuate, so that it will be unnecessary to conscript Englishmen's homes." J. M.

Belfast Rates Campaign

The canvass for signatures to the demand for lower rates and assessments with no decrease in social services started in Belfast during January this year. A thousand automatic canvassers were launched. A report received by U.R.A.A. on February 20 stated that over 35,000 signatures had been collected and that they were expecting to top 60,000.

On February 16, 700 ratepayers attended a public meeting in Belfast, arranged by the organisers of the campaign. Much enthusiasm was shown.

LOWER RATES JOURNAL

Back issues of this journal
can be obtained from

U. R. A. A.,
Sentinel House, Southampton
Row, London, W.C.1.

Mrs. Palmer's Page

PUTTING A GOOD FACE ON THINGS

Just as it is certain that the vast majority of people wish to lead good lives, so it is certain that they would repudiate the unworthy actions which must constantly be taken by the financiers to mask the results of their policy. It would be interesting to know how much time, money and ingenuity is spent in this camouflage. It is pretty thorough; and yet now and then a mistake is made. Something is left uncovered.

Most of you must have been just as astonished as I was when I read the report of Earl Winterton's speech in the House last week. I quote from the *Daily Telegraph*—

"One criticism to his mind was the regrettably small space devoted in British newspapers to Dominions and colonial news. (Hear, hear.)

"I agree that the news supplied by the British Press is admirable, and I agree with the tribute paid to the responsibility of the British Press as a whole, which I think is unexcelled in the Press of the world," he said, "and I agree that there have been curious features in recent years.

"The leader of a certain movement, with whom I think no one is in agreement in this House, whose meetings are fully attended and crowded, never has a report of his speeches in the London and provincial Press. I cannot give an explanation, because I do not know why it is. It is nothing to do with the Government.

"I have wondered what the explanation is, and I wonder whether this question will be reported in the Press and whether there will be an answer in the Press."

The political implications of these words will be at once apparent to most readers of this paper, and will, no doubt, be dealt with by other writers. I am only concerned with it as an elector, who during recent years has come to realise the meaning of my responsibilities.

Let us make a precis of this extraordinary speech.

(1) The British Press is unexcelled throughout the world.

(2) It devotes a regrettably small space to Dominions and colonial news.

(3) It entirely suppresses all reference to a popular leader whose meetings are always crowded.

(4) It is a moot question

whether any explanation of this will be forthcoming.

(5) All this has nothing to do with the Government.

The more I think this over the more incredible it is to me that such a speech could have been made by the Paymaster General and yet be passed by in almost complete indifference. If proof were needed, here it is that the members in the House simply do not care whether or not we have a true picture of events placed before us. Suppression of news may be just as wickedly dangerous as a deliberate lie, yet here we have our M.P.'s, cosily enjoying themselves in the London Club which the House has come to be, (and handsomely paid for it too), and to all intents and purposes, allowing an outside and irresponsible agency to play ducks and drakes with the truth as presented to the electors.

I said "irresponsible" but this is not quite the right word. It is plain that some sort of arrangement must have been made so that this boycott shall be effective. And some one must have been responsible for it. Those who are responsible are those who will have most to lose if and when the movement led by this man becomes more powerful and widespread.

Is it likely that the suppression of news is confined to one aspect of life only, or to one continent? It seems certain that similar action

must have been taken all along the line, and probably throughout years of modern history, until at last the technique has become so perfected that the ordinary journalist has no knowledge that he is simply being used as a tool.

The plain fact is that it has become almost impossible for the elector to have a correct idea of the meaning of events beyond his own view. All he can be certain of are the subjects discussed by his local council, which he can verify by personal observation.

But there is a definite plan afoot to divert our attention from local affairs, and keep us constantly speculating about European affairs, concerning which we can have no accurate knowledge.

It would be a good thing if we read far fewer of the articles in the national newspapers and listened to fewer B.B.C. addresses, and concentrated on the local council, and how best to help them in their fight against loan charges or high rates.

I should like to believe that Earl Winterton's words were spoken with a full understanding of their import. Let us hope that he will find further means of letting a few cats out of their bags.

Talking about leading articles, on February 18, a writer in *The Times* devoted quite a lot of space to theorising about the dominions and the colonies. He said the early Victorians were indifferent to the possession of colonies, and irritated when they cost money. They were thought of chiefly as places to which unwanted citizens could be transported. Disraeli said the colonies were 'millstones.' But the publication of Lord Durham's report in 1839 was a turning point. Since then we have had 'a noble conception of British Imperialism as trustee-ship.'

The newspaper correspondent, Morley Richards, has recently sent home a report from Newfoundland, Britain's oldest colony. Let us see how our trustee-ship has been fulfilled.

There are 300,000 British people on the island, and he says it is no

To Meet You

Mrs. Palmer will be glad to welcome friends on Wednesday afternoons from 3—5 p.m., and at other times by appointment at

4, Mecklenburgh Street,
London, W.C.1.
(first floor bell)

This is seven minutes from Russell Square Station, five minutes from King's Cross. It is hoped that visitors to London will make a point of calling at that time. Any alteration of this arrangement will be announced in this paper.

exaggeration that the whole country is in despair. Hundreds live on the dole, in rickety wooden shacks in a temperature of 20 degrees of frost. It is expected that 100,000 will be unemployed in March. There are lumber men with families who get no more than two months work a year. They have left the villages on the coast where formerly they fished, and conditions in their homes are little short of starvation.

I have seen only two references to Newfoundland since Christmas in the national Press. Both told the same story.

How does this harmonise with the pious sentiments expressed by the leader writer of *The Times*?

A few years ago the finances of Newfoundland were said to be in a bad way. All power was taken away from local government, and vested in a Board of Commissioners, appointed by the Banking interests, who proceeded to govern the country with only the one intention, that of collecting enough revenue in taxes to pay off arrears of debt. The result of this has been untold misery for the people. There is no doubt that it has been decided to keep as much of this as possible out of the English newspapers, while concentrating attention on what is going on in Czechoslovakia, Poland or Hungary, countries with which we have no right to interfere, and whose problems we cannot understand.

One of the main lines of attack is to carry the war into the enemy's country by attacking, in full force, at the breach we have already made—the demand that the loan charges made by banks to local councils shall be eliminated.

Though few realise it, the local councils, weak as they are, are one of the last vestiges of democracy in the land. If we allow what power remains to them to be taken away and given to commissioners who are not under control of the people's representatives in any way, our case is desperate indeed.

MALAY OR MOLI

For Three or Four Persons.

Needed—Trex, 4—6 ozs.; 4 Spanish onions finely minced; Dessicated cocoanut 2 ozs., or 2 ozs. grated fresh cocoanut, or the milk in which the dessicated cocoanut has been soaked for 12—24 hours (if the nut is used it helps to increase the bulk of the dish. In any case, it should be soaked if dry). C. & B's curry powder 1—2 teaspoonfuls; a small quantity of flour, half wholemeal, half white, for thickening; rice, four heaped table-spoonfuls.

Method—Melt the Trex, add onions and cocoanut, cook slowly, stirring occasionally. Add curry powder and thoroughly cook this. Make flour into a paste, add cocoanut milk or vegetable stock and add to the whole to thicken it till it is the consistency of raw cream. This sauce cannot be cooked too long or too slowly. Cream maybe added to enrich it. Add now 3 or 4 hardboiled eggs in slices, or sardines, or left-over cooked vegetables, such as peas, beans, cauliflower, potatoes. The whole mass should have a soft flavour without heat or harshness and be the colour of mustard.

With it is eaten rice, cooked so that grains are separate but perfectly soft; this is done by keeping the rice boiling, bubbling and frothing till ready, when it should be strained and served quickly.

Finely minced onion with tomatoes and sweet mango chutney makes a pleasant addition if taken with the Moli.

Sent by Mrs. Starkey, of Torrington, Devon.

What DO They Mean?

Americans are reported by one London paper to be "keenly interested in establishing a 'Society of Nations,' as distinct from the League of Nations."

No further details of the function of the Society of Nations are given—apart from this quality of being supportable by Americans.

Evacuation

Below is the Ministry of Health reply to the question raised by the Formby Ratepayers' and Property Owners' Association in a letter addressed to the chairman of the Formby U.D.C.:

"I am to thank you for the copy of the letter from the Formby Ratepayers' and Property Owners' Association enclosed with your letter, and I am to inform you that the answers to the questions asked are as follows:—

(a) The Government scheme contemplates the evacuation of children of school age as school units, and children under school age will only be evacuated accompanied by their mothers or another adult who will be responsible for them. Subject to this, it will not be possible for the householder to stipulate the age and sex of the children he is prepared to receive.

(b) All reasonable precautions will be taken by medical examination to ensure that children are free from disease, and householders who volunteer to receive school children may be informed that the children who will be transferred will be just as clean and healthy as any other representative collection of children in the country.

(c) The arrangements to be made for the medical attention of unaccompanied children who may fall ill is at present under consideration, but it is not intended that any expense should fall upon householders. The clothing of unaccompanied children will remain the responsibility of their parents.

(d) It is not intended that householders should be liable for the results of any fortuitous accident to children received by them under the scheme.

(e) Consideration will have to be given to such questions by the Local Authority as they arise. In general, householders receiving unaccompanied children will be in loco parentis, and it is not anticipated that they should experience any difficulty in obtaining a proper degree of discipline.

(Signed) G. M. GRAY,
(Ministry of Health).

All normal parents will be appalled at the prospect of remaining responsible for the clothing and other liabilities connected with his children while some chance-selected householder, ill-disposed from the start, stands *in loco parentis* to them.

"We will serve for Peace and Freedom," roared 10,000 young people at a meeting in Trafalgar Square. They then marched to the Spanish Embassy and pledged themselves to work to prevent the recognition of General Franco and to secure the right of the Spanish Government to buy arms.

WORTH REPEATING IN PUBLIC:—

If you can't defend your home, you'll never defend your country.

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U.R.A.A. Reaches Parliament

Before a truly impartial tribunal, judging the unobstructed currents of the evidence for and against, every Minister of the Crown and every Member of the present Parliament would be held swept to perdition as conspirers against the security of the people of this country. The little dialogue between Evasion and Innuendo, with Sir John Anderson and Mr. Charles Williams impersonating these well-known political characters, which mis-informed the House of Commons at question time the other day, is but a small trickle of the evidence.

Sir John Anderson told the House that the scheme for compulsory and indiscriminate billeting against which documents of the U.R.A.A. protest "bears no resemblance to the evacuation plans on which the Government are at present working." He regretted it was not possible for the Government to put a stop to every form of mischievous activity.

We echo the regret, while registering the belief that it is a variety of incapacity which continued pressure of the kind which now moves him to mock indignation will soon remedy.

No power on earth could extricate any evacuation plan of this or any other government from a train of consequences which, in sum, would amount not only to a revolution in the social life of this country but to a revolution which every Englishman would resist if he knew its nature beforehand.

The Art of Government is the art of constraining people to do what they would not do on any account if they knew what it was they were doing. Sir John Ander-

son and those with him are busy practising this art upon the public, and the public is busy finding them out. When it finds them out, God help them!

Illegally, citizens are being threatened with consequences (of which retributive excess of compulsory billeting is one) if they do not do what the minions of the Ministry desire.

Committees of headmistresses and headmasters are conspiring behind the public's back with the office boys of Whitehall to obtain assent to undisclosed 'schemes' for billeting school-children in country towns, and someone is evidently very busy making similar provision for children whose parents are not deemed worthy of even consultation. There is in all this every sign of haste and confusion. There is an almost frantic hurry to forestall a rapidly awakening public opinion. But there is as yet no indication that the real source of public apprehension is understood. And apprehension grows to understanding, as understanding will grow to force.

Who gave these people, Ministers, Members, bureaucrats and their largely innocent confederates among the 'social' workers of the country, permission to adjudicate between one section of the community and another? Are the schemes the public is to be asked to assent to for the Ministry's convenience or the public's?

A circular tells me I will be 'advised' by an *ad hoc* committee (composed of the employees of a Limited Company) whether or not I should 'accept' a scheme prepared by the same committee in a sort of

semi-consultation with the Ministry!

Simultaneously, pressure from a Ratepayers' Association elicits the information from "G. M. Gray, Ministry of Health" that "in general, householders receiving evacuated children will be *in loco parentis*". In some cases, possibly, children may be the better for a change of parents. The few English parents who believe it usually end up in the police courts on charges of neglect. That is where the members of Parliament ought to be. Reviewed with the knowledge available to every voter, even without the imagination denied to the denizens of Whitehall, the scheme would seem to have originated in the War Office of a foreign and a hostile power (or in a New York or Alexandrian bank).

Or is it a device to secure that instead of attacking Lombard Street and Notting-Hill-Gate, the enemy will have a whole undefended England at his pleasure?

What is there to deter a Parliament who would sell their countrymen to a money-lender from selling their countrymen's country to an invader?

Government Wobbles

The Daily Telegraph and Morning Post of February 28, reported:—

The Government has decided, I learn, that compulsory powers will be needed to enforce its proposed arrangements for the war-time evacuation and billeting in rural areas of school-children, and younger children accompanied by their mothers.

This decision will be announced during the two-day debate on Air-Raid Precautions which opens in the House of Commons to-morrow.

Sir John Anderson and other Ministers concerned have come to the conclusion that a strong, even ruthless, line will have to be taken in evacuation and reception. This will be made clear by the Lord Privy Seal and the Minister of Health, Mr. Walter Elliott, during the debate.

First no camps; then camps; then compulsory billeting again. The only certainty is in the continual pressure on our representatives instructing them in the *results* we want—no billeting.

REPEAL OF A FEDERAL ACT

Great Victory for Electoral Campaign Methods in Australia.

A signal victory for Electoral Campaign methods in Australia lies behind the announcement in the *Daily Telegraph* for last Monday that the detested National Health Insurance Act is to be repealed.

On the eve of the United Australian Country Party's meeting, called, says the newspaper's Sydney correspondent, to discuss the postponement of the Act, it is reported on good authority that the Federal Cabinet, by a small majority, has decided in favour of repeal.

This decision, which means so much to Major Douglas's friends in Australia and to us, is said to have been taken despite the protests of the "more experienced Ministers."

The message goes on to say that there has been throughout, strong opposition to the scheme from the Country Party on the ground that the small farmer who is his own employer will not benefit.

Interest attaches to the names of the 'more experienced' Ministers who were opposed to the repeal. They included Mr. R. G. Menzies, Mr. W. M. Hughes and Mr. R. G. Casey.

The Australian Electoral Campaign has been concentrating on the National Health Insurance issue, and particularly on Mr. Casey. The victory which has been achieved means much to Social Crediters the world over.

Spanish Reconstruction

The *Daily Express* recently announced an interesting event: Senor Juan March who is credited with having financed General Franco and later to have acted as his financial ambassador in Rome, is to be Chairman of a new company to be formed for the reconstruction of Nationalist Spain.

Among his fellow directors is Mr. Leopold Herbert George Walford. This Mr. Walford is the son-in-law of none other than the late Sir Basil Zaharoff, K.C.M.G., having married a daughter of the Duchess of Villafranca, who became the wife of Sir Basil. Mr. Walford was also associated with Sir Basil on the board of one of his companies the Banque de la Seine.

With such admirable credentials he is well qualified to act in conjunction with Senor March in his new venture.

Other directors are Arthur Frederick Loveday, who lives near Banbury, Oxford, and Jose Manas Mayorga, a New York stockbroker, who is also a Fenchurch Street bank manager. The latter holds 99,998 shares.

The rational sequence to shattering a country with such commendable patriotism is the very profitable re-building of it . . .

R. S. HUGHES.

Voluntary Service With MORE Pay!

Doctors Beat Ministry.

The Home Office suggested that local authorities pay those who lecture to air-raid wardens, ambulance drivers, aid-post personnel and ambulance attendants 12/6 an hour, while practical instructors receive 7/6 an hour.

The B.M.A. announces its policy as follows:—"For first-aid lectures in connexion with A.R.P. schemes a fee of not less than £1 1s. should be payable for each lecture of one hour's duration, with suitable provision for mileage."

So the Department has intimated that it is desired that "the valuable services of the medical profession should be utilised to the full instead of being devoted to duties which laymen can perform adequately" and that the lecturer be paid £1 1s. or more, according to the size of the class.

The B.M.A. has advised its members "to refer to this statement should they be approached in connexion with instruction in first-aid where the fees offered are lower than those approved by the Association."

1823

In 1823, when it was proposed that Britain should embark on a war in defence of Spain, Sydney Smith said in the House of Commons:—

"For God's sake do not drag me into another war. I am worn out and run down by crusading and defending Europe, and protecting mankind. I *must* think a little of myself. I am sorry for the Spaniards—I am sorry for the Greeks; I deplore the fate of the Jews; the people of the Sandwich Islands are groaning under the most detestable tyranny. Bagdad is oppressed; I do not like the present state of the Delta, and Tibet is not comfortable. Am I to fight for all these people? The world is bursting with sin and sorrow. Am I to be the champion of Decalogue and to be eternally raising armies and fleets to make all men good and happy? We have just done saving Europe and I am afraid the consequence will be that we shall cut each other's throats." E. J. P.

The NEW ERA

296 Pitt Street, Sydney, Australia.

Australia's Social Credit Weekly
24 Pages. Illustrated. 12 months, 12s.

The New Era, Radio House,

Of Miles Hyatt

The Editor,
THE SOCIAL CREDITER.

Your letter of 20th instant, has given me a very severe blow.

"M.H."—as I used to call him—was one whose great ability has been of inestimable value to the Cause, and to those of us who had the good fortune to benefit by it. A captain difficult to replace. "M.H." and I had tea together recently in London, and the last words he said to me were "well C.S., the fight is on and its good to know that we are on the winning side."

Yes, the fight is on. Casualties there must be, there will be. But what of them! When victory comes those of us who may be still in the ranks will still remember "M.H." and his great contribution of ability, fearlessness, and unselfish loyalty.

And, the name of Miles Hyatt will be a prominent feature in the future historical record of these days.

Yours,
J. CREAGH SCOTT.

Langhill, Moretonhampstead,
Devon.

February 22, 1939.

Cable from L. D. Byrne.

"Shocked and grieved Miles Hyatt's sudden death. Our sincere sympathy to his wife and many sharing her loss. A fine and brave character has passed on to continue the battle on another front."

Edmonton,
February 22, 1939.

February 22, 1939.

... His passing will be a great loss to the Social Credit Movement in general and to the paper, THE SOCIAL CREDITER, in particular; for I am sure that my opinion about him must be shared by a great many other people—that he was both an indefatigable worker and a brilliant writer into the bargain. I, for one, will greatly miss his keen smile and penetrating sense of humour both personally and in his writings, for it will not be easy to replace "Frotti", if indeed, it is even possible.

TANKERVILLE.

OBITUARY

Mr. John Ware

It is with great regret that we have to announce the recent death of Mr. John Ware, Treasurer of the Watford and Bushey Social Credit Group.

Though the Watford and Bushey Group had most reason to be glad of the existence of John Ware, the whole Social Credit movement is the poorer by his death. There have been many better qualified than he to expound the theory; many whose dialectical skill was greater, whose methods were more subtle. But it was for none of these attributes—or lack of them—that he was loved, nor is it on their account that his death is a loss to the whole as well as to the part.

He won few tactical victories; yet his influence could be discerned behind each forward move and in each positive contribution to the Group's work. He combined the easy gift of making friends with that rare faculty of retaining friendship. At 70, he had achieved something of the dignity of Nestor, while keeping much of the disconcerting impudence of Pan.

A. BARR.

Mr. Edward Jobson

By the death of Edward Jobson, the social credit cause has lost a doughty champion. A retired engineer, living at Bethersden, near Ashford, Kent, he devoted the last few years of his life to studying the works of the New Economists, and preaching the gospel of Plenty to all whom he met. His studies convinced him of the tragic shortcomings of our Monetary System, and he felt with passionate intensity, that to it was largely due the widespread poverty, social injustices, and frustrated lives we see around us to-day.

Never surely was there a more persistent seeker after the truth, however brutal, nor one permeated by a more sincere desire to right the wrong, than Edward Jobson.

F. RATHBONE.

Efficiency is the power to produce the result intended.

Selling Newspaper Without a Licence

Mr. Bernard Campion, K.C., the magistrate at the North London Police Court, recently held that persons who offered newspapers for sale from door to door came within the provisions of the Pedlars Act and required pedlars' certificates. Two young men were charged with acting as pedlars without certificates; they were discharged under the Probation of Offenders Act. The lads had been going from door to door offering for sale the organ of the Young Communists' League. They sold the paper after they had finished work, without any payment, "for the sake of the cause."

Our liberties are being tightened up a bit.

With Two Cows

Socialism means that you keep one cow and give the other to your neighbour.

Communism means that you give both cows to the government which gives you back some of the milk.

Fascism means that you keep the cows but give the milk to the government which gives some of it back.

New Dealism means that you shoot one cow, milk the other and pour the milk down the sink.

— *Raleigh News and Observer.*

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MILES HYATT, Gentleman,

Born July 24th, 1903.

Died 4 p.m. February 19th, 1939.

And so Miles Hyatt has gone from us—gentle, brave, loyal “Frotti”. I cannot find it in my heart to be sorry for him in these days, when we can wish little better fate than to have died having kept the faith. But it is many a long year since I have been so sorry for myself and some others, as when, on Sunday evening (I did not even know he was ill), a short, sad telephone message told me that after barely four days’ illness he had died, and that almost his last words were “Tell Major Douglas I am sorry I have not been able to do more.” May it be said of me that I have done as much.

Miles Hyatt graced an infirmity which, in many lesser men, would have caused either undue sensitiveness, or bitterness, as so often happens. “Frotti” had neither fault, he was that most unusual phenomenon, a quite normal man, with a due, kindly, but effective sense of humour. It has been my lot to criticise, on occasion, the dangerous tendency of a Classical education. Hyatt was a Classical Scholar and a vindication of many of the arguments adduced in favour of the Classics as a background to life. The Classical-Romantic ideal in him, however, was something to be used, not a dogma to be worshipped—a map to show the roads the mind of man had already made, not an injunction against trespass, or a claim to finality.

Perhaps because of this, but more probably because the flame of essential nobility burnt bright in him, he was, so far as I can assess these matters, an almost perfect judge of rightness in the pragmatic sense. And I am not sure that this sense of rightness is not the rarest of human acquirements.

Whom the Gods love, die young. As the shadows lengthen and the day draweth to eventide, let us be thankful for the life of one in the memory of whom there is no bitterness. C. H. DOUGLAS.

After his accident when he was 2½, Miles was supposed to lie flat, but from his account he seems to have been up and about from time to time. He had lessons at home and went to King Edward’s, Birmingham, when he was twelve. There he enjoyed life as he always did, although he was always a year behind. He was even allowed to play cricket (why wasn’t I there to stop him!) for a time, and was caned by the Head for being found on the roof. I have it on his own proud authority that he used to climb trees, and get chased by the gamekeeper at his mother’s home in Farley (Wilts.) for letting rabbits out of snares.

At some time after his university career he was secretary to Mario Pensuti, who was the Italian correspondent for *The Times*. (Pensuti died about 2 years ago). He enjoyed this time to the full and he has always spoken of Pensuti with great affection.

In the course of his year in Geneva as research secretary to Dr. James Parkes, who was at the time

writing the first of his books on the Jews and the Christians, he made a journey to Italy, where he spent one week with Pensuti, visiting Rome, then Ospedaletti, when he travelled along the French Riviera. I think I can say this was the most outstanding week of his life, and on foggy evenings he would describe it again and again. He would look eagerly at the News Theatre programmes and take me to anything which recalled what he had seen. The warmth, the sea and the mimosa were what he mentioned most often.

You see I can’t somehow throw much light on his political activity. It was previous to this that he had met social credit in Colonel Delahaye’s Group. He made a historic speech at the Geneva Students’ Union (or what corresponds to that) in which “le sous-chien” figured throughout. It was a wonder he was allowed to finish. He meant the underdog.

He was never troubled with any self-consciousness about his shape. He would like to have looked nice, but never worried—only wished he could do more. When he was alone working in his dressing gown in the mornings, he would chuckle, then break into long peals of laughter all by himself—to the great delight of Mrs. Whitehead, who would be working at the sink in the kitchen. He thought that *everything* depended on the will. One could find time for what one wants to find time for. Even being in love with people is a matter for the will. A successful marriage depends on the will. Also he thought if one had the faith for any venture, the road, however impossible it seemed, would be made clear.

He wrote this verse a few years ago:—

CREDO

To translate for some the joy of living—
To laugh and have others laugh with me,
I would exchange all sober creeds.
For love and faith thrive well in laughter,
Like blossoms on a sunny wall,
That, on the gloomy side would fall
A prey to dull restricting weeds.

From a letter of Mrs. Hyatt’s.

From B.M.P. to M.H.

Dear light of day,
Shining for ever through the life we know,
Storms and the rayless night are but the drift
In your fair stream.

There is another light,
Still as the depth of ocean, coldly clear,
Silently shining to the bourne of sense,
Beyond the altar flame of love and joy,
Merging their fire in its abiding hope,
A sacrament of all-pervading peace.

February 18, 1939.

B. M. Palmer.

DEMOCRACY AND THE STATE

Translated from an article in German published in "Freies Deutschland," the organ of the German opposition.

Among the strange phenomena of a pretty crazy world can be counted the undoubted fact that, in all countries without exception, the politicians, the great daily newspapers, and the other organs of public instruction always present democracy in a false light. The agreement in this respect is so remarkable, and the methods are so cunning, and so alike, that one can hardly object when people believe that they are dealing with a conspiracy, a conscious misrepresentation.

Further, one can take it for granted that we are to-day witnesses of an undermining of the capacity of the people for resistance to a major attack upon their liberty; that is, upon the limited measure of freedom which had been achieved in many countries. Obviously, if a people holds a totally wrong opinion about the basic principles of democracy it is not so difficult to force upon it the contrary principles.

The possibility that a conspiracy against the rights and liberties of the peoples is in existence must be seriously considered, for its symptoms appear, not only in the totalitarian states, but even in those states which still pass as democratic. It is, therefore, a duty for all who have at heart man's freedom and the cultural and material progress, which is so closely bound up with it, to combat every misrepresentation.

According to the totalitarian view of life, man serves the state. In a democracy the state serves man. This latter rests upon a Greek, European, new-testament, christian conception; the first upon an ancient-Egyptian, Asiatic, old-testament, ancient-Jewish one. In Germany even the scapegoat of the old-testament has appeared again. That Judah itself has become the scapegoat cannot however, be represented as justification of a 3,000 year old piece of brutality.

In order to be better able to pass judgment upon these two

views of life it is necessary to be clear about the purpose of all institutions and associations such, for example, as the State. In a country which is developing in a natural manner there are athletic clubs, music societies, tennis clubs, etc., in which certain people associate in order to exercise, to sing, or to play tennis. They associate in order to do this better, and perhaps more cheaply. By means of voluntary submission to a few rules they receive individual advantages which make possible or easier for each one exercise, music, or tennis. The association exists only to serve the members.

As soon as a member no longer wishes to associate he has perfect freedom to withdraw. A tennis-club which, by compulsion, consisted of footballers would be abominable.

Now the state is just such an association, if on a somewhat larger and more important scale than the associations which have been mentioned. It is quite natural for there to be many small associations which are concerned with questions of tastes and aims which exist in only a few people. The greater the field of interest the greater the association.

In this present world of specialised work in every sphere there are in all countries three conditions necessary for the existence of the state; politico-military security, the possibility of a market for its own production, and the possibility of sharing according to desire, in the enjoyment of the products of others.

The state must therefore offer to the individual protection against attack from a neighbouring state, and must be so organised, economically, that every citizen can give of his best to every other one, and receive from him food and luxuries. The state in itself is a pure abstraction; it is a question of an association of a great number of human beings who endeavour, by this means, to achieve the necessary

military and economic security.

Individual has joined with individual, people have formed states, because only by this means could co-operation be achieved. The state is a 'means' which was invented, or simply developed, in order to serve its members. St. Francis Assisi said, "Means elevated to an end is a sin"; and he was right. The state is only a means.

The fundamental misconceptions of to-day have their roots in that struggle between man and institutions which is being waged before our wondering eyes. On the one side are men with their just aims; on the other are institutions, means, abstractions. The individual who has once grasped this knows at once on which side he must stand—and act. Unfortunately these people, mentioned above, who have conspired against humanity, prevent the majority of their victims from obtaining a clear picture of the true conditions.

We cannot possibly know the real goal of mankind; but whatever it may be, it is to be achieved most rapidly and most effectively through the free development of the character of every individual human being. Such development is only possible within a democratic state.

In the true democracy, as in every other association, the aims and objects of the state are subject to the supervision and authority of the citizens. This state must be served by a functioning aristocracy; the masses have no right to meddle with means, much less to prescribe means. The body politic lays down what is to be achieved, and the aristocracy of officials, industrialists, etc., must know how the goal can best be reached.

This aristocracy, however, has

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absolutely no right to impose upon the body politic a goal which has not been confirmed in democratic fashion. The goal is to be determined, even dictated, by the citizens. To attain the goal is the duty of the aristocracy. Ends and means must remain separated; the distinction between them must be kept brilliantly illuminated.

Such a state must, however, exhibit not only spiritual, intellectual and political freedom, but also economic freedom.

It has already been stated that

the advances in purely material fields such as science and industry, the ways and means of adapting the forces of nature to the service of mankind, have made it possible for every citizen to enjoy a considerable measure of economic freedom, to be set free from want and economic subjection. In spite of the possibility no such state yet exists—this must be the next goal of a free mankind.

Political power must be transferred absolutely to the people, so that the last word rests with the individual in his totality. Economic

independence, however, is a prerequisite for the exercise of political power.

To reach this goal a struggle is essential. In many countries this struggle has been raging for 20 years, in circumstances which are opening the eyes of more and more people, and making them see that the whole future of mankind hangs upon the victory. The front-line fighters on the side of humanity must, however, be clear in their own minds as to what the goal is, how the enemy fights, and, above all, what democracy really is.

NEWS SUMMARY

England

February 26—Mr. Attlee, Mr. Morrison and other Labour M.P.'s delivered at Downing Street a resolution passed at a mass demonstration organised by the National Council of Labour. The resolution condemned in very strong terms the government's policy with regard to Spain.

February 27—The Defence Loans Bill passed its second reading.

The first consignment of free air-raid shelters was delivered.

February 28—Mr. Chamberlain announced in the House of Commons the decision of the British Government to recognise General Franco.

Canada

February 23—In debate on a resolution moved by Mr. A. W. Neill, from British Columbia, urging the establishment of a national contributory scheme for unemployment insurance, Mr. Rogers, the Minister of Labour informed the house that such legislation was already drafted but would not be introduced until they had the necessary constitutional authority. The Premier of Quebec has declared that the necessary amendments to the constitution would encroach on provincial autonomy.

Spain

February 28—Among the countries recognising the government of General Franco within the last few days are, besides Great Britain and France, Argentine, the Balkan States, Egypt, Esthonia,

Holland, Latvia, Lithuania, Switzerland and Turkey. The United States has decided to await the results of further study of the matter.

Germany

February 24—The German Government announce changes in the income tax law falling particularly on employers of domestic servants, bachelors and childless couples, which will produce £15 million. The general rate of income tax is not higher.

Hungary

February 24—The Hungarian National Socialist Party was dissolved by decree of the Minister of the Interior. Dissolution proceeded quietly.

Belgium

February 27—M. Pierlot formed a cabinet on February 22 which resigned on February 27.

Malta

February 26—Malta has obtained a new constitution under which in the event of the elected council failing to pass legislation which the Governor considers expedient, he may declare it to have effect as if it had been passed by the Council; he must then report it to the Colonial Secretary who may revoke it except when relating to a bill.

West Indies, British Guiana

February 27—When the German ship Koenigstein arrived off the Demerara beacon recently it asked for permission to land 165

Austrian Jewish refugees, stating that they possessed \$30,000. The permission was refused under the terms of the recent immigration ordinance. It is understood that similar attempts at Barbados and Trinidad were also unsuccessful.

China

February 23—It is reported that from March 10 the control of the entire export trade of North China will be in the hands of the Japanese-controlled Provisional Governments by means of exchange control.

PERCOLATION

Says a students' journal: "The Society is not run by students. It is run by often inefficient bureaucrats, elected by a show of hands at a poorly attended general meeting."

Says the same journal:—

"Signor Mussolini, Herr Hitler and Mr. Roosevelt were having a round-table conference to divide up the world. Signor Mussolini spoke first: 'Gentlemen, the Angel Gabriel promised me half the world, so the two of you can just divide up the other half between yourselves.'

"'But there must be some mistake', objected Herr Hitler, 'The Angel Gabriel promised me half the world, so I would say that you two gentlemen might divide up the remaining half.'

"Mr. Roosevelt rose slowly. 'As a matter of fact, gentlemen', he said, 'I don't remember promising either of you any such thing.'"

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 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., 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. 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.

The **NORTH DURHAM Ratepayers' Advisory Association** would welcome support, physical or financial from sympathisers in Gateshead and District to carry on their campaign for Lower Rates and no Decrease in Social Services. Campaign Manager, N.D.R.A.A., 74-76 High West Street, Gateshead.

UNITED RATEPAYERS' ADVISORY ASSOCIATION. District Agent for Newcastle-on-Tyne area, W. A. Barratt, 10, Warrington Road, Fawdon, Newcastle-on-Tyne, 3, will be pleased to assist anyone on new Lower Rates Associations.

UNITED Ratepayers' Advisory Association. District Agent for S. Wales and Monmouthshire, Mr. P. Langmaid, 199, Heathwood Road, Cardiff.

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