

# THE SOCIAL CREDITER

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## ARE WE AWAKE?

Perhaps one of the most crippling defects of the conventional English man and woman—so widespread in "educated" circles as almost to excuse generalisation—is the catalogue mind—the delusion that labelling something is the same thing as understanding it.

It is a defect both recognised and fostered by our rulers. If a proposal, an explanation, or a criticism can successfully be called "Communism," "Fascism" or "Bolshevism" (not to mention Social Credit) the Party System operates automatically and at once—the minds of two-thirds of the population are closed against it, and the

other third is largely incapable of intelligent judgment.

Much of the discussion which has been evoked by Mr. Chamberlain's actions and policy during the past few weeks is of this nature and it may, perhaps, be desirable to state for the benefit of any reader not familiar with my views and interested in them, that I am implacably hostile to any form of Totalitarian State and that (without any contact whatever with Mr. Chamberlain) I suspect him of being temperamentally sympathetic to oligarchic totalitarianism and not averse from using the present situation to stampede the population of this country into the surrender of its remaining liberties.

Having said that, I may add that, in my opinion, based on all the facts I have been able to collect, he has rendered the people of this country a great—perhaps ultimately a decisive—service. The truth or otherwise of this view is based on the following conception.

There is sufficient evidence available to make it certain that an international group exists which is completely indifferent to any national interest. I believe most of the reptiles who compose this group would poison their own mothers if their schemes were thereby advanced. To them, nations, peoples and races are pieces on a chess-board, and the Hitlers, Mussolinis, Baldwins and Chamberlains are normally regarded as merely agencies by means of which, either in part or whole, the pawns are made to obey the will of the pawn-brokers.

But the control is not so complete as it was and as a subversive

agency I am inclined to think that both Herr Hitler and Signor Mussolini are regarded with some apprehension. They are, in fact, competitors for hegemony by illicit methods. Normally a British Prime Minister of any Party Label excites no fears in any quarter except Great Britain.

Now the best military technical opinion I have been able to collect is unanimous in agreeing that had war broken out two weeks ago, and had the morale of Great Britain and France held, Germany would have again ultimately sustained a crushing defeat, but that in the meantime Czecho-slovakia would have been over-run, Britain would have been nearly wiped out, the international financiers would have gone to the United States and the world would once more have been at their mercy.

And in my opinion (I hope I don't do him too much honour) Mr. Chamberlain decided in effect that the political game was a great game, but this situation was one over the eight, and that someone else could pull the hot chestnuts out of Herr Hitler's fire.

And, if any one is in doubt as to who co-operated in permitting the situation with which Mr. Chamberlain had to deal, then let him recall who was in practically continuous control of British Policy from the time of the American Post-War Debt negotiations to the time of the Coronation.

### CONTENTS

- ARE WE AWAKE?**  
By Major C. H. Douglas.
- COMMENTARY.**
- THE FIFTH SHOT**  
(Editorial).
- CRISIS CAMPAIGN**  
By W. W.
- IT IS THE DUTY OF PARLIAMENT**  
The Member for King's Norton.
- Mrs. PALMER'S PAGE**
- OVERSEAS SURVEY**

### URGENT.

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# COMMENTARY

I hear the Prime Minister has lost thirteen pounds.

\* \* \* \*

He's lost us about thirteen thousand millions.

\* \* \* \*

"Ratepayers faced with bills beyond all reason," says my Sunday newspaper (not really mine, of course: I only pay twopence too much for it). But now what are these bills 'beyond all reason'? Let the 'Wee, sleekit, cow'rin', tim'rous beastie' out—out of the sand-bag, that is. Aye, 'tis the bill for sand-bags!

\* \* \* \*

That'll fetch John Citizen!..... Well, John: terrible, isn't it, John? What with the wicked profiteers on sand-bags and the wicked spend-thrift councillors.....

Thy wee bit housie, too,  
in ruin!

It's silly wa's the win's are  
strewin'!

An' naething now to big a  
new ane.

O' foggage green!  
An' bleak December's winds  
ensuin',

Baith snell an' keen!

\* \* \* \*

Eh, John? An' how much d'ye think, John, the Great Big Bill Beyond All Reason will come to, John. In Yorkshire, John, 'the price of sand-bags rose so high THAT THEY ORDERED BOXES INSTEAD' and at Edmonton and Barking they 'REFUSED TO PAY.' When they've 'refused to pay,' John, or when they've bought boxes instead; or even when they've put all the infants on tinned milk, made all the nurses wear clogs instead of shoes, shortened all the lunch hours to an odd twenty minutes, used all the envelopes, twice over, aye, John, cheesespared and pined, and pampered the bankers their fill—how much, John? £100 millions, John?

\* \* \* \*

But that's what we COULD save on our rates, John!

\* \* \* \*

WITH NO DECREASE IN SOCIAL SERVICES.

"Your brow shows if you have ideas." ... And the House of Commons shows where you've thrown them away.

\* \* \* \*

Professor Einstein has been busy. He's been writing to posterity. In case he might live to get a back answer, he has addressed his little note to the post-war folk—5,000 years hence. "The Observer" thinks they will not be impressed very much by the professor; but are more likely to be impressed by the present contents of the mind of "The Observer."

\* \* \* \*

I wouldn't bet on it, even if I were sure of living long enough to cash in; for the professor draws the attention of posterity to our "fear of being eliminated from the economic cycle."

\* \* \* \*

To which, I expect, 6938 will say (if it can still speak).....

\* \* \* \*

"The WHAT?" Or they may think it's academic for falling off a bicycle.

\* \* \* \*

On second thoughts, the professor's purpose (or the purpose of those who gave publicity to it) has probably been achieved, and I do not suppose the bankers will trouble to endow a long line of hereditary translators and commentators to carry his Great Message down the fifty centuries which separate him from his correspondents.

\* \* \* \*

Remarks "The Observer": "If they (6938) have no other source of happiness than 'distribution of commodities,' they have about the same prospect of felicity as Sisyphus with his stone."

Oh, Why so? What, then, is going to happen to the sources of human happiness which are now merely polluted by filthy lucre?

\* \* \* \*

"To the natural man hazard is not a depressant." Oh, no, the natural man lives for the artificial multiplication of risks. He's like the mice in the wine-cellar when

the cask leaked: NOW where's that pestilential cat?

\* \* \* \*

Do these fellows write with their tongue in their cheek?

\* \* \* \*

Alas, NO. The servility gene has been just a little too active in their composition. A cultured mother prayed for their advancement in Life (not for their mastery OF Life); an anxious father, observing how faithfully their incapacities reflected his own, set expensive hours apart to interview 'advisors'; they are ALMOST perfect adaptations to a false environment. Get 'under their skin', and you will find...the material (still raw) of what might have been.

\* \* \* \*

The great relativist said that folk must live in fear and terror because "the intelligence and character of the masses are incomparably lower than the intelligence and character of the few who produce something valuable for the community."

\* \* \* \*

To a scientist, the straight answer is the simple question "Is That So?"

\* \* \* \*

No, it isn't.

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## Personality and Character in Organisation.

Answering a question at the close of his address on "The Policy of a Philosophy" in London last year, Major Douglas said:—

Everything depends on personality. The whole world depends on personality.

The first thing which is essential in regard to the organisation of any movement, and that sort of thing, in my opinion, is to depend first, last and all the time upon character. Now that sounds like a platitude, but it is not quite as simple as it sounds.

**If you start off with a clear conception of what the relationships which govern an organisation are, you will attract into that organisation the right sort of character to suit it.**

It is the problem all over again of the hen and the egg—as to which came first.

If you get the wrong sort of

personality, it is very unlikely, out of vacuo, that he will devise the right sort of organisation. Conversely, if you have got the organisation of the right kind, you will get into it the right kind of personality.

To my mind, the whole thing depends upon this question of reality. If you are working in accordance with something which is real (and when I say real, I mean something which is in the nature of the universe, in the same way as the law of gravity is in the nature of the universe), you will get results which cannot be got even if you are working along proper lines for something which is unreal.

I believe the whole philosophy of the modern world is essentially unreal. Never before have we been going through such an orgy of calculated delusions raised upon a conception, which is consciously vicious, of what is important in the world; and up to a certain point it

succeeds.

There is a curious potency in a correct technique, applied to an essential proposition or objective, which makes it succeed.

**Good will always be vanquished by evil, so long as evil understands its tools better than good; but if good can only be taught to use its tools correctly the good will vanquish evil. And what I mean by good is something which is just as much in the nature of things, as gravity is in regard to physics.**

In my opinion, the same thing is true of things that we usually talk of purely meta-physically, and if you get the right science of meta-physics—and this essence of social dynamics is for the moment one very small part of it—applied by the right type of personality, then the right type of personality will be attracted—but not if you don't know the proper rules of social dynamics.

## Professor Pshaw Shows His Distress

Pah! Just as I feared—they've bungled it again. The finest chance since 1914 of getting the unemployed back to work has been simply thrown away.

After all this trouble and expense, there's to be no war at all—not even a continuation of the crisis. Really, Mr. Chamberlain!

It is high time our politicians stopped pandering to the selfish desires of the public to avoid the unpleasantness of another war, and faced up to the realities of the situation, which are, of course, financial. £30,000,000 of good honest money has been spent, and what have we got for it? Nothing but a lot of gas masks, trenches, evacuation plans and what not, *which will be absolutely useless if there is no war.* Mark my words, we shall have woolly-minded cranks and other ignorant people asking why, if that amount can be suddenly spent in a few days on things which are not to be used at all, the money cannot be spent on more useful things. Why, we shall be asked, not give free food to everybody who wants it? Why

not holidays with pay? Why not free railway tickets for evacuating London in time of peace, family allowances—anything?

It is well known that the last war cost £5,000,000 a day and the next would have justified the expenditure of at least twice as much, so why not give the money away free?

Bah, sir! Scrap all the good work the Trusts and Marketing Boards have done in restricting production and let people buy up the whole product of industry, lock, stock and barrel, without doing a hand's turn more than necessary? You might as well issue this precious National Dividend which every sound economist in the country has declared to be quite foolish and impracticable!

Really, Mr. Chamberlain, you have placed us economists in a very awkward situation. To listen to the voice of vulgar opinion clamouring for peace at any price, *even unemployment*, instead of to the voice of the City, urging the true interests of the people, was a most unpatriotic step. Think of the un-

employment created by that sudden refusal to go to war. Think of the shock to sand and timber merchants, trench and grave diggers and others. Think of the effect on the population of the announcement *during peace-time* of plans for issuing free food, railway tickets—even money. It scarcely bears thinking about.

You have chosen, Mr. Chamberlain, to preserve the lives of some twenty or thirty millions of petty individuals and maybe the health of four times as many others, but at what expense, Sir, of the Great Realities which were at stake?

What of Czecho-Slovakia, Mr. Chamberlain? What of Trade? What of Industry? What of Employment?

The common-herd may applaud you, Mr. Chamberlain, but you will never be able to look the Budget in the face again!

**Major C. H. Douglas's address to the Marshall Society of Cambridge will appear only in THE SOCIAL CREDITER.**

## THE SOCIAL CREDITER

The Social Credit Secretariat is a non-party, non-class organisation and it is neither connected with nor does it support any particular political party, Social Credit or otherwise.

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Three months 3s. 9d.

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Saturday, October 15th, 1938.

## THE FIFTH SHOT

With the current issue of THE SOCIAL CREDITER the first pre-meditated improvement is effected—slightly better paper.

Other improvements are contemplated, and because some of them call for co-operation by our readers, they are made the subject of this note.

Every issue of THE SOCIAL CREDITER is a shot fired into the ranks of the Opposition. Our readers may fruitfully consider (1) that the Opposition does not approve of shots, particularly effective shots, fired into his midst, and (2) stops them if he can or deflects them from their course if he can.

To judge by the train parcels of THE SOCIAL CREDITER, and posted single numbers of THE SOCIAL CREDITER which go astray, the prospects of effective distribution by methods approved by authority, are better for us than for ripe blackberries in paper bags—but not much. We do not suppose that our consignments have got mixed up with the other war material, either. The complaint is one of what may be called *elementary deflection*.

'Advanced' deflection is of as ancient a brand. "It is all very clever, of course; and quite right, and all that—but I wish I could understand it." That is quite good stuff as enemy propaganda; but it is time Social Crediters learnt to spot it. "Now what are they up to?" is merely a more emotional form.

You don't know a thing is right first and understand it afterwards, even if you are 100 per cent intuition. The intuitive don't under-

stand: they intuit. Newspapers are not vehicles for intuitions: they are vehicles for understanding. This one is the vehicle for understanding how the mightiest task possibly ever undertaken by common men, can be carried (by them) to a successful conclusion. By common men nothing derogatory is implied: we might as well have said by men of common sense.

It is common sense that you do not make your meaning plain by leaving some of it out. If you mean anything important it is merely a matter of common decency to make your meaning as plain as you can; but still, you cannot make it plainer by leaving some of it out.

What THE SOCIAL CREDITER means is something important: it means to oppose successfully, the entrenched forces of an implacable enemy supported by "all the brains that money can buy." Money does not pay for any brains unnecessarily, and quite a lot of good brains fail to reach the pay-roll even after years of assiduous service. The brains which money cannot buy need at least as constant exercise as those against which they are matched.

It is idle to address a newspaper to those who do not buy it (however desirable it may be that they should be induced to buy it). A newspaper which can carry an instructed public forward through the changing scene of our world, can attract the not-yet instructed, for the simple reason that it cannot be written at all unless by men whose contact with political and economic realities is immediate, whose Social Credit is in their blood. There are many of them. We invite their assistance.

## CRISIS CAMPAIGN

It is estimated that at least a million ratepayers will have been reached by the emergency message on War issued by The United Ratepayers' Advisory Association.

In this great push, Social Crediters everywhere, have lined up with lower rates demand associations. The Secretariat has itself incurred considerable expense.

**If we had waited to collect adequate funds before associating in the campaign, we should probably not have started yet.** An immense opportunity would have been lost.

The cost worked out at about 2/6 for each of our supporters. Not much, considering the issues at stake! While thanking those who have responded so magnificently, I must remind the remainder that our cost is not yet covered. Will everybody please send a little to help make good the deficiency.

W. W.

### PLEASE SEND THIS COUPON.

I enclose £ : : , toward the expenses of the special Crisis Campaign.

Name .....

Address .....

(Post to the Treasurer, The Social Credit Secretariat, 10, Amberley Street, Upper Parliament Street, Liverpool).

## NOTICES

Non-subscribers to this paper are ordering copies by the dozen. Group Secretaries should see that all who desire copies can get them *and that back numbers are available*.

Accurate post-card reports weekly are needed from all Group Secretaries. (The opposition probably knows all our business except—we hope—what we are going to do next. Sealed letters are permitted).

Medical practitioners who are Social Crediters are urgentl requested to send their name to the Secretary, Social Credit Secretariat, 10, Amberley St., Liverpool, 8.

# LOWER RATES

For Lower Rates with **NO** Decrease in Social Services

ISSUED BY THE UNITED RATEPAYERS' ADVISORY ASSOCIATION

T. H. STORY. JOHN MITCHELL.

Sentinel House, Southampton Row, London, W.C.1.

No. 7.

PRICE TWOPENCE.

## BANKERS CAUSE WAR

Loan charges on debt cause high taxation; high taxation causes economic troubles; economic troubles cause political troubles; political troubles lead to WAR.

One of the greatest lies ever perpetuated on the British people has been the attempt to make them believe that the National Debt consists only of money invested from their SAVINGS.

That this is a palpable lie can be easily ascertained by reference to the debt created during the Great War.

From 1914 to 1918, the National Debt increased from approximately £650,000,000 to nearly £8,000,000,000—that is, it multiplied twelve times.

During the same period, the total deposits in all the banks in the country increased from £900,000,000 to £2,000,000,000.

This means that during the four war years a total of approximately £8,000,000,000 of money came from somewhere.

The total income of the British people during the year 1914 was about £2,000,000,000, so that if they had SAVED four times all they earned during that single year, in four years the total would just about equal the total increase in debt plus the increase in deposits. To say that the War Debt consisted of the SAVINGS of the people is, therefore, obviously a lie and absurd.

The bankers have tried to fool the British people by suppressing the FACTS.

But at last the people are getting a knowledge of the FACTS.

Bankers created the War Debt, at least the great bulk of it, practically costlessly, merely by book entries in ledgers.

The bankers, themselves, have told us in a report which they prepared for the Government in 1918, exactly how they created this War Debt. This is the Cunliffe Report, which was prepared by eight bankers, two Treasury Officials and an economist, presided over by Lord Cunliffe, then Governor of the Bank of England. The FACTS to which the bankers attest in this report have been carefully concealed from the British public. This has only been possible because almost all organisations in the country rely on bank created credit for its finance, including newspapers and most of the advertisers whom newspapers rely upon for their income.

The cost to the bankers of creating the War Debt was merely that of making the ledger entries. But since 1918, the British taxpayer has paid loan charges totalling more than £6,000,000,000, of which only a small percentage is sinking fund payment, AND THEY STILL OWE THE DEBT.

Important as is the FACT that over £6,000,000,000 has been filched from the taxpayers' pocket, quite unnecessarily, to pay for entering figures in ledgers, thus causing poverty and a disastrous effect on trade by the diminution of purchasing power, even more

important is the FACT that the possession of this monopoly of creating credit by the bankers enables them to dictate terms to those who cannot carry on their business without it. They are enabled, not only to dictate terms as regards the interest on and the repayment of the credit (debt), but their ability, by reason of their monopoly, to refuse accommodation altogether, enables them, also, to interfere with the policy of all organisations in debt to them. In this way, they are able to exercise control over industry, newspapers, political parties and even governments.

The power they thus wield is tremendous.

By political "wire pulling" financial vested interests are able to promote clever men to all positions of power, men who are willing to prostitute their brains in their service.

Anyone who has even an elementary knowledge of society, knows that power is an even greater incentive to doing things than is financial profit. It is certain that the people who control the finance of the world have a lust for POWER.

The instrument by which they get power is control of Finance by the **monopoly** of issuing debt (credit).

**It is necessary to warn every citizen of this country that the aim of the credit creators is to restrict the liberties of the people so that they are rendered powerless to exercise control over their governments (local or national).** To this end, they will deliberately create fear in the people by exaggerating the danger of war in attempts to persuade the citizens of this country to sacrifice their liberties under such plausible appeals as that for "National Service," which is the thin edge of the wedge of conscription. **Once conscripted along lines so well known in Fascist countries, those liberties will not be recovered except in face of the greatest danger and difficulty. An insuperable barrier will be raised to prevent the people from ever regaining their lost liberties.**

For this reason, the people of these islands must never yield their liberties under any pretext whatever, "National Service" or any others, however plausible, **at least UNTIL they have established complete control in their own hands of the power of creating credit.**

The FIRST step is to control the terms upon which credit is provided to Local Authorities. These Local Authorities are

powerless to take effective action unless they have the backing of a strong and united demand from their electors. The demand for a drastic reduction in rates and assessments with NO decrease in social services will give them this power.

One payment of  $\frac{1}{2}$  per cent is ample to pay the banks for the book-keeping service they can provide, which would enable the **real** assets of ratepayers to be monetised by financial credit figures in their ledgers.

Reduction of loan charges on Local Government debt will make it possible to reduce rates by 50 per cent.

Unless action is taken AT ONCE, the economic and political trouble caused by the bankers' debt system, will lead to WAR.

JOHN MITCHELL.

The reader should not confuse the Branch Manager or clerical staff of a bank with the persons who are referred to as "bankers" in this article. Managers and clerks are merely employees of the BIG FELLOWS who control these institutions. Managers and clerks of banks, as everyone knows, are friendly, well-intentioned people, however much tradition and training in orthodox, but erroneous ideas of money, coupled with the fact that "speaking out" would involve them in victimisation by their employees, may cause them to defend the wicked system which is leading the world to catastrophe.

## A Chuckle from "The Times."

Our correspondent suggests "universal conscription, joined with voluntary military service," which clearly means that every one should be allowed to choose his own form of national service, provided that every one must choose some form of it. There must clearly be some limit upon this liberty of choice if we are to avoid the position foreseen by Sir W. S. Gilbert when

On every side Field-Marschals gleamed,  
Small beer were Lords Lieutenant deemed,  
With Admirals the ocean teemed  
All round the wide Dominions.

— "The Times."

**HELP TO "PLACE A LIMIT" UPON THOSE WHO CHOOSE WAR AND PRIVATION FOR YOU, BY JOINING IN THE CAMPAIGN.**

SPACE RESERVED  
BY:

**THE UNITED RATEPAYERS'  
ADVISORY ASSOCIATION**

SECRETARY:  
JOHN MITCHELL.

## YOU WERE READY!

As a matter of permanent record and for information of overseas readers, the following text of the U.R.A.A., broadsheet distributed during the last week-end is published.

It is estimated that at least a million ratepayers will be instructed

directly by this method. The correctness of the assumption that members of the public were ready for the broadsheet is abundantly demonstrated by the eager acceptance of it, accompanied in some cases by offers of money to support the work. Co-operation was in-

vited by U.R.A.A., and the Secretariat separately. Only a few let the chance pass, believing the news to be stale or uninteresting, a belief formed usually before the broadsheet appeared. "Every instrument requires to be made by *experience*."

**It is vitally important that this be passed from house to house.**

**PLEASE READ AND  
PASS ON QUICKLY.**

## WAR!

**YOU DO NOT WANT WAR. THE GERMAN PEOPLE DO NOT WANT WAR.  
THOSE WHO BENEFIT BY WAR ARE NOT THOSE WHO FIGHT.**

### KNOW THE REAL ENEMY.

**THE PEOPLE WHO BENEFIT FROM WAR ARE THOSE WHO FINANCE IT.**

**THE PEOPLE WHO BENEFIT FROM WAR ARE THE BANKERS.**

**During the last war, the National Debt multiplied twelve times—it rose from £650,000,000 to nearly £8,000 millions.**

On this DEBT since the war, the British taxpayer has paid loan charges totalling £6,000, millions, which is nearly as much as the debt itself, AND THEY STILL OWE THE DEBT.

**Bankers create this money practically costlessly by book entries.**

In face of widespread publication of FACTS by lower rates associations all over Great Britain, the banks have decided that it is no longer possible to deny that they create credit. In the July issue of their journal "BRANCH BANKING" they admit this. Under the title "Lower Rates Associations," the editor writes "there is no more unprofitable subject under the sun" than "to argue any banking or credit points," because, he says, "there are enough substantial quotations in existence to prove to

the uninitiated that banks do create credit without restraint and that they do create the means of repayment within themselves."

The "Encyclopædia Britannica" says so, The Chairman of the Midland Bank, and leading bankers, financiers and economists have recorded statements in speeches and reports that **BANKS CREATE CREDIT**. The truth is that 90 per cent of the War Debt was created by banks. Future war will be financed by costless credit, created by the banks—If you **DON'T STOP IT**. And other vast and **ABSOLUTELY UNNECESSARY** debt will be loaded on taxpayers—**IF YOU DON'T STOP IT**.

Bankers and financiers behind the scenes, have been causing the economic and political trouble which is now leading to war.

**RATEPAYERS; here is the way to avert war with certainty: not for the moment only—but for all time.**

In a recent issue of a City of London newspaper there appeared a letter from the Marquis of

Lothian on the subject of a policy to be pursued by this country in the grave crisis with which we are confronted. His recommendations amount to this:—Conscription of life and property with complete 'freedom' in everything that is then left.

**Save Us From This.**

The limits of folly to which we may yet be committed by persistence in policies which have never yet succeeded, are difficult to estimate. But before we surrender the last of our liberties, there is this alternative. That the Bank of England, the Joint Stock Banks, Loan and Discount Houses, and Insurance Companies, be informed that on the outbreak of war or the conscription of life or property whichever is the earlier, the whole of their shares will be taken over at the original issue price, payment being made in Government stock.

These shares to be placed in a Trust formed by representatives of every ratepayers' association of Great Britain, and the whole of the receipts from them, and from the stock held by them, to be distributed to the ratepayers. All war

### loans issued to be underwritten by this trust.

It is certain that such an arrangement would be an effective guarantee against the very real, and possibly final disaster, with which we are threatened. Its proposal alone, if widely spread and advocated will do much to avert war.

Therefore, **KNOW YOUR REAL ENEMIES.** Whatever happens in the next few days, weeks or months, remember these are your **REAL** enemies.

The Bankers, the people who make Debt, AND ADMIT IT, have got control of the Finance of the world and of the armament firms (Directors of the banks are also Directors of all the big armament

firms). Governments, good, bad or indifferent, are all at their mercy. The Governments, (local or national) are powerless to do anything with these all powerful, vested interests, unless the people unite in demanding sane, reasonable RESULTS.

START with the rates!  
**DEMAND LOWER RATES AND ASSESSMENTS WITH NO DECREASE IN SOCIAL SERVICES.**

We must stand united in DEFENCE of our country against the mad political leaders in Europe, but we must also retain our liberties at home so that we can unite in demands which will give our Government support and power to deal

with the DEBT CREATORS.

This time we have, perhaps, escaped war; but narrowly. For the past two years we have plunged from crisis to crisis, each worse than the last. **The same sort of crisis will reappear.**

Therefore, **ACT NOW.**

**Spread this message. One reason it does not appear in the newspapers is that newspapers, like governments, are powerless unless the people demand results. This message is vital to your future security.**

**Pass from house to house.**

Send us a card if you are willing to help with the work, or send a donation.

## What You Must Not "Squander" Is Your Power!

"Squandermania" is the dishonest suggestion of the "Kept" press to lead the ratepayers now demanding a fair deal from their representatives and from the money-lenders who instruct them (because the peoples' instructions are not clear and emphatic—and for no other reason) *away* from their objective.

Their objective is *lower* rates with *no* decrease in social services. *Lower* rates means either *less* payments out of ratepayers' pockets for the *same* or *more* service: it does *not* mean a little less money for a lot less service.

The attack, organised by U.R.A.A., has been a deadly thrust at the heart of entrenched financial monopoly.

The cry of "Squandermania" is one answer to it. It is for *you* to say that it shall be an ineffective answer which shall *not* deflect you from your purpose.

There may be other answers, when you have scotched this one. But one at a time! Scotch this one!

You have heard of profiteers. There are perhaps, not many living in your street. Never forget that **industry, as a whole, does not make a profit in this or in any other country.** It makes a huge **loss.** That is why the plant and capital are mortgaged to bankers. The community cannot buy its capital: it has to **BORROW** it.

Think out what that means.

And then turn to the tramway-men, the road cleaners, the school cleaners, the clerks and mechanics and nurses and doctors and teachers, some of whom you *do* know. Think what the dishonest cry of "Squandermania" means to them; the *harder* grind, the *longer* hours, the *shorter* pay, the *poorer* materials, the *more dangerous* plant! **the fewer hands!**

Are *you* in a shop, warehouse, factory? And do *you* know what it means to the day's work when harder times come upon industry?

"Squandermania" is the cry to inflict artificially hard times upon the municipal services of this country, in order to stave off a defeat for bankers who create the means of payment out of nothing: to stave off a **VICTORY** for **RATEPAYERS**—i.e., for **YOU**, and a **VICTORY**, too, which would place **YOU**, in common with every ratepayer, in the line for lasting peace and freedom in security.

"Squandermania" is a call for less service to you, when everything around you tells you that **all service is easier to render year by year.** The cry of "Squandermania" is a trick which should not be played upon British men and women and which **COULD NOT BE PLAYED IF—YOUR VICTORY OVER AN ENEMY ENTRENCHED BEHIND THE MONEY POWER HAD BEEN WON. WIN IT!**



# WHERE ARE THE ASSETS?

The accounts of Local Government authorities show neither debit nor credit to Capital Account. The Municipal Account is, therefore, not complete. It is merely a record of what is received and what is spent. In modern business such an antiquated system died out long ago; nowadays, the business-man wants **all** the facts, to be able to know how he really stands.

It is obvious that a very large increase in value must arise out of Local Government expenditure; which results in such substantial assets such as Town Halls, Swimming Baths, or a new line of buses. Where is this increase in value in the public accounts?

## It Does Not Appear At All.

It is an amazing FACT that Local Government accounts should be so completely out-of-date. At present they merely consist of a Statement of Revenue and Expenditure. This is incomplete; and misrepresents the **real** standing of the ratepayer, who is, as it were, the owner of the business. (He elects the directors, or, as we call them, **Councillors**; and he supplies the "capital" when he pays his rates.

To present a true statement, a Capital Account must be included. Every Local Government Authority should render such a complete statement of accounts to the rate-

payers; and these should be certified by Auditors.

This account should not be merely a statement of figures; but should represent the **FACTS**; and **ALL** the facts.

It should, therefore, include the value of the assets produced during the period of the account; with this amount credited against the Local Government Debt. And it also follows that the capital should be "written off" at the same rate as the depreciation of the asset, e.g., if your Town Hall lasts 100 years, the capital will be credited in full when it is built; and be "written off" the books, year by year, so that it will take 100 years (and not less) to disappear. This represents the depreciation of the actual building. It represents the **FACTS**.

Any business-man will tell you that this is how his own accounts are made out; he would not know where he was without the Capital Account.

Then what about your own Municipal **ASSETS**? You see and use your Roads, Transport, Schools, Water and Gas supplies, and the many other public services of which you, as a Ratepayer, are part owner.

You see and use them; they are **REAL**; they have value. It is that value which should be placed against your public debt.

H. E.

## Rates Campaign Reaches Canada.

Edward Roberts, of Southampton, England, says the "*Montreal Star*," one of the leaders of the "lower rates with no decrease in social services" movement in the Old Country, was the speaker at the first meeting of the season of the Notre Dame de Grace Citizens' Association.

Mr. Roberts advised his audience, in the strongest manner, to resist the movement to put the Montreal City Council out of existence and substitute a commission form of government. The move he termed merely a shield, a smoke screen, to hide growing anxiety on

the part of the moneyed interests over the clamour for reduction of the charges on the City's debt, with consequent reduction in taxes.

Another report quotes Mr. Roberts as saying that "high finance" was responsible for the heavy taxation burden which the people of Montreal along with those of nearly every city on both sides of the Atlantic were obliged to shoulder.

He said he had no solution to offer to the financial problems confronting the governments and the municipalities but was confident that if sufficient pressure was brought to bear on each representative of the people that "they would soon be able to find the experts re-

quired to remedy the situation."

He cited reports from various towns and municipalities in England where he said the interest charges on loans absorbed in many cases more than 50 per cent of the gross revenue. He added that as far as he had been able to determine the same situation existed in Montreal.

Mr. Roberts suggested that "demand forms," be circulated among the citizens and that they be given an opportunity through these to state just what they expected of their representatives.

"True democracy means that the elected representative exercises the will of the people who elect him," he asserted.

# ON WITH THE DEMAND

"In the event of war—the total war which would occur if peace were broken," says a leader in the "*Evening Standard*," there would be no room for individual liberty. Uniform national service would be imperative."

"National Service," of course, is the slipway to conscription. Once individual liberty is vanquished under any form of tyranny, under whatever name, in peace or war, the regaining of it by the people will be fraught with the greatest difficulty and danger.

Readers of this journal are well aware of the reason; they know the power inherent in the monopoly of credit by the bankers; they know the power-lust and the dangerous idealism which possesses those who control credit.

Recorded in certain protocols, alleged to be a record of the designs of those who, by their control of the issue of credit, can control all organisations who are unable to function without a supply of that credit, is a statement describing what these people admit can defeat their aims: it is "initiative backed by genius."

Whatever certain pessimists may think, the British people cannot be humbugged into sacrificing individual liberty in times of "peace," for open forms of tyranny, except by a sustained process of gradual initiation. The enemy will have to move very fast indeed if they are to deprive citizens of this country of their liberty, before, through the agency of the Rates Campaign, they have a sufficient grasp of the FACTS which will convince them of a way to a completer freedom than they have ever known before.

The enemy will either endeavour to move too fast, in which case the people will see their game and effectively resist it; or too slowly and find themselves confronted by an enlightened and determined electorate continuously demanding results which will destroy their monopoly of credit.

Initiative is awakening. Evidence was provided by readers of

this journal when in response to an appeal, within a week *at least* two hundred who had not previously taken part in the Rates Campaign, either got into touch with their local rates campaign organiser, or ordered propaganda literature which they distributed.

Evidence of the awakening of initiative among the general public is everywhere apparent in those

## New Leaflet

A Leaflet entitled "Bankers Admit They Create Credit," records the fact that, in the face of widespread presentation of facts in regard to the creation of credit by banks, those people who received these assertions with incredulity and denied their truth, have had to "eat their own words." It is a moral victory for all Lower Rates Associations, and will not be lost on those hundreds of thousands of ratepayers who are joining in the lower rates campaign.

This leaflet is deserving of a very wide distribution; every councillor should receive one, everyone who attends a rates meeting and everyone who is lending support to an economy campaign.

This leaflet can take the place of the "Ratepayers' Money Spent Wrongly" leaflet  
**Price 2/6 per 100; 11/- for 500;**  
**£1 per 1,000.**

Quota Discount 50 per cent.

From U.R.A.A., Sentinel House,  
 Southampton Row, London, W.C.1.  
 'Phone Chancery 7284.

towns where the Rates Campaign is making rapid progress.

Enlightenment by the presentation of FACTS is invoking this initiative; sound organisation is enrolling it.

Before people can be expected to take effective action against an enemy, they must be able to see

that enemy. That is what the presentation of FACTS about debt is doing. Each broadside of FACTS which a lower rates association puts over in its town, shakes the people's ignorance, and renders it easier to work the campaign.

Bigger and better broadsides than the one we have just successfully put over will be launched in the near future, but before proceeding to these every Campaign Manager is urged now to carry out a mass canvass of his town, and present the demand of the ratepayers to the local councillors. No time should be wasted over this; only mass action will invoke the requisite public response. With the aid of sufficient auto canvassers, within two or three weeks a whole town can be canvassed. Let it be a MASS CANVSS.

The councillors will then be confronted with a wholly reasonable ultimatum, one which they will know to be reasonable, from their electors. They will have to accede to that demand, and take action with those who are in a position to provide them with financial credit. Should there be any resistance in that quarter, Council and Lower Rates Demand Association between them will be able to present such facts to the public that sanctions to compel obedience will automatically be operated by the electorate.

Councillors who attempt to withstand the demand of the people will find their names and addresses appropriately presented to the ratepayers continuously in conjunction with a succession of FACT campaigns which will help them to form an opinion concerning the justice of the electors' case.

We invite the co-operation of every rates organisation and every reader of this paper in a MASS canvass for signatures to the demand for lower rates and assessments with NO decrease in social services. Let loose thousands of automatic canvassers at once!

Time is indeed short, but we have the time to do what we will, if we will.

J. M.

**OH, YES!**

**Chester Political Parties Agree to Avoid Elections.**

There will be no municipal elections in Chester in November as a result of the decision arrived at by representatives of the three parties, meeting in Chester Town Hall, says the "Liverpool Echo."

Signed by Alderman W. Matthew Jones (Conservative), Councillor R. W. Dunn (Liberal), and Councillor B. Reynolds (Labour), the following statement was issued:

"In view of the international crisis and the desire of all parties to save expense to the ratepayers, it has been agreed that no municipal elections be held this year."

**"To Save Expense!"**

As a result, Mr. G. Taylor (Liberal), nominated to contest Newton Ward after Mr. P. H. Lawson had been made an alderman, goes in unopposed, and Mr. J. Walley (Conservative), chartered accountant, of Vicars Cross, will also be unopposed for Broughton Ward, where he had been chosen by the party in place of Councillor W. H. Nightingale, who was not seeking re-election.

**The Broadside**

At the time of writing, one thing can be said with certainty about the War Debt Broadside; it caused a tremendous stimulation among the workers in the Rates Campaign. We are not yet in possession of sufficient data to report about its reaction on the public. It cannot be doubted however, that the FACTS in the broadsheet caused a widespread alteration of thought.

The stream of letters, telegrams and 'phone calls at the U.R.A.A., offices, have been short, almost unanimously enthusiastic, and consisting mainly of supplementary orders.

For quantity of Automatic Broadsheets ordered, Bradford and District top the list with 2,300; Southampton is second with 2,000 and Newcastle third with 1,600.

**BANK OF ENGLAND DIRECTORS PERSONALLY LIABLE FOR £30 MILLIONS.**

*Hansard* for Thursday, October 6, should be worth looking up. A paragraph in the "Evening News" says:—

"Mr. Wedgwood Benn (Soc., Gorton) appealed to the Chancellor of the Exchequer to let the House have the opportunity of giving statutory effect to the £10 millions loan to Czecho-slovakia through the Bank of England.

"Under an Act of 1864, he said, the Directors of the Bank of England could be held personally responsible for treble that amount of money, if they lent it without the authority of Parliament. (Laughter)."

Why the laughter? And by whom? There followed, it seems, an irrelevant interfolation from Mr.

Harold Macmillan, and then Sir John Simon was compelled to reply on the main count.

"Sir John Simon (Chancellor of the Exchequer) said that the £10 millions loan to Czecho-slovakia was most urgent.

"He thought it would be a cruel thing to spend time in discussing niceties regarding the loan, when the money was needed so quickly."

In Alberta, where the money was and is needed even more quickly—Sir John Simon's colleagues in the Law, were prepared to spend endless time on the "niceties." And if the Bank is preparing to lend Bill Jones's credit, is it a "nicety" to get Bill's permission first?

**NO FREE BUS.**

Chelmsford Town Council has refused to arrange for a free bus-service for school-children who have been moved to a school two miles along a dangerous by-pass road. It would cost £300 a year, the Mayor says.

Parents are on strike about it. The Council proposes that the bus companies should provide weekly tickets at "reasonable" prices.

What is the *real* cost of a bus—and the real cost of lives lost or endangered?

**MAYOR'S NEST WANTED**

It is really remarkable how people will run after red herrings. A councillor of Isleworth is to fight his election next November with an "Anti-Snobbery" platform. He has already run his first anti-snobbery dance to raise funds, and about 200 L.P.T.B., workers have contributed 3d., each. He thinks he would have been mayor to-day if he had not been a bus conductor. It shows how very anxious some people are to be servants of the ratepayers, and therefore, how important it is that ratepayers should button-hole them about the question of lower rates.

**READY NOW!**

**IMPORTANT PAMPHLET.**

**IMPORTANT PAMPHLET.**

**LOWER RATES**

Published and issued by  
U.R.A.A.

This pamphlet contains a masterly statement of the **FACTS** upon which the demands for lower rates and assessments with **no** decrease in social services chiefly rests

It will be an invaluable aid for informing new workers, councillors, and all those who, lacking a knowledge of the **FACTS**, support "economy" campaigns.

There will be a discount of 33/1-3% on quantities of 50 and over to all Quota Associations.

**Price 3d. each.**

U.R.A.A., Sentinel House,  
Southampton Row, London, W.C.1  
'Phone: Chancery 7284.

**From the Macmillan Committee's "Minutes of Evidence" (pp. 5 and 6):**

*Macmillan*: "It is a fact, as you explained to us earlier, that the sole source and basis of credit on which the Joint Stock Banks can act is the Bank of England?"

*Harvey*: "That is so. The restrictions, so far as there are restrictions, under which the Bank works in its operations are restrictions which the bank has imposed upon itself, and which, of course, it has the power to alter."

The Rt. Hon. Reginald McKenna, Ex-Chancellor of the Exchequer, and Chairman of the Midland Bank, in "Post-War Banking," says:

"The amount of money in existence varies only with the action of the banks in increasing or diminishing deposits. We know how this is effected. Every bank loan and every purchase of securities creates a deposit, and every payment of a bank loan and every bank sale destroys one."

## ¶ WHAT IS THE LOWER RATES CAMPAIGN?

It is a campaign to get lower rates for every ratepayer—and that means everybody—without decrease in social services.

## ¶ HOW?

By demanding this result of those who, by accepting election, agreed to REPRESENT ratepayers.

## ¶ CAN IT BE DONE?

Yes, half the payments in rates are payments for costlessly-created bankers' credits and payment of them benefits nobody.

## ¶ WHY IS IT NOT DONE?

Because ratepayers have not yet learnt to make their servants, their REPRESENTATIVES obey them. **HELP TO TEACH THEM THE WAY!**

## LITERATURE & STATIONERY

### PRICES.

"Lower the Rates" Leaflet		
2/6 per 100, £1 per 1,000, £4 per 5,000	Quota Discount	50%
"Lower Rates" Journal		
2/- per dozen, 12/6 per 100		
Special prices for larger quantities	ditto	25%
"Lower Rates" Postcards		
3/- per 100, 17/- per 1,000	ditto	50%
Revenue Books		
1/- each	ditto	50%
Backing Sheets for Automatic Canvassers		
6d. each, 4/- per dozen, £1 per 100	ditto	50%
Demand Forms		
3/- per 100, 12/6 per 500, £1 per 1,000	ditto	25%
Local Government Letter		
8d. for 12, 1/- per 25, 2/- per 50	ditto	25%
"Bankers Admit They Create Credit" Leaflet		
1/- for 25, 2/6 per 100, £1 per 1,000	ditto	50%
Posters		
£1 for 50	ditto	50%

The above prices will operate from September 1 onwards. Quota discounts are available only to those who are working on the Quota Revenue Scheme.

## RATEPAYERS' & RENTPAYERS' DEMAND

The money paid in interest and repayment of loans imposes an intolerable burden upon all of us.

**We therefore demand a drastic reduction in rates and assessments, with no decrease in Social Services.**

Signed.....

Address .....

## SPACE FOR LOCAL ORGANISATION

**If this space is empty, write to U.R.A.A.**

Issued by The United Ratepayers' Advisory Association,  
(T. H. Story, J. Mitchell), Sentinel House, Southampton Row,  
London W.C.1. Tel. Chancery 7248.  
Printed by J. Hayes & Co., Liverpool.

Mrs. Palmer's Page

## YOU MUST CHOOSE -- TRUTH OR LIES?

During the "crisis" we took a day off to go to the Building Exhibition. It seemed a mockery while we were all waiting for the first siren signal to be heard. Just think of it! Olympia crowded with everything the heart of home-loving women could desire, while, for all we knew to the contrary, the very word "home" would become meaningless within a few hours. Life, to-day, is made up of these absurd contradictions, poverty amid plenty, hideous death while we have within our reach all that is necessary for a life of unimaginable happiness. For those with their eyes and ears open, the exhibition was a bitter commentary on present day events.

"Have you a basement to your house, madam? If so, this dug-out will be very simply constructed and not very expensive either. You need not fear being imprisoned alive, no matter how much masonry may fall upon it. Our patent-lever fixed to this trap-door, is capable of shifting a weight of twenty tons."

I have no basement. I looked around the crowded exhibition, its long aisles stretching in every direction, with stalls so enticing that it was difficult to pass one by. Shall I live in the country, with a large garden and orchard, and keep poultry, and have the pleasure of cooking for our table the things that we have produced ourselves? I'll have a long, low house, only one flight of stairs. I can choose the bricks and tiles, a deep, rich red, hand-made by English craftsmen. Here are the lead gutterings and rain-water heads, things of delight, with bosses and fleur-de-lys and lions' heads (very expensive to-day, madam, but we manage to keep a pretty steady sale). I'll have oak floors throughout and flush oak doors (no fake antique for me, thank you), And the window, overlooking that splendid view. It is a great semi-circle of a window. At the lightest touch the whole thing, curved glass and all, simply folds away to the sides, as if on ball-bearings, and room and garden are one.

"Wonderful what we can do with glass to-day. Look at this armour plate glass: this machine

has been *bending it backwards and forwards* for hours on end, just as a test. It should be used in all buildings exposed to war risk."

Here is a whole avenue given up to cooking-stoves. That is very important. I must have a large oven for baking, and I intend to bottle quite a lot of the fruit from the orchard. Some day, I'll give you the recipe for sterilising the jars in the oven, instead of in a boiler.

"The advantage, madam, of having an all-electric house is that you will not be obliged to put out your fire in the case of an air-raid."

But I will not be shaken out of my day-dreams. Why shouldn't I have a flat in town too? There will come a time when the winter will seem long and dark, and I shall be tired of cooking. I'll have a service flat in a great concrete building gleaming with chromium plate, glass and polished wood. All the furniture shall be designed by the architect, meet-for the new age. I'll simply press a button for everything I require. I'll go to the play and look up all my old friends.

"I should like to draw your attention to these photographs, taken in Madrid. You will observe that owing to the superior construction of this building, it is still almost intact, while its neighbour has been completely destroyed. Our firm has been doing quite a lot of research work in regard to stresses and strains in buildings exposed to war risks."

Give up your day-dreams, forget your beloved "trivialities." The war is going on *inside* Olympia itself. It is not spectacular, but it is terrible.

Olympia is full of the things you want, and all these men—surveyors, architects, builders and scientists are waiting to advise you on technical points. No matter what the life you wish to lead, you could have a house or flat ideally suited to your needs. But you are not going to have it until the battle between truth and lies has been fought and won. Make up your mind to it. There is not a man, woman or child in this country, whose happiness and security,

whose very life does not hang in the balance. We have got to join in the battle, on one side or the other.

Here are the aligned forces.

### THE TRUTHS.

(1) The riches of a nation consist in the products of the country, the machinery, the sources of power and the inventions and discoveries of the people, both past and present.

(2) The riches of a nation belong by natural right to the people who live in it, and should be used by them so that they may lead happy, free and peaceful lives.

(3) The money system should be used only for this purpose, and for no other.

### THE LIES.

(1) No matter what the natural resources of a country are, it cannot live without a store of gold. The strongest and most invulnerable dug-out in London has been built to safeguard "ours."

(2) We cannot live unless we can export to other countries more than we keep for ourselves.

(3) We must arrange our money system in such a way that we keep our store of gold, and continue to force our goods on foreigners even if they don't want them. These rules must not be broken, although the keeping of them must lead to war.

We have got to choose. Either we must fight these lies now, and establish the truth for ever, that the only object of production is consumption; or we can wait, wasting this heaven-sent opportunity, this breathing space, until the sky is black with the planes of the first air-raid, and happiness for our generation has gone for ever.

It seems to me the choice is an easy one. B. M. PALMER.

### TOMATO SAVOURY.

Mrs. Palmer will be pleased to have contributions for this corner. Recipes should be worthy of the Age of Plenty, and will be published with the name and address of the sender. For it must be clearly understood that she is responsible

for having tested the recipe in her own kitchen.

- 1 tablespoonful of butter.
- 1 small onion.
- $\frac{3}{4}$ -lb. of tomatoes.
- 4 eggs.
- Seasoning, salt, 1 lump of

sugar, squeeze of lemon.

Method—Chop the onion finely, and fry lightly in the butter. Then add the tomatoes which have been previously skinned and sliced. Cook for a few minutes before adding the well-whisked eggs. Stir gently until

lightly set.

Lastly, add the seasoning. This is very important, but must be left to the individual taste of the cook. It will make or mar the dish.

Serve on slices of hot buttered toast. B. M. P.

## OVERSEAS SURVEY--By Miles Hyatt The New South Wales Electrifiers.

From Bruno Barnabe, now touring Australia, comes news of an "initiative" in New South Wales which is worth some study. Leaflets are produced under the above title, and two specimens have arrived here.

The first, a yellow handbill, reads: "At a meeting of citizens of Toongabbie and District it was decided to form the above League. The organisation is non-political, formed for the sole purpose of allowing the residents of the area between Parramatta and Blacktown to unite in demanding the electrification of the Parramatta to Blacktown Railway."

A list of Officers follows, and then: "Please take this as an invitation to join the movement. Our accredited collector will call on you. Subscriptions, Gents 1/-, Ladies 6d. Any donations thankfully accepted.

There is a chivalrous touch about "Gents 1/-, Ladies 6d.," to anyone who has in mind a London tube train in the rush-hours, but (correct me if I am wrong) in Toongabbie and District it is still, perhaps, not absolutely necessary that both men and women in the community should have to dash about in over-crowded trains, in order to make both ends meet in the home.

The second leaflet has, for its sub-title, "Form of Demand," and reads:

"To....."

"Dear Sir,

"Being an elector of the electorate you represent, and knowing it is my duty to inform you of my will and desire, so that you, as the elected and paid servant of the electors, will know what action to take, I desire to inform you that—

"The railway from Parramatta to Blacktown should be electrified.

All the material, labour and power necessary to do this job exist and are available; therefore there is no good reason why the work should be delayed.

"As an elector, it is my will that this work be done; therefore, I trust you will take whatever steps are necessary to give me the result, that is, the electrification of the railway mentioned, without delay.

**"When this letter, personally signed by me, is presented to you by an officer of the "Electrification League," any reply you make to him will be accepted by me as a reply to me personally.**

Yours faithfully,

Name.....

Address....."

Specimen 3 is even more interesting. I have before me three examples of small labels, gummed 3 ins. by 2 ins., with which any child of ten could plaster anything within reach in the course of a morning's walk. They are all headed "Parramatta — Blacktown Railway Electrification League," and are in the form of slogans: "Why wait for Trains? Demand Electrification," "When Old Methods Fail, TRY NEW ONES, Demand Electrification," "Many hands Make Light Work, Give the League a Hand, Sign the Demand Form for ELECTRIFICATION."

There is an attractive simplicity about this effort which does not, in any way, detract from its forcefulness. It is a pleasure to think that in far-away Toongabbie and District Messrs. Fraser, Coffey, Warne and McManus, whose names appear as honorary officers on the leaflets, and the others responsible for this powerful act of initiative, have very little to learn from us.

M. H.

Readers may object that this

demand in its present form contains no rider requiring "access in freedom"—that is, that the electrification shall be carried out without any increase in fares, or taxation, credit can be created costlessly. It is, perhaps, a defect, yet even so the method adapted will serve to show electors their democratic power—and a further demand, this time for a "key" objective may well grow out of it.

### "The Only Claim"

Douglas wrote in "Credit Power and Democracy":—

"The only claim which any individual, or collection of individuals, has to *operate* and administer the plant of society is that they are the fittest persons available for the purpose. This can only be the case where there is natural attraction between a man and his work, because no man or woman ever excelled at any pursuit for which they entertained a dislike when in competition with numbers of persons who added to equal capacity an affinity for their occupation. Secondly, that as the operators, though vital to the result, are only one of the factors contributing to the result and by no means the most difficult factor to replace, they are not, as operators, concerned with either what is produced, who produces it, or who gets it when it is produced: that is the business of those who provide the reason, the inducement to produce—the individuals who collectively compose society."

## The NEW ERA

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

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

**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.

**BELFAST D.S.C. Group**—Public meetings will be held in the Social Credit Rooms, 72, Ann Street, Belfast, on Thursday evenings 20th, 27th October, at 7-45 p.m. The meetings will be addressed by a different speaker each evening on the subject "The Money Business." 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.

**CARDIFF Social Credit Association.** Hon. Sec., R. W. Hannagen, The Grove, Grove-land Road, Birchgrove, Cardiff.

**DERBY S.C. Association.** Meetings are held fortnightly (Tuesdays) at the "Unity Hall," Room 14, at 7-45 p.m. Next Meeting, October 18th. "United Social Club" cater for refreshments to all bona fide members of S.C. Association.

**LIVERPOOL Social Credit Association.** Fortnightly public meetings in Reece's Cafe, 14, Castle Street, admission free. Next meeting on Friday, October 21st, at 8 p.m. Speaker: Mr. L. R. Hill. Subject "Debt and Taxation." Further enquiries readily attended to by the Hon. Secretary, "Greengates," Hillside Drive, Woolton.

**PORTSMOUTH D.S.C. Group.** Weekly meetings every Thursday at 8 p.m., 16, Ursula Grove, Elm Grove, Southsea.

**SOUTHAMPTON Group.** Please note that the Headquarters have been removed to 8, CRANBURY PLACE, SOUTH-AMPTON. Members please call to see the new and more advantageously-situated premises. The next meeting will be held on Tuesday, 18th October. Speaker: Mr. A. S. Copson. Subject: "You and Your Rates."

**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.

**WOLVERHAMPTON D.S.C. Group.** Fortnightly meetings in the Ante-Room, Central Library.

**Miscellaneous Notices.**

Rate 1s. a line. Support our Advertisers.

**CARDIFF Lower Rates Demand Association.** Meeting at Bromsgrove Road School, Grangetown, Wednesday, 19th October, at 8 p.m. Meeting at Splott Road School, Friday, 21st October, at 8 p.m.

**NORTH Newcastle-on-Tyne Lower RATES Association.** All interested please get in touch with J. W. Coward, Deepdale, Holly Avenue, Fawdon, Newcastle-on-Tyne, 3.

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

**ANYONE** having "The A.B.C. of Finance and Social Credit" by R.L., for disposal, please inform the Director of Publications, c/o THE SOCIAL CREDITER, 10, Amberley Street, Upper Parliament Street, Liverpool, 8.

**THE "DAILY MAIL" FINDS OUT.**

To the late Lord Northcliffe is attributed the view that if a dog bites a man, that's not news; but if a man bites a dog, that's news!

What has been knowledge to bankers and statesmen for at least a century and a half and to the more enquiring of newspaper readers for nearly as long is now headline news in a British national newspaper, the "Daily Mail."

The little loan of £10 millions to Czecho-Slovakia has done it. Mr. Jean Fielding, a "Daily Mail" reporter, has "been round" to find out how it was done.

He found out, and we regret that the Editor of the "Daily Mail" is unable to permit us to reproduce the article describing his 'discovery' here. It appeared in the "Daily Mail" on October 5th.

**POST ONE OF THESE FORMS TO-DAY.**

To the Treasurer, Social Credit Secretariat, 10, Amberley Street, Liverpool, 8.

FORM 1—I wish to become a Registered Supporter of the Social Credit Secretariat. Under the Self-Assessment Revenue Scheme, I can afford to pay £ : : a week month year and enclose my first contribution.

Name .....  
Address .....

Subscribers to Social Credit Funds under this plan who are direct subscribers to THE SOCIAL CREDITER newspaper are entitled to receive Supplements and special communications which may be issued from time to time.

FORM 2—Though not a registered Subscriber under Revenue Assessment Plan, I wish to make a donation to the funds and herewith enclose the sum of £ : :

Name .....  
Address .....

**The Social Crediter**

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

**The Social Credit Secretariat, 10, Amberley Street, Upper Parliament Street, Liverpool.**

Please send THE SOCIAL CREDITER to me

Name .....  
Address .....

For Twelve Months—I enclose 15/-  
" Six " " 7/6  
" Three " " 3/9

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