

THE SOCIAL CREDITER

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SATURDAY, OCTOBER 22nd, 1938.

3d. Weekly.

PHYSICIAN, HEAL THYSELF!

By ANNA GAMMADION.

I remember, as though it were yesterday, the best-liked of my professors, a naturalist, bending, efficient but benign, across his reading desk to say his last words to us. (For the Editor's protection, let me say that they are not my words, and that if the man who spoke them each year, for many years, had been asked to label them, he might have said—in regard to the more questionable part, if any—'Oh, yes, if you must do anything so stupid, label it OBSERVATION.')

The words were something like these (perhaps some of them are mine, after all!)—

".....And not so very long hence, some of you" (interruption) "will surmount the little formalities which beset your paths (more interruption) "and you will be physicians. "The physician is the flower (such as it is) of our civil-

isation.' In the old days, the man who visited every household was a clergyman—and doubtless he did much good. Every year he visits fewer and fewer households, and is the guide, philosopher and friend to fewer and fewer people. But you will still go, at one time or another to every house, on some errand more or less important, and increasingly the people will look to you. If they did not trust you, you would not go. Remember that besides your medicines and what not, you carry with you an increasing body of accurate knowledge, upon which alone the safety and security and advancement of human life can properly rest: knowledge of so fundamental a nature that it embraces not only the life of man, but the whole of life."

I suppose it was more a hope than an instruction, and it may have been mistaken. Every year it is harder and harder to find 'physicians,' easier and easier to find the semi-literate clinical clerks of Insurance Companies and State Departments—and they have less and less time to say much, and the people less and less time or interest to listen. For that, the Medical Profession is largely itself responsible. Increasingly, they have left their affairs to Committees, and the committees have let them down, until the nation's doctors are a race of men clutching at the straws which float upon the economic and industrial sea. It is not that they do not know what they want; but merely that they do not know that they can get it. They let a Secretary tell them they can't. And this becomes easier as each year the personnel of the Medical Pro-

fession undergoes a subtle change induced by 'democratisation,' 'freeing the professions,' 'advancing science,' 'modernising the curricula,' 'improving the service,' 'serving the community'—and so on. Labels. Labels on the poison bottle.

Lately the doctors have been asked two things:—

Firstly, to state their intentions as individuals in regard to a state of "National Emergency" defined as a "situation necessitating general mobilisation and embodiment of the Territorial Army." (For this a trade union acted as the Government's agent—either at the doctors' expense or at yours).

Secondly, to consider a "Model Scheme for the Protection of Practices of Absentee General Practitioners" drawn up by the same trade union—a body which has "won" as many "victories" as possibly any other, but has not (yet) succeeded in making all available skill and knowledge accessible to all the people, when they want it, on terms advantageous to those who give service and those who consume it—as might easily be.

Practitioners may be in a feverish haste to become "absentees" in order to test the efficiency of the arrangements proposed by the British Medical Association when (and if) they cease once more to be "absentees." The community may desire the temporary or permanent removal of some of the practitioners who now serve them. In regard to both suggestions, it is probably true that doctors and patients want something ELSE much more—and can get it.

No one who knows the Medical

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THE LIMITED COMPANY

BILLETING!

Profession will doubt that whatever service is required of doctors will be given as freely, successfully and devotedly as in any previous circumstances affecting the safety of the population and the health and fitness for duty of the forces. Aerial attack will provide a new feature, but the tradition will hold.

And this feature draws attention to the community of interest between the doctors and their fellow citizens. The forms being issued to the doctors are still on the 'voluntary' principle. There is ample room for the statement—

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 (practices, for example) 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. MY OFFER OF SERVICE IS MADE ON THIS CONDITION.

The knowledge that this can be done, and that if it were done the cause of war would be removed, is surely a part of that "increasing body of accurate knowledge upon which alone the safety, security and advancement of human life can properly rest?"

The doctors should get busy on their patients. And the patients should get busy on their doctors. Every man in association is worth two.

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The Study of Social Credit

(Pointers from the Authorised Course)

The realisation of the Social Credit is a practical matter.

What have those who have used our method with the greatest effect to say?

That things (causes) "are not to be multiplied beyond what is necessary."

Proceeding from the actual impact between intention and resistance, step by step, one may find an alterable element here or there. The *first* alterable element is the one to seize upon. If the intention of an infant (disclosed by its actions) is to obtain food, the proper thing to do is to feed it. An infant who dies of starvation does not die of Zeitgeist, or because of ideas, or from Predestination. It dies from lack of food. A mother unable to buy food offered for sale fails because she has not enough money. A husband unable to renew or increase his bank overdraft fails because the bank manager decides unfavourably to him. A government unable to carry out its expressed policy fails because its members defer to experts. If we are seeking extended knowledge of all these matters, we must, of course, examine the actions

of individuals at every remove from the availability of wealth to the individual, and each instrument used. But our survey will probably reveal *controllable* factors long before we reach Allah, and will, in any case, not violate the principle that *impact is always at a point.*

Action alone will establish the case, and the interpretation of the case as established will always be a matter of human judgment and perception. Nevertheless, it lies within our province to observe the frequency with which effective causes for which natural authority is claimed require the assistance of human agents before they operate. The beam of the physical balance does not wait until an economist or a politician applies the laws of motion to it before it reacts to its conditions. Whatever economic law is invoked to explain social phenomena, what we actually observe is someone posting letters to convene a committee to decide whether the "law" shall be applied, when it shall begin to operate, what name it shall receive, who shall apply it and where.

(Copyright).

DOCTOR!

A letter to the press signed G. C. Anderson, Secretary, British Medical Association, advertises "The Doctors' Cookery Book" to help women who "have to get a full pennyworth of food value from every penny." Doctor! Doctor! A penny has no food value! Tut! Tut!

The NEW ERA

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

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

Major C. H. Douglas's address to the Marshall Society of Cambridge—"Economics or Political Economy" will appear exclusively in THE SOCIAL CREDITER for October 29th and November 5th.

Order copies from your newsagent NOW.

COMMENTARY

Sir Arnold Wilson says Greater London has the lowest birthrate and recruitment figures, both for the Armed Forces and voluntary services, of the country.

* * * *

"Londoners, in a word, can neither reproduce nor defend themselves, but are good at 'demonstrating'".

* * * *

He says the crowd in Whitehall on September 22, and in Hyde Park on September 25, was mostly foreign-born. It made him feel that London was *mundi faece repleta*—stuffed with the world's dregs.

* * * *

They say Latin and Greek are no longer taught because both provide epithets for bankers—and a wealth of the Knowledge of Life which makes our later civilisation like a shadow on the blind.

* * * *

But it's my meek and lowly day. Thus only can we make the world safe for our children—I mean by demonstrating the great eternal truths of population statistics, "and to bring them home to the well-to-do who, in this, as in other matters, have greater need of education than weekly wage-earners."

* * * *

This one is rather neat: "If we cannot solve this problem, appeals to Christian principles will fall upon deaf, because unborn ears." Again, as the French Countess said: "What fun men have!" It must be fine to live by finding out the things that fall on deaf, because unborn ears. Well, the bombs will fall, anyhow, on some insensitive, because unborn heads. How many, I wonder: this is where we want Lord Stamp's slide-rule.

* * * *

Says another writer: "If collective bargaining is to endure, the employer must be sure that the trade union can fulfil the terms to

which it agrees." Try it this way: "If society is to endure, the people must be sure that their rulers can fulfil the terms to which they agree—and be sure that they agree."

* * * *

The wind's rising: I mean the 'national service' wind.

* * * *

Of course, there are better things in the newspapers.

* * * *

For example, Mr. Elliott Dodds's statement that property of any kind—"is something essential to liberty. The man who has nothing of his own cannot be free, because he lacks the basis of independence."

* * * *

Mr. Dodds wants something done about it. Quite right! But what? I cannot see that *what* Mr. Dodds wants done about it comes much closer to reality than the Inculcation of a Disbelief in the Inevitability of Bigness.

* * * *

But it is no use to cry "Down with Monopoly" (with a capital M). What is necessary is to get the monopoly with a little m down: the monopoly of the people's credit.

* * * *

So many impeccable sentiments are now appearing in some of the newspapers, being voiced from some of the pulpits, being taught in some of the schools, being pushed by some of the money, etc., etc., that what I am beginning to fear is the foundation of a new religion with Social Credit as its (unattainable) *ideal*. Here's one of the hymns, all ready (they sing it in Ismismia):—

I thank Thee, Lord, that Thou hast made

The earth so bright;
So full of splendour and of joy,
Beauty and light;
So many glorious things are here,
Noble and right.

*But more I thank Thee
that all joy
Is quenched with pain;
That shadows fall on brightest
hours;
That thorns remain;
So that earth's bliss may be
be our guide
But not our gain.*

* * * *

Not so impossible (and not so different either!) The longer you go on *talking* about anything the farther it recedes. The full circle is easy to turn. Once "The Social Credit School of Thought" comes in, Social Credit will go out. The biological aim of life is action, not thought.

Can't We?

The pilot boring for the new Thames tunnel at Dartford is 2,832 feet long, and when the two sides met they were only three-eighths of an inch out. Such things have been done before, but every time they are repeated they command our admiration. A pity, some will say, that we cannot carve as direct a line through politics as we can through Thames chalk.

— From "The Star," Oct. 5th.

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Mrs. Palmer's Page

LEAVES FROM A DIARY

My thanks to those who have written to me during the last few weeks. I hope to reply to all within a few days. It gives me the greatest pleasure to hear from you, and, what is more important, it helps me to keep in touch with the real life of the movement.

I try to picture the whole country-side of England. Winter is coming, and no one knows what changes there may be even before the last golden leaves have blown away. Life has never been so uncertain. But I like to think that in every city under these cloudy, grey skies, in almost every village, there is at least one of our people, many of them women, doing what they can, and standing ready prepared for the opportunity when it comes.

How many of them? Half a million, a million now perhaps, who know the right direction.

Many of you, looking back over the last few years, during which you have proved your mettle in the movement, can scarcely remember your old selves in the wonder of your present opportunity. You have seen a part of reality, and in the light of that truth, you know exactly what is to be done, and you are going to do it.

I am thinking of your preparations for the Salvo of this week. I know something of what it means, the evenings and week-ends given up to routine work, the times when you are very tired and tempted to think it all hopeless; but behind it all there is the inspiration that never fails. There is someone whom I have called my "Pessimistic Optimist." This is a special message of encouragement to him and his campaign of this week. I believe that whatever its apparent outcome, it must lead to success, for whatever we do for Social Credit can never be wasted. This is because every step is founded on reality.

Thousands of people who are not yet taking an active part in the struggle are watching us. They are awaiting the outcome with the

keenest interest. It will not be long before they are in the ranks.

We are fighting for Lower Rates and No Decrease in Social Services, but we are fighting, too, for every hungry child and every worried mother. (This is the sort of writing which is called "hysterical" by opponents of the rates campaign).

Here is a letter from my post-bag. It tells of the people who are depending on us. They have no right to depend on anyone but themselves; but to have encouraged them to do that would have been to make them free. They are not free.

"Dear Mrs. Palmer, thank you for answering my letter, and also for the article. I borrowed a SOCIAL CREDITER and very much enjoyed it. The people round here were interested in the Rates Campaign, but cooled off a bit during the crisis. I feel I know you quite well. Perhaps I ought to introduce myself.

"I have a husband and three children. My husband has been out of work five years, and its been a struggle, I can tell you. I started a little house-shop to make ends meet, but we would have been better without it, as this has prevented us from getting assistance. The kiddies have often gone to bed crying for something to eat.

"It's a terrible job bringing them up on nothing. For twelve months I hadn't a penny beyond the little we took in the shop, with the result we had to live on credit, hoping some day to pay for it. My husband has a job now, so some day we might get straight again.

"If it hadn't been for Social Credit I should have gone under mentally. Surely something will happen soon. People can't go on much longer. I am enclosing two pages from a diary I started:—

"**Sunday**—I went on the moors and was amazed to find I'd forgotten how to drink in the beauty of nature. I met an old lady who kept a small tea-shop which in past

years had been very busy. She knew trade was bad everywhere, but couldn't see why that should keep people away from the moors, until I explained the apathy into which they fall when there's no hope. Not a soul about and the heather simply glorious.

"**Monday**—I was cross with Margaret (aged 10) for putting butter as well as jam on her bread. "Why can't we be extravagant for once?" was her reply.

"**Tuesday**—I went out with "Lower Rates" Signature Forms. I found everybody pleasant, and very anxious to get the rates reduced. Life seems almost intollerable to most people. One old lady with tears in her eyes told me how she was doing without food and fire to pay her rates.

"**Wednesday**—A very depressing day. The coal-man says he can't sell his coal even though the weather is cold and frosty.....

"**Thursday**—Four burglaries in small houses in the neighbourhood, only money being taken. A man knocked down by two others, and his last sixpence taken.

"**Friday**—Another robbery last night.....

"**Saturday**—A little girl came in the shop to-day and asked me if I knew where her mother was. I did know. She had ended her life in the canal..... It is horrible to be so desperately poor. Unless you have experienced it you can never know what it is like....."

Now, isn't the Rates Campaign worth while?

— B. M. PALMER.

RECIPE FOR ALMOND SLICES.

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

(continued on next page).

On Backing Mr. Chamberlain

By MILES HYATT.

People have written to criticise the Editor of THE SOCIAL CREDITER for publishing an article from *The Catholic Times* entitled "A Flank Attack on the Comintern." Some accuse him of "supporting Fascism," others of "taking sides."

To the first charge, of course, the only answer is a flat denial. Social Credit philosophy insists on the bending of institutions to fit men; Fascism, as Communism, would bend men to fit into systems. There can be no common ground.

But as to taking sides in a particular dispute, is there anything valid against it? One obvious reason in its favour in the present case is that Chamberlain stood for the breathing space we need (and which we must use for all we are worth), whereas our old friends behind the "bought" press were anxious to bring Europe down in ruins about our ears.

If we go on remaining neutral too correctly, the hidden, though vicarious fire-eaters may yet achieve their conflagration. Surely we have sufficient detachment to distinguish utilising aspects of a policy to our own advantage from giving wholehearted support to that policy.

This matter has a further significance, too, which I think we ought to consider as dispassionately as we may. Leaving out of account the fundamental gulf between Fascism or Communism and Social Credit; is it possible to make any distinguishing features between the two former? I believe that it is. Communism, in common with nearly all "Left" movements, is inextricably bound up with the international money-power. The song the "Left" sings is the song the bankers taught it. Moscow moves, but the motive power comes from Wall Street. Internationalism is one and indivisible, and its god is Baal.

Mussolini and Hitler, on the other hand, are in the position of having "pirated" a section of the financiers' empire. Perhaps at first they "pirated" it by consent; and the policies they followed, and are following, do not in any way im-

prove on those of the bankers as far as the individual is concerned. Yet there seems no doubt that these two dictators now have the bit between their teeth as regards the Money-power. The confiscation of the Rothschild banking interests was quite a new thing, the Nazi regime having signalised its beginning by giving an "Aryan passport" to Banker Mendelssohn. Mussolini's so-called "anti-Semitism" is another significant sign of changed policies; and though Schacht is still in office in Germany, I cannot but think that that country's credit, as that of Italy also, has actually been wrested from international control and is now being used to suit the will of the Dictators.

If this is true, the influence of these two men will tend to be disruptive of the very power we ourselves are attempting to break. It is borne out by the fact that behind the "crisis" there was a most ruthless plot to bring about an immediate war—in which (of this there seems no doubt) Germany must have lost, though at appalling cost to everyone. Such a war—fought about a difference in the method of doing what most fair-minded people agreed ought to be done—cannot be explained in terms of French, British, German or Czech diplomacy. Only one group is always ready to bring about the mass-murder of untold millions for purposes that are not those of mankind.

Social Crediters cannot say that Hitler and Mussolini are "steps in the right direction." Emphatically they are not, and Heaven help this country if such steps are ever necessary here. But we can agree that, when they happen, for whatever reason, to be doing our work for us, it is obviously foolish to assist the common enemy by joining in the universal outcry against them. At times it may even be strategically advantageous to clarify temporary issues, when facts in their favour are being deliberately withheld or misrepresented.

In my opinion, the recent crisis was such an occasion, and I believe

that THE SOCIAL CREDITER is to be congratulated on obtaining permission to reproduce so able an analysis of the situation, even if that analysis was, from our point of view, incomplete.

Worse Than Barter!

A St. Ives farmer writes to the *Christchurch Times*:—

"Dear Sir, Mr. Hawkins suggests that our present financial system is probably 'neither better nor worse than South Sea Island bartering.' Pardon me, it is much worse, for we are often in the position of being prohibited from producing food for people who need it, who are prohibited from producing goods for us who need them.

"Even barter would be better than less money-to-spend than (the prices of) goods and foods to spend it on?"

Laws are like cobwebs, which catch small flies, but let wasps and hornets through.

— Jonathan Swift.

Recipe—continued.

sender. For it must be clearly understood that she is responsible for having tested the recipe in her own kitchen.

Short pastry.

Raspberry jam.

1 egg.

4 ozs. castor sugar.

$\frac{1}{2}$ oz. ground rice.

2 ozs. ground almonds.

2 ozs. dessicated cocoanut.

Method—Line a sandwich tin with short pastry. You can use your usual recipe for this, provided it is not too rich to roll out thinly. It should be no thicker than a penny. Spread with a thin layer of raspberry jam. For the filling, whisk up the egg, and then add the other ingredients in the order given, mixing all thoroughly. Spread evenly over the jam and turn the edges of the pastry over towards the centre. Bake in a moderate oven about half an hour, or until firm when pressed. It should be a delicate biscuit colour—the flavour will be spoiled if it is baked brown.

When cold, cut into triangles with a sharp knife.

— B. M. P.

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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Vol. 1. No. 6.

Saturday, October 22nd, 1938.

A Message to Australian Youth

By THE EARL OF TANKERVILLE.

N.B.—The following is the text of a message to the Democratic Federation of Youth (Australia), written by Lord Tankerville:—

"In these troubled and rapidly changing days, there appears to be emerging, with ever increasing distinctness, two fundamentally opposed points of view.

"The one, which I think characterises the outlook of the age now passing away, feels that one should give (or even force upon) "the other man" the sort of government and conditions of life which one thinks will be good for him. To this outlook belong the reformers-of-others, the improvers of the nation, the creators of Utopias, and the planners. They believe that "good" government (according to their particular ideas about the word "good") is better than self government. Their point of view carried to its ultimate conclusion—though, a majority of them in the so-called democratic countries would doubtless hotly deny it—is Dictatorship; beneficent perhaps, but none the less Dictatorship. To them, the "Nation," the "group," the "system," seems a reality and is thus of more importance than the individual. Their outlook renders them incapable of seeing that "the other man" is really no other but oneself-looked-at-from-the-outside.

"The other, which characterises the outlook of the age now beginning to come into being, the *real* youth of the world (whether young in body or old) feels that one should find out and let "the other man" have the sort of government and conditions of life which he wants—so long, of course, as "the other man" minds his own business

and does not interfere with the similar freedom and peace of his neighbours. To this outlook belong all those who *really see*—not "say"—that the welfare of their community, their nation, and of the world they are bringing into being, depends upon the individual (that is, oneself) and his ready acceptance of personal responsibility within the group or the organization of which he is a member. They know that *true* self-government, though no doubt more difficult efficiently to organize than any other form, must be better than so-called "good" government; because "good" is a purely relative term and, in respect of government, can only be measured by the degree of satisfaction of individually expressed desires which it affords to a majority of those governed. They see that there is no such thing as a nation apart from the individuals who compose it, and hence that the stability and welfare of the nation depends upon the well-being, happiness, and freedom-to-choose-a-desired-line-of-action of the individual. They see that organization and systems were intended to serve and not to rule the individuals who co-operate within them. Their point of view, carried to its ultimate conclusion, is *Real Democracy*—that is—freedom-in-security *for the individual*; freedom for "the other man," because he is, in fact, oneself.

"So, to the Youth (of whatever age) of Australia and elsewhere, I would say: "Decide first to which of these two points-of-view you really belong, (for it will become increasingly difficult, and finally impossible, to be a mixture of both); and, having *really* decided, you can-

not then fail to *act*. At this critical juncture in history your decision is of extreme importance and will affect not only your own generation, but the lives of men and women for many generations to come. If you belong to the one outlook, you will finally lose your battle—I hope soon; but, in losing, you will win the understanding of how unrealistic, and therefore, how stupid, that outlook is. If you belong to the other, you will win—perhaps soon, though not without a tremendous struggle. But win you most certainly will, because you will have behind you the whole force of the most fundamental urge in human nature—the urge to be free, that is, to be fully conscious, fully responsible, and, in winning, you will lose that sense of thwarted ineffectual existence, you will lose the clogging encumbrances of out-of-date habits-of-mind-carried-forward-into-present-action.

"Which is it to be, then? Good luck, whichever way you choose."

"THE FIG TREE"

NOTICE.

A claim has recently been put forward by the Social Credit Secretariat LIMITED to be the owners of this periodical. Major C H. Douglas and Mr. Miles Hyatt, the Editor and Associate-Editor of the periodical since its inception, wish it to be known by subscribers and readers that they have now no connection with that Company.

Not Explained

Readers will remember the posters which appeared at the height of the "crisis." They read: "Britain and France to stand by Czechs—Official," and were to be seen up to lunch time. Then they disappeared.

It is known that an "official" statement issued from the Foreign Office was later contradicted by the Government. Who was responsible for its issue? Abroad it is being freely suggested that some highly placed official acted on his own responsibility, in order to bring about a *fait accompli* and force the hand of Mr. Chamberlain.

THE LIMITED COMPANY

ITS FUNCTION AND FINANCES.

In reference to a statement which appeared in the paper "*Social Credit*" on Friday, October 14th, the following matters of fact seem to require emphasis.

(1) Mr. L. D. Byrne is not a Director of the Social Credit Secretariat Limited. A certified copy of Mr. Byrne's resignation was sent to the Social Credit Secretariat Limited on October 6th, six days before the date of publication, and receipt of it was acknowledged on October 12th. Of the remaining Directors of the Limited Company, i.e., Mr. G. F. Powell, Mr. J. E. Tuke, Col. L. F. Wylde, Mr. W. A. Willox and Mr. Brian Reed, only Mr. J. E. Tuke was re-appointed a Director of the Social Credit Secretariat when Major Douglas was re-elected Chairman of the latter body. At the same time, Mr. Maurice Watt, who was a Director of the Social Credit Secretariat, but not of the Limited Company, ceased to hold any office in connection with the Secretariat. The resignation of Mr. Tuke was subsequently requested by Major Douglas, under the constitution of the Social Credit Secretariat.

(2) The assertion that the resources of the Company were placed at Major Douglas's disposal is a mis-statement. Major Douglas has never, at any time, disposed of any of the resources of the Social Credit Secretariat Limited. The Expansion Fund, to which reference is made, has nothing whatever to do with the Social Credit Secretariat Limited. Major Douglas will, at any time, be happy to account to any subscribers to that fund for action which has been taken in regard to it. All activities have been carried out by the heads of the departments concerned in the Secretariat, in which, up to Christmas, 1937, Mr. W. A. Willox and up to September, 1938, Mr. J. E. Tuke were actively concerned. The principal expenditure was that on publications, for which Mr. Willox was the Director responsible, and which Major Douglas considered excessive and as a result suggested certain economies, which

were effective.

(3) In connection with the figure £1,100, mentioned by the anonymous writer to the statement as the "estimated" deficit of the Company, Major Douglas wrote a letter to Mr. A. L. Gibson on September 24th, from which the following is an extract:—

"Dear Gibson, On Monday, September 19, in the presence of Mr. Luxton and Dr. Tudor Jones, you read to me certain figures from a pencilled document which you informed me had been given to you by the Directors as the balance sheet for 1938 of the Social Credit Secretariat **Limited**.

"You made it quite clear that they were not your figures and that you took no responsibility for them. I am also aware that, like myself, you have taken no active part in the management of that Company.

"I have, however, (of course without influencing them in any way) always seen previous balance sheets, and discussed them with the Treasurer, Mr. J. E. Tuke. Subsequent to the display to me of the last balance sheet with which I was concerned even nominally, that for 1936-7, I made certain recommendations to deal with the deficit of something over £350.

"I did not regard this as at all serious, as the major asset, the support of the Social Credit public, obviously represented many times this sum, and could not appear on the balance sheet. Not very long ago, I was assured, and am satisfied, that these measures were proving effective.

"While I informed you that I must be excused from comment on figures with which I did not appear to be concerned, and which you agreed were based on the assumption that the Company must immediately go into liquidation, Mr. Luxton, who was intimately familiar with the position, quite properly objected to them, on the ground that, under its previous auspices, there was no necessity whatever for a liquidation, nor had it ever been

even discussed."

Mr. Gibson, in his reply, expressed himself as in complete agreement with these comments.

The statement that the Treasurer became alarmed by the financial position is perhaps best dealt with by publication of another letter.

8, Fig Tree Court,
Temple, E.C.
21st September, 1938.

The Chairman and Directors,
Social Credit Secretariat **Limited**,
163a, Strand, W.C.2.

"Dear Sirs, I understand that the Directorate of the Social Credit Secretariat Limited, is concerned with the effect which might be produced should a forced liquidation of that Company take place. While emphasizing my complete absence of legal liability and the fact that I have never taken an active part in the management of the Company, I will, in the case of a liquidation, and on the basis of the latest information which was at my disposal—the last balance sheet which was submitted to me, that to June, 1937*—contribute one-tenth of any deficit shewn upon that balance sheet, on condition that every other person who was a member of the Social Credit Secretariat Limited, at the time of the submission of that balance sheet, also contribute one-tenth, and that the members at the time of any liquidation contribute amongst them a sum equal to any increased deficit.

"I expressly disclaim any knowledge of the results of the change of policy, if any, of the members of the Social Credit Secretariat Limited, subsequent to the date of my resignation.

"This offer must be accepted by you within seven days, and if not accepted it will be assumed

*The deficit for 1937-8 as presented to Mr. Tuke by the auditors was, as Mr. Luxton showed at the interview with Mr. Gibson, considerably less than that for 1936-7, and moreover certain savings had been made which would undoubtedly have wiped out the deficit completely during the financial year, 1938-9.

that it will be shewn to any meeting of creditors."

Yours faithfully,

C. H. DOUGLAS.

This letter was acknowledged, but the proposal was not accepted. It is assumed, therefore, that it will be placed before anyone concerned.

(4) The Social Credit Secretariat Limited has no contractual commitments known to Major Douglas, and in his opinion, has no proper basis for continued existence.

(5) The statement that the Directors who were deprived of executive authority were retaining their legal status as Directors of the Company, seems to require no comment beyond the fact that it was expected that they would resign from the directorate of the Company. Their responsibilities were legally limited to the payment of £1/1/0.

(6) Major Douglas does not

agree with the statements attributed to him.

The second letter included above, in Major Douglas's opinion, covers the whole question of the relationship of the Company to its creditors and, in his opinion, there would have been no reason to anticipate any financial difficulty whatever had not certain directors of the Company assumed that the credit of the Social Credit Secretariat Limited, could, without loss, be separated from that of its parent body, the Social Credit Secretariat.

In Major Douglas's view an appeal to the Social Credit Movement to subscribe in aid of the liabilities which have arisen from irresponsible action on the part of individuals who were **not** elected by the Social Credit Movement is grotesquely improper.

(Signed) TUDOR JONES,
Deputy Chairman,
Social Credit Secretariat.

OVERSEAS NEWS--By Miles Hyatt.

Montreal Citizens and Municipal Debt

Montreal papers have given a good press to the speech delivered by Mr. Edward Roberts, to the Notre Dame de Grace Citizens' Association on September 27.

Mr. Roberts outlined the case against rising municipal taxation and distributed copies of "Lower Rates," along with some of the leaflets issued by various lower rates demand associations in England. In particular, he warned the Association against present moves to substitute "commission" rule for the Montreal City Council.

The Notre Dame de Grace Citizens' Association, thanks very largely to Mr. Henry Clarke, its enthusiastic and democratically-minded President, is fully alive to the value of the "demand results" technique, and at the present time is campaigning for traffic lights at certain dangerous cross-roads in the city area. We may shortly expect to see important developments following on Mr. Roberts's visit.

More Banker Bogey-Bogey.

According to "The Daily Tele-

graph" New Zealand correspondent, a flight of capital is taking place from New Zealand to Australia. The movement has been accelerated by the legislation of Mr. Savage's Socialist Government. Recently several New Zealand banks imposed restriction on the outflow. How far the situation will be affected by the result of the General Election remains to be seen. The Bogey-Bogey did not work and the Government lost only one seat.

Imagine a factory flying over the sea on its way from New Zealand to the Commonwealth, or an Employment Exchange with its staff and clients uprooting itself and winging its way to pastures new. This "flight of capital" jargon is always used when pressure is being applied by Finance to any Government. It usually corresponds with a General Election if Finance wants a change of Government, or some unsavoury legislation passed. It worked in the past—but will it work in future?

The Press and "Bank Nominees."

"Who owns the "Daily Mirror"? asks the "Evening Standard" on October 11, presumably thinking of the prominent part played by that remarkable newspaper in the recent crisis over Czecho-slovakia.

Well, since Rothermere's retirement in 1931, it appears that there are many rumours, but nothing is known for certain.

"Little is to be gleaned from a scrutiny of the list of holders of the 5,600,000 Ordinary Shares," the account continues; "It is sometimes said that Sir John Ellerman controls the "Daily Mirror." But he appears in the shareholders' list only as the joint holder of 153,725 shares."

The writer goes on to say that the name of Mr. Israel Sieff is "frequently mentioned" in connection with the "Daily Mirror." "On the shareholders' list Mr. Sieff's name does not appear at all; but nearly 600,000 Ordinary Shares in large blocks are held by bank nominees. If Mr. Sieff controlled a large part of these nominee holdings, his authority over the "Daily Mirror" would be considerable."

At the risk of again incurring a charge of "attacking the freedom of the press," Social Crediters would like to see nominee control of newspapers made illegal.

A later paragraph in the "Evening Standard" of October 13, records that Mr. Sieff has written to say that he has never had any shares or interest in the "Daily Mirror." The "Evening Standard" writer accepts this denial, with the comment: "but it does not dispose of the mystery of the "Daily Mirror's" proprietorship."

He then becomes more specific. "The ownership of 250,000 shares held by Drummonds Branch Nominees Ltd, and the 232,000 shares held by Control (i.e., Westminster Bank) Nominees Ltd, remains a secret." Precise information on these points would be welcome.

"The public should be able to ascertain—especially in times of national crisis—who is the chief proprietor of every newspaper."

SPACE RESERVED
BY:

**THE UNITED RATEPAYERS'
ADVISORY ASSOCIATION**

SECRETARY:
JOHN MITCHELL.

BILLETING AND BANKERS

In a letter published in the "Daily Telegraph" and "Morning Post," on October 13th, Lady (George) Scott wrote: "As Assistant Billeting Officer for this district I make objections born of experience. In the first place—even in the Great War people were asked if they would take "refugees"; they were not forced to have them. The idea of compelling villagers to take in so many at an arbitrary estimation of rooms, etc., for an indefinite period, is preposterous, and only worthy of a Dictator State."

Although the war which the bankers had intended to take place over Czecho-slovakia, did not come about, the above extract from a letter is indicative of the feeling aroused in many places at the abominable and crude handling of only one aspect of a war situation—the evacuation question.

The appalling unpreparedness of this country for war is being talked about everywhere.

Preparations for the adequate protection and shelter of the civilian population of this country in time

of war would cause the expenditure of large sums of money. Any dispute there has been, is, or will be over the provision of protective shelters for civilians, centres, not upon the ability to find labour or material, which are generally recognised to be available, but over where is the money to come from. Attempts can be made to raise rates and taxes, in which case the momentum of the lower rates campaign will be increased relatively; or more debt can be incurred, in which case the publicity which the rates campaigners are causing on the nature of debt will become extremely popular with the people—and again an increase in the momentum of the Rates Campaign.

On the other hand, if no action is taken, all those who are so concerned over the unpreparedness of the country for war will be the readier to listen to FACTS about money which the bankers would prefer to be suppressed—yet again more power to the rates campaign.

Really, the bankers will have to introduce conscription to make the

country safe for bankers. Indecent haste, however, might make the people suspicious. So what?

The evacuation of the civilian population has raised an apprehension in the minds of many people. It will only be eased by the building of effective shelters in suitable places. Local authorities will be confronted with a double demand—lower rates and assessments with NO decrease in social services; and adequate shelters for the evacuation of the civilian population, this demand to be met with no increase in rates or taxes.

U.R.A.A., invites all readers of this journal to send in the names and addresses of all people known to be exasperated by the evacuation measures recently taken concerning defective children.

All those who are willing to assist with a campaign for the provision of adequate evacuation shelters with no increase in rates or taxes are invited to apply at once for advice on how to proceed.

— J. M.

Condescension from a City Treasurer

The Cardiff City Treasurer and Controller (Mr. E. W. Barker) has explained to a "Western Mail" reporter his reasons for the absence from his annual published statement of references to loan charges.

"A letter in the "Western Mail" on Saturday complains that my article on the finances of the city, published two days previously, contained no reference to the loan charges incurred by the council," he said.

"My effort for the last few years has been to prepare an article which, while containing general statistics on the corporation's finances, would have the essential quality

of being easily readable by the ratepayer. As there is no reading so dry as statistics and as I am more concerned with developing an intelligent interest in local government than in attempting to stock the ratepayers' minds with a mass of facts, I restricted to a minimum the legion of figures that are at my disposal.

ANY REQUEST ANSWERED.

"Any request by a ratepayer or interested body for the publication of any statistics will, however, receive my careful and sympathetic consideration, and if it should appear to me that the information is not of general interest or not capable of being suitably inserted

in the article, then the information will be given by letter to the inquirer.

"I am pleased to supply the facts now asked for, which were neither ignored nor overlooked, but were considered somewhat technical for a general article.

For the Year 1937-8.		£
The gross expenditure of the Corporation was		3,462,332
Loan Charges were—		
(a) Interest on borrowings	400,234	
(b) Repayment of loans together with provision for repayment	310,968	
		711,202

"The corporation does not borrow from the bank, except on capital account, occasionally and for very short periods pending the raising of money from private in-

(continued on page 10)

Condescension from a City Treasurer—
 contd.
 dividuals, insurance companies and the like, and, on revenue account, pending the receipt of rate and other income should the available working balance be at any time insufficient.

NO BANK BORROWING.

"The net loan debt of the corporation (i.e., outstanding loans less money in hand ready to repay loans) at March 31, 1938, was £9,748,556. None of this loan debt includes bank borrowings because at March 31 there was none. In fact, at that date there was a balance in hand on capital account of £5,644.

"To divulge the names of the individual lenders would, of course, be a breach of confidence which the council could not entertain."

Why is it then that the public can inspect the list of shareholders

of any business undertaking, with the exception of the Bank of England, without anyone being charged with 'breach of confidence,' and learn such interesting **FACTS** as that, according to the "*Evening Standard*," October 11th, 600,000 ordinary shares of the "*Daily Mirror*" are held by "bank nominees."?

Why is it that the Chelmsford Borough Council and the East Barnet Rural District Council do not consider it a "breach of contract" to allow ratepayers to inspect their registers? Less than 10 per cent of the debt of these two councils is held by private individuals; the balance being held by financial institutions or Public Works Loans Board (a department of the Treasury).

Total rates collected in Cardiff were £1,093,964 for 1937; total loan charges £711,202 for the same year.

Air Raid Precautions!

Overheard during the crisis at Penarth, S. Wales:—

"No need to worry—the Germans will never come to Penarth: the rates are too high!"

* * * *

The Earl of Tankerville.

Lord Tankerville will address meetings in support of the lower rates campaign at the Baths Assembly Hall, Wolverhampton, at 7-30 p.m., Monday, October 24th.

The Corn Exchange, Chelmsford, at 8 p.m., Thursday, October 27th.

LOCAL CAMPAIGN NEWS

Concentration on Rates Campaign in Newcastle.

"I would like to point out that this concentration is fully justified by the present position; they are now getting scores of volunteers as the result of past efforts."

W. A. BARRATT,
 U.R.A.A., District Agent,
 Newcastle.

* * * *

"As you are aware, things are going swimmingly. We are all enjoying ourselves."

R. W. HANNAGEN, Hon. Sec.,
 Cardiff, L.R.D.A.

* * * *

"I have great hopes of the Lower Rates pamphlet. I have got them on sale at two shops in Chorlton and sold 12 copies myself in a very short time. The rates table on page 3 is a great eye-opener. I have ordered a printed slip for future use. I also enclose a "War" leaflet with each copy, duly stamped with the Manchester L. R. Association."

Miss G. M. WATTS,
 Manchester.

* * * *

Reference War Debt Broad-sheet: "We find a ready acceptance,

which is very encouraging."

Miss W. L. RICHARDSON,
 Sidmouth.

* * * *

"Whilst mentioning the Broad-sheets, I must say I think it was a wonderfully strategical move, and whilst we are not able yet to assess results I think that the pressure generated as a result will show up in the near future. We took the precaution to attach a wrapper addressed to ourselves and stamped for return of the broadsheet as we considered that this would not only give it more importance, but give us an idea as to how they were received. We have now had returned to us about 20 to 30 and they are coming in in small lots every day."

G. R. CHRISTIAN,
 U.R.A.A., District Agent,
 Gateshead.

* * * *

"Although no stamps were affixed to our War Debt broadsheets, twenty have been posted back to me. Numerous people have informed me of its passage through their house."

C. R. PRESTON,
 Campaign Manager,
 Newcastle.

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 7248.

A School, complete with modern equipment and provision for electric light, has been built in one day at Kelaniya, near Colombo; says Reuter.

“——AND NO BILLETING.”

ARCHITECTS' VICE-PRESIDENT AND CRISIS.

Professor A. E. Richardson, A.R.A., Vice-President of the Royal Institute of British Architects, under the heading “Evacuation Reconsidered: Dangers of Billeting System,” in a letter to “*The Daily Telegraph*,” writes:—

“While the emergency scheme for the partial evacuation of Londoners cannot be praised too highly, it is to be hoped that new measures more suited to the needs of possible refugees in the future will be formulated.

“To transport 2,000,000 persons into country billets within two days is a project worthy of the anonymity of Whitehall. From the standpoint of those helpless persons who were to be crowded into trains and omnibuses the adventure would have been fraught with disaster.

He goes on to discuss, in vivid terms, the danger of epidemic disease and the almost insupportable discomforts inseparable from the system of billeting such millions of refugees in private houses and homes, and continues:—

Hillside Refuges Invulnerable

“The problem of finding places of refuge, invulnerable to air attack, is, by no means, insuperable. For example, the great hillsides of the North and South Downs, the Chilterns, the Mendips, the Cotswolds, the Peak, &c., could be tunnelled to accommodate hosts of refugees in absolute safety. Cantonments built of timber, limited in each case to 1,000 persons, would form habitations in proximity to hillside retreats.

“Transit from the cantonments to the tunnels would be effected in a few minutes. The tunnels would be made impervious to high explosives or gas. The cantonments would serve as holiday centres in peace-time, and every citizen desirous of being evacuated in times of emergency would be certain not only of a place of safety, but of being housed under decent conditions.

“There would be scope for the unemployed in fashioning these places of refuge, and their existence would restore confidence to those

whose lot it is to pass their lives in crowded cities.

“The problem concerns not only London, but every great city and provincial town. The emergency trenches in London, point the moral of burrowing on a vast scale, and there is scarcely a great centre in England which does not possess some hilly retreat.”

The evacuation of this vast population has another side to it—that of the householder who is to receive, in his home and at a moment's notice, the maximum number of people his house will hold; men, women and children, who must arrive destitute of almost everything. With whatever sympathy such refugees may be regarded, the appalling discomforts are apparent; and such conditions must last for months—probably for years.

There is no blinking the fact that such billeting arrangements are, in effect, a *conscription of property*. Those who have experienced such conditions know that in many cases the owners (or original occupiers) are, by the sheer pressure of such circumstances, virtually ejected from their own homes.

Every one of us is willing to do what he can, and will bear what hardships must be borne—but not without reason. Professor Richardson has pointed out a solution which can be put into effect immediately. It is useless to argue about cost with those who realise the outrageous conditions which threaten them—and who realise that **Banks create the means of payment out of nothing.**

Such billeting arrangements are nothing less than a menace to a man's hold on his own; and to his power to guard his own household from manifold danger.

Unless we stop them they will be put into force when the next crisis arises.

Billeting is not necessary.

It is a vast and wholly unjustifiable DECREASE of the social amenities and services to which we are accustomed.

All over the country, ratepayers

are demanding **LOWER Rates and Assessments with NO Decrease of Social Services.**

Ratepayers who know what billeting means, will add: **AND NO BILLETING.**

The Campaign organises in country districts: **please note.**

H. E.

* * * *

WHO PAYS?

Municipal Authorities, we are told, “feel strongly that the Government ought to pay the whole bill”—of £15,000,000 spent during crisis week on A.R.P.

Every Councillor knows that a Municipal Authority never pays anything. Nor do Governments. The people pay—twice, and oftener if possible.

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' on the automatic canvasses. 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 7248.

ANNOUNCEMENTS AND MEETINGS

LECTURES AND STUDIES SECTION

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. Next meeting on Thursday evening, 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.

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: Public meetings held fortnightly at 8 p.m., in Reece's Cafe, Castle Street; admission free. Next meeting on Friday, November 4th. Speaker: Mr. C. W. Rhodes. Subject: "You and Your Councillor." All enquiries readily attended to by 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, SOUTHAMPTON. Members please call to see the new and more advantageously-situated premises.

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

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

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 Kitchener Road School, Canton, on Thursday, 27th 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.

Revised regulations for the Diploma of Fellowship (Course B).*

Candidates for the Diploma of Fellow will be required:

- (1) To have passed the Examination for the Diploma of Associate.†
- (2) To present evidence that they have
 - (a) initiated some course of action approved by the Secretariat.
 - (b) participated in approved action in the field, and
 - (c) performed the following Exercises to the satisfaction of the Examiners:—

To prepare in such form as needs only routine assistance in order to put them into execution THREE practical schemes in pursuit of limited objectives such as are regularly undertaken on the advice of Major Douglas, and to answer relative questions bearing upon points of technique which may be raised by the proposals put forward.

In regard to (c), candidates may propose, but may not choose, the objectives to be set before them; and they may receive such assistance as may be available from the Assistant Director, Lectures and Studies Section. A time limit will be set to the completion of each exercise; the written account of the results presented by candidates will be the copyright of the Social Credit Secretariat; and no fees, other than examination fees, will be charged. Candidates wishing to receive the matter circulated for the "A" Course may do so on payment of the usual fee for that Course alone (in this case £1 plus postal surcharge).

These regulations replace the regulations for Course "B" in the Prospectus of 1937-8.

*†Further particulars may be obtained from "Diploma," c/o THE SOCIAL CREDITER, 10, Amberley Street, Upper Parliament Street, Liverpool.

The Social Crediter

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

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"EFFECTIVE POLITICAL ACTION"

The Editor of the "New English Weekly" has requested publication of his letter to H. E., which gave his reasons for returning the article "Effective Political Action," published by THE SOCIAL CREDITER. The material passage is as follows:

"Among our reasons for preferring not to give more * space and prominence to this, as an article, is that we do not think the correspondence it would excite on the other side would be in the interests of the movement, in its present critical

condition. At the same time, we agree that an answer should be made to Mr. Hargraves' indictment giving the basis for local initiative as the technique of S.C. politics. Therefore we should like to publish such a letter, but would discourage further debate on the point at present, until the issue is cleared of certain group-political complications in which we do not wish to play any part."

* More than an amount specified—
 Editor.