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FOR POLITICAL AND ECONOMIC REALISM

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THE MENACE OF DICTATORSHIP

By L. D. BYRNE

“Oppose in any way you can any attempt at the centralisation of control.”

(The first part of this speech given to the Alberta Social Credit League was published in the Social Crediter of March 18.)

Provincial Action

In the broad line of national action which I have outlined, you will recognize the same basic principles as those which have governed the action taken in Alberta to acquire the necessary control in order to carry out the reforms demanded by the people of the Province.

The Credit Regulation Act, which was disallowed, was designed to elevate the banks operating in the Province to the position of the people's servants. It provided, under penalties for failure, that the banks should be left completely free to order their business in any way they desired, but the methods which they adopted must yield the people *the results* they wanted from the use of their own resources within their own boundaries.

That Act established the basic civil right of the people to control credit policy. It established the basic property right of the people to have access to their own resources within their own boundaries.

That Act was disallowed after the terrific reaction it had on the financial centres of the world. And you can understand why it was blocked—for had it not been it would have meant the defeat of the Money Power in Alberta, and therefore the defeat of the Money Power in Canada.

Keep before you a clear picture

of the nature of the task before us. The power to do things is dependent upon policy control—that is control of *the results* which are yielded. In the economic sphere these are controlled by the manipulation of money. Therefore, before the people of Alberta can obtain the economic results they want, they must have power to dictate what *results* shall accrue to them from the administration of their monetary arrangements. They have been told that the banks and the banks alone have the monopoly for administering their monetary system and that they, the people, are subservient to policy control by the banks.

If the people were prepared to accept this situation there would be

an end of the matter. However, I gather that they are not, and there is still a way open to them. The controlling instrument is money. But this money is only a means of exchanging goods and services—and is no more than an elaborate system of bookkeeping. Therefore, there is no reason why the people of Alberta should not introduce their own system of bookkeeping through institutions under their undisputed control, for the purpose of exchanging goods and services without using the banks' monetary system. This would rapidly place them in a position in which they—the people—could determine for themselves the results which should accrue to them for the use they make of their own resources within their own borders . . .

But they must have a mechanism to enable them to do this. That mechanism exists in the Treasury Branch Interim Programme.

I will not elaborate on this as you are already familiar with the operations of that mechanism. All I will stress is that the initiative of action rests with the people. The mechanism can be provided by administrators—but unless the people, by their action, will get themselves into the position where they are in control of the institutions through which their economic bookkeeping transactions are being carried out, they cannot expect to

ON OTHER PAGES

BILLETING CAMPAIGN

Mrs. PALMER'S PAGE

SOUTHAMPTON
CHAMBER OF COMMERCE
ON THE CAUSE OF WAR

EDUCATION IN
GERMANY

NEWS SUMMARY

acquire the power to free themselves from their present plight.

The Money Powers' Offensive

In the few minutes left to me I want to indicate to you the nature of the action which you can expect the Money Power to take.

In the first place you want to have a clear idea in your mind of its objective. The objective of International Finance is world domination—and undisputed dictatorship of all nations. Between International Finance and its objective of Universal dictatorship stands the Anglo-Saxon peoples, and, in particular, the British Empire.

It would take me some time to analyse the situation for you and to give you my reasons for suggesting that we may expect certain moves. I must, therefore, content myself with telling you the moves you can expect from the Money Power, and leave you to judge by what actually happens.

It is immaterial to the Money Power whether it destroys the British Empire or whether it controls it.

I believe you will see a serious attempt made to increase its control. In Britain a determined effort will be made to oust Mr. Neville Chamberlain in favour of either Mr. Anthony Eden, or Mr. Winston Churchill.

This would immediately increase the threat of war in Europe—and I leave you to gauge the possible results of an aerial war in which the balance of power is fairly equally distributed between the belligerents within rapid striking distance of each other.

I believe a determined effort will be made in both Canada and in Australia to centralize control—and to reduce the status of the Provinces and States to those of glorified municipalities.

These are the two main lines of action which we may expect the Money Power to take. For lack of time I cannot go into the matter more fully—but I warn you to be on your guard . . .

In conclusion I urge upon you:

1. To beware of the propaganda which is being presented to you as news.

2. To support every action which would increase your power as an individual citizen, and to oppose every action which weakens your position.

3. To remember that you are in a war and that you are fighting for your existence. This will require acting under leadership and it will require organization. Make sure that in both these directions you retain control of matters of policy, but leave the questions of administration to those you have set up

to lead you. If you criticise, spread rumours, interfere with methods and that sort of thing you will cause disruption in your ranks and instead of furthering the objective for which you are aspiring you will be helping the enemy. "Every kingdom divided against itself is brought to desolation."

4. To oppose in every way you can any attempt at the centralization of control. Hang on to the rights you have and the control you have. Do not let it be filched away from you.

5. In the national sphere to support all actions directed towards giving you sovereign power to determine the results you want to obtain, and to oppose every device which aims at making you the mere puppet of a party machine or some unseen authority which seeks to obtain your acquiescence of the continuance of the present state of affairs.

6. In the provincial sphere to press forward with the development of your Treasury Branch structure with all the energy and enthusiasm you can put into it.

7. In all things to continuously bear in mind the terrible urgency of the situation—for by your actions you will be deciding not only your fate, but possibly, the fate of humanity for generations to come.

THE NATION'S BALANCE SHEET

Public interest in the budget will be high during the next two weeks.

It is time that it was brought sharply home to those responsible that the nation has never yet issued a balance sheet.

The account, prepared annually by the Treasury, which the Chancellor of the Exchequer presents to Parliament, follows a method of accountancy which even a local shopkeeper would dismiss as childish.

If the board of a tenth-rate limited liability company put such a statement before its shareholders and called it a balance sheet, somebody would get into trouble—probably into jail.

Why are the nation's assets

never shown? Orthodox answer: because this is an account of receipts and payments only. Very well. Then presumably liabilities should be omitted also. Are they? From the account itself, yes—but the outstanding debt is always appended, and quoted.

Why are not the assets entered against the debt? Battleships have a value—and so have roads, bridges, harbours, mines, railways, aeroplanes, post office properties, museums, picture galleries, land, forests, fisheries. Why are they not listed?

How would the average commercial balance sheet look if all the

items relating to plant, stock and buildings were omitted?

Suppose you owed £100 and possessed a house worth £1,000, furniture worth £300 and a car worth £100—would you call yourself bankrupt just because you hadn't the ready money to meet the debt? Would you be honest if you attempted to raise the money on the plea that you were a pauper?

The people must insist on a true statement of the national wealth. When this figure is on the balance sheet the national debt will be recognised as the insignificant figure it is.

W. W.

WEEKLY CIRCUMSTANCE

P.E.P. Plans Again

Political and Economic Planning has issued a remarkable report on the Location of Industry, analysing the shift of the workers in this country from the old industrial areas to the West Midlands, Greater London and the south-east of England. Industries have also moved from the centres of towns to the fringes. The old basic trades have lost overseas custom, new consumers' goods trades have grown in importance.

The pattern of these changes is undoubtedly costly and wasteful—but the plan recommended by P.E.P. to end this state of affairs is in high danger of being a great deal more costly and more wasteful judged by real values.

In the first place it suggests that some central body should undertake research and publicity, which will open the eyes of industrialists, State departments and public corporations to the consequences of the policies they intend to carry out. In the second place it calls for the extension to the whole country of the powers of financial inducement now possessed by the Commissioners of the Special Areas. Finally (and the snag is in the tail) every proposal to establish or extend a factory will need to come before the Industrial Development Commission which will license it. Further P.E.P. proposes that a National Planning Commission should be set up to make efficient practices of town planning. This subject is left for a further report from the P.E.P.—but there can be little doubt that it will advocate the reorganisation of local authorities into regional governments, and other methods of centralising power, so attractive to “planners” in general.

Pro-Bank Propaganda

The recent spate of ‘interesting and informative’ articles in popular papers on the subject of banks and banking is evidence of the latent public interest on these subjects swinging into play. *The Picture Post*, an enterprising and liberal-minded weekly paper, persuasive by

means of suave and excellent photographure, has recently published an article on the Bank of England and a further one on the Big Five banks. The high spot of this propaganda move was Mr. Norman's broadcast on March 16. He confined himself to the history and routine of the bank.

He said that there was no trace of government control or supervision in the formal constitution of the bank. The bank was not controlled by bankers, nor did it compete any longer with them. This meant it had full co-operation in carrying out policy which was fully shown by the imperial and foreign banks in London.

Whose policy, Mr. Norman? Not the people's—they are labouring under a burden of debt. Not industries—they find it difficult to keep going. Not the policy of the open representative government which would aim at reducing taxes by bank created credit.

He concluded by saying:

“I would sum up vital characteristics of the Bank of England as experience in affairs, co-operation on all sides and independence of judgment.

But these are no good unless people have confidence in you. Only by service to the community can that esteem be maintained through times good and bad.

We value and are always trying to justify the confidence and esteem—perhaps the affection—that are surely summed up in the name ‘The Old Lady of Threadneedle Street.’”

But in the long run, the community only can tell what is a service to itself. ...It must judge by the results.

Response to Claptrap

We are told on all hands that of the two million, only some 300,000 are permanently unemployed . . . the hard core . . . &c. Then if the rest are only unemployed three months out of the twelve it means that at least seven million individuals taste the pleasure of unemployment each

year.

Hard core or not, you can't escape the fact that the unemployed figures show that we can't use two million man-years of labour.

U.S. Loan for Chile

According to a recent report in the *Daily Telegraph and Morning Post*—

The “Journal of Commerce” says that according to banking quarters, a substantial loan or credit for Chile is now being discussed. If arranged it may resemble that made to Brazil, with the banks advancing funds under a guarantee by the Export and Import Bank.

It is pointed out that such a loan would probably eliminate the necessity for Chile to enter into a new barter agreement with Germany. The possibility of the loan is said to be considerably enhanced by the abandonment of the five years' moratorium on Chilean foreign debt, which was reported yesterday.—Reuter.

The report might be rewritten as follows:—

Chile, having now abandoned its attempt to prevent the collection of perpetual interest from its citizens for the benefit of the New York banking system, its Government becomes good credit for a further loan. The American people will accordingly (if the arrangements are successfully concluded) ship goods or provide services, or both, equal in value to the proposed new loan made by their banking system—always provided that the said banking system can obtain satisfactory guarantees that the interest will be duly paid. That is, that Chilean exporters can and will ship goods to the U.S.A., which will under-sell American suppliers in their home market thus obtaining U.S.A. currency or credits for the interest payments.

This arrangement will probably “eliminate” Germany's opportunity to exchange some of her products directly for Chilean goods; it will be another provocation to the “inexplicable” bellicosity of that country, and will make war in Europe a little more difficult to avoid.

How many readers of the original paragraph were able to translate it, we wonder?

WORTH REPEATING IN PUBLIC

Grace before Bombs: “For what we are about to receive, may President Roosevelt make us truly thankful.”

Southampton Chamber of Commerce: The Cause of War

That progressive body, the Southampton Chamber of Commerce at a recent meeting discussed "the causes of war and the making of constructive suggestion for the preservation of peace."

The meeting passed the following resolution:

"That in the opinion of this Chamber the chief menace to international peace lies in the growing struggle among the nations for a share of a greatly diminished and still diminishing volume of export trade; and that in these circumstances it is urgently desirable that H.M. Government should take immediate steps to relieve the situation by facilitating a much-needed expansion of the home market."

Dealing with the first part of the resolution, Mr. Winter, who proposed the motion, said the first conclusion was that modern war was produced by economic causes, and that the outstanding feature of the world economic situation was

the struggle among the nations for export trade.

Further, it was common knowledge that export trade had shrunk severely, and that owing to the progressive industrialisation of countries which formerly imported goods, the struggle for export trade daily grew in intensity. Herr Hitler recently said that Germany must export or perish. Every nation was saying the same thing, and they were compelled to recognise that the struggle for export trade was fast being made a life and death struggle. It was a struggle, moreover, which could end only in war.

It was obvious that the outstanding necessity of to-day was to minimise the struggle.

The second part of the resolution suggested a way in which the pressure on the export market could be relieved.

There were only two types of market—the international market and the home market. Plainly,

therefore, the only way in which the pressure on the international market could be relieved was by expanding the home market.

If Great Britain could sell more of her products at home, pressure on the international market would, to some extent, be thereby eased, and the friction correspondingly reduced. If other nations followed the example, as they undoubtedly would, there would be an easing of a highly dangerous situation . . .

The committee felt that if traders had an abundance of goods for disposal, and there were thousands of people in Southampton alone requiring goods for health's sake, the time had come when the Government should devise some machinery of a new type whereby people and goods could be brought into contact . . .

If other Chambers of Commerce adopted the same realistic view as Southampton and proceeded to insist on its implementation we should be finding a solution to the problem of war.

NEWS SUMMARY

England

March 16—A scheme for the payment of a family allowance of 5s. a week per child was advocated at the annual meeting yesterday of the National Council for Equal Citizenship.

Complete plans are worked out for control of food supplies and rationing in time of war.

March 17—In the House of Commons Sir John Simon made a statement on events in South Eastern Europe.

The Prime Minister condemned Herr Hitler's action in Central Europe when he addressed the annual meeting of the Birmingham Unionist Association.

March 19—The Archbishop of Canterbury, in a sermon, said that if the challenge to the whole basis of the civilized order of mankind were to go unanswered we could never be assured of peace again.

France

March 20—The French Parliament has passed a Bill giving M. Daladier plenary powers, and a number of important military and financial measures are expected.

Czechoslovakia

March 15—German troops occupied Prague. They were greeted by a comparatively calm but hostile crowd. Many people were in tears.

March 16—Decree issued establishing absolute German rule over Czech State, which is to have protector with absolute right of veto.

March 21—The number of arrests in Bohemia and Moravia since the German occupation is estimated at 18,000.

Hungary

March 16—Hungarian troops, completing annexation of Ruthenia, established a common frontier with Poland.

Rumania

March 21—It is expected that a limited trade agreement will be signed between Germany and Rumania some time next week. The quantity of oil which Germany is to receive will fall far short of her original demands.

Palestine

Both Jews and Arabs have rejected all proposals for a settlement of their problems in Palestine; the London conference has definitely failed.

Canada

March 20—Mr. Mackenzie King, speaking in the Canadian House of Commons, said that in the event of an aggressor attacking Great Britain, Canada would regard it as an act of aggression menacing all parts of the British Commonwealth.

(see also next page).

Decline of Educational Standard in Germany

Some items of news culled recently from certain German sources suggest that, if present tendencies there are maintained for much longer, she will be in a less favourable position to wage war on anybody, least of all on ourselves. As a result of certain features inherent in the system, the standard of education is declining, to such an extent, indeed, that the banks and the industrial houses are finding it difficult to meet their requirements with regard to new recruits for their technical staffs. But the following extracts speak for themselves.

From *Das Wahre Deutschland*, *Auslandsblätter der deutschen Freiheitspartei*, February, 1939:—

"In a report of the labour bureau of the chambers of commerce and industry, which has as its basis material from 90 examining bodies, it is declared that, 'people are lamenting the defective knowledge among Germans;' that 'there have been complaints about weakness in reckoning.' In a report of the chamber of industry and commerce at Saarbrücken 'clumsy forms of expression' and 'dreadful orthography' are mentioned, and the fact that 'not seldom the simplest percentage calculations could not be worked out,' and that 'the level of attainment of the examinees has been falling for a considerable time,' is confirmed.

"The Bochum chamber of industry and commerce complains about the lack of knowledge of spelling, 'even among those leaving the higher schools.' Examinees 'lack a knowledge of the basic principles of reckoning and have no skill in performing even the simplest calculations.' . . .

"In a report of the chamber of indus-

Australia

March 19—Mr. Lyons said that the United Kingdom could rely on Australia's whole-hearted support.

South Africa

March 15—Mr. Havenga, South African Minister of Finance, stated that income-tax rebates were to be increased and the surplus of the present financial year would be spent chiefly on re-armament.

United States

March 20—A duty of 25 per cent. has been placed on subsidised German goods entering the United States.

ry and commerce in Berlin the complaints made agree almost word for word with those of other chambers, although these reports were drawn up absolutely independently of one another.

"The Bochum report complains about 'a rambling and rhetorical style,' about 'a lack of clarity, neatness and objectivity.' Similar reports have already been made for some time in military circles about the general knowledge and ability of recruits. . . .

"There is no question of the demands of the examiners being too high, the methods of assessment being too severe. There have been bitter complaints even in the 'Volksschulen' about the results, and it has been confirmed that one-third to three-eighths of the fourteen-year-olds finish school below the standard. . . .

"Where are we to look for the causes of this drop in the level of performance? They are manifold. The teaching staffs are overburdened; there is a lack of recruitment (for the profession). Interest in teaching as a profession is small, and the young teachers themselves no longer possess the necessary knowledge. The fall in the number of teachers has necessitated an increase in the size of the classes. . . .

"The teachers are overworked and are no longer able to attend, to the same extent as formerly, to the training of the individual. Psychological factors play a great part; such as the annoyance of having to teach in accordance with principles which the teacher rejects; the continual pressure; the narrowing of all individual freedom."

And again:—

"The real cause of the fall in recruitment for the academic professions.

"They (National Socialists) say that the lack of recruitment is the result of the lower birthrate during the war years—but the falling figures of the statistics relating to the high schools bear no relationship to the fall in the birthrate. Rather has the difference between the number of matriculates and the number of students become ever greater. Then they affirm that the attendance at high-schools has declined because study is too costly (and therein they admit that the income of the man-in-the-street has fallen), and because the period of education—plus 2½ years labour and army service—lasts too long. . . .

"The truth is that the question of earnings no longer plays any great part in the choice of profession by matriculates. Even for civil-service and administrative posts—jobs offering at the moment, at least, complete security—there are insufficient recruits. Those matriculating prefer, on the whole, a career in the army or the party to one in an academic or industrial sphere. Not because they are 'secure positions'—the very picture of a secure position is a career in the civil service—and not

because they are well-paid posts, but because the anti-civilian 'type' which National Socialism has cherished seeks its gratification in a career in the party or the army. (And thereby, of course, the matriculate with his completely unreal system of ideas, coming into the army, is often completely disillusioned by the sober, and in his eyes, bourgeois-scientific reality of the work of the army).

"The devaluation of professional officialdom by the caste of party functionaries is one of the most radical and characteristic alterations in Germany. The 'gleichgeschaltete' official is despised, but even the official who is national-socialist from the very beginning is not valued. He pales beside the younger, domineering, bewepooned type of party leader, with his lust for power, his hunger for deeds, and his greater sex appeal. State and economics belong to the party, the scholar learns, and a bondsman's career does not attract him. A career in the party is more 'heroic' than one in the state service; and as the 'heroic' is preserved for the party by law, by the police, and by the disarming of the unheroic civilian part of the population, such a career is more comfortable than one in industry or the civil service. By this path one can achieve the enjoyment of lordship and the satisfaction of power more rapidly, more directly, and less dangerously, and to a degree to which a civilian, by however much diligence, 'pull', or money, can never attain. Why, thinks the matriculate, should he struggle up to a higher official position, to be then dominated by a younger subordinate party functionary? So he turns, not to the expensive, excursion-train of study and state service, but to the cheaper Pullman party-express to power—unless, disgusted by this unlovely and unequal struggle between party and state, he prefers a third—the army; since even this is one of the grounds for the flow to the army."

"In Prussia, at the moment, there are about 3,000 elementary school teachers too few. In East-Prussia alone there are 500 vacant posts for teachers.

"Saxony needs yearly 400 new elementary school teachers. In the winter of 1937/8, 118 young people registered for the profession.

"For posts for which formerly 100 teachers applied there is often now not even one application."

It appears as if that wonderful bureaucratic organisation which made possible, during the last war, the almost perfect integration of the whole of the resources of the Reich, and which preserved Germany from a complete breakdown of the social structure during the revolution and the period of the inflation is rapidly deteriorating.

THE SOCIAL CREDITER

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Liverpool, 2.

STAND FAST

Apprehension of war increases. Urgent messages in official quarters spread apprehension. The situation is graver.

Herr Hitler is pictured less and less as a figure moved by forces and more and more as a prime-mover inviting resistance. That his puppet predecessors are now merely names and the greatest of them (as measured in headlines) only the name of a pathetic personal curiosity affects public judgment not at all. He takes his place as a prime political and economic *vera causa* as they did in the instant of catastrophe.

This is not the time to give definition to the reality behind these appearances or to explain why several 'crises', each more frightening than its forerunner, may intervene between us and disaster. They may not. In the meantime the "danger" to Britain inherent in "Germany" and "U.S.A." respectively may be suggested for public comparison. If we must have war, let's pick our own enemy! ("Grace before bombs: For what we are about to receive may President Roosevelt make us truly thankful!")

As fully equipped with knowledge and fortified by understanding as ourselves, several supporters of Major Douglas have written to ask for guidance in the event of the outbreak of war.

That such requests do not come

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exclusively from those who have honoured the spirit as well as the letter of Major Douglas's recommendations in the past, suggests that when the disappointment of our major hopes is an accomplished fact, and not merely a contingency which a small persistent and unshakable body of individuals have striven to the last moment to prevent, "unity" will become the necessity of the many instead of the hypocrisy of the dissident few. Does it matter? It matters not only in those dire circumstances but in the uncertain present.

There is a singular note of uneasiness in the double emphasis in a *Times* leading article the other day:—

The Prime Minister *repeated* yesterday that the occasion *does* demand a review of every aspect of our national life which bears upon the national safety.

What! *All* of them?

All right! Then, if you please, may the Secretariat have *ten* more men at its disposal to pursue, effectively—and all the work of the Secretariat has been not only inspired by the genius of Douglas, but *effectively* inspired (with necessary variation in degree)—this avenue of opportunity. Perhaps *ten* is a tall order. Five? If not five, then two?

The total number of inveterate questioners of the intentions and aptitudes of Major Douglas, between the Orkneys and the Isle-of-Wight might make success too certain! Such an accession of strength would certainly make effort by those worn out by effort lighter.

There is a distinction by no

means subtle and obscure between the self-imposed task of the social credit martyrs and the task accepted by every man and woman who voted for Major Douglas as Chairman of the Social Credit movement.

As one of our correspondents tells us: "In view of the present very grave international situation . . . I hope the mutineers will see sense and take my advice." That advice is "that these individuals put their personal vanities in their pockets and call back the only man who has the key to the present world crisis and the directive brain capacity capable of enunciating a policy which would save Western civilisation from a major breakdown." He hopes the path of repentant sinners will not be made too difficult—to which we can only reply that repentance is itself the best maker of paths however difficult they may be.

CRISIS

What is the relation between the break-up of the Palestine Conference and the renewed threat of war?

Not a gun or a shell or an aeroplane can be made without nickel. The International Nickel Co., is a completely Jewish undertaking. Germany is supposed to be violently anti-Jewish. How is she getting nickel?

Secretariat Appointments

Director of Publicity:

Mr. W. Wilson.

Overseas Relations:

Mr. R. Oakley.

Special Purposes:

Mr. A. E. Thomson.

Officer for Personnel:

Commander Richardson.

The NEW ERA

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

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

Messrs. Hiskett and Franklin Try to Liquidate the Debt

"Searchlight on Social Credit" By W. R. Hiskett and J. A. Franklin. 8/6. (London: P. S. King & Son, Ltd.)

Mr. Spooner should have survived to review this work, which (with careful emphasis) is by Hiskett and Franklin, and not . . .

For twenty-one years, the professors of Economics of the civilised world have been waiting for Messrs. Hiskett and Franklin to grow up to write it.

Now they have written it, at least one copy should be carefully preserved in order that it may some day be exhibited to an incredulous public in company with Dr. Singer's examples of Chinese anatomical teaching, and other evidences of what can and does happen to the human mind under doctrinal influence.

Chinese anatomy is traditional. Once upon a time the viscera were *observed*, and ever since the representation of them has been handed from artist to artist until *true* Chinese anatomy now represents organs which are, side by side with organs which aren't, in a juxtaposition neither useful nor right, though possibly it may be beautiful (that is merely a matter of taste).

One might have thought that Mr. Kingsley Martin's experiences at the hands of social crediters (of which he so bitterly complains) would have induced him in self-defence, to have penned (or reeled-off, or whatever is the correct journalistic phrase) this "refutation"; but the sage editor of *The New Statesman and Nation* patiently left the task to Messrs. Hiskett and Franklin, one of whom he had known as a small boy at school chiefly remembered "as an exceptionally shrewd and businesslike swapper of stamps."

Since Douglas has already deceived so "many well-meaning and idealistic people" and "may still deceive many well-meaning and idealistic people when another slump once again calls attention to the deficiencies of orthodox economics" (in spite of Messrs. Hiskett and Franklin?) one wonders why one so tireless in the public's cause should himself have tarried.

But so he did. Possibly he had not the claim of Mr. Franklin to previous addiction to Douglas to add saintliness to conversion; or perhaps he lacked the "admirable patience and most praiseworthy persistence" of our authors in, "I veritably believe" *tracking down, showing up, destroying* "not merely the original A plus B theorem, but everyone of its numerous re-statements and reinterpretations."

It fairly makes one shudder, doesn't it?

What a pity the "shrewd and businesslike swapper of stamps" never worked out a system of compulsory certification for those innocent juvenile transfers, retaining to himself the sole right of signature and evaluation!—But then this devastating exposure of "the elementary level at which Major Douglas makes his mistakes" might never have been written (and that not merely because one—and from Mr. Kingsley Martin's advertisement presumably the chief—author would have soon passed far above the sphere of mere writers of books; but because he would have known too much to write this one in particular).

Well, what is the demolition, the refutation, the shattering blow now it has fallen? Upon what 'elementary' error does the so-long-awaited penetrating beam fall?

"How great a nuisance Douglasism could be, first became apparent in 1931" (Mr. Kingsley Martin). That is eight years ago, and however great a "nuisance" Douglas was then, he must be presumed to have become a greater nuisance now. Why let the nuisance grow?

There is not an unfamiliar line in the book, which is, in its technical chapters, a rehash of old criticisms, set out elaborately, with wordy argumentative eloquence, interspersed with remarks which are merely personally derogatory. *If valid*, a single column in *The Times*, (or in *Nature*, or in *The Economist*) would suffice to state the "fallacy" underlying the theory of inherent deficiency of purchasing-power and if, as the authors assert, *there is no deficiency of purchasing-power* the satisfaction of con-

sumers and producers alike would make refutation of Major Douglas (or any interest in this aspect of his views) unnecessary. That complete and final column would reach the intelligence of the world. Why make a book of it and miss it?

There is no deficiency of purchasing power. No?

Then listen to our authors:—

"We have seen that the social credit case is built upon an assumption that the present economic system involves a continuous deficiency of purchasing-power. We now propose to examine in turn, each of the five causes of deficiency which Major Douglas has indicated."

They picture two undertakings retaining a proportion of their output as "profit", selling the rest at the cost of the production of the whole and then swapping (no not stamps) but the "profit." But this is not "selling at a profit"; it is swapping on the basis of equality of cost of production. They say Major Douglas's contention is "so demonstrably unsound that it is unnecessary to pursue the matter further."

They say mere abstention from buying does not cause deficiency because "as a result bank loans will be increased." (Oh no! this is not 'debt', for the borrower "*is in the position of both borrower and lender*" since the bank acknowledges its 'liability' to pay out the money it has 'lent.' This amusing conceit intrigues our authors for several pages and finally they end up by concluding that banking consists essentially in the creation of 'neutral qualities', the profit on which is, of course, a—'positive resolution of a negative-positive neutral complex,' (if I may conveniently condense a page or two of jargon).

On page 61, we learn that "a very elementary knowledge of the principles of accountancy" would have saved Major Douglas from the error that investment of savings in new works subtracts a half-pennyworth from the power to purchase goods on the market; and as for the difference of circuit velocity,

between cost liquidation and price creation causing deficiency—really that is a matter the authors at last resolve to “discuss fully in the following chapter.”

Deflation “it may be freely admitted” *does* cause deficiency; but in this case Major Douglas is “merely stating the obvious.”

How much happier the world would be if economists would always do the same!

“The attempt which is some-

times made, by orthodox defenders of the banking system, to show that banks do no more than lend the money which is deposited with them, is based on a specious argument which tries to prove too much.”—But, all the same bank debts are not the outcome of a vast spoliation of the public... “it can be demonstrated, to the last degree of certainty, that they are no more than the record of debts owing by one section of the public to another

section of the public. Such debts are self-liquidating . . . !”

Well, the world is still here to liquidate them in! What about it, Messrs Hiskett and Franklin?

What is it that eludes these “persistent trackers”? It is the whole meaning of what is implied in the little word *ratio*: they know what a mile is and what a minute is; but the concept of ‘a-mile-a-minute’ is utterly beyond their capacity to grasp. T. J.

Space reserved by

Secretary: John Mitchell

THE UNITED RATEPAYERS' ADVISORY ASSOCIATION

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

The Voluntary Billets

Considerable publicity has been given in the national press during the past week to the Minister of Health's claim that over 1,500,000 billets have been ‘volunteered’ for children by householders in Reception Areas.

How ‘voluntary’ were these offers, however, is revealed from the following excerpt from a letter received by U.R.A.A. which is typical of many reports received:—

“One of the visitors who helped in the survey of our parish told me: ‘Only in two cases, out of 70 houses visited, was there a

sincere willingness to offer accommodation. Some refused information altogether. Most offered under the impression that they had got to.’”

The *Brighton and Hove Gazette* on 4th March in a front page article on billeting said:

“During the recent crisis when there seemed every likelihood that accommodation would be required for 1,200 children and adults, many poor people were in absolute terror at the thought of having strangers billeted upon them.

“In a leaflet issued by the United Ratepayers' Advisory Association, whose views are shared by practically every householder, the dangers of compulsory billeting are very forcibly illustrated.”

Mothers who have agreed to allow their children to be taken from them for the duration of a long war, should take note of these facts, which are being suppressed. Their children will be going to unwilling hosts.

There is a saying that ‘the English lose every battle but the last.’ Whoever may have won the first battle over billeting, many are learning for the first time that the Government of this country is dishonest and dictatorial. That knowledge may prove a decisive factor in the ‘last’ battle.

OLD AGE PENSION CAMPAIGN

The O.A.P. Campaign is progressing very satisfactorily. We have refrained from giving it much publicity in these pages, because we do not wish those actively engaged upon the Rates Campaign to transfer their activities. This does not mean, however, that they should not seek every opportunity of encouraging others not so engaged to take it up. Such opportunities are easily overlooked. There is a Rates Campaigner in Harrogate, however, who seeks them. She gave some U.R.A.A. Pensions forms to the old man who sells her eggs, and within a few weeks he collected 396 signatures.

An Old Age Pensions' Association, which is now using U.R.A.A. literature was started in Blackburn at the end of last November. It gives a free concert every month at which an address on U.R.A.A. lines is given. Not less than 400 attend on each occasion. Branches in three neighbouring towns have been opened and the membership is already past the 5,000 mark.

Among other places, the campaign has had an encouraging start in Barry and Cardiff.

Why not get some U.R.A.A. Pensions Forms and encourage your elderly acquaintances to start a campaign? You are likely to be surprised at the result.

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War, Billeting and Rates:

Dear Sir,

Could you please grant me a little of your valuable space in order to reply to Mr. Mitchell's "Open Letter to the Mothers of England" dated 11th of March. Now while I agree with his statements, I think it would be a much better plan if he would instruct the women how to remove the Causes of War, then there would be no need for complaints re Billeting, Sacrifices, &c.

Why should there be War? What have wars in the past accomplished? We hear a lot of talk about the glories of war, and the sacrifices one must make. It is now over 20 years since the last war 'which was to end all wars,' and what do we find to-day? Men and women by the thousand out of work, children starving, agriculture almost at a standstill, while on all sides there is a rush to make armaments—for what? To repeat the vicious circle again, only worse.

Cannot you realise that instead of talking about the "need for sacrifices," "that it is the nature of war," &c., that you should think about the horrors of war. The flower of our menfolk sent out to be murdered, maimed, shell-shocked or blinded. To-day, twenty years afterwards, you hear of men dying from the effects of gas, suffered during the last war. What must the soldiers and ex-soldiers think of this wild talk about another war, a far worse war than anyone ever dreamed of. Look at the pitiable fellows of St. Dunstan's, who have been deprived of the sight God intended them to have. Look at the maimed and the nerve-shattered wrecks one sees in the hospitals even to-day. Do we want this repeated? Is this the glory of war?

Women must realise that those who talk grandly and glibly about this glory of war seldom, if ever, go out to the front line.

Then again, who bears the burden of war and its outcome? Are we women to stand by and let our menfolk be fooled and stampeded into another state of insanity, to get profits for a favoured few who are behind it all,

swaying the multitudes with talks of "sacrifice, and how brave one must be in time of war, &c.?"

By all means let us have our defences put right and kept right, as that creates employment for a time, but it is a terrible indictment on the state of the so-called civilised world to-day that one must think as one's daily duty of A.R.P., Air attacks, Gas, &c. *HAS THE WORLD GONE MAD?*

I am not a pacifist, as I do not agree with their ideas of sacrifices at any price, but I am a lover of Peace; therefore, I appeal to all women to UNITE and DEMAND that an effort be made to stop this oncoming horror before it is too late. We are continually told that other countries do not want war, and if that is the case who are we supposed to fight, why should we have to think of any such thing. Therefore I say that if all women, all over the world would unite, there would be no need for war.

ELIZABETH A. MEE.

Bangor, (Co. Down), D.S.C. Group, March, 1939.

Mr. Mitchell, Secretary of the U.R.A.A. writes:—

Need I say how very much I sympathise with what Mrs. Mee has written. In replying, I should first point out that the United Ratepayers' Advisory Association in the technical sense is "in business" to advise the public how to ACT TO GET THINGS THEY WANT, DONE. The first thing that anyone learns when they start to DO things is that they have to deal with REALITY. Certain realities about the circumstances governing action which can be obtained from the electorate in Great Britain have been learnt from hard experience by those associated with the U.R.A.A. who have been active for many years in their endeavours to remove the causes of war. Things which, in theory, are quite sound in principle, are found in practice to be unworkable, not because the principles won't 'work', but because the social force or belief which will get action is too weak in respect to the objective chosen.

Letter to the Editor

The problem is how to build up this social force or belief, which, IN ACTION alone, will provide the power to compel those in authority to remove the causes of war. That involves a study and practice of social dynamics in relation to realities. It is not merely a science of thought; it is a science of thought put into action.

Experience has taught those engaged in this practice of social dynamics that in the *present* state of public morale sufficiently forcible action from the electorate arises only from negative factors.

The Rates Campaign, which is progressing so satisfactorily, derives its power from the emotion aroused by deprivation of purchasing power through high rates. The success of the Rates Campaign will at once establish a partial control over those who control the financial system which is responsible for the causes of war, and at the same time, so reinforce the sense of power or sovereignty of the electorate that it will be possible to organise action for bigger results.

A swordsman, however, who is so attentive to the opponent in front that he ignores his confederate in the rear, is inviting disaster.

It is quite clear that under the plea of military necessity, attempts are being made to 'put over' measures which are quite unnecessary, the effects of which would be the undermining of public morale. The billeting scheme is one such attempt. If persisted in it would be recognised by any possible aggressor as a fatally vulnerable point in our defences. No REALISTIC attempt on our part to defend our present freedom and win new freedom can ignore the necessity for a policy of Moral Re-armament, of which the No-Billeting Campaign is no insignificant part. The enemy we are attacking is also attacking us. In warding off their attack in the billeting campaign, we can also score a victory by increasing the people's sense of sovereignty.

J. M.

Mrs. Palmer's Page

UPSIDE DOWN

There was a letter in *The Times* this week from someone who could not get a kitchenmaid, although he lived very quietly, with a staff of seven servants. He thought it unfair that he should be compelled to pay taxes to keep women and girls on the dole, while they were allowed to refuse domestic work if they did not like it. He suggested that every girl on leaving school should be compelled to enter domestic service for a year or two. He felt sure they would soon come to enjoy it so much that many of them would never wish to leave it, and our domestic problem would be solved with satisfaction to all concerned.

When anything goes wrong, I wonder why the first remedy suggested is more compulsion?

Now I've no doubt that this kind, old gentleman would tell you that we must prepare to fight the dictators, because they wished to deprive us of our freedom, yet here he is advocating conscription of labour on completely fascist lines. Compulsory domestic service has, I believe, already been introduced in Germany.

An earnest young man who is giving up all his leisure to a movement which he believes will bring us to Utopia, recently told me that we must give up some of our freedom now in order to have more freedom later on.

There is an axiom so simple that perhaps only those who have retained some of their childhood's wisdom can understand it. It is that the first step in resisting regimentation is to resist regimentation. The first step in fighting dictatorship (red or black) is to fight dictatorship, wherever it may appear.

The writer to *The Times*, of course, may desire to live under an open dictatorship, but I don't think so. He evidently objects to paying high taxes—cannot he see that the thing to do is to resist high taxes, not to attempt to dragoon a whole class in the community into doing something against their will.

A fair number of people are

beginning to understand and act on this principle, with the result that they have the satisfaction of knowing that they have made an impression on the enemy.

But this domestic service business. It will never be solved until all our ideas concerning life are turned upside down. I don't mean reduced to chaos, but literally "inverted."

A contributor to *The Social Crediter* quoted these words from William Blake, "Peace, Plenty and Domestic Happiness are the sources of sublime art."

I would go even farther than Blake and say that while peace and plenty are only a means to an end, domestic happiness is the source, not only of sublime art, but of everything precious in life. This domestic happiness I take to be the way of life, freely chosen by each man or woman, defined in the American Constitution as "the right to life, liberty and the pursuit of happiness." Though some may prefer to live alone, there is no doubt that for most of us fullness of life can only come when we are members of a small group or family. I think of the nation as made up of myriads of small groups of friends, and families of blood relations. They are together because of the social credit that comes

from the friendship and love they have for one another. These groups may call themselves a nation, and for some purposes it may be convenient to unite into larger units; but nothing can deny the fact that the nation has no existence apart from the individual and the small circle he calls his own—is, indeed, quite subservient to him.

Men and women and the happiness of the homes which they make—these are the supreme facts of national life, to which all other considerations should be subordinated.

You will find most people will agree with you on this point (except those who believe in communal living) and yet few of them will see that our national life is organised on a principle which is the exact reverse. In every contingency it is always the home which receives the last consideration, and is the first to be sacrificed.

To succeed in business many a man is compelled to invest every penny he can spare in smart and fashionable premises, while his wife has to make do with an inconvenient house and equipment that are a disgrace to the age of invention and discovery in which we live. How many itinerant salesmen who come during spring-cleaning time, bringing a vacuum cleaner like a Rolls Royce, can afford to buy one for their wives? How many who sing their praises, can afford to store their own food in an electric refrigerator, or bathe in luxurious softened water? I remember once buying a silk bedspread in a little shop where the proprietor served me himself, and remarked wistfully that his wife would have liked one for their own home, but "business was bad."

"Good heavens!" I thought, "who is this god Business to whom you are compelled to sacrifice your wife and yourself?"

Supposing he went bankrupt, though none could have struggled more desperately, the first thing to go would be his home, to pay debts on money lent by bankers who

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

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Many a man has to work so hard "earning his living" that he is unable to take his real place in the association that is his home. Even his scanty leisure is spent in working for the firm, or thinking out new ideas, so that his wife must cope almost single-handed with the house and children, often with the additional worry of not knowing how to make the money go round. Is it any wonder if she comes to hate the task of ordering her household, which, in a dispensation recognising the sanctity of family life, could not be regarded by her as a sacrament.

All around our big towns are hundreds of thousands of small suburban homes, most of them belonging to owner-occupiers. They have been painfully paid for on the instalment system over ten or fifteen years, furnished with pride and care, lovingly cleaned and polished by the housewife herself. Nowhere in the country is the sense of home stronger.

What is going to be done for these people if war comes? Less than nothing, if things are left as they are. These homes will, indeed, spiritually be destroyed. For it is intended that the people in these families shall be separately billeted into other people's homes, the men, of course, being in the army.

It is both cruel and hypocritical to pretend that these people ought to be prepared to lose their homes. To many of them the home is the only reality in a world made unreal by financial abstractions.

We cannot move the houses; but there is no reason why camps with separate family quarters should not be provided so that the mother could live apart with her own children around her, and at least a nucleus of a home, though most of her beloved "trivialities" would have to be left behind to the mercy of the bombers.

It is all very well for Mr. Walter Elliott to talk about his offer to receive forty children into his house during war time, and say that he will think himself lucky if the only damage done is that done

by the children. Presumably a few hundreds spent on re-decoration would soon restore house and garden to its first state (—a few hundreds!). It would be well to try doing his own housework first—and *then* let him sacrifice himself if he likes doing it; but he has no right to expect others to do the same. Moreover, what he has offered to do is as nothing compared with what he expects of the refugees. It is true that under the present scheme mothers will be allowed to keep their children under four or five years old, but what about those of school age, and the adolescents? They may be separated from their parents for years, and when they meet it will be as strangers.

I have always thought that, vile as the whole scheme is, it will bear ever more hardly on the refugees than on those receiving them. Now is the time for those working Rates Campaigns to take anti-billeting literature to the suburbs of our large towns, before it is too late.

The Devil is God upside down. I have travelled a long way from the plaintive letter published in *The Times*, but the problem is all one. You have got to invert the whole thing and make the home and its happiness the central point of national life, the inviolable sanctuary which nothing must be allowed to desecrate. This is the true aim of every normal man and woman, but another aim has been superimposed upon it, the hopeless task of making an unworkable money system reflect reality.

When the money system is our servant and not our master, we can begin to solve the problem of domestic service. I don't know how; whether it will be by rebuilding our homes, having improved labour-saving devices, more educational and nursing facilities, or a newer sense of service and responsibility on the part of all. I think that the age of leisure will bring all these things with it; but to ask, "what should I do for a maid if everyone had a national dividend?" is to ask a question which, when it is practical, will have already begun to answer itself.

B. M. PALMER.

WALNUT CREAMS

2 lbs demerara sugar, 3 ozs. butter, 1 teacupful milk, 1 teaspoonful vanilla essence, 4 ozs. halved walnuts, 1 teacupful of thin cream (6d. carton of half-price cream will do).

Method—Melt the butter in a pan, add the milk and sugar, and bring to the boil. Add the cream and boil for twenty minutes or until a soft ball is formed when a little is dropped into cold water. Remove from the fire. Add the vanilla, and beat with a wooden spoon for five minutes till it begins to thicken. Pour immediately into a buttered tin, and press the walnuts over the surface. Before it is quite cold cut into squares with one walnut on each.

— B. M. Palmer.

London Scheme

The London County Council, at the request of the Government, is preparing a scheme for the evacuation from London in the event of war, of more than 1,300,000 persons, mainly children.

"Some idea of the magnitude of the task," says the Council's A.R.P. Committee, "may be gained from the following estimates of the numbers of persons for whom arrangements will need to be made, or co-ordinated by the Council.

"From the Administrative County of London—schoolchildren, 400,000; pre-schoolchildren, their mothers, and the other classes concerned, 400,000; persons from extra-London areas (including children), 500,000.

The Council has undertaken the scheme on the understanding that responsibility for policy and billeting rests with the Government.

— From *The Observer*, March 12, 1939.

LOWER RATES JOURNAL

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ANNOUNCEMENTS AND MEETINGS

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

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

BELFAST D.S.C. Group. Headquarters: 72, Ann Street, Belfast, on Thursdays at 7-45 p.m. Monthly Group Meetings on First Tuesday in each month.

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

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

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

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

LIVERPOOL Social Credit Association: The next meeting will be held in the Primrose Cafe, Cases Street, 8 p.m., Friday, 31st March, 1939. Enquiries to Hon. Secretary, Green Gates, Hillside Drive, Woolton.

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

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

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

SOUTHAMPTON GROUP — Annual General Meeting takes place at 8, Cranbury Place, Southampton, on Friday, April 14th, at 7-45 p.m. Members please note.

SUTTON COLDFIELD Lower Rates Association. A complete canvass of every house is being undertaken. Any assistance welcomed. Campaign Manager: Whitworth Taylor, Glenwood, Little Sutton Lane, Sutton Coldfield.

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

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

Miscellaneous Notices.

Rate 1s. a line. Support our Advertisers.

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

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

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

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

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