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FOR POLITICAL AND ECONOMIC REALISM

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THOSE PENSIONS

The modifications of the old age pension scheme which Sir John Simon announced will be introduced by the Government in the early future are a meagre result of the agitation organised by millions of old-age pensioners and others all over this country; but nevertheless, they are a result.

In brief, and it *is* in brief, it is proposed to give supplementary pensions to those pensioners who have no additional resources of any kind, and to reduce the age at which women receive the pension from 65 to 60. The supplementary pensions are to be subject to "household" means tests, and to be paid by a central organisation analogous to the Unemployment Assistance Board. Local authorities, which until now have had some responsibility for paying supplementary pensions out of local funds, spend about £5,250,000 annually in this way, but the "cost" to the central organisations is expected to be greater. The "concession" to women contributors will "cost" about £8,000,000, which it is proposed to meet by an increase in the amount of weekly payments by contributors.

While the relief that these measures would bring to large numbers of old-age pensioners is an excellent thing, it is not so good that in the long run other individuals will be deprived of purchasing power to the same extent to provide this relief. It is, in fact, not solving the problem, but transferring it to other shoulders—to the shoulders of the already overburdened contributor to health insurance, and to the taxpayer.

Food, clothes, everything the taxpayer buys is taxed, and from the money collected from him in this way nearly £250 millions is paid in loan charges on the National Debt. Only a very small part of the National Debt consists of the savings of the people. Over 90 per cent. of it is credit money (figures in

ledgers) created practically costlessly by the banks. That it must be so is easy to see when it is remembered that the enormous increase in the National Debt during the four years of the last war was nearly as much as the total earnings of everyone in the country during the war. In the Cunliffe Report, which was prepared in 1918 for the Government by eight bankers presided over by the Governor of the Bank of England, there is an exact description of how this money was created practically costlessly by banks. While hundreds of thousands of old people have been living in destitution since that war, the banks have received nearly £6,000 millions for a service which cost them practically nothing. Half of this sum would have paid everyone over the age of 60 £1 per week for every year since the last war, and would have increased the buying power of the public and prevented Trade Depressions.

In November, 1938, Captain Euan Wallace, Financial Secretary to the Treasury, in answer to a motion to increase old age pensions said that

"The difficulty about putting right all the anomalies [in the old-age pension scheme] was that it cost money. To give pensions to wives under 65 whose husbands had reached pension age would cost £6,500,000 now, rising to £8,000,000 in 10 years [it seems to have accomplished this in two years]. The argument which had been advanced that because we could find money for war purposes we could find it for pensions was entirely unsound. A temporary emergency such as war could be met by temporary emergency measures. But any increase in old-age pensions would not be a temporary expedient. It would not only be permanent but increasingly costly as time went on. Borrowing for an emergency was one thing, but borrowing for permanent

and increasing expenditure was quite another proposition."

It is difficult to accept seriously the reasoning of a man who lightly dismisses the financial results of the last war—the tremendous debt and the twenty years of record taxation incurred for the taxpayer—as "temporary emergency measures"; nor *was* it accepted.

The National Association for Pensions at Sixty immediately launched a campaign "to compel Parliament to make better provision for the aged worker" and announced that 20,000 speakers would take part in it. Many other societies and movements took part in similar activities. The campaigns were not without their lighter and more energetic moments. Lady Astor, opening some houses built by the Church Army for overcrowded families, was greeted by a guard of honour of pensioners, each armed with an umbrella bearing a slogan—"We want a square deal," "State meanness is a national sin", "M.P.s £12; O.A.Ps 10s.",—and catcalls, boos and cries of "baby-starver" drowned the dedicatory prayers. In mid-February, Captain Euan Wallace received a petition from pensioners in the north, and by March the *Daily Express* was discreetly backing the idea. The National Old-Age Pensions Association, meanwhile, had been organ-

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ising a huge petition containing millions of signatures, demanding that the pension be increased to £1 a week. Meetings were held all over the country, and agitation reached every town. In June, the Liberal party presented another petition to Mr. Chamberlain, urging increase in pensions for those who had to appeal to Public Assistance Committees for help. The idea, however, was rejected by the Government, and consideration of the whole subject was later referred for departmental inquiry.

These were the activities of thousands, with a will for results but an insufficient knowledge of the extent to which the physical resources of England and Englishmen were being crippled and misrepresented by the management of the abstract credit which was used in their distribution.

Simultaneously, informed advice from the United Ratepayers' Advisory Association, first published in *The Social Crediter*, formulated the correct demand which should be made to Parliament—and which, under the auspices of the same association, was everywhere urged by those with real knowledge of the situation, together with the correct technique for achieving results.

It was

"We, electors, demand that a pension of at least £1 per week should be paid to every person over the age of 60, *without increasing taxes or prices, or depriving any individual citizen of his property or investments.*"

That last is the crucial phrase: it has still not been satisfied, and no solution of the pensions problem will work until it has.

ONE GERMAN VIEW

"Dr. Rudolf Kircher, editor-in-chief of the influential *Frankfurter Zeitung*, who often directs his newspaper for months at a time from Rome, and whose views reflect those of the anti-Ribbentrop wing of the Foreign Office, publishes an article the terms of which at the present juncture can only be described as sensational.

"Dr. Kircher remarks frankly that the longer the war lasts the greater is the danger of a Bolshevisation of Europe. He even goes so far as to indicate that the problem of Bolshevisation is 'far more important than the blows exchanged between the duellists'—England and Germany."

—*"Daily Telegraph," January 5, 1940.*

BLACK-OUT TRAVEL

It was Sunday and few people were travelling. There were only three of us in the compartment. In one corner a mellow, ample lady 'of the world' was settling down to a proper perusal of the Sunday papers, which were protruding from a fashionable leather hand-bag. She wore pince-nez, and a jauntily veiled jockey-hat placed well down over one eye, and she had that quasi-schoolgirl-complexion that distinguishes more particularly the American matron. In the window-corner was a ruddy, curly-haired Tommy, fresh from France.

The windows of the compartment were still partly smeared over with black-out paper and through it the Tommy was trying to catch a glimpse of the wintry English country-side. He tried to rub some of the black-out stuff away, but did not succeed.

"In France," he commented, "there's hardly any of this blacking-out business."

"Really," said the lady, "How very odd!"

"Quite a lot of light over there," continued the Tommy, "both in the towns and the country. And they don't seem to bother much about air-raid shelters either. When the first air-raid warning came, all the women rushed out of their houses and ran to the square to get a better view of the fun. We had to break up the crowd and tell them to go home."

There was a glimpse of something in the soldier's eye which apparently upset the lady, who cut in rather sharply:

"That French insouciance is all very well, *but we have got to be prepared.*"

"Don't you think, though," I inserted, "That there is such a thing as overdoing it? You know, I suppose, that there are more casualties on the home front . . ."

"Have you ever flown?" queried the lady unexpectedly. "No? Well, let me tell you this, that even the tiniest speck of light can be seen from a plane, and is enough to betray a whole town to the enemy. I know there are casualties, but in most cases it is the people's own fault. What business have they to be out, anyway? Isn't it the least they can do to give up their bridge parties and dances and nonsense to help the Government that has taken on itself to look

after their security?"

There was a pause. The soldier was again looking out of the window.

"It feels good to be back," he said.

"Not, mind you," said the lady, continuing her train of thought, "that we shall get any *real* security before the governments band together, and I think it a very hopeful thing that the English and the French Governments get on so marvellously together, don't you?"

The soldier looked a bit bewildered.

"Well, you know, we don't really know much about the doings of governments, over there. There aren't any newspapers—only a *Daily Mail* news-sheet (and that costs tuppence-halfpenny) and I can't say it makes you much wiser."

"What do you make of the French?" I asked.

"We all have a feeling that they rather resent us being there."

"Really? How curious," said the lady. "And what makes you feel that?"

"It's specially the young chaps, I think," said the soldier. "The Frenchies feel that they don't stand a chance with the mademoiselles since we came over. And there may be something in that all right. But what I don't like about them is the way they try to get their own back by getting together in threes and fours and attacking us when we take a girl out for a walk. A mate of mine was cut up something terrible the day before I left. Now he's in hospital."

The conversation had at this point ceased to interest our fellow-traveller, for she was opening a Sunday paper across the front page of which was splashed: ALL LEAVE FROM FRANCE TO BE STOPPED.

The other side of that page dealt with the Stabilisation and Development of the Present Co-operation between the two Allied Governments into an Actual Federation.

The Tommy winked at me. "I cheated them this time. It's a bit of all right being back in old England again."

And he whistled the refrain of the popular song:

"There will always be an England,
And England shall be free."

B. J.

NEWS AND VIEWS

Merits of the Black-out

In the debate on road accidents in the House of Commons on January 23rd, Sir John Anderson said that the merits or demerits of the black-out should not be measured primarily in terms of danger to life and limb. The black-out was designed to prevent accurate navigation, to prevent the bomber from finding his target, to prevent aimed bombing, if and when the bomber found his target, and to render, so far as is possible, un-aimed bombing so haphazard and random that it had little effect. He added that by the black-out they had effectually protected the country against major risks.

Since the war began more people had been killed on the roads of Britain than in all the fighting services.

Road Deaths	...	...	4,133
Navy	...	...	2,070
Air Force	...	...	438
Army	...	...	3

(To the end of December).

Australians Vote for Debt-Free Money

The following resolution was passed unanimously by the Legislative Assembly of Western Australia on December 7, 1939, after the original resolution moved by Mr. Marshall, M.L.A., had been subject to three amendments:

In view of the deplorable state of our primary industries and the ever-increasing poverty and unemployment in our midst, the national credit of the Commonwealth should be used in the interests of defence, the primary industries, and the general welfare of the people of Australia by and through the Commonwealth Bank without inflation or any charge.

Three sovereign state governments have now intimated that they are in favour of the money system being made to function without that monstrous trinity of evils—governmental debt, interest and taxation.

Campaigners can now go ahead in the knowledge that three state parlia-

ments have been patriotic enough to respond to the pressure which is rapidly growing from day to day.

Wheatgrowers and businessmen of Tamworth, New South Wales, have passed a resolution demanding the guaranteed price for wheat and all war requirements to be financed by the Commonwealth Bank free of interest.

Both resolutions are being forwarded to the Prime Minister, who is being informed that these resolutions represent the considered opinion of Tamworth district wheatgrowers, who expect him to do everything possible to achieve their accomplishment.

Snow Scene

A thick white layer of snow descending on the country has dislocated communications so that townfolk are now short of coal, milk, bread and anything that has to be 'delivered'. Modern big business 'efficiency' is completely side-tracked by such a simple phenomenon as a fall in temperature and some snow. Customers are left to their fate—milk-less, coal-less and bread-less.

On the other hand the small shop-keeper is being given a chance of showing his initiative and in many places he is taking it. In one district two air-raid shelters were uprooted and drawn by ponies, sledge-fashion, delivering laundry and milk. Gone were the modern refinements of bottles with cardboard tops—but the customers received their milk. A coalman, at loss for transport, put a couple of runners on to a tea chest, and the inhabitants of an impassible road pulled the improvised vehicle home. Everyone on the road gave a hand in passing.

So the Englishman still possesses some of his traditional ingenuity, although it takes a coup d'état on the part of his old enemy the weather to call it into use.

Dividing Up Poland

In exchange for over 100,000 persons of German race living in the Soviet zone of Poland, who will be allowed to return to Germany, some 80,000 Jews living under Nazi rule in Poland are to be "allowed" to enter Polish territory under Soviet rule.

The Russian authorities in several Galician towns are said to have released a number of Zionist leaders arrested after occupation, on their signing a declaration of loyalty to the Soviet Government, and a promise to abstain from all Zionist activities.

Freemasons and Aliens

In 1914, the Grand Lodge accepted a motion to exclude enemy aliens from Masonic functions, in order that "the harmony of the craft should not be disturbed."

A similar proposal has been debated recently, but a different stand has been taken because it is said that a similar motion would constitute a slur upon many refugees.

Lord Tankerville

"The Earl of Tankerville, aged 42, former officer in the R.F.C., gazetted again yesterday to the R.A.F., spent his last day before joining his unit in fighting a fire which damaged his historic home, Chillingham Castle, a few miles from Wooler, Northumberland. It was a military stronghold in the 13th century.

"A soldier billeted in the castle discovered the flames and raised the alarm."

"Daily Mail," January 24, 1940.

Active Service Envelopes, Stamps, etc.

Readers can help Social Credit funds by saving censored envelopes received from the B.E.F. or elsewhere. Such envelopes should be slit open along the top edge with a knife.

Stamps should be left affixed to their backing and cut out leaving a paper margin of at least half an inch round the stamp.

Readers who can arrange for the sale of stamps to aid Social Credit funds, either directly or indirectly, by show cards for stationers' shops, etc., should communicate with the undersigned.

Such stamps will be priced and cards will have a heading indicating that the nett proceeds are for Social Credit funds.

H. L. SMITH.
10, MARKET STREET,
LEWES, SUSSEX.

THIS PLAN TO CONTROL BRITAIN

(In view of its great topical importance we are reprinting this article from "The Social Crediter" of November 11, 1939).

Bureaucracy and Earl Baldwin

This article shows that the present bureaucratic fever is only the logical outcome of a policy consistently pursued since the war of 1914-18.

Who is responsible to the people of England for this policy?

The Rating and Valuation Act of 1925 was the first enabling act allowing extraordinary powers to the Minister to make rules and regulations to "remove difficulties."

In 1926 the Empire Marketing Board was started; Agricultural Marketing Acts of 1931 and 1933 are the basic legislation that enabled, in 1933, the hops, pigs, bacon, milk and potato boards to start their flood of regulations, control, petty officials and paper forms. In 1914 the total amount of money spent on civil services was £93 millions; in 1924 it was £213 millions, and in 1938 £500 millions.

The Electricity (Supply) Act, 1926, provided for the setting up of the Central Electricity Board for Great Britain. The Board was set up in 1927.

Bureaucracy, in fact, dates from the last war.

IT ANTEDATES Mr. CHAMBERLAIN (1937—); and its inception coincides with *Earl Baldwin's control of policy*—(1923-24, 1924-29, 1935-37); but its Fabian origin and the support it gains from all parties betrays the existence of a power above parties and governments.

Critics of the warplanning which is being carried out in Great Britain are many and varied, but few among them appreciate that it is but the continuation of a consistent policy which has been persistently pursued since the last Great War. The aim of it is to centralise and concentrate power into the hands of a few individuals, who are already in control of the banks, insurance companies and other large financial institutions.

By a system of interowning stocks, interlocking directorates, assignment of spheres of interests and by a mutual arrangement of interests, the banking system is one whole, presenting different fronts in different corporate names.

When the World War ended on November 11th, 1918, Great Britain was relatively prosperous: her people were fully employed, industry was flourishing, and wages were good. These conditions continued throughout 1919 and most of 1920. A great industrial crisis then supervened, with unemployment on an unprecedented scale; wages fell, profits vanished, and company reconstructions, bankruptcies and suicides rose alarmingly in number. This vast change followed on the election of Mr. Montagu Norman to the Governorship of the Bank of England and the inauguration by him of a policy of currency and credit contraction.

When Mr. Montagu Norman began these proceedings in 1920 no more than 2.4 per cent. of Britain's workers were unemployed, as compared with 3.3 per cent. in 1914. By May, 1921, after the deflationary money policy had taken effect, no less than 23 per cent. of the workers were

unemployed. In three years from December, 1920, to December, 1923, wages fell by 40 per cent.

One result of this policy on the industrial side was that holdings of war loan which had been taken up by the industrialists passed from them to the banks in return for accommodation during the long depression, and the British National Debt to-day is almost entirely held by the banks and other financial institutions.

With their holdings of War Bonds and other reserves absorbed, industrial concerns throughout the country were plunged into difficulties as the depression progressed. These difficulties, according to the evidence presented to the Macmillan Committee (appointed by the Government) by various industrial organisations, were much increased in the case of small concerns by the change that had come over British banking. During and immediately after the war enormous bank amalgamations were effected, and five colossal banking combines with centralized administration came to control the economic life of the country.

The great difficulty in the way of obtaining capital for small concerns was dwelt upon at length by Mr. E. L. Payton in giving evidence to the Macmillan Committee, on behalf of the National Union of Manufacturers on February 27th, 1930.

Further evidence as to the starving of small individual traders was given by Sir William Perring, President of the National Chamber of Trade, an organization, representing some 360 local Chambers of Trade. He said:

"The development during the last 20 years of large manufacturing units, as against the old system of a large number of small units, has, in our judgement, not fulfilled the expectations which were held as to the general advantage that would ensue from the anticipated reduction of productive costs . . ."

The banks, continued the witness, did not treat the small man with the same consideration as in bygone years. The history of industry in Britain had been one of growth from small beginnings, but it had become much more difficult in consequence of the change in banking policy for a man with brains and organising ability to start as a master man.

On members of the committee questioning this view, the witness said:

"In each provincial town which you go in to-day, if you walk up the main street you will see five businesses out of six are multiple shops or chain shops. That is the position in the main street. They have been secured at fabulous rents and premiums. The banks handle the money of these multiple shops. The small man is being squeezed out, and I think ultimately it will be to the detriment of our people as a nation."

In giving evidence before this Committee, Sir Guy Granet, a director of the Bank of England, emphasised that tact was obviously needed in operating the bankers' policy:

"It would be a dreadful thing," said Sir Guy, "if industry thought that here was a body of bankers who

"This Plan to Control Britain"—continued.

were going to tell industry how they ought to be organised: that would at once get their bristles up."

Sir W. H. N. Goschen, chairman of the National Provincial Bank, had stated:

"They are very much in the hands of the banks in this respect, that the banks are able to put them in liquidation if necessary."

Lord Macmillan asked:

"The power behind your advice is 'If you do not take that course we shall cut off your supplies'?"

Sir W. H. N. Goschen replied: "Yes."

The next big instalment of the process of rivetting this iniquitous tyranny upon the British people occurred in 1930—31. *The slump of this period was engineered by the same policy of credit contraction.* This time it was initiated by the American end of the International Financiers' Ring.

Referring to this slump in the U.S.A. Congress on December 15, 1931, Mr. Louis T. McFadden, ex-President of the Pennsylvania Bankers' Association and for twelve years Chairman of the U.S.A. House of Representatives' Banking and Currency Committee said:

"It was not accidental. It was a carefully contrived occurrence—The International Bankers sought to bring about a condition of despair here so that they could emerge as the rulers of us all."

It is a very necessary condition for the progressive development of the operations of the Soviet Planners in Great Britain that catastrophe, slump and crisis should occur. These conditions provide the ground which enable them to rivet their soviet planned organisation upon the various sections of the people.

In 1931 the organisation known as P.E.P. was formed. This organisation has never come near to obtaining that measure of attention from the general public to which its

enormous influence entitles it, and in this connection it is interesting to record that on the first issues of its private journal, *Planning*, was printed a notice which included the following statement:

"You may use without acknowledgement anything which appears in this broadsheet, on the understanding that the broadsheet and the group are not publicly mentioned, either in writing or otherwise."

The first chairman of P.E.P. was Sir Basil Blackett, a director of the Bank of England, who was succeeded by the present holder of that office, Mr. Israel Moses Sieff. Since its formation individual traders, farmers and small businesses have lost initiative and independence, and in their place has been substituted standardisation, monopolies, trusts and marketing boards, all under the rule of what Mr. Sieff calls PLANNING AUTHORITY.

Possibly the most notable feature of government in recent years has been the remarkable growth of planning. It is to be found, among other places, in the Pigs Marketing Board, The Electricity Grid, B.B.C., Import Duties Advisory Committee, London Passenger Transport Board and Retail Trading Standards Association.

That conditions of peace were not favourable for the completion of THE PLAN was evidenced in a statement in P.E.P.'s journal for October 4th, 1938. This said: "We have started from the position that only in war, or under threat of war, will a British Government embark on large scale planning."

Those persons who cling to the view that the present tragic state of the world is merely the result of an obstinate and blind adherence to certain outworn economic doctrines by bankers and politicians, and not a necessary stage for the furtherance of A PLAN administered by an all powerful clique of internationalists, would do well to ponder over the consistency of that policy of centralisation which is progressively dominating the lives of all men, where everything else appears chaotic and inconsistent.

JOHN MITCHELL.

LETTER TO THE EDITOR

THE JEWISH PROBLEM

Dear Sir,

It may be that some of our readers, making their first acquaintance with *Social Credit*, will be inclined to label the paper and its supporters as anti-semitic when they notice that we have something to say about certain Jews.

Most people recognise a Jew problem, they have some ideas, charitable or otherwise, but few have gone into the subject deeply. Major C. H. Douglas has reminded us that the Jew is really not a different kind of human being but that he has a different philosophy from Christians; and the records of his race show that he has always pursued, as a result of his philosophy, a different objective or policy from his Christian fellow-citizens.

One of the features of the Jewish philosophy seems to be the lack of a

sense of responsibility to the people amongst whom the members of that race live. As a recent example of this, our Town Clerk was reported to have said that among the firms which had indulged in profiteering, some of the worst were Jewish. Had he said Scottish or English firms there would have been a storm of indignation with a demand to name the individuals, but there was no protest from Jewish traders or organisations. They appear to be content to be all labelled alike. The difficulty seems to be to protect the good Jew from the bad, because even the good Jew seems to have a super-loyalty to his tribe which outweighs his loyalty to mankind in general.

History proves that it is no good trying to exterminate Jewry or to convert them by force to a better philosophy, but it is our hope to save them from themselves by a resurrection in public organisations of a principle which has

been almost forgotten. Power and Responsibility must be re-united. If a man has power to give orders he must be responsible for results (or lack of them) to those who have entrusted him with the power. As everyone knows the continuance of deplorable social conditions is maintained by a process commonly described as "passing the buck."

To sum up, a most important factor in the reconstruction of the social order is an increasing sense of responsibility in the individual and a readiness to act within the scope of one's power. The passive side of Christianity has been rather overdone and this has given a predatory minority its opportunity. In other words, where the anti-semitic blames the Jews and excuses himself, we Social Creditors blame ourselves first.

Yours, etc.,

PASCO LANGMAID.

199, Heathwood Road, Cardiff.

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HEBREW IN 'THE MAIL'

The *Daily Mail* may think that a Jew and a scholar between them can overturn the Christian conception of the sanctity of human life.

But its front-page article of January 26 was a curious means of publishing this opinion.

After quoting from the Authorised Version of the Bible, "Thou shalt not kill"; and from the Revised Version, "Thou shalt do no murder"; the newspaper then presented in Hebrew characters half an inch high what it asserted was the equivalent, from the Hebrew prayer book, of "Thou shalt murder not."

Why its Christian readers should deem this piece of display conclusive the newspaper did not explain; but proceeded to assert what "a Jewish scholar" (anonymous) had said to a Glasgow tribunal of the Sixth Commandment, "Thou shalt not kill,"

"A Jewish scholar said to Glasgow Conscientious Objectors Tribunal yesterday that this is incorrect, and that the original Hebrew means 'Thou shalt not murder.'

"These words, he said, 'are enlarged by Jewish law and interpreted as meaning that the intentional killing of any human being apart from two exceptions is absolutely forbidden. The exceptions are (1) capital punishment legally imposed by a judicial tribunal, and (2) in a war for the defence of national and human rights.'

"The Authorised Version of the Bible (dated 1611) gives the Commandment as 'Thou shalt not kill', but the Book of Common Prayer,

compiled by Archbishop Cranmer, gives it as 'Thou shalt do no murder.' The Revised Version of the Bible also translates 'murder' and not 'kill'."

Do we really owe the wars which have afflicted the world since Moses to sophistical discrimination between killing a man and murdering him? It's all the same to the man.

Moreover, may we ask the *Daily Mail* whether the popularisation of the features of the Hebrew alphabet in England is an essential part of its policy; and, if so, why?

Uniform for the "Masses" in Italy

Standard suits, shoes, underwear, stockings, cloth, and household linen for Italians have been approved in a resolution passed by the consultative committee of the Clothing Corporation. Such resolutions are invariably adopted by the Government, and it may therefore be taken for granted that the new goods will be on the market before long.

Among the articles proposed are two types of standard shoes for men and women, various types of mixed textiles, a standard shirt and suit for men, and two types of stockings, one of cotton and the other of rayon, for women. The textiles will be made in a variety of colours and designs and must contain a certain percentage of artificial fibres. The Ministry of Corporation will fix the quantity of such standard goods to be produced, beside the assortment which must be held by retailers.

A. P. H. Scores a Bull's Eye

"Mr. A. P. Herbert, M.P., declared at a London Press Club luncheon yesterday: 'Let America do what she will about the war; but for God's sake don't let her have anything to do with the peace.'

'Last time she left us with a large baby called the League of Nations; now she is, I understand, busily engaged in dressing up its poor little corpse and calling it Federal Union.'

'I have no doubt that once again, after the war, she will pop off home the moment the child begins to yell. No siree!'"

"*Sunday Express*," Jan. 28, 1940.

His words could not have been better chosen.

"Athenia"

"The inquiry into the case of the "Athenia", conducted by the United States authorities for as long as fifteen weeks, has undoubtedly demonstrated that the ship was not torpedoed. This conclusion arises from the questioning of 250 American citizens who were survivors. The inquiry has established that an internal explosion blew up the upper deck. Experts are now agreed in affirming that if the "Athenia" had been struck by a torpedo it would have produced a large hole, causing the ship to sink immediately.

"It is proved by the official report, however, that the "Athenia" remained afloat for a good 14 hours after the explosion. In the protocol of the enquiry it is emphasised that the British Admiralty did not consider it necessary to reply either to the proposal advanced by the American authorities to conduct a common inquiry or to the American query about the bombardment and sinking of the "Athenia"—as it is asserted—on the part of three British destroyers."

—"Corriere Mercantile," January 11; quoted in "*The Italian Press Digest*," January 16, 1940.

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GETTING TO GRIPS

By T. J.

Despite its abstractionist ring, "normalising"—the word of the Imperial Policy Group—probably describes recognisably if inadequately a feature of high British and French policy at the present moment and one favourable to persistent effort on our part. "Normalising" as many phases of national life as safety permits is recommended to offset the skilfully contrived deadlock from which, apparently, Hitler does not wish the allies to escape. M. Mandel and a very small section of French opinion which he leads, wishes for an escape by means of a western offensive which could scarcely be decisive and would cost immense casualties.

Doubtless M. Mandel and his friends see the dangers inherent in "normalising"—which may be broadly interpreted as not merely doing as much business as possible but doing as much constructive work as possible.

"Normalising" might be regarded as the exact opposite of "subverting" or "revolutionising." At least it affords opportunities to counteracting these tendencies which it seems the concern of agents in England as well as in France to develop.

There is a right answer to everything done wrong, not merely sometimes but always; and, assuming that Hitler is doing wrong, this may be that right answer (or part of it.) The trouble about great nations is their pertinacity in

overlooking right answers. It would be pleasant to see the authors of the Imperial Policy Group's Bulletins defining 'normalising' as we should define it in terms of a full release of the moral and material resources of 'the great democracies.'

The organisation enjoys rapidly expanding publicity for the information it collects. Its chairman is Lord Phillimore, who has not yet given clear evidence of a courage commensurate with his knowledge of the forces at work in society as at present constituted. Nevertheless, the work of the able team of observers at his disposal is often of immense interest. An instance is the information recently collected concerning the Red Army.

Stalin's regime, it is pointed out, depends first upon the efficiency and loyalty of his secret political agents and secondly upon the Red Army. Apparently the agents really control the army. The work of each officer, N.C.O., and private soldier, as well as his private life, is watched and investigated from first to last. All his movements are checked up, his family's contacts supervised, his private conversations and correspondence carefully followed. Each political commissar has a system of informers and spies in the unit to which he is attached, who report every detail of regimental life. Special attention is given to the soldiers' contacts with the civilian

population. Reports are sent in about the friends they visit, the conversations they have with those friends, which cinemas and theatres they attend and which films or plays they have seen. The efficient commissar knows the average amount of liquor which each soldier in his unit consumes, and exactly who his friends are and what he talks about in private.

Such a system, while doubtless admirably adapted to the creation of a force more uniform than a family of brothers, is ill-adapted to securing a wide range of technically well-equipped individuals, and this objective Stalin has sacrificed in favour of political conformity: at the cost of efficiency.

Thus centralisation of policy bears the seeds of its own destruction. How long must we wait? The old Russia suffered casualties beyond estimate; and perhaps the new has a capacity for suffering in proportion to the need for it. The old lasted three years.

"Once a despot is installed, his patronage is so great and the forces at his command so considerable that nothing short of a major catastrophe or a long process of disintegration can bring about a fall. If it is unwise to underrate the power of the regime in Germany, it would also be foolish to do so in the case of Russia."

Let us by all means 'normalise' our despot out of his seat while we may.

HOLY RUSSIA

I always thought that Russia was a bore;
And now we know that Russia is a bane.
There's one thing pleases me about this war—
We can't have *quite* such Russian rot again.
We are so scrupulous and kind to-day,
Old Nick himself must not receive attack.
We see no colours in the world but grey:
But here is one undoubted bit of black.
O Lord, what lectures we have had to hear,
In what a pious and a pompous tone!
This was the Stiggins of the hemisphere!
And now the gaff is well and truly blown.
Let horrid bourgeois hunt the smaller fry,
And base capitalists their plunder plan.
But Holy Russia would not hurt a fly
(Just now it seems uncertain if she can).

Red Russia—red in each false tooth and claw;
Red Russia—scarlet with the Tory sins;
Red Russia—cheers!—takes several on the jaw!
Red Russia is not worth a row of Finns.
Yet think how all our little pundits whined
When Hitler took a chance, and Neville missed his!
Some Latin words are present in my mind—
"Non tali auxilio, nec defensoribus istis."
I always thought that Russia was a cow;
And now we know that Russia is a cad.
The light is out in that large turnip now.
The gaff is blown. And I, for one, am glad.

A. P. H.

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Mrs. PALMER'S PAGE

WE MUST LIVE!

By J. HYATT

It has been said recently that "Every man and woman (who is made of flesh and blood and not of parchment) stands for freedom." Yet when we think of the men and women whom we meet every day, and even some whom we have known all our lives, it is very tempting to select just a few of them as being of "any use" at all.

They are, with possibly a very few remarkable exceptions, *all* some use. They are each of them potentially the "sovereign individual" for whom we are working and in whom we have our faith. Let us not lose sight of this: *these* are the people—it is so easy to think that some other people, somewhere else, are more intelligent or more important. These are the people with whom I am in touch, and therefore, as far as I am concerned, these should be the most important people in the world.

Whether we shall be able to make verbal contact with them at the right point depends on our skill and insight. We have to be good listeners; with some we may be listeners for months before the time is ripe for one remark. Others like to be challenged at the outset; and then for some we must see that *we* are 'no use' and we may be able to put them on to their right line of interest with someone else.

More important than these things is what we can make of ourselves, for we all infect each other and the strongest infection wins. Our tactics in our work must be unfailingly correct. Of almost prime importance, it seems to me, is the ability to maintain a positive attitude; the ability to distinguish immediately and even in small things, between evils which *cannot* be avoided and those which can; the power to decide whether we intend to accept certain conditions, or whether we intend to do something about them. If they are inevitable, or if we intend to accept them, then not a word should be heard about them. Such talk is waste of precious energy of which not one of us has sufficient—life is short for all we have to do. If we do intend to do something, then our words should be heard *in the right quarter* and not elsewhere. Let the others grumble if they will, we can generally bring them to ACTION or SILENCE by the question, "Well, what are you going to do about

it?" But more than anything we can say, the degree of life we have in us will count.

This has been expressed very vividly by the French author Romain Rolland:

"Through the midst of those who were uncertain and discouraged Christophe passed like the wind that shakes the sleeping trees. He did not try to inculcate in them his way of thinking; he blew to them the energy to think for themselves. He said:

"You are too humble. The great enemy is neurasthenia, doubt. We can, we ought to be tolerant and humane. But we must not on any account doubt what we believe to be good and true. What we think, we must believe. And what we believe, we must uphold. Whatever may be our strength, we must not give up. The smallest, in this world, has a duty equal to that of the greatest. And (what he does not sufficiently realise) he has also power. Do not believe that your revolt counts for so little! A strong conscience which dares affirm itself is a great power. You have seen more than once in these last years, the State and public opinion obliged to take account of the judgement of a good man, whose only weapon was his moral strength, affirmed publicly, with courage and tenacity . . .

"And if you ask yourself what is the good of giving yourself so much trouble, what is the good of fighting . . . Here is the answer: Because France is dying, because Europe is dying—because our civilisation, that wonderful work of art set up at the price of so many centuries of effort by our humanity, will be swallowed up if we do not fight. These are not empty words. Our country is threatened, our country of Europe, and more than any part of it your own; *your* little country, France. Your apathy is killing her. Your silence is killing her. She is dying in each one of your energies that dies, in your thoughts which are resigned, in your sterile good will, in each drop of your blood, which is drying up useless . . .

Up! We must live! Or, if you must die, you must die on your feet." *Romain Rolland in "Jean Christophe à Paris," III.*

IN LAST WEEK'S ISSUE

Last week a reprint of an article in leaflet form entitled "The Enemy in the Rear" was enclosed in the paper.

Readers can obtain copies of this leaflet—initially, quantities up to 100—free of charge. It is suggested that they should be broadcast among shopkeepers, the business community and in the better class streets. It is hoped that the cost of the leaflets will be defrayed by subscriptions accruing from them.

Here is an excellent way, open to all readers, of getting important information over to a selected public—a much wider public than the limited circle of acquaintances possessed by most readers—and of increasing the circulation of the paper.

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HAVE YOU ANY SUGGESTIONS?

We are intending to publish in leaflet form a number of articles which have appeared in *The Social Crediter* in recent months, but in making a selection we would like to have the co-operation of all readers. You are, therefore, invited to send in your suggestions.

It is proposed to make all these leaflets available free of charge.

We hope readers will appreciate the help we are trying to give them, and in return ask for the co-operation of all of them in getting a wide distribution for material published; particularly amongst important people in their district.

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ADMINISTRATION OF THE JEWISH RACE

GUILD

OPERATIVE FREEMASONRY

The secret society and the guild have been a constant feature among the modes of organisation determining the mould and shape of man's life since first he began to relax his grip on reality. They may be traced back to Ancient Egypt—sometimes as separate entities, sometimes coexistent in the same organisation of the same people. The parts played by these associations in the various eras of history are so alike as to be remarkable. They appear when a civilisation becomes urban. The peasant insures himself against a 'rainy day' by preserving some of the produce of the fat years for the lean ones; in Egypt the State took over the insuring, commandeered a portion of the crop of corn, and in times of hardship re-sold it to the people at terms so disadvantageous that the discouraged peasants flocked to the towns. Always the peasants by some device are forced off the land into the towns, and there, dependent for their existence on matters in the control of men rather than those in the procession of natural things, they become subject to control and regimentation by these societies. No doubt the societies originated as free associations of persons with a common policy—many of them started as burial clubs—but in all cases they later deviated from such a policy.

The result was a medium of strict and centralised control which allowed of easy guidance from above in directions which were not infrequently subversive. Where secret rites were involved in the organisation they were generally of a funereal character and, on the whole, the emphasis was on death rather than on life.

Before the machine age, the key industry of any culture was that of the builder: the road builder, the bridge builder and the house builder. There lay the control of communication and of the security from the elemental weather that is the basis of further civilisation. As is to be expected, therefore, masonry was controlled probably more firmly than any other trade and its secrets guarded more jealously than any others—on the same principle that, nowadays, powerful interests seek to get hold of communications, news agencies, and power and other vital industries.

With the decline in importance (in this sense) of masonry, the operative guilds disappeared, though later speculative freemasonry perpetuated the control mechanism, using as media the abstract ideas and charitable activities of the older societies.

THE EARLY MYSTERIES

Various Jewish sects, in particular that of the Essenes, were probably the link between the secret societies of Egypt and Greece. The candidate to the fraternity of the Essenes had to swear that "he would suffer death rather than reveal the secrets of the sect."¹ There are remarkable similarities between the chief features of the Masons and the Essenian fraternities.

The most famous of the ancient mysteries were a system of rites celebrated at Eleusia, originally a locality apart from Athens, but later a suburb of that city. At first the ceremonies did not seek to inculcate a set of ideas but were simple magical practices to increase the fertility of the land. When wheatfields gave way to city lots and the mechanic and tradesman replaced the farmer, and local deities became

national Gods and Goddesses, the primitive, pragmatic customs of worship became, in the words of one historian, "symbolical religious mysteries for the general welfare of the urban soul."² There were various degrees of initiation, at which "terrifying objects were suddenly presented to the candidates, the floors seeming to shake, lightning flashing on every hand"² and so on, all with a view to testing the character of the person being initiated. If successful he was initiated in the further mysteries of his new degree. But if he revealed any of the secrets of his order he would "be so accursed by the Gods that it would be dangerous to dwell in the same house with him lest the roof should fall."²

Of the Mysteries existing in the different countries it may be said that they were distinguished by varying forms while it is equally certain that there was a great similarity between them all. The ceremonies of initiation were invariably funereal in character.

Very similar was the Cult of Mithra which made its appearance in Italy in the first century before Christ. The cult soon became fashionable at the imperial court and most of the emperors and the leading statesmen and philosophers became adherents. With such prestige at the capital of the civilised world and "with soldiers as evangelists", Mithraism soon spread to the whole of the Roman Empire. The followers of Mithra (the sun) were conceived of as a world army led by the God, and military virtues were strongly emphasised in the moral teachings of the cult. There were seven grades of membership, each local branch having its own officials and dispensing its own charity; their method of teaching through astronomic symbols was "wonderfully like our own [Masonic method]" says Mr. Gould in his authoritative history.

As in the military Masonic lodges of a later day, it often happened in the Mithra that subalterns and even non-commissioned officers were in control of lodges in which superior officers were sitting as ordinary members.

As the population of the Roman cities grew, the different trades and crafts found it necessary to organise themselves into trade-unions, which they called collegia. In the earlier stages these were no more than burial clubs, but afterwards almost every clique of persons having common interests organised their own college. Every legion carried with it its collegia of masons, carpenters, roadmakers and bridge-builders. It is not known to what extent the members of these collegia were identical with the members of the local branch of the secret military brotherhood that also invariably was to be found in the Roman legions, but we do know that candidates were obliged to take a solemn obligation prior to their admission, and that their mission was to plant on foreign soil the seeds of Roman civilisation. The system afterwards crystallised into a régime of tyranny with the Emperor at its head. A man was compelled to carry on the trade his father had followed before him, and men were often forbidden to leave one community for another in search of work. Most colleges, in spite of their high trade standards, were impoverished by the many fees and dues of the members.

The colleges were usually glad to accept fees and legacies or to obtain the patronage of some person of high rank.

THE GUILDS

In her book "The Cathedral Builders" Mrs. Baxter contends that after Italy had been overrun by barbarians, the Roman Collegia were suppressed, that the college of architects at Rome escaped the general doom and removed to the republic of Comum, and that this college survived in the Mediaeval guild known as the Society of Comacine Masters. This society, she maintains, was the training centre for the young architects and scientists (masons and monks) that were sent out across Europe to erect the Gothic Cathedrals. This theory of the transformation of that college which was responsible for the Roman palaces, bridges and aqueducts, into a monopolistic, centralised guild responsible for the Gothic cathedrals and castellated castles, may or may not be correct, but there seems no room for doubt that the Mediaeval civilisation was as centrally directed as the 'Roman' one.

There is the same insistence on 'greatness', the same lack of interest in the private dwellings of the individual citizens. "The universal promulgation of the principles, rules and practice of the Gothic architecture," writes Dr. Milman in 1854, "has been accounted for by the existence of a vast guild of Freemasons, or of architects. It is said that the centre, the quickening and governing power, was in Rome." But Dr. Milman finds it fatal to this theory that Rome is the one great city in which Gothic architecture has never found any place. In the same way it might be argued that New York had nothing to do with the League of Nations because 'America' was never a member of that body. The fact remains that cathedrals of a very similar design sprang up all over Europe simultaneously, and that the Masons' Guilds differed from all the other guilds in that they were an international, itinerant body.

They worked in closest co-operation with the monks and church officials. The strict control exercised by the ecclesiastical authorities explains the eminently scholastic character of the Gothic architecture.

"The Guild itself was no more a new creation than the Gothic architecture was, it was simply a new phase of an old process. To erect Gothic temples it was essential to employ men particularly skilled in certain mechanical tasks; in time these men were compelled to depend upon the building of temples for employment."²

The Masons' Guilds in all countries became the key-guilds, and were everywhere governed by a host of rules and regulations.

THE GERMAN GUILDS

Nowhere was the organisation of the stonemasons more complete than in Germany. The Steinmetzen, or stonemasons, possessed elaborate 'mysteries of the trade', strictly safeguarded by numerous ordinances. In addition to their trade customs it is contended that the German stonemasons received from the monastic builders a secret architectural doctrine and mystical science of numbers, which they employed in their art.

It must be admitted that many Gothic Cathedrals contain curious architectural details: in the Cathedral of Würzburg there are two pillars on which are engraved the names of 'Jachin' and 'Boaz', the two brazen columns of the porch of Solomon's temple, better known from Masonic symbolism; to say nothing of those gargoyles watching over

the Parisians from the tower of Notre Dame de Paris.

The Steinmetzen, like their French colleagues, had their own jurisdiction. The individual lodges were independent of one another, but groups of them owed fealty to a District Lodge. A number of the latter were in turn subordinate to a Provincial Lodge, and the whole system reached an apex in the supremacy of the Chief Lodge of Strasbourg.

Every individual lodge was a distinct court of justice, and above the lodges came the court of the district, at the head of which were masters to whose care copies of the Brother Book had been committed. From the district courts there was a right of appeal to Provincial Masters; the Supreme Court of Judicature was at Strasbourg. By a singular rule which prevailed throughout the fraternity, we find that the principal officials were not elected to their positions by their fellows, as in other crafts, *but appointed by persons or bodies outside the pale of their society.*

THE FRENCH GUILDS

In the French cities, on the departure of the Roman legions, a sort of municipal government seems at once to have been formed. The elected officers of the various trades, together with the superior clergy, constituted a council; the Roman college with its religious affiliations, settled down into a craft guild, out of which grew the local government. This at any rate is the development seen in the chief French guild, the Hanse, (later called the Merchants de L'Eau). The officials of the Paris guild

"controlled the entire municipality . . . and to a great extent enjoyed a monopoly of the trade of the Seine. The duties of the mayor of the city were performed by its leading official, who was styled Provost of the Merchants. The Provost collected the rules and regulations affecting the various trades of that city into a M.S. 'Livre des Métiers', tabulating the usages of a hundred craft guilds. The Book, while it permits the master to have as many assistants as he desires, expressly stipulates that the secrets of the trade must not be communicated to them."²

Alongside the craft guilds were the fraternities, "confréries" (more or less religious in character), which were often composed of the same persons. French guilds had their own jurisdiction and their own police force. Many were the attempts made by the reigning princes to curtail the privileges of these confréries, but the prohibition contained in one Royal edict "was as often as not cancelled in the next"¹ and they continued in existence until the "French" revolution when they were finally suppressed.

ENGLISH GUILDS

In England, however much of Roman civilisation survived the 'barbaric' Anglo-Saxon interregnum, it was only a fraction of what survived in France, and it was also decidedly less than that remaining in Germany.

The oldest records of the social and religious guilds consist of three statutes drawn up in the 11th century. The religious and social character of these early associations were in most cases "a thin disguise for the various craft guilds."² As the towns grew the crafts came under the control of the merchant guilds. The principal merchant guilds

"developed somewhat after the fashion of what in modern times is called a 'vertical trust', that is they enjoyed a monopoly of trade in their local territories and this carried with it the control of all its incidental branches from the product of raw material to the sale or exchange of the

finished product. They could say how much of a given commodity could be thrown upon the market, how much must be withheld, they supervised importations and exportations, not infrequently using their own ships. They established standards of quality, arbitrarily fixed prices and wages and strictly controlled trade practices. They might even say what kind of clothing it was suitable for the various grades of employees to wear."²

The merchant guild maintained its own law and order and when it had grown sufficiently powerful it "merged its existence in the *communa* (corporation) and the guild hall became the common hall of the city, and the court of the guild became the judicial assembly of free men."

The guilds did not by this change allow their privilege of secrecy to be taken away from them. On the contrary, it was the 'free men' who paid, and paid dearly, for the privilege of holding their 'judicial assembly' in the Hall of the Guilds. This may be seen, for instance, in the Hereford regulations drawn up in 1383, which state that at the great meetings held at Michaelmas and Easter where the whole people were gathered, the bailiff and steward may command that those "who are not of the liberty [belong to the guild] should depart from the court and may afterwards notice if there are any secrets or business which may concern the state of the city or the citizens thereof."¹

By the Fifteenth century the process of merging had apparently been completed and there was no longer need for independent trade jurisdiction, municipal committee-rule having everywhere openly substituted 'judicial assemblies of free men'. From then on the ruling and regulating emanated from the local authorities or municipalities.

"No craft fraternity," writes Mrs. J. R. Greene in "Town Life in the Fifteenth Century" "could be formed without leave of the municipality, and every warden took his oath before the mayor, at whose bidding and subject to whose approval he had been elected. No trade rules had any force until approved by the corporation. Men who offended against the rule of the trade were brought before the town officers for punishment. Carpenters, masons, plasterers, daubers, tilers, and paviors had to take whatever wages the law decreed and to accept the supervision of

municipal rulers, and their regulations were framed according to the convenience of the borough."

Besides this merging of merchant guild into municipalities this period saw the merging of many craft guilds into one another. The drawing together of artisans in the later craft fraternities was not at all times a matter of free will. If the trades did not voluntarily associate they were ultimately forced to do so, and at the close of the 15th century we find the towns everywhere issuing orders that crafts which had hitherto escaped should be compelled to group themselves into companies. In the 16th century the guilds were suppressed by Henry VIII and Edward VI, but were restored to life again by Elizabeth.

The only thing they had lost was the *name* of "guild" being from now on known as "corporations" or "livery companies."

"London, indeed," says Mr. Gould, "saved her guilds because she was powerful enough to have made a revolution even against the most powerful Tudor."

And a much later historian concurs:

"A system so extensive could not be wholly eradicated. The religious guild in modified guise has continued to the present day in both Roman Catholic and Anglican churches and the merchant guild left its influence upon the later livery companies upon which the commercial supremacy of the British Empire was erected."²

An interesting remnant of the days when a trust and multiple store was called a livery company is to be found in the person of the brother-in-law of Israel Moses Sieff, Samuel Marks, who, besides being Chairman and Managing Director of Marks and Spencer Ltd., is vice-president of the English Zionist Federation, treasurer of the Air Defence Cadet Corps, and Liveryman of the Worshipful Company of Glaziers.

B. J.

(To be concluded).

References:

- ¹ "Concise History of Freemasonry," by R. S. Gould; 1903.
 - ² "History of Freemasonry," by H. L. Haywood and G. E. Craig; 1927.
- "On the Connection between Operative and Speculative Freemasonry," by D. Knopp.

THE OBITUARY YARDSTICK

The obituary of the late Bishop of Wakefield was given 2½ ins by the *Daily Telegraph* in a column already narrowed on account of war-time economy of space. Dr. Eden's life-long concern in slum-demolition and housing-reform was moreover dismissed in a *single line*, thus: "He gave a lead in the matter of housing."

Had the good bishop been a glib controversialist on any airy subject dealing with World Order or International Planning; had he "given a lead" in, say, the Oxford Group, or the League of Nations, the Kellogg Pact, or Federal Union (if one must be up-to-date with the World-Planners) doubtless his obituary would have been given at least half the space usually devoted to that of

a film-star or a banker or an orthodox economist. But having put his enthusiasm into *action* in practical Housing Reform for at least 50 of his 86 years, his work is at last honoured with a fatuous line of cold print in one of our "leading" dailies.

As a pioneer housing-reformer after the Boer War he was considered almost a nuisance by the self-elected Financial Government that secretly governs all popularly-elected "Governments" who in the nineteen-hundreds were recuperating from the effects of the war and digging themselves in for "the good" of South Africa. These were not fashionable and "practical" subjects till the Great War and the still Greater Slump had brought Foreign Investment to a standstill and

forced the myopic Money Monopoly belatedly to invest the community's credit at home rather than at the ends of the earth. A quarter century in the rear of the "visionary" bishop.

Dr. Eden once said to the present writer: "You see, I feel that I have no right to preach Christianity to the people living in Tidswell's Yard" (one of the worst slums in Wakefield at that time) "till they have been re-housed in decent homes." It is known in Yorkshire that he was one of the founders of the Wakefield Garden Suburb scheme, but it is not so well-known that the money he "put into" that public utility society was lent by him free of interest.

WILLIAM BELL.

ANNOUNCEMENTS AND MEETINGS

Books to Read

By C. H. Douglas:—

- Economic Democracy
(*edition exhausted*)
- Social Credit 3/6
- Credit Power and Democracy ... 3/6
- The Monopoly of Credit 3/6
- Warning Democracy
- (*edition exhausted*)
- The Tragedy of Human Effort ... 6d.
- The Use of Money 6d.
- Approach to Reality 3d.
- Money and the Price System ... 3d.
- Nature of Democracy 2d.
- Social Credit Principles 1d.
- Tyranny 1d.

By L. D. Byrne:—

- Alternative to Disaster 4d.
- The Nature of Social Credit 4d.
- Debt and Taxation 2d.

ALSO

- The Douglas Manual 5/-
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Southampton Chamber of
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- The Bankers of London
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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 Association: Weekly meetings every Tuesday evening at 7-30 p.m. at the Friends Meeting House, King Street, Blackburn. All enquiries to 168, Shear Brow, Blackburn.

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CARDIFF Social Credit Association: Enquiries to H. Steggles, Hon. Sec., 73, Romilly Crescent, Cardiff.

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. It is also obtainable from Morley's, Newsagents and Tobacconists, Market Hall.

LIVERPOOL Social Credit Association: Weekly meetings of social crediters and enquirers will continue, but at varying addresses. Get in touch with the Hon. Secretary, at "Greengates", Hillside Drive, Woolton, Liverpool.

LONDON Liaison Group. Enquiries to B. M. Palmer, 35, Birchwood Avenue, Sidcup, Kent.

LONDON Social Crediters: Lunch-time rendezvous. Social crediters will meet friends at The Cocoa Tree Tea Rooms, 21, Palace Street, Westminster (5 minutes Victoria) on Wednesdays from 1-30 to 3 p.m. Basement dining room.

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

SOUTHAMPTON Group: Secretary C. Daish, 19, Merridale Road, Bitterne, Southampton.

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