

# **SOCIAL** • • **CREDIT**

**VOL. 9. No. 3**

Registered at G.P.O. as a Newspaper.  
Postage (home and abroad) 3d.

**FRIDAY, JULY 1, 1938**

**3d WEEKLY**

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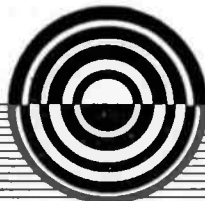
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Here is another page for new readers explaining the Social Credit approach to the economic system and the money system

## The First Proposition

THE first proposition on which the theory of Social Credit is based is that we passed out of a condition of more or less modified economic scarcity into one of either actual or immediate potential abundance when we passed out of the era of economic production by hand labour into the age of economic production by solar energy.

Please notice that I do not say production by machines. Machines are not the point.

The point is that we have obtained control of the transforming mechanism of the universe and we can change practically any form of matter into any other form

of matter by applying energy to it. The machine is only an incident.

If this postulate of potential economic abundance is not true, then nothing that I, or anyone else, can have to say about monetary reform is of any serious consequence.

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There are really only three alternative policies in respect to a world economic organisation:

The first is that it is the end in itself for which man exists.

The second is that while not an end in itself, it is the most powerful means of

constraining the individual to do things he does not want to do; e.g., it is a system of government. This implies a fixed ideal of what the world ought to be.

And the third is that the economic activity is simply a functional activity of men and women in the world. That the end of man, while unknown, is something towards which most rapid progress is made by the free expansion of individuality, and that, therefore, economic organisation is most efficient when it most easily and rapidly supplies economic wants without encroaching on other functional activities.

C. H. Douglas

## You and the Money System

BEFORE you were born it cost your parents money to prepare for your coming.

Afterwards they spent money on you, and on themselves to buy food, clothing, shelter, education, travel, amusement—on licences and taxes and rates—and now you spend money on these things.

There is nothing at all you can do without money. Money does not buy happiness, but it buys the things without which it is impossible to keep alive at all.

All the money has to be arranged for by experts, just as all the electricity has to be arranged for by experts, and all the other things which are organised in the modern world.

### Decisions have to be taken.

It is terribly important to you that these public services should be run properly for you. Wrong decisions cause a lot of inconvenience, worry, delay and disappointment to you and everyone else. Decisions can be so wrong that life just becomes intolerable, as the huge suicide roll of over 5,000 a year bears witness.

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For example, the Cunliffe Committee, which consisted mainly of bankers, and a Treasury official, had to take decisions about money after the war. They decided that there was too much money about, and that it would have to be reduced. This was called Deflation.

Here is what Mr. McKenna, formerly Chancellor of the Exchequer and now chairman of the Midland Bank, said about it:

*"A policy of deflation could only end in strangulation of business, and widespread unemployment. It meant, how-*

*ever, enhancing the value of war and post-war holdings and restoring the value of pre-war holdings, thus raising the total claims of the rentier class (that is, the class which lives on interest), not only beyond what they are entitled to, but to an intolerable proportion of the total income of the community."*

At the present time huge quantities of goods that money could buy are being destroyed, and the production of still larger quantities of goods is being restricted.

Moreover, 13,500,000 people in this country have less than 6s. a week each to spend on food. You may be one of them.

You probably know these things, and hate them; are indeed ashamed that they should happen in your country.

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Most people know very little about money and the rules and regulations that are in force in regard to it, and all the big and little changes that are made in them. Perhaps you may feel that you have not enough time to master its intricacies, or even that you would never understand them, however hard you tried.

Or you may be one of a smaller number of people who do know a great deal about money, or you may think you do. In either case you will have found how difficult it is to get much attention for your

ideas — whether from those who suffer from the results of the decisions taken by experts, or from the experts themselves.

Meanwhile, the experts go on taking decisions. They must, and they have to be guided by some consideration or other.

What considerations are to guide the experts? Their own interests? Someone else's interests? Whose interests?

Upon the answer to that question hangs the fate of this civilisation and of all subsequent civilisations.

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An examination of the actual decision to deflate, recorded above, discloses, in the words of Mr. McKenna, that its results benefited all lenders at interest, and created intolerable conditions for borrowers and for everybody else. Look at the suicide roll again.

The Cunliffe Committee was composed of bankers; bankers are lenders at interest.

Men and women of Britain, the game is with you. Whether you like it or not, whether you understand all about it or not—you are responsible, and you will have to bear the consequences of whatever is done.

You have to find a way to bring pressure to bear on the experts so that their decisions shall be in your interests.

We offer you the means in the Electoral Campaign. Take it or leave it: YOU ARE RESPONSIBLE

# COMMENTARY

PERHAPS YOU'VE READ THESE ITEMS IN YOUR NEWSPAPERS —  
OUR COMMENT WILL GIVE THEM A NEW SIGNIFICANCE

## Stole to Support Five Children

MRS. UPFOLD, of Shepherd's Bush, mother of five, was sympathetically treated by the magistrate when she stole some clothes for her children.

A couple of years ago her husband developed trouble in one eye and had to go into hospital three times, during which periods his wife gradually fell into debt.

Then, to save the other eye, the bad eye had to be removed and he stayed six weeks in hospital. His wife got 30s. a week from the *Guardians*, £1 of which was due as rent. But of course, this rent could not be paid.

Before long the bailiffs came in and took everything.

Mrs. Uphold put a brave face on it and told her husband nothing for fear of worrying him while he lay ill in hospital.

When he came out they managed to get a new home together, but Mr. Uphold being out of work, they fell into arrears with the instalments on their furniture.

From the U.A.B. they now get £2 17s. 6d. a week. Of this 25s. goes in rent, 5s. to a clothing club, 5s. for furniture, 2s. paying off a milk bill, and 1s. for electric light. That leaves £1 to feed seven people, or under 3s. a head.

## Motherhood Too Costly

A lurid light on the terrors of motherhood on an insufficient income were provided at the Edinburgh Conference of the National Union of Railway Women's Guild.

There was reference to an abortion club where women paid a weekly sum for the services of an unqualified abortionist.

The speaker who mentioned this club said that according to a medical enquiry, 90,000 mothers in Great Britain submitted themselves in 1937 for criminal abortion.

## The New Voter

"Political parties are not winning young recruits in considerable numbers anywhere in Britain. The national verdict at the next General Election will depend more than ever on the decision of millions of people who belong to no party and have no desire to join a party."

A. J. CUMMINGS in the *News-Chronicle*.

## A Silver Fortress

A fortress has just been constructed by the U.S. Treasury to guard the silver reserve to the value of £172,000,000.

The *Daily Telegraph* published an official photograph of this great fortress which is the last word in modern construction.

Robbers seeking entrance will have a

rough time, as the silver-fortress is situated in the ground of the West Point Army Reservation.

But why all this camouflage and waste when the real backing of U.S. credit is the natural resources, goods, services and skill of the U.S. people?

Fancy building a modern fortress to guard the Ticket Office at Waterloo Station or Lords Cricket Ground!

## "Down-and-Outs"

Six hundred "down-and-outs" had to go without their hot soup, tea and coffee at St. Peter's Kitchen, Garrick Street, London, S.W., recently.

The gas had been cut off because the Kitchen, despite rigid economy, still owed a bill for £115. (*Daily Sketch* report.)

Manufacturers, merchants and salesmen will tell you that soup, tea and coffee (and gas) are all very plentiful, but that the great trouble to-day is not to supply the goods but to find customers.

National Dividends would do away with needless poverty and would help to restore self-respect to all individuals.

Free meals for the "down-and-outs," while being very praiseworthy, is, unfortunately, no solution to the real problem—National Dividends is the only sensible remedy.

## Income and Output

Machinery has multiplied the output of farm labour twenty-fold in the last century, according to Mr. R. B. Gray, of the Bureau of Agricultural Engineering, in Washington.

It has not multiplied the income of farm labour by a like amount.

## Putout and Income

Mr. W. S. Morrison, Minister of Agriculture, has told the Council of Agriculture that one of the main points in the Government's agricultural policy was to try to restore the land to a state of fertility, and to provide in the soil a storehouse of power to produce.

First reduce the land to poverty, and then restore fertility! The farmers would soon restore the fertility of the land, if Ministers would restore the fertility of purchasing power.

## Our National Disease

"There appeared in a recent issue of the *Saturday Evening Post* the most impressive and moving article I have ever read on Britain's distressed areas.

"I thought I knew something about our distressed areas. But this picture by a careful and exact observer got me in the vitals. It has left me with an uncomfort-

able sense of personal shame and with a new fear lest the gigantic unsolved problem of this 'national social disease' should eventually destroy our social economy."—*The News-Chronicle*.

"Sound economy"!

## Artful Improvements

"Many people have been made poorer and unhappier by expensive enterprises intended to improve their lot," says Mr. H. S. Goodhart-Rendel, President of the Royal Institute of British Architects.

The people have been made unhappier, but the lot of Finance has been improved, as was the intention of the framers of the enterprises, if not the intention of the supporters of the schemes. The moral is: do not support schemes, but demand the wanted results.

## THE TAX HARVEST

Taxes from liquor accounted for about one-twelfth of all revenue collected by American authorities during 1937. The taxes, which amount to £204,455,146, are now the third most important source of government income and are exceeded only by property and income taxation. In many states alcoholic beverages have become the most important source of revenue.

This means that the Americans pay the amazing sum of £2,400 million in direct and indirect taxation a year. On an average, therefore, every American—man, woman and child—loses £18 a year when the facts of abundance mean that no taxation is necessary.

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Mrs. Palmer's Page

# How To Stop War

A FEW weeks ago a friend of mine wrote me a long letter, in the course of which she described the gas-proof room her husband planned to construct in their basement. She ended by asking me what I was proposing to do.

I seized pen and paper, and in the heat of the moment wrote, "I propose to try to stop war by showing people that the money power is the real enemy." I enclosed a "Lower the Rates" Leaflet and added, "This is something real and democratic."

This is the answer I received:

"I haven't the least idea what you mean by 'reality' or 'democracy.' And you could never make me understand anything about money."

Do you know, I think this woman is already well on the way to understanding. So many would be willing to accept those two words as being vaguely familiar, and let it go at that. My friend is not afraid of confessing ignorance; I'm sure she hates sloppy generalisations; moreover, she is a ratepayer's wife and the mother of three fine children. I intend to do my best to make things plain for her, and hope in so doing I shall learn something for myself.

Since Mr. Geoffrey Dobbs has been rivetting our attention on the importance we must attach to the correct use of words,\* we have been chasing the abstract noun from pillar to post in frantic efforts to escape from mere "blab." Let us begin by nailing down "reality." I'll define this as "actual existence as a fact that can be perceived by one or more of the senses."

When we say the Rates Campaign is real, we mean it has actual results. I quote from "Lower the Rates" leaflet:

"In February, 1938, Belfast ratepayers prevented an increase of 4d. in their rate. The Corporation Finance Committee first announced a rate increase of 10½d., but after preliminary opposition by ratepayers, reduced this to 4d. Thereupon members of the Belfast and Northern Ireland Rate and Taxpayers' Association proceeded to give those who actually paid the rates a chance to instruct their representatives. In less than a week 20,000 ratepayers signified to their councillors that the rate was not to be increased. As a result, the rate was fixed again at last year's figure in obedience to the expressed will of the ratepayers."

This represents a saving of over a pound to a householder rated at £30 a year.

This is what we mean when we say the Lower Rates Campaign is founded on reality.

By associating together the people have produced a tangible result. Compare this

\* See his review in the June FIG TREE of Stuart Chase's book "The Tyranny of Words."

with the achievements of some such organisation as the League of Nations Union.

They may arrange some admirable meetings during which reproachless sentiments may be uttered in excellent English, concerning peace, liberty and the brotherhood of man, but the result will be entirely negative because founded on unreality. People would be better employed at home with their hobbies than talking together about abstractions that they can neither define nor understand.

The other term which bothered my friend was "democracy." The small States of ancient Greece first used this term, meaning, literally, "rule by the people." They were so small that every citizen had the right to attend the popular assembly, and could hold up his hand to approve or

## SOCIAL CREDIT

### RECEPTION ROOM MEETINGS

The present series of meetings held each Thursday at 8 p.m. are suspended for the summer recess. They will be resumed in September. Particulars to be announced later.

The Rendezvous will be open daily, as usual.

condemn any course of action that might be contemplated.

In a modern city like Belfast, consisting of hundreds of thousands, the councillors must represent the people, but Belfast could not by any stretch of the imagination be called a "democracy" unless those councillors carried out the will of the people. The problem was to force them to do so. In so far as the demand for lower rates was successful in getting the desired result from the councillors, it was truly democratic.

Democracy, then, is a form of government in which the will of the people prevails, not merely one in which it should, or is intended, to prevail. When the people of Belfast were successful in getting their way about the rates, they were living for the first time in a real democracy. If they wish to continue to live under this form of government they must apply the same principle to every matter that arises, signifying their wishes to their councillors, and seeing that they get from them the exact results which they require.

"You would never make me understand anything about money."

I might have thought these were the words of one who was afraid of her responsibilities if I hadn't known how well she runs her house and how carefully she checks up on her own accounts and the

tradesmen's book. She would not allow a fraudulent milkman to get away with it. When the bill for the rates comes in she should look into the accounts and see just what it is she and her husband are asked to pay for. As I know for a fact, their rates are steadily rising each half-year. It is not necessary for them to be financial experts in order to realise that they are not getting value for money.

They will get no help whatever from the popular press. There is a definite campaign on to make us believe that the only way we can reduce rates is by cutting down social services. On May 7 the *Daily Mail* had these words in its editorial:

"Luxurious amenities costing thousands of pounds may be desirable, but in these times they cannot be afforded. There simply is not the money."

Would the same man have written:

"Rearmament costing £1,500 million may be desirable, but in these times it cannot be afforded. There simply is not the money"?

We all know he would not.

It is not necessary to be a financial expert to understand that there is something very wrong here, that in fact we are being hoodwinked by those to whom we have entrusted the duties of government.

The "Lower the Rates" leaflet, which I sent my friend, contains quite enough information to justify any ratepayer in his demand for lower rates without decrease in social service. I will summarise it thus:

1. All local authorities pay out large sums yearly in loan charges, frequently amounting to more than half the money raised from rates.
2. Most of this money was borrowed from the banks.
3. "Banks lend by creating credit; they create the means of payment out of nothing."

It is this last fact which people find so utterly incredible at first. They know that they can only earn money to pay their own rates by dint of hard work, and certainly cannot create the means of payment out of nothing.

But there is not the least doubt about the truth that the banks create costlessly the money which they lend to local authorities, simply by writing the figures in ledgers. The authority for the statement quoted is the "Encyclopaedia Britannica," 14th Edition.

It is on this fact that the United Ratepayers' Association are basing their demand for a reduction of rates, and every woman who has not yet seen it should write to the Association at 163A, Strand, W.C.2, for a copy of their leaflet.

Now why do I say that the best way to try to stop war is to join the Lower Rates Campaign? At first people think there can be no possible connection between the two. But in reality the connection is very close.

In the Lower Rates Demand Associations people learn how to associate together, and to force their local councillors to get for them what they want.

And, secondly, it will not take the rate-payers long to realise that the same people who are responsible for higher rates are responsible for the economic struggle for foreign markets, which leads directly to war.

Those are the people who run the financial system, not in the interests of the citizens of this country, but in the interests of those who love power over their fellows.

Speaking at the Colonial Service dinner on June 17, Lord Harlech said:

"The trouble to-day is not that we cannot produce more—that would be easy—but that we cannot find markets at prices that cover the costs of production."

The causes of high rates and high costs are very closely connected—they are, in fact, the same. And they lead directly to war.

But ratepayers who have learned how to deal with the rising rates will quickly learn how to impose their will on their public servants in other matters, whether it be lower prices or prevention of war.

Can you wonder that the workers in the Lower Rates Campaign are so happy and sure of themselves? Their feet are set firmly on the rock of reality, and they can see the road which they must follow. It leads them *where they want to go*.

B. M. PALMER

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# From Darkness Into Light

**M**R. HORE-BELISHA, the War Minister, speaking at the Liberal National Party Conference on June 21, 1938, said he had had to spend a vast sum of money on rearmament, which is now approaching £1,000,000 a day.

"We are meeting that bill, and we are spending £50,000,000 a year more on the social services. That achievement is remarkable—to have redressed the bankruptcy of the nation and to have made it strong."—"Evening Standard" report.

How much longer will the citizens of this country allow themselves to be lulled into a state of hypnotic trance by these Bankers' Lullabies, so ably crooned by our representatives in Parliament? Let us sweep aside the veil of abstractionism and understand the true nature of our achievement of the past few months.

We have built an undisclosed number of aeroplanes and parts of aeroplanes; of guns, balloons, gas masks, tanks, shells; we have commenced construction of battleships and submarines; we have generally set the wheels of industry moving to create our share of the horrors which are destined to make up the havoc of the next war.

Why could we not have made these things during the years of national bankruptcy which our National Government has so miraculously redressed?

Was it because we lacked the raw materials from which such things are fashioned, whilst now we no longer lack these raw materials?

Was it that we lacked the man-power capable of tending the machines, whilst now we have abundance of man-power? If such is the case, achievement is indeed remarkable!

Did we, perchance, lack the brains capable of planning and executing a programme of such magnitude?

What is the distinguishing characteristic between those years and these?

Merely that, in those years, a select body of bankers, to whom had been delegated the task of keeping the Nation's accounts, having achieved the mastery over us, said, "You shall not make any of these things because we do not choose to record the necessary figures in our ledgers. It is true that you have the materials, the men, the ability to produce—but we, who are in control, say 'Ah, but you have no money!' It is true that the amount of money in existence varies only with the action of the Banks, but we do not choose to act!"

Major C. H. Douglas, speaking at a gathering of Social Crediters on March 7, 1936, said:—

"How was it that a world which was apparently almost feverishly prosperous in 1929—or alleged to be so, judged by orthodox standards—and certainly capable of producing tremendous quantities of goods and services and distributing a considerable proportion of them, could be so impoverished by 1930, and so changed fundamentally that conditions were reversed and the world was wretchedly poor? Is it reasonable to suppose that between a single date in October, 1929, and a few months later, the world would change from a rich one to a poor one? Of course it is not."

Is it any more reasonable that between a date in 1936 and another date early in 1938 the reverse should occur? Of course it is not.

## SANCTITY OF FINANCE

A high official of the Polish Treasury, the Tweedledee of Poland's Tweedledum Central Bank, was accused at Warsaw of offences against girls under fifteen. He admitted his guilt and pleaded that he made love to them so that he "could question the girls about their fathers' incomes and tax evasions." He was acquitted.

The High Court accepted his plea, and agreed that "his reasons were good." Then they added this rider to his acquittal:—"The Court considers that this conduct is highly unethical. But it takes into consideration the defence... believing that the accused acted in the interests of his official duties."

England is not the only free country where the "interests of the public" are the first consideration of public institutions. The freedom of the Poles was won from Russia as a first-fruits of Victory after the World War. Poles and English have won their Liberty to pay their taxes after a long fight against tyranny, and the "Interests of the Public" demand no evasion, and justify every indignity.

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# Thoughts and After-Thoughts

By W.A.B.M.

## Suicide and Science

LIFE is full of extraordinary contradictions, but one of the most disconcerting illogicalities of modern times is the very unscientific attitude of a large body of scientists when confronted with any problem involving the orthodox view of life and humanity.

In the laboratory and the lecture hall, maleffects are firmly and unerringly traced back to first causes, wherever that is humanly possible, and no opinion, prejudice, or theory is allowed to stand in the way of analysis and truth in regard to what is being investigated.

But in regard to the world of men in general, their lives and the environment that is both the foundation and the cause of their actions, the scientist seems quite unnaturally to lose all his acumen, all his passion for accurate observation, and all his desire to get down to the roots of things.

Such a widespread negation of scientific methods in matters that are specifically social is pernicious, to say the least, and indicates the presence, educative or authoritative, of some powerful influence capable of producing a large blind-spot in the minds of men who are otherwise abnormally acute and alert.

Dr. H. Crichton-Miller, the eminent psychiatrist, who is honorary senior physician at the Tavistock clinic, recently gave an exhibition of this strange inadequacy, and the substance of his remarks would in itself provide abundant evidence of scientific incompetency if revealed in any specialised unsocial—or recognised—field of study. Apparently, no one wants to tear off the wrappings from the economic patient and reveal the disease that is causing all the trouble, mental and physical, in the world to-day.

It is much better, it seems, to talk about the symptoms than to get at the cause; and it is also considered preferable to surround the discussion of symptoms with a host of primitive taboos, hoping by this "scientific method" to enchant the symptoms and the cause into non-existence.

It is hard to believe that this is not sheer dishonesty, but if it isn't, there can be no question that it is rank stupidity.

To give an idea of what some eminent men are capable of, here is a quotation from Dr. Crichton-Miller's remarks on suicide: "Perhaps you think I am a crank or a fanatic, but I would like you to contemplate this fact, about which there can be no argument. By this time tomorrow—ten minutes to five—eighteen people will have attempted or succeeded in committing suicide. Most of them will have succeeded. That is not good citizenship."

Apart from the ghastly superficial glossing over of individual suffering, this statement reveals the usual orthodox

financial philosophy in the implications of the final sentence.

According to this, the aim of life is some arbitrary standard of conduct called "good citizenship," meaning doing what those with an itch to govern tell you to do, and suffering anything they care to impose on you. Human beings don't really matter; what does matter is some standard, some ideal, some abstraction set up by authority. In other words, this statement is just another angle of the inhuman doctrine that man was made for systems, not systems for man.

In this particular instance, it means that the cause of suicide is not to be genuinely investigated, that the system is always right, and that the individual must submit and suffer, and any attempt to escape from intolerable conditions is to be formally condemned and stigmatised.

That, briefly, is the logical position of Dr. Crichton-Miller, and a more unscientific one could not be imagined.

## Vice Versa

To anyone, however, who has no preconceptions about the aims and objects of existence, and who regards the people as of more importance than ideas, the matter presents itself in a different light.

To such an one, the suicide is revealed not as a traitor to a code, but as the victim of a system. He will find what every genuine observer has found — that the suicide in nine cases out of ten had good reason for wishing to end his life; that there are conditions existing today with the full sanction of society that are so disgraceful that they cannot be endured for long by any human being.

It is perfectly discernible to any ordinary person, let alone one trained in scientific methods, that environment plays a most significant part in the physical and mental health of a man, and environment undoubtedly depends almost entirely upon income.

Instead, therefore, of talking unmitigated rot about citizenship when faced with an appalling problem like suicide, we should give real consideration to every factor in the case, without making discriminate exceptions. And the factor that looms largest in all human affairs is MONEY!

Mental and physical welfare is synonymous with financial welfare. Nobody nowadays can have one without the other. The only way to attain any degree of national health, to cure the undoubted national neurosis and reduce suicide to its infinitesimal core is to drastically revise the present cruel financial conditions. There is no other way. While the acquisition of money, which is to all intents and purposes the license to live decently, healthily and happily, is dependent

on a degrading, unnerving, unnecessary struggle, all talk of psychological stability is futile.

The economic anxiety which is a prime condition of the financial slave system undermines the whole nervous system, creating tensions and mental conditions that make it impossible for the nation to attain any desirable category of general good health.

From this real point of view, it follows that such unnatural conditions as those prevailing at the present time must be removed entirely.

Society, which means every adult member of the population, is responsible for their continuance and the tragedies arising from them, and so is responsible also for their removal.

The Financial System that strikes so malevolently at the basis of individual freedom and health, strikes also at the basis of healing. Until it is fundamentally changed to suit human requirements there can be neither true prevention nor lasting cure.

Without money there can be no freedom and health; without freedom and health there can be no happiness; without happiness there can be no strong desire for life; where there is no strong desire for life there grows a desire for death. It is the truth that money means life, and lack of money means death.

A National Dividend would end the tragic round of misery that ends in suicide. Sign and post the form on the back page of this paper. If you have already done so, hand it to a friend, or a stranger, for his signature. Act at once! Delay means death for someone!

## Much Easier

"England and America are spending millions of pounds to give work and money for the masses. Wouldn't it be much easier for both countries to leave out the work and just concentrate on giving them the money?"

TEX McLEOD in the *Sunday Referee*.

## Canon on Sound Finance

Canon Elliott Bradley calculates that clergymen spend £2,000,000 a year on tobacco. If they would only halve this expenditure they would save £1,000,000 and enable all the missionaries needed abroad to be sent out.

From this it would appear that if the clergy halved what they now spend on food and clothing and saved the money, it would enable all the missionaries needed here to be brought in, and there is need for many missionaries in Darkest England.

## Communication Control

THE appointment of Sir John Reith as Chairman of the Imperial Airways (a job reputed to be worth £10,000 a year) will not make much difference to the policy of the B.B.C., which is to let the people know only what some unknown power wants them to know. Sir John Reith is a close friend of Mr. Montagu Norman, and the *Daily Telegraph* reports that:—

"Last winter Sir John and Lady Reith and Mr. and Mrs. Norman went on a cruise to the West Indies and South America. They travelled, literally, in a class by themselves.

"The liner's tourist class accommodation had been closed for this 'all-first' cruise. Sir John and Mr. Norman asked to have the tourist saloon opened for their benefit so that they might take their meals in privacy."

But Mr. Montagu Norman's brother, Mr. R. C. Norman, still remains Chairman of the Governors of the B.B.C.; while Mrs. Montagu Norman has been appointed Vice-Chairman of the new national defence organisation called "Women's Voluntary Services." The *Morning Post* reports that she will take charge of the London area.

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It is interesting to note that Lord Clarendon, who was the first Chairman of the B.B.C., after holding the position for four years, was appointed Governor-General of the Union of South Africa. Since his return from the Union last year, Lord Clarendon has joined the Board of Barclays Bank, and next month he will take office as Lord Chamberlain in succession to Lord Cromer.

Two of the duties that go with this office are respectively the censorship of plays and the granting of Ascot Royal Enclosure tickets.

## Safer Railways

### Life or Money?

AN Edinburgh to Glasgow express, travelling at 70 miles an hour on a dark December afternoon failed to stop at a signal and crashed into another train standing on the same line. The scene of wreckage was appalling; several carriages were smashed beyond recognition; thirty-five persons were killed and many more injured.

The Ministry of Transport report has just been issued, and in it the inspecting officer tells how the risk of such a terrible accident as this could be quite simply reduced almost to vanishing point. First, what is called automatic train control could be installed, to make it almost impossible for a train to pass a signal at danger; secondly, apparatus could be installed to make it almost impossible for a signal to indicate line clear when it was obstructed; and, thirdly, passenger-carrying vehicles could be made so much stronger—by using all-steel construction—that, should an accident occur, even after these other precautions, the risk of death would be much less.

All these safety measures could be taken. The engineering difficulties have been solved; manufacturers of equipment could put the work in hand now; and labour is plentiful. But money—*figures, tokens, symbols*—which is so easy to manufacture that there never was the slightest difficulty about it—money is not plentiful.

It is ridiculous.

It is scandalous.

It is criminal.

Who is responsible?

Tenants of council houses at Maldon (Essex) have been warned that if they do not prevent their dogs from attacking the rent collectors they will have to quit.

Seems to be a case of two servants quarrelling and the master getting the backwash!

## LORD WEIR CRIES DANGER

THE destruction of civilisation through the misdirection of scientific and engineering endeavour was visualised by Lord Weir, a former Director-General of Aircraft Production, in his presidential address to the International Engineering Congress at Glasgow recently.

"No one," said Lord Weir, "is more conscious than the scientist and the engineer that to-day, in many cases, he is not directing the great sources of power in Nature towards the use and convenience of man, but that he is having imposed on him a deflection from that duty, leading to the destruction of our civilisation.

"The future is in the hands of the physicist, the chemist, the biologist and the engineer, to apply their hardly-won knowledge to the arts of production, supply and distribution of the essentials needed by mankind in the pursuits and activities of peace."

Col. Colville, Secretary for Scotland, who also addressed the congress, said: "The engineer has marvels still to place at the service of humanity. We can use these marvels to smash the world or we can use them to reshape the world nearer the heart's desire.

"You engineers can help the nations to make up their minds on this subject."

## THE BANK OF ENGLAND AND THE PEOPLE OF FRANCE

THE British people have no quarrel with the people of France. Do the French people realise this, however, in view of the interference by the Bank of England in French affairs?

In the debate in the French Chamber recently the charge was openly made that the French Cabinet was defending the interests of the "City." Actually, what the French Cabinet is defending, supported by the Bank of France and its ally the Bank of England, is the existing financial system. The defence is based on the military precept that the best form of defence is attack, and that which is being attacked is the French standard of living.

Ever since the election of the Popular Front Government two years ago, which was to raise the standard of living, the Bank of France has been engaged in demonstrating by such methods as financial crises and "flights from the franc" that this is impossible, which, of course, it is, within the framework of the existing financial system.

The Popular Front Government was turned out by these methods, and now France is a dictatorship in all but name, for the session of the Chamber was brought to a sudden end following the debate referred to, and M. Daladier, the Bank's choice as Premier, is in full control for the next three or four months—or more?



## THE FIG TREE

A Quarterly Edited by Major C. H. Douglas

J  
U  
N  
E

Containing articles by  
Major C. H. Douglas  
Miles Hyatt  
Elizabeth Edwards  
W. Lebel  
Norman F. Webb  
T. V. Holmes  
A. R. Reade  
B. M. Palmer  
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1938

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Vol. 9. No. 3. Friday, July 1, 1938

## Tell Everybody

"I am afraid the ordinary citizen will not like to be told that banks can, and do, create and destroy money. The amount of money in existence varies only with the action of the banks in increasing or decreasing deposits and bank purchases. Every loan, overdraft, or bank purchase creates a deposit, and every repayment or bank sale destroys a deposit."

THE above words were spoken by the Rt. Hon. Reginald McKenna, ex-Chancellor of the Exchequer and Chairman of the Midland Bank, as authoritative regarding the creation and destruction of money.

It is part of the technique of modern tyranny to conceal from the public the facts that banks do create and destroy money with no more cost than that of the ink.

The reason that great efforts are made to conceal this fact is the fear of the consequences its popular disclosure would have upon the people.

Suppression of the facts enables the perpetuation of the illusion, for instance, that if ratepayers demand lower rates, they must therefore, of necessity, have to do without some social services or, alternatively, that they must do without something that they would otherwise buy by having to pay more rates. The whole of which proposition is based on the lying implication that there is only so much money and that when money is required for social services, it must of necessity come from the ratepayers' pocket. This is not true, for if the facts stated by Mr. Reginald McKenna mean anything at all, they mean that if the people, the taxpayers, the ratepayers, the electorate, want anything at all that is physically possible to engineers and industrialists, it can be paid for free of debt, without demanding payments from the public in the form of rates and taxes.

To know that "lower rates and more social services at the same time" is a practical demand, helps largely to inspire and maintain the will to press for the results desired. Tell everybody.

## THE BISHOP

ABOUT thirty-two miles south-west of Land's End stands one of the most impressive monuments to man's ingenuity and determination, the Bishop Lighthouse. The rock on which it stands is only some thirty feet in diameter and is subject to the full force of the Atlantic. It is claimed that the Bishop is the most exposed lighthouse in the world.

The task of building must have involved tremendous difficulties and dangers. The first light constructed was almost complete in 1850, having taken three years to build, but was destroyed by a storm on February 5 of that year. Man was undaunted, work was begun anew, and, on September 1, 1859, a light was lit on the Bishop for the first time. This has burned nightly ever since to warn seafarers of the deadly Crim rocks, the Cribbinicks, the Westward rocks and the maze of other rocks and rocky islets which fringe the Isles of Scilly to the west.

One more battle with the forces of nature had been fought and won.

The Bishop was built to protect that one thing which man, with all his many inventions and discoveries cannot create—life. It is doing its work well, but at the cost of the life and happiness of those who tend it. Always there are three men on duty, immured in this 160 foot vertical cylinder of stone, four miles from the nearest human habitation in the Scillies, thirty-two miles from the mainland. Day in, day out, for two months on end, they tend the light. Two weary, monotonous months, away from their families and friends, with no exercise save the stairs to the light, and no fresh food unless a fishing boat, or, in calm summer weather, a boat-load of tourists, brings them supplies.

They say that men who do this work continuously become "queer"; is it any wonder? Some have gone mad, none except the strongest can remain unaffected.

This is life on the Bishop and on other exposed lights out at sea it is much the same. Bad weather may mean a term of duty is not two months but two-and-a-half or even three. The lightkeepers suffer that those who go down to the sea in ships may make a safe landfall. But there is generally no need for long duty stretches; they could be weekly, save when bad weather makes this impossible. That they are not more frequent is not due to any physical obstacle, the only obstacle is nothing but an abstractionism—the money system—for more frequent reliefs would mean more men to pay, heavier bills for relief vessels and other things; in fact, more money—and there is a shortage of money.

Man can rear these marvellous towers in the midst of wild waters, he can bridge the St. Lawrence and Sydney Harbour, he

can build a *Queen Mary* or *Normandie*, he can circuit the world with air lines. All these things he can do, and more; but we are asked to believe that he cannot evolve a system of distribution that will enable all to enjoy the plenty that his energy and determination have brought forth. The only licence to benefit from these amenities to share in this plenty is money. This abstraction, money, is the system of distribution, its failure can be measured by the fact that having built the Bishop, we allow men to become "queer" or mad from isolation and loneliness for lack of sufficient money to pay for frequent reliefs. That we suffer those who work the luxury liners to live in floating slums, for such, according to reports, is the crew's accommodation in most of them.

Do not let us for one moment countenance the suggestion that "these things must be," that, in a changing and expanding world, the system of tickets, of licences to live, the money system must alone remain fixed and unalterable. When the demand for safety at sea became sufficiently strong, the Bishop arose in a waste of waters; when, through the demands of war, the aeroplane—previously a freak of the inventors—became an important factor, this country in four years built up a force of forty-thousand machines. These seeming impossibilities were accomplished when the demand became sufficiently strong.

To do these things, the forces of nature had to be met and overcome. The money system is not of this order, it is man-made. When the demand that it be changed to reflect the facts of man's dominion over natural forces becomes sufficiently strong, all that stands in the way is the power lust of a few men who control the world by controlling the system.

The resistance to be overcome, to bring about the age of peace and plenty in security, for which all men have longed, is small indeed, compared with the difficulties facing those who built the Bishop. The Bishop arose from the demand for safety at sea; a sane money system will arise when we demand safety—plenty in security—at home. The form on the back page is a first step in the building of this strong tower.

M. JACKLIN.

## Change Essential

Everything there is which is worth maintaining—everything, in fact, which makes life worth living, and which is worth maintaining at the present time—depends not on the maintenance of the present financial system, but on some change being made in it.

MAJOR DOUGLAS at the *Aldwych Club*, London, 1937.



## How To Win An Election!

THE Overseas Department gets some curious mail. Below we append a letter from a correspondent in some remote island in the Pacific, the name of which we have forgotten. From its contents it seems to have been sent to the wrong paper, or else our views have been very badly misunderstood abroad.

Dere Sire,  
I am anxious for Half-Seas-Over Department of your Paper to publish accounts of most important electioneerings recently held in our far-slung island story, as the songster puts it. It could indeed be called the turning-spit in our histry, when a nobel pipple has rose in its might to save Democracy and Parti-Government.

Our Patriotic Party this time were opposed by new and most dangersome sect known as the Results Candidates, who went about claiming that Patriotism, Persons and Parties were not nearly enough without bacon and eggs — an extremely materialistical doctrine, as our ventriloquial Archbishop pointed out in his after-dinner spitch at the Chamber of Commerce.

Well, sirrah, we jolly-well saw to it that these Results johnnies never stood much

chance. First of all we tried to diddle them—invited them to join us in beating the Loyalist Party—United Front and all that, you know. But this they turned downwards, on the plea that Results and only Results was what they stood for.

So we ourselves had to make common ground with the Loyalists in a Save Democracy League.

We had, too, little rat-fellows going about countrysides asseverating that the leader of Results' movement used to pass his hat round at all public meetings, and saying other such tarradiddles designed to keep people away from Results speakers.

Next we hurried the elections on most frightfully speedy, old lad, so that Results chappies were quite disorganised and much put out over the business. Besides, most of them, not being very formiliar with our parti-game, did not understand anything about the ropes. Would you believe it, uncle, if they didn't never appoint their own scrootneers in some constishencies, but left us in sole control of the ballet!

These of course were particularly easy and devilstating conquests for our men, but almost everywhere we had them non-

plushed. I pussonally royced around in our local bank-monger's Rolls, and you never saw such a game! One flushed Results' scrootneer-arsed me if it was alright for the Patriotic candidate to go off with the Returning-Officer and the ballet boxes in a car fifteen minutes before the close of play. Of course I said "yes;" and he said "thank you very much, it was worrying me," in most humble tones. What fun!

We also thought out ways of disqualifying numbers of Results voters, by simple means of protesting that Returning Officer had gone out without initialling ballet papers, and so forth. Many Returning Officers were indeed part of our parti-machine, and were expected to snitch Results' ballet papers wherever possible and take them away in their pockets. As every polling-booth was well garrisoned by our bloke-chappies, this was eesily affected.

Thus, Sire, we suckseeded in getting a majority over these gentry and were happily returned to store for another five years.

Yrs exaltingly,  
FROTTI, M.P.

## 'FRAID OF BEING FRIGHTENED

By W. Wilson

HUMAN psychology teems with absorbing side-issues, and not the least interesting of these is the way in which faculties and instincts can be made to double up upon themselves.

"He who knows, and knows that he knows, is a wise man." We have met him. He stands out against the man who only *knows* as the experienced doctor dominates the fact-filled student.

Fear lends itself all too readily to this doubling-up process. The man who fears fear is an abject mortal indeed. Bring an entire community of people into this frame of mind and you can drive them like sheep.

Natural fear is one of the most valuable instincts of preservation. It becomes a menace to normal mental functioning only when it is divorced from specific danger.

Let us take an example. If you wake in the night with a smell of burning in your nostrils the healthy reaction is to jump out of bed to make sure that the house is not on fire. The smell of burning has given you fair reason to fear that something may be amiss: the fear resolves itself automatically in action.

That is good. But suppose you happen to develop a fear of fire as an abstraction. Life then may easily become unbearable to yourself and to everybody around you.

You are afraid to sleep for fear of being burned alive in your bed. You come to regard a cinema or theatre as a death trap, instead of a place of innocent amusement. You throw a nerve storm every time a neighbour lights a bonfire.

• • •

In the publicity world it is accepted as an axiom that the success of a campaign depends upon the use of an appropriate psychological link between the desired objective of the advertiser and one of the common human emotions or instincts—mother love, vanity, class snobbery, social aggrandisement, or what you will.

Now, whether people realise it or not, the largest of all advertisers are the banks, because they control, either directly or indirectly, every channel of communication and are thus able to "load" all information to suit their own ends.

The "product" they have to "sell" is the abstract idea that the power they wield is inevitable and immutable. The human emotion they have chosen by which to "put it across" is that of mistimed fear.

Perhaps the most prevalent example of mistimed fear is that which leads people to hoard money they badly need *to-day* against some problematical rainy day in the future. They put themselves into the position (psychologically) of the man who is so demoralised by the abstract idea that

bulls are dangerous animals that he is unable to muster enough energy to dodge the bull that is charging down on him.

Social Crediters are perhaps the most vigilant body of people on earth at the present time. They are alive to the magnitude and urgency of the real dangers that beset humanity. For this very reason it is of vital importance that we should all keep our "fear bumps" in a condition of robust health. This means facing up to immediate danger in such a way that all fear is dispersed in action estimated to overcome the danger.

Don't let it be said that any Social Crediter was ever "fraid of being frightened."

This is a rainy day.

To-morrow never comes.

Sufficient unto the day is the evil thereof.

Remember these facts—and if, after remembering them, you remember Social Credit funds as well, all the better for everybody. There is a form on page 15.

### LECTURES and STUDIES

Courses available at lecture centres or by correspondence. CALENDAR AND PROSPECTUS, 3d, obtainable from Headquarters, or from the Information Supervisor of the nearest Group. All applications to join Correspondence Course to Miss Brill, Social Credit Secretariat Limited, 163A, Strand, W.C.2.

SPACE RESERVED

BY:

## THE UNITED RATEPAYERS ADVISORY ASSOCIATION

SECRETARY:

JOHN MITCHELL

### Victory Is Drawing Near

"FEELING against the increasing local rates is growing in the House. Ratepayers in many towns are now paying two shillings in the pound more than they were a few years ago, with prospects of still further increases unless something is done.

"Something will be done.

"When the Ministry of Health Estimates come up for discussion Mr. Walter Elliot, the new Minister, will announce that local authorities are to be called together in his office in Whitehall to discuss a concerted plan, not only to keep rates from rising but actually to bring them down."

("Politics from the Inside" by Charles Downing, *Sunday Chronicle*, 19.6.38)

This is one of a number of straws in the wind indicating that the pressure of the Lower Rates Campaign is having effect not only on local authorities, but also on the Government.

It is a feature of Governmental technique in this country to yield to correctly organised and directed pressure long before that pressure reaches a volume where its force is irresistible. This strategy, which amounts to "a retreat in good order," is based on the paramount desire of those behind executive government to retain POWER in their own hands.

Those who have read and are now acting upon the important tactics outlined in the printed circular entitled "Lower Rates Campaign," issued by U.R.A.A. last week, know that it can only be a matter of months before the irresistible power of mobilised ratepayers impinges POINT BLANK on the forces of executive government, and COMPELS that authority to yield to the will of ratepayers. There can

be no question whatever that the moral effect of such an OPEN victory would impart to democratic action and to the organisers of that action, a prestige which would be exceedingly embarrassing to those who, under the cloak of "Democracy," control the Government of this country and impose their will on the people.

Therefore, it is probable that plans are already in preparation to bring about a reduction in rates. It is certain that Governmental action to this end will be introduced under camouflage; that the motives for it will not be attributed to the Lower Rates Campaign, but be placed elsewhere.

It is also probable that attempts will be made to exact some concession from Local Authorities in return for what is yielded.

This may be towards a centralisation of local government, on the lines of regional government, which is finding more and more advocacy in Government quarters.

### Councillors Are With Us, Not Against Us

THERE is a false legend running around—the legend that *all* Councillors are big bullies prepared to fight their electors' wish for lower rates with no decrease in social services by all means in their power.

On the contrary, many Councillors are most amenable and helpful.

Many of those who have been seeking information from their municipal authorities in connection with the lower rates campaign have been encouraged not only by the courtesy with which requests have been met but by the real helpfulness extended to them.

"What you say is quite correct," says one Councillor, and "I have known all this for years," admits another. Again, too frequently one meets the reply: "I agree with you entirely, but I daren't say so in public." All these remarks are admissions that with opinion divided in a Council mere theoretical knowledge is not enough. To get anywhere the push of the public themselves is necessary.

There is no doubt that there are some obstructive Councillors, but this evidence

shows that on the average at least as many are out to help.

Here we have a glimpse of the situation that will arise in the near future—the people solidly behind their representatives in a firm wedge that exerts pressure on the experts to provide the results required by the people themselves.

### THEIR OWN COIN

For several years past Colchester's water board has made a handsome profit from the water-consumer, which has gone to relieve rates for the ratepayer.

Now the bus-service, also run by the local authority, shows a profit—out of the traveller—which will presumably also make some contribution to alleviate rates.

The fact that water-consumer, traveller and ratepayer are all the same individual has apparently escaped everyone's notice.

The Colchestrian pays anyway; it's the old joke of relieving a man of his wallet and paying him in his own coin.

The excuse for this is being carefully prepared by such campaigns as that fostered by the *Daily Mail* against extravagance in local government expenditure, one aspect of which is supposed to be inefficient and wasteful administration. The suggestion will be that a regionalisation of local government will make for lower administration charges and enable certain municipal services to be "rationalised."

The effect of regionalisation of local government will be, of course, to render it proportionately harder for ratepayers to assert their authority over their local representatives, which is precisely what the enemy desires.

There is, however, already a universal feeling among ratepayers and the borough and urban district councillors against county councillors. This feeling results from a dictatorial spirit which is a feature of many county councils. The ratepayer has little authority over his county councillors on account of the fact that it is difficult to find candidates willing to oppose them at elections, as so few suitable persons have the time to spare from their professional occupations for the work, which involves travelling many miles to committee meetings.

Regional government will mean an aggravation of this situation, and it should not be difficult to organise powerful opposition to it at short notice.

Meanwhile all Campaigners should push on with the Campaign with all speed, so that as many ratepayers as possible are left in no doubt as to what action will have secured them lower rates. J.M.

**For Lower Rates  
with No Decrease  
in Social Services — Read**

**LOWER RATES**

The journal that tells you how to escape from the ever-growing burden of Rates and Assessments without decreasing your Social Services. The new issue contains more vital facts, as well as news about the spread of the movement throughout the country.

Price of the JUNE-JULY issue:  
2d. a copy, 1s. 8d. a dozen, or  
12s. 6d. a hundred.

**From LOWER RATES  
163A STRAND  
LONDON, W.C.2**

## Your Rates at "a Nominal Figure"

"DURING the past twelve years practically the whole premises of the Bank throughout Scotland have been overhauled; new offices have been built in not a few districts, and an important branch was opened in the West End of London in December, 1929.

**"Notwithstanding all these developments, the valuation of properties for Balance Sheet purposes remains at the quite nominal figure of £400,000."**

— *The Scottish Bankers' Magazine, Volume XXVI, No. 108, July, 1934 (p. 134).*  
What has happened?

The Bank has gone in for a big rebuilding programme and in addition has constructed a great many new branches, including one in the West End. No doubt this last operation alone cost half a million, for it would have to be an impressive building, and sites are not cheap in the Piccadilly area.

But the value of all these new capital

holdings has not appeared in the balance sheet. It "remains" at a "nominal figure" of £400,000, instead of being up to five or six millions, perhaps, or even more.

So far as the Bank's assets are concerned in terms of money, all this new property doesn't exist, therefore!

It has never been built. No money has ever been paid out for it—according to the balance sheet.

Why? And how?

Because the financing of its production was done by *credit*. The Bank "lent itself" five or six millions by a process as simple as writing itself a cheque for that amount. Had it been done in any other way—out of deposits or subscribed capital, for instance—it would have had to appear in the balance sheet; and so large a sum sunk in capital expansion would seriously deplete the Bank's cash resources. Indeed, it would surely prevent depositors from

getting their money back "on demand," since it would all be tied up in the new premises.

The creation of new money like this follows perfectly the orthodox banking practice. But why confine the practice to bank-buildings? We have plenty of men and materials with which to build. So why not **EXTEND IT TO THE TOWN HALL**, and to every other municipal enterprise? Think of it—we might read in our local newspapers:

"The town of Birmingham entirely rebuilt its slum areas last year, finished a magnificent Civic Centre, put New Street Station underground, and provided ten new Health and Fitness Centres of the latest kind, at a cost of ten million—which, of course, remains for balance sheet — **AND RATING**—purposes, at a nominal figure of £400,000."

Why not?

MILES HYATT

## RATEPAYER PAYS IT BOTH WAYS

THE Borough Treasurer of Eastbourne recently "corrected" what he described as the grossly misleading statement that £172,500 or 52 per cent. of the total annual income from rates went to pay interest on municipal debt.

One begins to feel pretty strongly that some Borough Treasurers and other public officials should take a few lessons in reality. He pointed out that the £172,000 was paid out of a total income of £1,000,000, because the total debt includes large sums invested in the electricity undertaking, the financing of house purchase and other enterprises which are either profit-making or self-supporting, and whose loan charges do not fall in the general rate.

The Treasurer (Colonel Sparrow) has not grasped the idea behind the ratepayers' demand for lower rates, or its

### The Clue

to Lower Rates with no decrease in Social Services.

Banks lend by creating credit; they create the means of payment out of nothing.

relationship with debt and loan charges. If he had, he would have seen that his statement made no difference at all.

Who pays the rates in Eastbourne? Messrs. Smith, Brown and Jones, etc., of Eastbourne.

Who pays for electricity in Eastbourne? Who rents the houses? Who pays the profit from the profit-making enterprises? Messrs. Smith, Brown and Jones, etc., of Eastbourne.

If there were no loan charges, electricity, houses, etc., would be vastly cheaper.

On the other hand, if there is a loss on the electricity, houses, etc., it is made up

out of rates, and the ratepayer pays that, too.

It makes not a ha'porth of difference whether a municipal undertaking is profit-making, self-supporting, or running at a loss. It is still the citizens of Eastbourne who pay the loan charges and sinking funds on money which, if borrowed from banks, is created practically costlessly.

The ratepayer objects to paying out money for such a purpose, whether it falls directly on the rate or indirectly in electricity charges, etc.

It's the paying out that matters.

## HOSPITAL FROM SOUTHEND'S OWN REAL CREDIT

### But They Borrow Financial Credit

The Pier and Electricity Committees of Southend Corporation are allocating a total of £16,248 towards the relief of rates, which represents a rate of about 2½d. in the pound.

Simultaneously the Ministry of Health has sanctioned a loan of £253,000 for the first instalment of the municipal hospital extension.

From whom will the Southend Corporation borrow? The real credit that goes to build the hospital already belongs to the members of the community. Are they prepared to allow the banks to use this as a basis for floating the loan, a process only of book-keeping, and demand payment at the rate of so much per annum for a process which costs not more than, say, a *single payment* of ½ per cent.?

Why not *buy* the money to make the hospital?

## Citizens of Liverpool Owe £50 Each

Liverpool's rateable value averages about £35 per property or house.

The city's debt averages about £50 each man, woman and child, and about £500 for each rateable property or house in Liverpool.

The interest on that debt amounts to about 30s. per head of the population per annum, or £7 10s. per property or house per annum.

If any part of this debt is for money borrowed from the bank it was created practically costlessly on the basis of the real belongings of the men, women and children of Liverpool.

From whom *were* the loans made?

Everyone has surely a right to know to whom they pay 30s. a year.

Generally speaking, honest creditors do not object to their names being published.

From whom *were* those loans obtained?

## The Next Six Million . . .

In 1943 the total loan debt of the Surrey County Council will be nearly £10,000,000. Nearly £6,000,000 will be spent for capital purposes in the next five years.

From whom does the County Council propose to borrow? Who is to receive the £200,000 which will be paid out annually in loan charges?

Realising that a large proportion of money borrowed by County Councils has been created costlessly, the people of Surrey are protesting against the increase of rates that loan charges lead to. The prospect in view for 1943 is not attractive, particularly as there is a probability of the birth-rate declining. The way out is to *act* now and act to the point by taking part in the lower rates campaign.

# OVERSEAS SURVEY

By Miles Hyatt

CANADA

## BOOMERANG!

UNDER a headline, "Major Douglas Paid \$1,200 for Calgary Speech," the following Press report was widely circulated in Canadian papers on June 6, two days before the Saskatchewan election. Two have reached us already — *The Vancouver Sun* and *The Albertan* — and the wording is identical:

"Lloydminster, Sask., June 6 (CP).

"J. W. Hugill, K.C., former attorney-general in Alberta's Social Credit government, told a Saskatchewan election campaign meeting here Saturday that Major C. H. Douglas had received \$1,200 in Calgary for a talk explaining social credit.

"Attacking the Alberta government and social credit theories, Mr. Hugill said the 'whole business is a camouflage by Major Douglas to get money from public addresses.'

"In his Calgary speech, Major Douglas had said nothing except that the theory was so simple that anyone of ordinary intelligence could execute it in three months, yet the 'so-called experts' had produced nothing, 'not even the rabbit out of Aberhart's hat.'

"The former attorney-general charged Major Douglas as 'one of those fellows who agitated during the troubled times in Great Britain after the war, only the other fellows just talked on soap boxes, whereas Major Douglas wrote books which nobody, not even himself, could explain.'

Now let us take Statement No. 1, that Douglas received \$1,200 for a speech in Calgary. Commenting on this, Major Douglas remarked, "I certainly did not receive a penny, and at this date I cannot remember that even my fare from Edmonton was paid for me. In any case, I was out of pocket, as one always is on these occasions."

In Statement No. 2 Hugill excels himself. Major Douglas has only twice been paid for public speaking—on both occasions by the B.B.C. As for the "money-making camouflage," when Douglas published "Economic Democracy" he knew very well that it would ruin a brilliant professional career, as it did, and faced that prospect calmly. His activities since have caused a heavy drain on his time, energies and private means.

Douglas might have trebled or quadrupled his private fortune at any time during the last 20 years if he had consented to stop making speeches, or made the kind of speech the bankers like.

Hugill's "facts" would be fantastically funny if they did not show a growing con-

tempt for legal penalties. These obviously misleading assertions were made two days before the Saskatchewan poll, with no time for an effective denial from Douglas, and they were widely published in the press. Perhaps they were repeated on the radio also—we shall learn in good time. If you publish a libel uttered by someone else, you are liable equally with the person concerned.

*The Albertan* has an addition to the report, as follows:

"Mr. Hugill said that it had been charged in a cable to the Saskatchewan Social Credit headquarters from Major Douglas that he had recommended R. J. Magor of Montreal for the post of economic adviser to the Alberta government.

"The speaker denied the charge, but explained that as attorney-general he had taken his instructions to write to Mr. Magor, who had been recommended to the Alberta government by a Winnipeg man. Mr. Aberhart had been the first official to see Mr. Magor and had expressed his satisfaction over the appointment. Major Douglas, aspiring to run the show, was then put out of a job, Mr. Hugill declared."

Hugill thus obligingly confirmed Douglas's cable, which read:

RECOMMENDATION APPOINTMENT MAGOR CONVEYED THROUGH HUGILL STOP TAX INCREASES WERE MAGOR POLICY STOP CONSIDER HUGILL PROMINENT FACTOR ABERHART EARLY DIFFICULTIES.—DOUGLAS.

Hugill does not name the shy violet of Winnipeg. As for his last sentence, it will be remembered that a year or so back Douglas was being accused of trying to back out of "the job," as Hugill so delicately terms it. They cannot have it both ways. The bankers were most anxious to keep Douglas officially attached and if possible to entice him out to Canada, and discredit him by placing him in an impossible situation. What they cannot forgive is that he saw through this scheme and waited until the Hugills and Magors had discredited themselves.

### Saskatchewan Elections

No more news which can yet be confirmed has reached us from Saskatchewan, though many unofficial reports are beginning to come in, and we are endeavouring to check them. Meanwhile on page 9 will be found a letter from the South Seas in which an eyewitness describes a very catch-as-catch-can election in his own island.

### Vancouver Ruled from Servants' Hall

The election in Saskatchewan, as Major Douglas pointed out last week, is having results which the majority of voters certainly did not foresee. The Liberal victory is being used as a justification for repression and strong-arm methods elsewhere in Western Canada. The Albertan Acts were disallowed soon after, even if their disallowance was, as Senator Meighen and *The Times* hinted, not in accordance with constitutional law.

This week the unemployed of Vancouver are the sufferers. As reported in SOCIAL CREDIT, they had occupied various public buildings in that city, including the Post Office, and there they were allowed to remain until after the Saskatchewan elections. Then they were driven out with batons and tear-gas.

Patullo, the Premier of British Columbia, "refused all proposals and appeals," according to *The Times*, including one from the Protestant clergy of the city, who asked him to grant emergency food rations to the evicted men. "If they are eligible to get food, they will. If they are not, they will not. There comes a time when too much sympathy can be shown to the men. That time has now come in Vancouver."

This is a *servant* talking! And he is talking of his *masters*! It is their fault if they have not disciplined him better. But the methods they adopted were absurd. When a persons wants his butler to obey his will and produce the result he has ordered, he does not sit down in the pantry and refuse to come out. He remains in his armchair, rings for the man—and sacks him at once if there is any impertinence. Vancouver people should think again, and see what is being done in Alberta.

### Which of Them is What?

"The financial and economic situation of Alberta, to say nothing of its public reputation, has gone steadily from bad to worse."—*Daily Telegraph*, June 10, leading article.

"Friends back from Canada say that the situation has become more unfavourable than a few months back.

"They point out, however, that in this country the development of oil deposits in Alberta is not appreciated.

"Those deposits will be of great value in the coming years to the Province, and in addition good gold discoveries have been made in the northern part of the province.

"In other respects the country is now relying mostly on the possibility of a good wheat crop. If that comes along it will change the whole situation for the better. At the moment the prospects are good."—*S. W. Alexander in the "Evening Standard,"* June 14.

### Banks Openly Threaten a People

Barefaced threats by the chartered banks to close their branches in Alberta

(thus proving how "democratic" the central banks are, and how impossible it is ever to suspect them of improper use of their control of money) were countered by Mr. Aberhart promptly and, so far as can be seen at present, effectively. He demanded a Federal investigation of the matter and made it clear that Alberta would compel the local banks to reopen and render the services for which they were chartered.

## AUSTRALIA

### Banks "Intimidate and Terrorise"

Mr. A. G. Ogilvie, K.C., Premier of Tasmania, and senior counsel for the Bank Officials' Association in its application to the Federal Arbitration Court for a new award, has learned at first hand how the local banking Hitlers conduct their business.

Bank employees have been warned that they give evidence in peril of losing their jobs.

In the Arbitration Court the other day, Mr. Ogilvie charged the banks with being guilty of "rank intimidation and terrorism," and that they had tried to "smother up, conceal, and suppress" information which bank officers could give.

In order to prevent information being given by their employees, the Associated Banks sent the following circular to branch managers:—

*"A circular from the General Secretary of the Bank Officials' Association, in which managers are requested to disclose certain information in connection with their duties as bank managers, has come under the notice of the bank.*

*"When the matter came to the knowledge of head office, objection was immediately taken thereto, and the matter was brought to the notice of the court. As a result, the bank has agreed, in this instance, that if proper application is made by the Association for the bank's consent to the disclosures sought, such consent will be given.*

*"Sanctity of officers' agreements is considered by the bank to be a fundamental principle underlying the relationship existing between the bank and its officers, and no violation of this principle will be permitted. Any similar application to the bank . . . will be dealt with on its merits.*

*"Managers are to allow each member of their staff to peruse this advice."*

As a result of this circular, the Association had been crippled in its efforts to get information, said Mr. Ogilvie. Managers had treated the banks' circular as a warning to "Keep out and mind their own business," and Mr. Sydney Smith, the Secretary of the Bank Officials' Association, had been besieged with telephone calls from all parts of Victoria and Tasmania from managers who wished to withdraw information they had given to the Association.

"We do not want to know anything

about the banks' customers or their financial transactions. We merely want to get information about wages, salaries and conditions," Mr. Ogilvie continued.

"The position at present is that we cannot even get witnesses. There are 114 girls who could give certain evidence, but a circular goes out from the banks and then every one of them absolutely refuses even to be interviewed. So frightened are they that when attempts are made to interview them they run off into the dressing-rooms.

"We are in a similar position with male clerks. I am only able to call a Vice-President of the Association and a couple of ex-bank officers."

*From the NEW ERA of April 8.*

### Party Politics Again Rejected

Another seat in South Australia, described as a Liberal stronghold for years, has fallen to an independent in a by-election. It will be remembered that at the last election the South Australians in 18 constituencies ignored persons, parties and programmes and voted for results. It looks as if the habit has come to stay.

## NEW ZEALAND

### In the Hollow of the Hand

The *Manchester Guardian Commercial Supplement* for June 17 admits the justification of Mr. Savage's complaint about the recent "whispering campaign" against him, but after remarking that the external debt of £158 millions "is perhaps the highest *per capita* in the world," continues that "misgivings in financial circles" have increased by certain statements. When Mr. Savage, on July 1, 1936, said that the Government was going to get New Zealand's interest commitments placed on a more equitable basis, ("We want to pay those to whom we are indebted in a fair and square way") the country's credit was at once made to slump. Mr. Nash had to weigh in on July 3 with the statement, "New Zealand has always lived up to its commitments and always will," before the state ceased to totter.

Now the Superannuation Bill is coming in for suspicion. We could set their minds at rest—it will be perfectly orthodox. It must be—until the Government receives the united backing of the New Zealand people in the Demand for a Result.

The foreign and domestic enemy can do what it likes with Savage, Nash and the rest and ruin the fair land of New Zealand, so long as the People refuse to accept responsibility for their servants, the elected representatives.

### Fine Broadcast on Democracy

From Station IZB, Mrs. C. J. Kirk chose as a title for her talk in April, "Social Justice and the Reduction of Taxation." Pointing out first that taxation was one of the great menaces threatening the life of youth to-day, she proceeded to show

that it was both unnecessary and iniquitous. "A neighbouring colony has only 2s. 2d. in the pound used for social services, the remaining 17s. 10d. being used in the repayment of debt," she said.

The community really wanted its social services not only maintained, but extended, with a general lowering of prices and security from bankruptcy or financial worry; and these were perfectly compatible with a wholesale reduction of taxation.

"Now we have indicated the desires of the community," she continued, "let us see how they can be gratified. The candidate offering to serve a constituency must declare where his allegiance resides—with his constituents or with the party to which he is attached."

"The people fail to realise that *they are the Government*, and that the officials are merely in office to do their bidding. Until they realise their power and use it, there is little hope of change."

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# Aberhart Writes Mackenzie King

## ALBERTA OFFERS CO-OPERATION AND FRIENDSHIP.

**F**OLLOWING upon the important cables published in SOCIAL CREDIT of June 10, we are now able to publish the full text of a letter from Premier Aberhart to Mr. Mackenzie King urging Federal Government co-operation with Alberta "to oppose the organised opposition of the financial interests."

The letter, made public on June 7, was reported as follows in the *Ottawa Citizen* of June 8:

### TEXT OF LETTER

"My dear Prime Minister:

"We have noted the announcement of the intention of your government to recommend to parliament that the Bank of Canada be nationalised. This will mean that your minister of finance will in future be personally responsible for the policy which that institution will administer. We therefore consider the occasion demands that we should once again restate the attitude of this government in regard to the reforms which we are obliged to carry out for our people.

"I am most anxious that no misunderstanding should exist through any fault of mine, for I am hopeful that in the new circumstances it will be possible for our respective governments to establish the measure of close co-operation which national unity demands.

### Must Be a Change

"I am confident that the majority of the people of Canada realise that there must be a change, and a fundamental change in our economic arrangements. I am equally confident that they are aware that every alternative has been tried, except what is loosely termed 'Social Credit.' In various parts of the world we have had so-called Communism, Socialism, new deals, inflation, deflation, reflation, free trade, tariffs, managed currencies and so forth. Yet the plight of the countries which have tried these experiments remains highly unsatisfactory and the world situation continues to develop toward economic chaos.

"It is at this present critical juncture in history that the people of Alberta are not merely eager, but are determined to attempt a new form of economic and social organisation. Though this is widely known as 'Social Credit,' it is basically that Christian social order which we term democracy. It is becoming more and more evident that true democracy does not exist in our nation or anywhere else in the world at the present time.

### Democracy Defined

"In support of this contention, I would point out that democracy may be defined

correctly as the administration of a country or province in accordance with the will of its people—or, in other words, in accordance with the results which the people want.

"We know that this state of affairs does not exist in Canada. We know that with our vast national resources and with our people unitedly desiring maximum security and freedom, which these resources could give them, widespread poverty and progressive loss of freedom are the actual results which the present economic system is yielding. Poverty, huge and mounting debts and crushing taxation are the outstanding features of the present situation.

"From an examination of the facts, it is obvious that this state of affairs is due to a faulty financial system, and that those in charge of the financial system must be held responsible for their administration.

"This government has received very definite instructions from the people of Alberta to arrange for every citizen to be given economic security with freedom to enjoy it. The specific form in which this mandate has been given to the government is for the distribution of a monthly dividend of \$25 to every bona fide citizen of the province, together with a lower cost of living, involving a drastic reduction in taxation and an equitable settlement of debts for both debtors and creditors.

"This government is completely satisfied that these results are entirely possible with the enormous natural resources of the province.

### Assurance Given

"In introducing legislation under which the banks would be obliged to administer this system so as to yield these reasonable demands of our people, this government gave the following specific assurances:

(1) "That we would not interfere in any question of banking administration, for we acknowledged jurisdiction over banks and banking — both administrative matters—as belonging to parliament.

(2) "That in exercising our undoubted provincial right to have access to our own resources and to determine our economic arrangements within our own borders, we would not interfere, in any way, with the same right of any other province.

(3) "That if the banks told us they did not know how to implement the demands of our people we would place at their disposal persons competent to devise the appropriate methods.

(4) "That the banks, who now claim they operate at a loss in Alberta, would be guaranteed against any loss and would receive a reasonable return for their services.

(5) "That no depositor of any bank within the province would lose a single

dollar by way of confiscation or as the direct result of the new economy.

"These assurances given by this government on behalf of the people of Alberta, still hold good.

### Only Asking Trial

"All that we are asking is to be permitted to try out an economic change which we are convinced is right. Should we be proved wrong, then an issue which is engaging increasing attention throughout the English-speaking world would be definitely and finally settled. On the other hand, if we are proved to be right, as we are convinced will be the case, then Canada as a whole will benefit and will be able to take the proud position of leading the world out of the economic chaos.

"May I suggest to you that the attitude of this government is entirely reasonable. Moreover, we are convinced that the majority of the people of Canada wish to see Alberta try the new social order which, at the moment, alone holds out any hope of dealing with the present state of affairs.

"So far, we have had to face the most implacable opposition, both from your government and from all the organised forces of the financial interests, with the result that we have been obliged to adopt drastic measures to protect our people from the effects of this onslaught.

### Reforms Held Vital

"We have no desire to cause any disruption or disharmony in the life of our nation. We would, rather, that both East and West, and all governments in the Dominion could work together in the family spirit of true confederation; yet we must go forward to carry out the reforms which we know are absolutely vital to the future welfare of our people and our nation.

"Is it too much to ask that your government should accede to what we know must be the desire of the overwhelming majority of the people of Canada, and allow us to go ahead with our reforms, even if it means your government joining with this government to oppose the organised opposition of the financial interests?

"I shall be glad to have your considered reply at your earliest convenience.

"I am, my dear Prime Minister,

"Yours sincerely,

"(Signed) WILLIAM ABERHART,

"Premier."

Mr. King's reply—if it has been received—has not yet been made public, and we can but hope that the straightforward appeal to commonsense, reason and justice contained in Mr. Aberhart's letter has stirred some spark of response from the man who stated so specifically in 1935 that all talk of the sovereignty of Parliament and of democracy were idle and futile until the control of credit was restored to

the people — restored, that is, from the irresponsible hands of extra-national institutions.

**CANADA NEWS SNAPS**

**KERROBERT, SASKATCHEWAN—**

On May 25, the Liberal Kerrobert Citizen announced the formation of a local "League for the defence of democracy." The following is the pledge of membership in "The League" which sought the enrolment of 5,000 electors in the Kerrobert Kindersley constituency before the election of June 8:

**"THE LEAGUE FOR THE DEFENCE OF DEMOCRACY (Non-Political)**

We, the undersigned, hereby pledge our support and influence to uphold and maintain British Ideals and British Institutions, and resolutely oppose the introduction to Saskatchewan of Aberhart's form of Social Credit, Communism, Fascism and Nazism and being subversive to the freedom of the people, unconstitutional, un-British, impracticable and the negation of democracy."

'Nuff said!

**CALGARY—**

"Stating that he had been told 'that the banks are threatening the business men in various centres that unless they demanded disallowance of our legislation that they will close the bank,' Mr. Aberhart said that he had wired to Rt. Hon. Mackenzie King, asking him to look into this matter."

*The Albertan*, June 6, 1938.

**QUEBEC—**

Seven hundred delegates from over 100 provincial Social Credit Groups attended an enthusiastic conference at Ste. Hyacinthe on May 29.

The outstanding feature of the meeting was the announcement by J. E. Gregorie, Nationalist Member of the Quebec Legislature, that he supported Social Credit.

Prominent Social Crediters in attendance included John Blackmore, leader of the Social Credit bloc in the Ottawa House of Commons; Charles Johnson, M.P. for Bow River; Rene Pelletier, M.P. for Peace River; R. J. Zanettin, and many others.

Quebec is going over the top—good luck, Quebec. M.C.B.

**Scales of Justice**

**L**ITTLE William Hall, aged five years, is recovering from bad scalds in Kilmarnock Infirmary. His father is serving a sentence of three months' hard labour. Michael Hall arrived home to find his son crying. He lifted the kettle from the fire and threw it at the child. Sheriff Robertson at Glasgow Sheriff Court, in passing the sentence, said: "An extraordinary act of cruelty, whether provoked or not."

Only a few weeks ago a Leading Air-craftsman was fined as much as £25 for burning the hands of his little son.

These were offences against the person. They caused pain and suffering. Maybe permanent injury has been caused to the children concerned. We may gather

from the sentences what is the value placed upon such crimes.

A German photographer, Freidrich Beckert, forged English and Belgian banknotes. Scotland Yard officers went to Paris to bring him to England, and he stood his trial at the Old Bailey. He was sentenced to four years' penal servitude.

Banknotes are bank stationery, and they cost about 2d. per 100 to produce. Providing they are accepted, it makes no difference whether they are "good" or "bad." If the Bank of England accepts a "bad" note, and cannot trace the party presenting it, the Bank does not lose, and nobody loses, The Bank is protected from such an abuse of its privilege of issuing the notes, and the sentence is a measure of the value of the offence. T.H.S.

**Every Man Is Worth Two — In Association**

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**FORM B** I enclose the sum of £ : : as a special donation to the Social Credit Expansion Fund, to be expended by the Administrators at the sole discretion of MAJOR C. H. DOUGLAS or his nominee.

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**Announcements & Meetings**

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

**ALL LONDON RESIDENTS AND VISITORS** are welcome at the Social Credit Rendezvous, 163A, Strand, W.C.2 (entrance in Strand Lane, close to Aldwych Station). The Thursday meetings are suspended, and will be resumed in September.

**BELFAST D.S.C. Group.** The public meetings on Thursday evenings will be discontinued until September 22. Monthly group meetings will be held as usual on the first Tuesday of each month. Enquiries to Hon. Sec., Belfast D.S.C. Group, 72, Ann Street, Belfast. S.C. holiday-makers are warmly invited to look us up.

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

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

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

**CARDIFF Social Credit Association.** Business meeting at 7.30 p.m., Wednesday, July 6, at 82, Bridge Street. Hon. Sec.: R. W. Hannagen, The Grove, Groveland Road, Birchgrove, Cardiff.

**LIVERPOOL Social Credit Association.** Meetings open to the public held on Fridays fortnightly, commencing July 8 (not July 1), at 8 p.m. Hon. Secretary: Miss D. M. Roberts, "Greengates," Hillside Drive, Woolton.

**NORTH KENSINGTON Social Credit Association.** Will all those willing to help in a Local Objective Campaign, please communicate with Hon. Sec., E. Liddell Armitage, 43, Blenheim Crescent, N. Kensington, W.11?

**POOLE and PARKSTONE Group.** Every Friday, 7 p.m., The Studio, Hermitage Road, Parkstone. Inquirers welcome. SOCIAL CREDIT on Sale at W. H. Smith & Son, The Square, Bournemouth; Walker & Witterat, Post Office, Parade, Parkstone; and C. T. Snook & Son, Poole.

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

**SOUTHAMPTON Group.** Public meetings every Tuesday at 7.30 p.m. for lectures and discussion. Advisory Council Meetings (open to all members) 7.30 p.m. first Friday of each month.—2, London Road.

**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.

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

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

**WOLVERHAMPTON D.S.C. Group.** Fortnightly meetings in the Ante-Room, Central Library. Next meeting, Tuesday, July 5, at 8 p.m.

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*The Thursday meetings are suspended and will be resumed in September.*

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**BRISTOL.** Will all Social Crediters in the vicinity, willing to help in a Local Objective, please communicate with M. Iles, 13, West Mall, Bristol 8.

**DERBY and District.** Social Crediters interested in the "Lower Rates Campaign," get in touch with C. H. Bosworth, Unity Hall, Thursday evenings, Room 7, Ground Floor, 7.30 to 10.30 p.m.

**1930 CLUB.** The next meeting of the 1930 Club will be held on Tuesday, July 5, at 6.15 p.m. Mr. N. Dudley Short will give an address.

**VOLUNTEERS** wanted for selling SOCIAL CREDIT on Thursday evenings. Meet at 163A, Strand, in Reception Room, 6.30 p.m.

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- 2 I want before anything else poverty abolished
- 3 I demand too that monetary or other effective claims to such products as we now destroy or restrict shall be distributed to me and every Briton so that we can enjoy all we want of them
- 4 These distributions must not deprive owners of their property nor decrease its relative value nor increase taxes or prices
- 5 In a democracy like Great Britain Parliament exists to make the will of the people prevail

This is the form for Parliamentary electors to sign. It should be sent to United Democrats, 163A, Strand, London, W.C.2. Signatures will be treated confidentially.

6. So I pledge myself to vote if I can for a candidate who will undertake to support this my policy and to vote consistently against any party trying to put any other law making before this
- 7 If the present Member of Parliament here won't undertake this, I will vote to defeat him and his successors until this my policy prevails

Signed .....  
Address .....