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WHAT IS SOCIAL CREDIT?

by

GEOFFREY DOBBS

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FOREWORD

By the editor of the fortnightly review 'On Target'.

The article 'The Left and The Right and The Truth' with which this booklet starts was first published in 'On Target' 14th June, 1980 and later reprinted in the monthly 'Housewives Today' May 1981 (with slight amendments which are included here) as well as being discussed in publications in Australia and South Africa.

The considerable correspondence which followed its first appearance was mainly concerned with questions about 'Social Credit'—a term introduced towards the end of the article. The rest of the booklet, which was intended to appear in 'On Target' as a reply to these, is now being offered in a more permanent form to the general public, as well as a special supplement to the readers of 'On Target'.

The conscious study and promotion of the social credit is an enormous subject, pioneered in this technological century by the late C. H. Douglas, of whom Dr. and Mrs. Dobbs were early followers. This booklet can give no more than a brief introductory outline. Some other writings of theirs are listed at the end of it, along with some of the more important works of C. H. Douglas, including two books to which Dr. Dobbs has contributed introductory chapters.

DONALD A. MARTIN.

Sudbury, Suffolk, England.

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THE LEFT AND THE RIGHT AND THE TRUTH

Many people who are repelled or alarmed by the continual drift towards totalitarian socialism have been driven to support what is known as The Right, under the impression that this holds the answer to The Left. To their dismay they soon find that they are wrong. Some things may be slightly better, others much worse, but the general direction is the same. After all those brave words and promises to put things right, it is most discouraging and confusing, and many people just give up all interest in politics and become quite helpless and inactive. Others decide that perhaps The Right was not Right enough, and move to the Extreme Right, only to find that they are in company which, apart from style and language, is scarcely distinguishable from the Extreme Left, with which it enjoys a perpetual game of mutual abuse. Indeed, neither side could do without the other.

How can all this be? It is necessary, I suggest, for us to go deeper than the surface of politics as seen in the Party contest, and to realise that the Left-Right confrontation is itself an essential part of a policy of division and conflict—the policy of revolution. The terms Left and Right in the political sense had a revolutionary origin which is still implicit in their current usage, though now forgotten and lost to view. After the French Revolution the legislative assemblies in France and elsewhere were seated in a semi-circular arrangement, the more enthusiastic vanguard of the revolution being on the left, the more solid, critical and cautious rearguard on the right—but **all** were revolutionaries, or at least had to go along with the revolution. No one opposed to it, even if he survived and was left at large, could take any part in the Government, any more than the Tsarists could now in the USSR, or a pro-Shah party in Iran. That is what revolutions are about: the total elimination of the Ancien Regime and its traditions, making an impassable gulf with the past.

Slow revolution in English-speaking world

We have now to realise that the World Revolution has in fact become worldwide. Because, in the English-speaking world it is taking place in stages, and more gradually than it did in France, Russia or Iran, and its opponents are merely excluded from effective power or publicity, rather than murdered or imprisoned (but remember Ross McWhirter and Airey Neave!) this does not mean that the above statement does not apply to it. It does! In Britain the critical step was taken under cover of the blood-spilling of the second World War, when a coalition of all parties from Right to Left combined to introduce the Socialist (called Welfare) State. It should be noted, however, that in

Britain this was somewhat modified by certain elements, perverted indeed, but derived from the influence exerted by the Social Credit Movement before the War; notably the agricultural subsidies which gave us cheap food for a generation, and the basic insistence that, in a world of technological plenty, no one should be reduced to the extreme forms of monetary poverty, such as were endured by the unemployed in the 1930's.

That these have been applied in such a way as to encourage the maximum irresponsibility, frustration, resentment and work-shyness is very largely the responsibility of the Conservative Party, which, while rejecting Social Credit as a form of alleged 'funny-money socialism' which (they said) would produce these deplorable results, has consistently preferred the irresponsible, inflationary and work-discouraging doles and hand-outs of Socialism to the responsible, work-supplementing, and wealth-related proposal of the dividend. This has produced a predictable degeneration in the social morale and credit, issuing in the sort of irrational and furious discontent which can be channelled into revolutionary violence; but there is still surviving, in Britain, a tough core of common sense and mutual faith which may well yet save us from the worst extremes of socialist tyranny. The time may even come when we shall thank God for the dogged obstinacy and 'solidarity' of the British working man, at present suicidally directed against the public (i.e. himself); but it may look rather different when the comrades try to take him over. The greatest danger comes from Conservatives, who seem determined to consolidate Union power over their members as in the Communist State.

The trap of "the mass-power game"

Looking back over nearly half a century I can see quite clearly that our situation is not as bad as it would have been had C. H. Douglas never been born, or if a small number of people had not tried to apply what he taught them. As it turns out he came too late to halt the momentum of events, but what has been won has been time; and the effects have been quite out of proportion to the number of people engaged. If only one per cent of the energy formerly wasted on mere Leftism and now being wasted on mere Rightism were to be directed towards the constructive resolution of the pathogenic Left/Right dialectical conflict, the course of history could have been, and could still be, changed. But so long as people continue to believe that the way to use a small force is to throw it into the mass-power game, they are deceiving themselves when they imagine that they are exerting any influence over events.

Since the point seems so hard to take, let me put it with a different emphasis. There is no 'happy mean' between running and walking to Hell, between Right and Left, Conservative and Labour (let alone Liberal or Social Democrat!); between monstrous borrowing to keep the economy going with massive hand-outs, and strangling it with monetary restriction; between Tory inflation and Labour inflation; between multinational financial monopolies and State-controlled national monopolies; or between the typical bum's rush of a Labour or Tory Government (but the Tories are worst) to give instant 'recognition' to any gang of Leftist murderers who seize bloody control of a country. Indeed, when one compares them, it is clear that the Right has done a more competent job of encouraging the World Revolution than the Left, at least in Britain. The Carrington-Thatcher hand-over of Rhodesia to Marxist control was a thoroughly professional bit of work which would have produced howls if Labour had done it, and so, of course, was the surrender of the nation to the Brussels oligarchy; while the destruction of effective local government with the creation of gargantuan and remote County bureaucracies, with Soviet-style appointed tribunals and quangoes (such as Area Health Authorities) was a masterly preparation on the part of the last Conservative Government for the present one's self-righteous demands for cuts in 'socialist bureaucracies' causing the appropriate flog-up of revolutionary fury and resentment!

No doubt I shall be told that what the mass media call 'Conservative' or 'Right' is not the 'true' Right, but it is what 999 people out of 1,000 understand by those terms, and in the case of the word 'Right' it is the correct and traditional use of the term, as used also, for instance, of the present Marxist Government of China, which has ousted the former Leftist group, and of the Islamic revolutionaries in Iran, now trying to suppress the Left.

The importance of the correct use of words

Many conservatives naturally identify 'Rightism' with something genuine, an emotional reaction to an over-intellectual Leftism, calling upon an instinctive wisdom and accumulated experience. But this is not the Rightism of the revolution, but that which is appealed to by its verbal propaganda for the purpose of its stifling and betrayal. A mere matter of words? Yes! and desperately important, as the correct use of words is. It is a fatal thing to accept the enemy's terms at face value, or to upgrade and idealise them; for that is exactly how the Devil operates. 'Antilanguage', or 'the reverse technique in words', i.e. creating a verbal image as a cover for doing the opposite, is now a standard, indeed a necessary routine in party politics, since it auto-

matically neutralises the main opposition. Of course it had to be the party with the patriotic image which could get away with the betrayal of Britain's national sovereignty. If it had been done by declared international socialists and anti-patriots they would have been up against the whole patriotic feeling of the nation. Likewise, if the socialists had handed over Rhodesia to Mugabe the outcry would have been ten times greater. With the Tories doing it, the protests have been reduced to impotence. On the other hand, it has to be the verbal champions of the poor and the 'exploited masses' who persuade them that universal wage slavery is their proper fate, and indeed, their 'right'; that they should 'demand' with menaces, the loss of their freedom of choice in joining a union; and that any working man who tries to control his own labour is a 'scab'! Imagine what would be the reaction of the British 'worker' if told by some Conservative boss that his sort existed to be hired underlings, and that he must damn well knuckle under and join the union, or he would be kicked out! But coming from the champions of 'Labour' it is accepted.

This sort of realistic analysis, relating actual policy as expressed in deeds with the use made of words in relation to it, is commonly rejected by those who have swallowed the anti-language at face value, as 'cynical'; but though these people (e.g. the average patriotic Conservative voter) think of themselves as 'sincere', they lack integrity in so far as they refuse to face the 'deeds'. If they did so, all the parties would have been forced to fit their policies to their words long ago, or else would have been left high and dry with a mere handful of supporters. But human nature has its weakness, and it is this which the propagandist and the 'antilinguist' are expert in exploiting. It is very important not to help them by copying their misuse of words, however innocently. This is a mistake which is most serious of all in its effects when made by Christians of an excessively verbal faith, who are liable to 'sanctify' the lie of 'common ownership' (meaning State bureaucratic control of resources) by associating it with the genuine community of goods practised in some religious orders under vows of poverty, celibacy and obedience, and which has never survived in the absence of those vows, or when they have been broken.

I hope that it will not be thought that I am criticising without charity or understanding the real aims and feelings of those who deem themselves to be of the Right because those aims and feelings are the power-base which is exploited by the Right Wing of politics. Indeed, I share them very strongly, as is natural for an elderly man of the academic middle class, brought up in the tradition of Christian patriotism; which is perhaps why I have

such a peculiar loathing for the Conservative Party, whose main function is to betray just those aims and beliefs. But I try also to understand and share the aims and feelings of the Left which are betrayed and exploited as a power-base by Leftist politicians, such as, for instance, the real meaning of those perverted terms 'equality' and 'social justice', the correct application of which I am aware of, because I am a social creditor, and therefore am seeking to religate (bind back to the reality of action) the Christian religion. Men are not equal, and to try to make them so is a gross tyranny as it is a denial of their unique personality. But all men, indeed all living things, **equally** need the means of living fully. A man, a flea and a plant **equally** need free access to the air, which is given **equally** to them all, though they do not use it equally or even in the same way. But this does not make them equal. Equality is something we receive, not something we possess. The misuse and misunderstanding of this word has always been disastrous.

The Left/Right conflict is a divide-and-rule strategy

The Left/Right conflict is a divide-and-rule strategy, and it is remarkable how closely it has succeeded in splitting the population down the middle, so that a 'swing' of only a few per cent can change governments. The two sides are at one on their evil policy, they differ only on the truth, which they divide between them and so render impotent. To a large extent the difference between the real power base of the Right and the Left is a matter of age and temperament. Naturally enough, the older one gets, and the less adaptive to change, the more one perceives the importance of maintaining the *status quo*, of law and order, of heredity and tradition and the cultural inheritance; the younger one is, the more urgent for growth and change and adventure and activity, and the more passionate for fairness and justice and the righting of wrongs. And it is obvious that both sides are needed if we are to resolve our miseries—not a compromise between lies, but a combination of differently perceived truths.

For instance, Conservatives once used to defend both the cultural tradition and the right of individual inheritance, but only for those families which had managed to accumulate some personal property. This restriction very largely to their own propertied class conflicted with natural justice, since the earth and its resources are a free gift to man; it also revealed that they did not really believe in inheritance as a general and inalienable right since they would not concede it to the moneyless proletariat who had been driven off the land; so that, in the end, even 'Conservative' belief in inheritance has withered away, just when technological advance and invention have made it blatantly obvious

that, so far as real productivity is concerned, there is ample provision for a large element of inherited wealth for all.

Meanwhile the Socialists, instead of accepting the reality of this cultural inheritance, and demanding its distribution, condemn inheritance altogether as 'unfair', and apply their thwarted desire for 'equality' and 'social justice' in the wholly inappropriate field of 'employment', demanding, not the abolition, but the promotion to power of the proletariat. The appalling results of this further react upon the Conservatives who then reject the whole idea of 'equality' as 'rubbish', because they have rejected its just application in its proper field, that of our collective cultural and technological inheritance, which has nothing to do with our merits and our personal differences.

The resolution has been called Social Credit

Both sides of the dialectic declare that 'full employment', i.e. remote-controlled hired underlingage for all, is their aim, and regard the liberation of people from this by technology as a disaster. Both support the socialist or 'Welfare' State, which is based upon the proposition that the inability of a large part of the population to pay at the economic rate for the major services, such as Health, Education, Housing and Transport, is due to the 'maldistribution' of the national income, thus implying that it would be sufficient if 'fairly' distributed. That this proposition is now seen and declared to be manifest nonsense has made no difference to the policy being pursued by both 'wings' of the revolution, which continue to subsidize the major services and industries with vast inflationary borrowings, while asserting that inflation is due to too much money in the hands of the public! The difference between Right and Left, between slightly less, and more borrowing, though sufficient to divide the nation and make it impotent, is quite minor. There is no possibility of actually stopping inflation by monetary restriction, without bringing the economy to a virtual halt in chaos, starvation and revolution. That is the threat of the revolutionary, 'monetarist' Right. The function of the present Government under Mrs. Thatcher appears to be to demonstrate that there is no alternative to socialism (because the alternative has been rejected) and to disillusion the public until they are ready for another, and more extreme, Left-Wing Government; which, incidentally, will probably get in again by playing the anti-E.E.C. card once more.

So inflation will go on, and inflation means progressive transfer of power from the individual to the Government as it approaches the final position of being the sole source of money, because it is the sole loan-credit-worthy agency owing to its

power of compulsory taxation. And inflation is world-wide, as is the totalitarian Revolution of which it is an essential cause (though not the only one). It is not a question of 'fighting' or avoiding it; it is now going on, and is far advanced in Britain. But it is a question of how far, and to what extremes of terror and misery it will be allowed to go here, as compared with the horrors we have seen elsewhere. And that depends upon the number and quality of the people who have some grasp, not merely of the evils of the present momentum towards disaster, which are rubbed into us every day by the media and, by themselves, lead only to despair, but of the alternatives, in the political, the economic, the philosophic field.

In this, I can see no hope anywhere but in Social Credit, which finds the truth in a way which cuts right across the Right/Left conflict. I can see no hope in Left or Right, not even in those who claim to be the 'true Right' and who call upon the virtues of courage, loyalty and discipline, which are so much needed, but will all be misdirected if they reject what is the key to the situation. However few we may seem, this nation already has had the leaven of Social Credit working in its daily bread for sixty years. I am full of confidence that it will make a radical difference to **our** revolution as compared with others (i.e. a bigger element of **resolution**) and I can see no virtue in wasting time and energy on promoting anything else.

WHAT IS SOCIAL CREDIT?

This essay started as a reply to letters which followed my previous one 'The Left and The Right and The Truth' [On Target Vol. 11 No. 25, 14th June, 1980] but it soon became clear that I could not answer them individually. Several of them put forward at length points of view based on philosophies essentially different from mine; which is fair enough, but calls for no reply. What seemed to me to call for an answer was the repeated plea: "Please explain in simple terms, what is Social Credit?" There was one lady, for instance, who after ten years could get no further than that it is "something frightfully involved about the control of money." Couldn't I sum up the gist of it in a single sentence?

Certainly I could—even in two words: **practical Christianity!** But does that satisfy? Unfortunately No! because the word **Christianity** has been so misused that it can now mean almost anything, including the religion of the World Council of Churches which expressed itself in subsidizing terrorists who murdered and mutilated Christians, closed down churches and missions, and kidnapped children from schools to bring them up as Marxist atheists.

So let me expand it a little. Social Credit is a name given to a certain movement of the human mind and spirit (not an organisation) which stems originally from the mind and writings of a man of great insight and genius, the late Clifford Hugh Douglas. Its aim is to 'bind back to reality' or 'express in practical terms' in the current world, especially the world of politics and economics, those beliefs about the nature of God and man and the Universe which constitute the Christian Faith, as delivered to us from our forefathers, and NOT as altered and perverted to suit current politics or economics, which stem from a non-Christian source.

It is often the best Christians who are the most chary about getting involved in politics or economics, because experience has taught them that this commonly means putting 'Caesar' before God, i.e. in modern terms giving some passionately held political or economic belief or 'ideology' precedence over Christianity. Thus, if we define 'religion' as that fundamental belief about the nature of things which determines and directs a man's life and behaviour (his life-policy so to speak), in such cases it is the 'ideology', whether of Left or Right or Centre, of this Party or of that, which is the man's actual religion; his Christianity is a secondary matter, a mere opinion which he favours but does not 'bind back' (**re-ligare**) to the real world. It was Douglas who wrote: "Christianity is either something inherent in the very warp and woof of the Universe, or it is just a set of interesting

opinions." To those who 'adapt' the Faith to fit their politics or their economics, it is clearly the latter.

I am not denying that some people who call themselves social crediters have fallen into this pit, notably those who have used the name to promote the interests of a political Party, with a certain petty success in Canada and New Zealand. The aim of a Party is 'power and status for us and our group' which is quite incompatible both with Christianity and with Social Credit. It is significant that so-called 'Social Credit Parties' always end by denouncing Douglas and departing further and further from anything resembling Social Credit policy; unless, indeed, as with the former British Party, they have had the integrity to stick to Social Credit and to Douglas and to abandon the Party idea. There is all the difference in the World between changing Christianity to fit the 'realities' of an artificial and man-made World, and changing the World to fit the ultimate reality of the Kingdom of God. Social crediters attempt the latter. They sometimes stray from the way, which is one reason why they need your help.

The social credit

This movement has been influencing the World for sixty years. Its effects have been widespread, but unpublicised. One of its gifts to the human mind and at least the English language is the term: **the social credit** (without Caps.) which is the name of something which exists in all societies but which never had a name before because it was taken for granted. We become aware of it only as we lose it. 'Credit' is another word for 'faith' or 'confidence', so we can also call it the Faith or Confidence which binds any society together—the mutual trust or belief in each other without which fear is substituted for trust as the 'cement' of society. Law and order is a part of it, but only a small part. King Alfred, called The Great, claimed that in his Kingdom of Wessex any woman or child could walk the length and breadth of it without fear of harm, although under the pagan Danes rape, murder and robbery were the commonplaces of the times. But under Alfred Wessex was a Christian Kingdom, and though no society can exist without some social credit, it is at its maximum where the Christian religion is practised, and at its minimum where it is denied and derided. Recent history, both in Britain and in Rhodesia provide grim evidence of this.

The social credit is thus a result, or practical expression, of real Christianity in Society, one of its most recognisable fruits; and it is the aim and policy of social crediters to increase it, and

to strive to prevent its decrease. There are innumerable commonplace examples of it which we take for granted every day of our lives. How can we live in any sort of peace or comfort if we cannot trust our neighbours? How could we use the roads if we could not trust others to observe the rule of the road? (And what happens when they don't!) What would be the use of growing anything in gardens, farms or nurseries if other people would grab it? How could any economic activity go forward—whether producing, selling or buying—if people cannot, in general, rely upon honesty and fair dealing? And what happens when the concept of the Christian marriage, and the Christian family and upbringing, is abandoned? We see, do we not?—that Christianity is something **real** with desperately vital practical consequences, and by no means a mere set of opinions which are 'optional' for those to whom they happen to appeal.

Of course, social crediters are not the only people who are trying to promote the social credit. Most decent, sane people instinctively do so, including many God-fearing people of other religions, and even some atheists who were brought up in Christian homes and are living on the moral capital of their parents or teachers. But social crediters are the only people who are **consciously** engaged in it, and know where they are going, so that they can point the way to those who are unconscious. There could be no hope for us all if the vast majority of people did not **unconsciously** share in, and seek to promote, the social credit. Unfortunately, the unconscious mind can be 'got at', and is being 'got at' by all sorts of psychological tricks with words and images, as used continually in advertising and the 'media'. That is why it is so urgent that more people should become conscious, i.e. should become aware and informed social crediters, which not only greatly strengthens their guard against these hidden attacks, but gives them the huge advantage of a positive hope and purpose in their actions!

Social Discredit, Conscious and Unconscious

Just as there are social crediters, conscious and unconscious, trying to build up the social credit, so there are others—social discreditors—trying to destroy it and break it down, at present, with all too much success. The conscious ones include the communists and other revolutionaries, who quite openly seek to smash all the links of trust and confidence which enable our society to function until the Day of the Revolution dawns—the Day when all the services which support us break down, and chaos, misery, poverty, hunger and terror take over, and the rule of the most ruthless, violent and cunning can be established, and if necessary, maintained by 'continuous revolution'. This is the

natural expression of the religion which rejects God, and hence sees men and women as clever-brained fleshlumps, spewed up by a witless, purposeless and impersonal chain of physico-chemical forces operating *en masse*. Naturally, then, the human masses ought to be ruled by force by the cleverest and most powerful men, though after centuries of Christianity it may be necessary at first in controlling them to use some of the language and 'ideals' of Christian morality.

Because this religion is wholly false and out of touch with reality, even in the U.S.S.R. which, after 63 years of Communist rule cannot feed itself though it was formerly the World's main granary, the most wonderful faith exists between fellow-Christians who share their common faith in God and trust each other not only with their welfare, but with their freedom and their lives. Of such is the Kingdom of Heaven, which is the ultimate condition of the social credit.

But it is the **unconscious** social discreditors who are responsible, in the West, for the present success of the conscious ones. Among these are many who operate the mass 'media' and the education system, who would deny that they were Marxists or atheists (though there are plenty who wouldn't), whose language is often moralistic, or even 'Christian' but whose practice and policy are destructive of the social credit. All the mass media subject us to a continuous stream of selective reports of acts or words of social discredit: murders, rapes, thefts, violence to persons and property, sadism, sexual perversion, kidnapping, blackmail, bad faith, corruption, quarrels, offensiveness, callousness, blunders, and endless political diatribe and chicanery, which we know is having a cumulative effect, notably on the young who are without defence against it, especially as its effect is too often reinforced in school. Have you noticed how interviewers on radio or TV always pry into the most trouble-making and faith-destroying aspects of anything which can be made into a scandal? If it is not scandalous, it is not, or scarcely, 'news'; and now they even pre-empt every possible event with a suggestion of scandal before it occurs! Yet all this implies that the general background, which is still 'normal' and un-newsworthy, is one of common honesty, decency and goodwill—the great body of the social credit which holds our society together and is taken for granted, though it is now being eroded and is in dire danger unless consciously maintained.

But if this is so, why do so many decent, sane, normal people, who have no sympathy with the communists, participate in massively discreditable actions, or fail to do the obviously honest and common sense thing? Why do the shops and the manufacturers foist upon us so many shoddy, rubbishy, throw-

away things, at outrageous prices, and trick us into buying them with clever packaging and advertising? Why are most repair services so scandalously slow, expensive and inefficient, and so many small services which made life easier now unobtainable? Why do consumers now have to take what they are given, instead of ordering what they want? And above all, why do millions of decent working people of all classes take part in ironically named 'industrial action', deliberately designed to damage services to their fellow men? And why is industrial conflict between workers and management virtually continuous, so that British industry is becoming notorious abroad for bad faith in keeping contracts and failure to deliver on time?

Just think of the damage that has been inflicted on the public in recent years by dockers, firemen, railwaymen, miners, power station men, airport staff, teachers, gravediggers, garbage men, water and sewage workers, ambulance drivers, lorry drivers, hospital workers, medical consultants, seamen, car makers, pipe ladders, postmen, computer men—in fact every sort of worker who provides important or even vital services to the public—though we hear nothing of strikes designed to deprive people of pearl necklaces, gold watches, Rolls Royces, caviar, or Savile Row suits, which, though no doubt pleasant to possess, are scarcely vital to existence!

At the time of writing ambulance drivers in South Yorkshire have walked out even from emergency services, which are left to the police, and water and sewage workers are threatening a strike which they 'claim' will cause health hazards to the public. They can't all be communists or callous criminals! What on earth can make normal decent people descend to this spiritual level? We all know what it is. There is one common factor running through all this destructive and discreditable action: the compulsive need for more money to meet the ever-rising cost of living.

Money and the Experts

So now at last I have come to the question of money, which is what some people think that Social Credit is all about; but it isn't! Social Credit is an attempt to apply Christianity in social affairs; but if money stands in the way, then we, and every Christian, must concern ourselves with the nature of money, and just why it stands in the way, as it surely does. There is a dire need for more people to look deeply into the operation of our monetary system, though that is not everyone's job. But when the consequences are so desperate, everyone can at least grasp the outline of what is wrong, and could be put right, which will enable them to act accordingly.

But is not that the responsibility of the financial experts, the bankers and economists, who advise Governments? Yes, indeed! Then how can we know better than they? In technical matters we cannot, and must not pretend to, but as the ultimate users of money, the customers, so to speak, for their expertise, we, and we alone are in a position to judge best whether the results are satisfactory to us, and we all know that they are notoriously, and appallingly ~~not~~ so, whatever Government is in power, and not only in Britain, but all over the World.

We have had all too much of this exploitation of expert status and jargon to 'sell' us what we do not want, and is often, contrary to common sense and sanity. Consider fluoridation, factory farming, high rise flats, contraceptives for children, wholesale abortion, and 'Death of God' theology! In economics, we used to be given an alternation of 'boom' conditions, with rising prices but full employment, or 'slump' conditions, with lower prices but unemployment. Now we have a World Depression, with galloping inflation and rising unemployment at the same time, and a dreary and continual wrangle between the Parties and their economic pundits as to which evil should be favoured most. Moreover, the reasons for this, and proposals for remedy, were put forward half a century ago by C. H. Douglas, who was an engineer and an industrial accountant in touch with the realities of the economy rather than the theory, and his predictions have come true with terrible accuracy. But because he showed so clearly that the monetary trap that we are in is wholly artificial, and can be evaded only by a change in the accepted methods of banking which would make the full redemption of debt possible, his ideas are not only rejected, but the faintest whisper of them is not allowed to enter the debate on the choice of economic evils. Perhaps if more people tried we might break in occasionally, for it is vitally important that more people should learn that there is an alternative to disaster.

A recent Consumers Association Report found that only 2 out of 50 garages investigated gave a full, satisfactory service to the cars tested; the rest varied from 'poor' to 'appalling'. The 'economic' service given by Governments and their advisers falls in the last category, but is on a world scale. Very few of us are motor mechanics or economists, and we have to trust the experts to deliver the results required; that is part of the social credit. But when they consistently give us the opposite of what we want, and fall back on 'status' and prestige and technical jargon to insult our common sense with a denial of the obvious facts of observation and experience, then it is time to remember that it is our car that they are damaging, and we have to drive it, our water supply they fluoridate and we have to drink it, and it is our

money they are devaluing and restricting, and we have to live on it.

The Civil Servants of Policy

Quite early in the history of Social Credit we learnt the elementary lesson that 'democracy' is nonsense when applied to techniques and methods of obtaining a given objective. This is the sphere of the specialist and the expert who must be held responsible for devising the correct methods, while the sphere of the consumer and the public is to insist upon the results required and to replace the experts who do not deliver them, or require that our representatives do so. This works well until we come up against a monopoly of experts (probably paid by a bigger Monopoly such as the State or Big Business) who decide that they know best what we ought to have, which is invariably what we do not want, and assure us that what we do want is ridiculous or undesirable or technically impossible, even when we have had it before and know it is possible. We then have to look for honest experts, who will look into the matter technically, advise us whether it really is possible, and if so propose effective means of obtaining the desired objective. Douglas had a name for such people who provide the public with correct technical advice on how their objectives may be realised: the Civil Servants of Policy.

In a sense, Douglas himself was the first of them, as he used his expert knowledge of engineering, including pioneer work in automation, and in industrial accountancy, to put his finger on the defect in the financial system, and to propose effective means of correcting it. Douglas's Christianity was of the deep, taken-for-granted sort. He was no Bible-thumper or text-quoter. He started by simply assuming that people meant what they said, and that the purpose of production was to produce what people as consumers wanted as exactly as possible with as little waste of materials, energy or human effort as was practicable. Having drawn attention to a failing in the way money was issued and controlled which prevented this purpose being achieved, he expected that it would be honestly investigated and put right if confirmed. Instead he found that those who controlled the economy through finance were well aware of the situation, but had quite other purposes in mind, mainly the full employment of the working lives of the whole population as hired labour, forced by the need for 'pay' to carry out the purposes of those who issue and direct the flow of money (i.e. bank credit).

As Douglas pointed out, the two polices are wholly opposite and incompatible, but he soon found that in economics one is not permitted to raise questions of such a fundamental nature as

'What is money, and what are industry and commerce **for?**' Such questions are answered, not by economics or science of any sort, but by religion, and the answers are most revealing as to the type of religion which they express. It was in this way that social crediters discovered that the plain common sense which they were trying to bring to reality was in fact Christian in origin.

Douglas died in 1952, and most of his contemporaries who learnt their 'new economics' from him have also left us by now, so it is becoming urgent that more, younger people should study and become expert in the economics which sees money as a device at the service of people as producers, distributors and consumers, and how it differs from the economics which assumes it is a device for manipulating and controlling their lives. As a start, Douglas's works are now being republished and are available from the publishers of this booklet. Only those who have a special interest in monetary or economic affairs are likely to become expert enough to advise others in this field; but we all have experience or special knowledge in **some** field of human activity, which is certain to be affected by money, so that it is advisable for everyone to understand the broad outline of what money is, of how it could fulfil its proper function, and why it does not do so at present.

What is Money for?

Far from being 'frightfully involved' (as the lady's letter put it) it is much simpler than the currently accepted economics which has to force everything into a mould of theory, just as Copernicus's astronomy of the solar system was essentially simpler than Ptolemy's but quite impossible for people to understand who could not accept the radical change in outlook.

The first point about money is that it has now ceased to consist of a material commodity, such as gold, a part of the reality of this planet, given to us freely by the Creator. We still sometimes read about ordinary citizens, say in Australia, who pick up the odd nugget of gold which relieves them of all financial anxiety, for the rest of their lives, and there are still places where people pan for gold in old workings, and with luck, find enough to pay for their holiday. The point here is that, whatever debts men may later attach to it, the gold, when it comes into our hands, is free, and it is also permanent. It can circulate almost indefinitely as money. On the other hand, gold became a fetish for many people, and as the productive power of our technology increased, there was less and less sense in restricting the distribution of its products in relation to the amount of one particular metal which was found. The substitution of a system of pure

accountancy—simply numerals on paper and, nowadays, magnetic charges on computer tapes—was an enormous advance without which our industry and commerce could never have expanded as they have.

But notice the changes which have occurred! The new money, commonly called bank credit, is entirely artificial, written into existence by certain men, who have a centralised monopoly of its issue and direction. Being purely symbolic it is subject to no natural limits whatever. It is as easy to write a million as a hundred pounds. And it does not come freely into existence, but always as a debt, i.e. a loan repayable to those who issue it. Even the units of our money and the way we count it, are subject to change by edict of our Money-Masters, as the half-crown, the shilling and the old penny were abolished recently in Britain, and the pound in Australia. Make no mistake! Money is the means to the most complete dictatorship over human lives which has so far existed. Just consider the power that it exercises over every aspect of our society, including our own lives, and all the media and the influences and institutions that press upon us. Perhaps now you will understand why Douglas and his followers who exposed these facts about the monopoly of credit are not 'acceptable' to the political parties or to the university schools of economics, or given any hearing or publicity on the national media.

If you will think it over, you will see that an economy entirely dependent upon debt-money issued in this way cannot possibly repay the debt without bringing itself to a standstill in chaos and starvation and revolution, **unless**, of course, it borrows more and more. That is, we are caught in a trap of irredeemable debt from which there is no escape within the rule of the present money system, that all new 'credit' must be issued as debt. To the Christian, there will be a familiar sound about this; but he knows also that there is a way out from 'irredeemable debt' through the Grace of God which is **freely** given to those who 'credit' (i.e. believe in) Christ—God incarnate in body on this planet. That is the way of redemption from debt of the individual human spirit. If it is **real**, must there not be something parallel or equivalent for debt-ridden human society?

Debt-Money and Employment

Is it not significant that in the money-world, 'credit' is merely the money-lender's name for 'debt'? They are the same thing, and 'debt-free credit' is a mere contradiction in terms. But though, by and large, it is mathematically impossible, the banker will issue his loans only to those from whom he thinks he can

get his money back, on a security such as your house, or better still, a farm or factory making saleable goods, or best of all from a Government with the power of compulsory taxation; for compulsion becomes inevitable in attempting the impossible.

But for the bulk of the population, the only saleable thing they have is their labour—indeed, their working lives; and the only way they can obtain the debt-money they need for themselves and their families is by hiring themselves to some employer who is deemed 'credit-worthy' by the money-lender. Notice then, who it is that determines which employers shall receive 'credit' and for what purposes, which then determines for what purposes their employees shall spend their working lives, remembering that 'full-employment' is the aim of virtually all political parties and major institutions, and that the 'ideal' of the classless Communist State is that all should be 'workers' i.e. State employees.

What we call 'communism' then (though it is more correctly called 'socialism' as in the title U.S.S.R. (Union of Soviet Socialist Republics)) is the goal, or end-position of the general policy of 'jobs' i.e. pay-dictated working lives, for all. 'Purpose' is a spiritual matter, and so also is 'credit' or 'confidence'; so what we are suffering under is a false religion, a spiritual dictatorship based upon our false belief that the symbols we call money give a faithful 'account' of the true economic situation of mankind on this planet, or in this part of it, as it was created and given freely to us, and in which, if we are Christians, we have every reason to have confidence.

It has been said that Money is the God of this World, and also that the love of money is the root of all evil (not money itself). Also that the test of loving God is that we obey His commandments. So which God do we obey most? Certainly, it is not all wrong and rotten: our society still works reasonably well, thanks to the real, honest, useful or essential work done by a large number of people, but with increasing frustration and inefficiency and cost owing to the interference of innumerable people who are either redundant or even obstructive, but who have to get pay-packets somehow. Consider the ever-growing ratio of paper-work, and bureaucratic preliminaries, to the actual time taken in doing a simple but skilled job, and the number of people who have to be involved who never get near the job, if it has to be done by a local Government or other large organisation! Of course all those people will fight to keep their jobs, if they have families to feed. Or consider the way all those little jobs which ease the lives especially of the elderly, and even the provision of small goods like buttons and shoelaces, have been cut because they do not 'pay' any longer; although we have over two million unemployed whose energies are being wasted. This is the world of Money, not the world of reality.

The Way Out to Reality

So how do we escape from it? Only by turning to the reality. When Our Lord was asked a trap money question; offering phoney alternatives: 'Is it lawful to pay tribute to Caesar?' he refused to fall into either trap of partisanship, but re-thought it so that it could receive a true answer, and that is what we should do when confronted with the political choice between more unemployment or worse inflation. What, then, is owing to God in His created world of more than ample economic resources for all our needs and vast technological know-how inherited freely from the past inspiration of scientists and inventors by the Spirit of Truth?

Surely, it is that the choice freely offered by Him shall not be withheld or distorted by a man-made system of accountancy which ought to facilitate that choice. It should reflect, not dictate, the choices made by people, as in fact it does in a very partial and imperfect fashion.

There is immense confusion of thought about this, much complicated by the puritan idea that it is wrong for anyone to receive 'something for nothing', even, it seems, the gracious gifts of the Creator, handed on to us through our cultural inheritance. We should all 'merit' what we receive, through our 'honest sweat' for the common good in some 'job', but if our labour is not needed because some technical device will do the work better, then it is demanded that useless or redundant jobs should be created in order to cheat us into a feeling of self-satisfaction and righteousness, because we imagine that we can 'hold up our heads' as we are 'pulling our weight' and 'earning our living'. Although in fact probably about half the 'employed' population would be making a bigger economic contribution if they stayed at home, drawing the same income, and abstained from interference with the economic process, except, maybe, to look after their house and family, dig their garden, and give their neighbours or anyone else who needed it, a helping hand with those little services which have been priced out by the 'employment' system; without, incidentally, flattering themselves that they were thereby 'meriting' all that they were receiving.

The real problem we have to face in the technologically advanced part of the world is how to make restrained and sensible use of vast productive resources far beyond the needs or reasonable desires of sane people. It is the problem of the poor man suddenly left a fortune sufficient for a lifetime of decent comfort, but which can easily be foolishly squandered in a few years if he gets into evil company. Despite all the efforts made recently to convince us that the Earth is a poor, barren place, already grossly over-populated by a mass of witlessly proliferat-

ing humanity, in dire need of draconic regulation and control by a central World Government and a vast bureaucracy, it is abundantly clear that wherever people are free to produce without interference, and their efforts are financially rewarding, ample produce becomes available, which may become 'burdensome surpluses' when purchasing power is restricted. Natural catastrophes apart, the extreme poverty and starvation in the Third World, of which we hear so much, are man made, and where not due to war, revolution or civil chaos, are due to the maltreatment of nature under financial pressure. Conservation, restoration and diversification, which offer the true, long-term economies, are always too expensive for the poor, and impossible for the debt-ridden.

Debt-free Credit

As regards the Third World, vast loans from the industrialised countries have been 'written off' in the past, and there is now open discussion of the advisability (**not** possibility) of debt-free credits, or non-repayable loans to the poorer countries, though rather for the purpose of securing 'employment' in the giving country, and a form of economic hegemony, than for any good it might do to the recipients. What is possible on the larger international scale must be possible on the smaller scale within a nation, and debt-free credit, applied to price reduction, is the only way in which the progressive inflation inseparable from our present system of debt-financing can actually be brought to a halt without strangling the economy.

In the same way, the only possibility of liberating people from the soul-destroying burden of useless routine labour or mechanical work better done by machines, and the even more soul-destroying burden of unemployment, is by distributing the 'wages of the machine' to all, not on our 'merits' but as our share in the cultural inheritance. This again would require the use of debt-free credit, not in unlimited amounts, but precisely to the amount required for the cancelling of debts, and which would otherwise be met by borrowing, or by 'cuts' and unemployment. In this way also the conflicting claims for 'social justice and equality' on the one hand, and industrial and commercial efficiency in meeting consumers' demands with freedom of choice in both work and consumption, could be met and resolved.

The alternative is to continue living in this money-dominated world of wholly loan-financed 'employmentism' until either hyper-inflation, or mass-unemployment, drives us into desperation, revolution and the totalitarian wage-slave State. The ultimate consequences, however, are far deeper than the political or the economic.

The Spiritual Burden of Debt-Money

Christians in general seem to ignore the appalling spiritual burden put upon us all, and not just the abject poor, by our monetary debt system, or rather by those who control it and support its policy. Inflation produces two, apparently contradictory, effects upon people, varying with their temperament; one is continual anxiety, even more upon the well-to-do than upon the poor—"Suppose I lose my job, what will happen to me? How much capital do I need to be secure in my old age? £10,000? £50,000? £100,000? With money halving in value every 5 years (as now) or even worse, can I possibly have enough? Should I put it in gold, property, bonds? and so on." And at times of monetary restriction, as now, bankruptcies, nervous breakdowns and suicides increase; yet these are but the tip of the iceberg of mental and spiritual preoccupation with what should be merely a useful system of accountancy of that full provision for all our needs which, we have been assured, Our Father in Heaven has made for us, provided we seek **first** His Kingdom, which is within us. And a relevant part of **that** is observing and doing His Will as regards the 'nature of things' and the way they work in His Creation. This means gladly accepting the gift of the Holy Spirit of Truth in the inspiration of human ingenuity and invention, enabling us to devote less and less time and attention to the supply of our material needs, provided only that the work done in supplying those needs is honest and useful work.

The other effect of inflation is to encourage greed, self-indulgence, and short-sighted squandering of the earth's resources for monetary gain, mainly as wages. Since money is a disappearing asset, grab all you can while you have it! Indulge yourself! Spoil yourself! Give yourself a good time! (See advertisements). And if you are producing or selling, don't bother about quality. It's too expensive anyway, and the mugs will buy anything! It's the money that matters, but only for short-term, throw-away things. Everything important, like health and education must be paid for by the State. And if you are a 'worker', why give an honest day's work for a dishonest day's pay in disappearing cheat-money? If the bosses can cheat us, why not cheat them back? Grab all you can while the going's good! That is the message that inflation gives to everyone.

Social Credit—the Faith of Society

Well then! Is Social Credit after all, just a scheme for reforming the money system? No, indeed! No more than Christianity is just a scheme for getting rid of the guilt and burden of sin. That is just a necessary preliminary to starting on the

pilgrimage. No monetary 'scheme' can make men good. At best it can only increase their freedom to choose between good and evil, and remove a heavy burden of temptation to choose the evil. In any case, schemes, methods, techniques, are secondary to ends, and must vary with every situation and end in view; though correct technology is an essential part of the faith that works. What is needed here is a few people who are able and prepared to specialise in the technology of monetary social credit, so that they are available as advisers when the opportunity arises, and many more people who will pursue the aim of greater freedom and understanding wherever they can.

How then can our aims ever be implemented—especially as Party politics or other means of imposing them upon other people are quite incompatible with them? **Seek** first the Kingdom—and that means returning to God's reality, and comparing it with the all-too-pressing pseudo-reality of man's money-dominated world, and taking the trouble to understand how much the Christian religion, which is in fact a part of the 'warp and woof of the universe', has been corrupted and turned from its path by the implicit, unconscious acceptance of the domination of 'money' with its false values, as a part of the 'reality'—of the 'modern, changed situation' to which, it is constantly urged, our religion must adapt itself.

Until that is put right, Christians cannot even start to restore the social credit—the faith of society; they may even be helping to destroy it. But after that, a great vista opens of hope and faith, thought and study and action. Hope, because we are not frustrated by 'the nature of things', only by the corruption by power of certain men, and we know there is a way out. Faith, because it is the substance of things hoped for, the evidence of things not seen; and we have the hope, and have studied the evidence; but faith without works is dead, and ours is very much alive. So that leads on to action, which involves finding or discovering means which are precisely directed by our faith towards its aims, starting always with the small and limited objective, in the hope of leading on to greater things. Although there are now sixty years of history and experience behind this, it is still, and always will be, pioneering work, for ever breaking new ground, judging by results, and adapting means to ends until they are successful. Every social creditor is a focus for such action among his fellow citizens, helping them and showing them how to defend or increase the social credit by obtaining particular objectives chosen by **them** rather than by us.

There is a place for you in this adventure.

RECOMMENDED READING

By Geoffrey Dobbs:

Responsible Government in a Free Society	55p
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