

DOUGLAS SOCIAL  
CREDIT  
AND  
THE INDIVIDUAL.



BY

**W. H. RHYS.**

Author of "Real Wealth and Financial Poverty."

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"No man stands in another's way if he stands in his own place—for **that** place there is no competition."

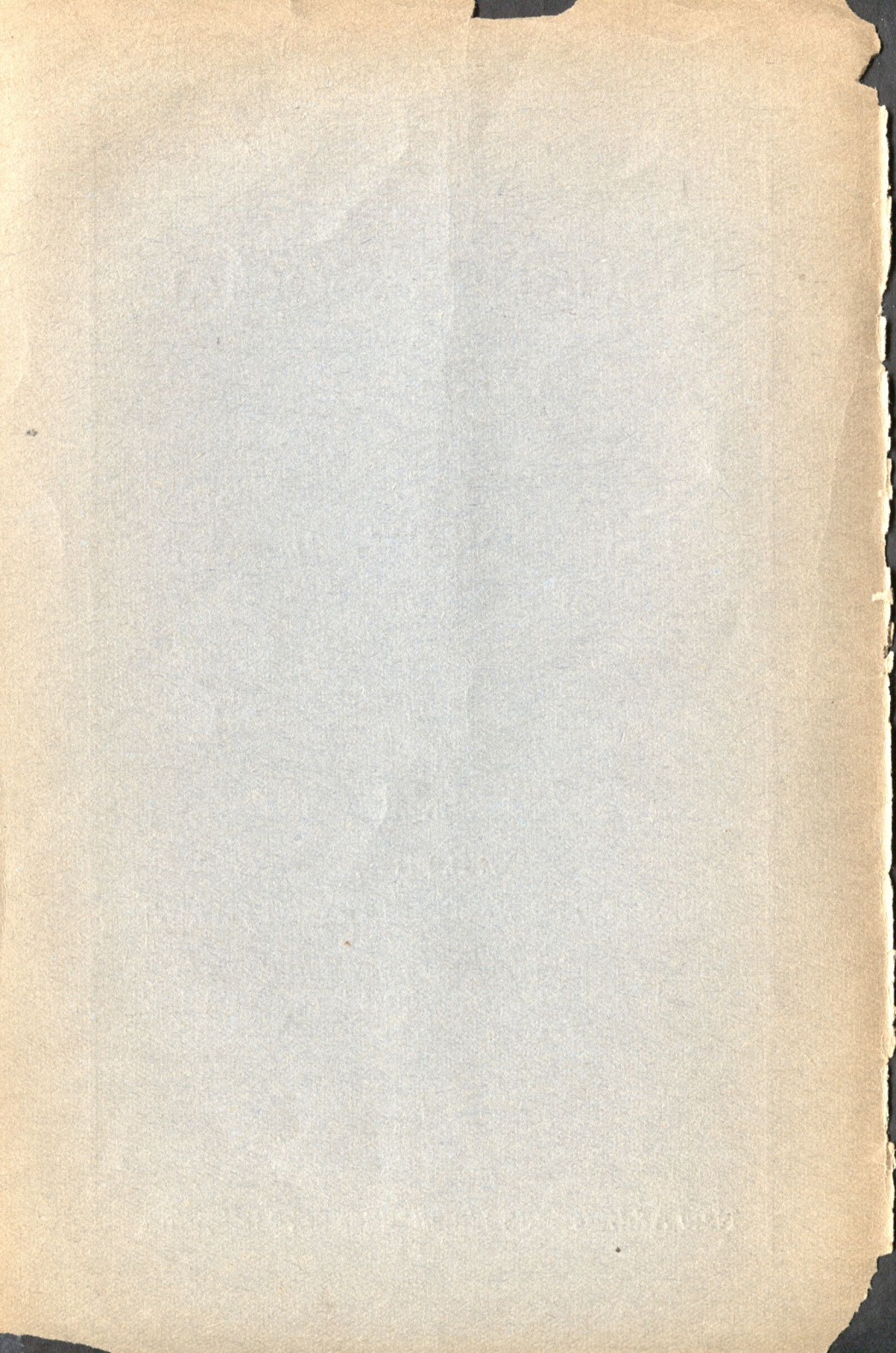
—W. T. Symons, "Coming of Community."

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*G. H. R. H.*

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## PREFATORY NOTE.

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This lecture was first delivered in the early part of 1934, at Wynnum, and formed the last of a series. It was repeated some months later at Indooroopilly.

The reason I have now acceded to requests for its publication is, because it deals with certain aspects vital to the philosophy of the **Social Credit of Major Douglas**, which appear to be somewhat in danger of being lost sight of, and therefore necessary to call to mind.

In preparing the lecture for publication, I have rearranged part of the text, and made a few other alterations both by omission and addition, but the change has in nowise altered the sense of the original, rather it has given clarity and force to some of the points.

The time that has elapsed, and the events and happenings that have taken place since I first wrote this lecture, have only served to confirm me in the views I then expressed; so they stand.

Further, there does seem a decided tendency, if not a danger, of neglecting to keep in the forefront the three essentials for the achievement of our objective, that is to say:—

The Establishment of the National Credit Office.  
The Issuing of the National (Douglas) Dividend.  
And the Implementing of the Just Price.

W. H. RHYS,

“Rycroft,” Kenmore, Brisbane, Q.

January 1st, 1936.

## DOUGLAS SOCIAL CREDIT AND THE INDIVIDUAL.

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“Given freedom, man will inevitably grow towards community as the seed to its flower. Growth is a continual rebirth—the swinging together of opposites to meet and fuse in a new being.

“No man can find himself who does not also find his fellowmen. Isolation is only one beat of the Great Rhythm, and re-union is the other.”—W. T. Symons.

### **Liberty, Equality, Fraternity.**

Years ago, there used to be a cry for Liberty, Equality and Fraternity, but liberty for what, equality in what, and fraternity with whom, we were not told. Anyway, nothing remains but the mere echo of that cry. To me, Liberty appears a little too self-seeking, Equality has the touch of an envious vulgarian, and Fraternity is too sentimental for the time we live in.

Besides, the last thing the average individual wants is equality; that is, you or I, he and she, are in our opinion rightly convinced that we are all quite different from everyone else; and the need to realise one's own individuality is far nearer the truth than the vague clamour for equality.

The form of equality which matters most is **The Right to Leisure**. A man of leisure is a man of means, and a man of means is a man of leisure, and therefore able to choose his own form of activity. Leisure being free, or **unforced activity** in contrast with **forced activity**, which, in economics, is called “work” or “labour.” And it is a most important fact that Communism, Fascism and Nazism, all being forms of Socialism, are founded on the principle of “work” as the one means of obtaining the necessaries of life, and that the individual shall be wholly subservient to the State.

### **Economic Freedom.**

This idea is fundamentally opposed to the leisure state of individual economic freedom and security, which is implicit and explicit in the Social Credit philosophy of Douglas, and for which Australians especially, by temperament and tradition, should stand.

To be denied access to money—the very means of life—in an economy of money, and where everything is only to be had for money, is no more satisfactory in one state than another, call it Socialist, Communist or Capitalist.

As Douglas says: "The only thing we agree in wanting is that we want what we want when we want it, and not because our neighbours want it at the same time."

So that, as far as the realisation of any machine made Utopia which would embrace us all and reduce us to one standard is concerned, I think we as individuals desire a state of affairs which would enable us to use the benefits conferred upon us by science and education—which is our common cultural heritage—for the furtherance of our own individual ideas and desires, which must be just as different in the nature of things, as our personalities are different, and must become increasingly more so as our personalities become more individualised and developed.

We know, and rightly know, that we cannot further our desires—much less realise them, without money, or a command over a certain sum of money, and it may be said, the Douglas philosophy is not concerned with either the nature or results of an individual's desires or aims, its object is to enable him and her to realise them.

### Our Cultural Heritage.

The Douglas Philosophy, at any rate, starts from that point of view, and in one sense it may be considered as a complete inversion of all other political or economic philosophies. So far from imposing some vague ideal, called the "Common Will" or "Public Opinion" upon the individual, the Douglas Idea has for its objective the employment of our cultural inheritance for the furtherance of the individual objective, whatever that may be.

By our common heritage, our unclaimed legacy, I mean, all that past and present culture has placed at our disposal, having as its origin the total abilities of the community working together as a going concern. And also, that wonderful **unearned increment of association** called Financial Credit.

All this knowledge and skill, by virtue of its connection with human wants, has developed from a few primary germs of thought, and is a communal asset, of which each individual should be a beneficial owner. By that I mean one who, though not having an apparent title, is still entitled to have and to enjoy all the benefits and advantages of ownership.

This heritage is social in its origin, and should be socially administered for the benefit of all. We should neither forget its origin nor corrupt its essence when offered to the community. Our sole safety is to assume the inevitable logic of our economic communal existence on this planet as an ultimate truth, and this we can

approach step by step, through the conquest of illusions, from our incomplete organisation and development.

So much by way of introduction, and now I'm going to take you a long way back for a short time.

### **The Beginning of the Problem.**

When the first man looked out upon creation, there was one subject—after his hunger was appeased—that probably filled his mind, and that was, the mystery of the universe in which he found himself placed.

He saw the radiant glory of the sun, and felt its warmth by day—the same solar energy that plays so large a part in our economic life. He saw the silent silvery moon, and felt the mystery of the myriad stars by night.

He watched the wonderful pageant of the seasons as they passed before him, year after year; and he saw, with natural regret, the bright pomp of summer fading away into the gloom and stagnation of winter, and hailed with delight the outburst of fresh life in springtime, watching the vegetable world burgeoning forth into leaf, bud, blossom and fruit.

He heard with awe the mighty voice of the thunder cloud, and saw the fiery sword of lightning pierce the earth. And out of these forces of nature he tinged her cold abstractions with the warm hues of his fancy; clothed her naked realities with a drapery of superstitious and mythic conceit, fashioning for himself gods, and goddesses, and spirits, both good and evil, that seemed to him to embody that omnipotent power which encompassed him.

But the time came when he ceased to dwell alone, and then he found other thoughts to ponder over. He began to discuss his fellow men, how their relation affected him. In a word, he began to discuss and debate what is now called "Socialism," which, in one form or another, he has been discussing ever since, and probably—had not Douglas or someone else discovered the principle of Social Credit—may have gone on discussing and debating till the last two men—who will probably be a Jew and a Chinaman—sit over the dying embers of the last bit of fire of an expiring world, trying to catch the latest breath of the evanescent atmosphere.

For it may be said, this subject, up to a few years ago—the year one Anno Douglas, to be exact—seemed inexhaustible.

### **Socialism.**

I have used the word "Socialism" in its **widest** meaning: a science which treats of the laws of the develop-

ment of the human society and the progress of civilisation. It lies at the foundation of the whole history of the human race.

The fundamental needs common to all men are to live and to beget life. These were the primary wants of the past, and they will be the primary wants of the future so long as the world lasts. These needs being satisfied, diversity, difference, disparity and disagreements begin, in a word—variety.

Activities, tastes and values generally vary in infinite degrees; it is good perhaps it is so, although one may have too much even of a "good" thing.

The history of society is, in the first place, an attempt to discover how we may live decently and comfortably. **with a sufficiency** (without attempting to define it) **and security**; with that amount of freedom which will enable us to develop all our faculties, physical, mental and spiritual, in due proportion, and live in peace in the midst of our fellow men.

For thousands of years man has been told to go to the ant, consider her ways and be wise. The same advice is given us to-day, that we must work more. Well, so far as my knowledge of ant and beeology goes, they do appear to have solved their particular social and economic problems, and that on the strictest communistic and socialist lines.

They recognise nothing, or would have nothing, but what may be termed a "collective conscience," and any individual who turned up among them and claimed the rights of an individual, would, I fear, get very short shrift, as they do in Soviet Russia, Socialist Germany, and Fascist Italy to-day.

Anyone who knows and is familiar with the habit of bees will be familiar with those scenes when the workers trundle the drones out of the hive on to the ground, leaving them to crawl away and starve. Unfortunately for the drones, no Douglas bee has yet been evolved.

There **was** a moral, no doubt, in this for human beings; **was**, I say, not **is**. But, after all, moral or not, man is neither ant nor bee; neither is he an instinctive socialist, nor automatic communist.

All this being so, man is therefore clearly and markedly differentiated from our little cousins the ants and bees. Yet, at the same time, so paradoxical an animal is man, that while strictly an individual, he insists on **becoming**—mark the word—a social creature.

The experience of retired men is positive on this point. We lose our days and are barren of thought for

want of some person to talk with. The understanding can no more empty itself by its own action than can a wooden box.

### Man an Individual.

The first and foremost fact about man is that he is an individual, with personal thoughts, aims, purposes and passions. He insists, and rightly insists, on his **individual** freedom. "Give me the power to think, to know, to utter and to act," said one of England's greatest men, the mighty Milton.

Individuality, like personal identity, properly belongs to intelligent and responsible beings. Consciousness reveals to us that no one could be put in our place, nor confounded with us, nor we with others.

"The Almighty Maker has throughout  
Discriminated each from each, by strokes  
And touches of His hand, with so much art  
Diversified, that two were never found  
Alike at all points."

A man's individuality and that which appertains to his person and personal qualities, are nature's exclusive gifts to man. All beyond, he is compelled to share, under the law of nature.

We are, each of us, one and indivisible. We are either an entity or a non-entity, have it which way you like. After science has done its utmost, there will still remain the individual.

Until the individual has become a conscious separate self, he has not begun to live. And yet, if he remains **only** a separate self, without conscious organic and spiritual touch with the whole, he cannot grow, he can only accumulate impressions, sensations and experiences, until he never hears but the veriest whisper from his real self, and rarely reaches the point of conscious realisation.

Still, individual "separateness" is not wrong; there is nothing false about it; it is only a bridge from a truth to a higher, **truer, truth**. Man is instinctively gregarious, but from instinctive gregariousness, to conscious "togetherness," the bridge that will span that gap, on which man can cross, has yet to be built, and that can only be done when Social Credit has been erected on the ruins of the present Money System, and man has won his **economic freedom**.

**Then**, and not till then, will take place the self-cancellation of man's too conscious individualness. **Then**, with economic freedom for **all**, man will at last be in a position to practise his duty towards his neighbour.



## Man a Solitary Individual.

Yet, the fact remains, man is a solitary individual, whose ultimate fastnesses and recesses, highest peaks and lowest depths, are never really penetrable or knowable by his fellowmen. Very rarely indeed has man explored himself. He hasn't the time!

In his suffering he is alone. The magic of the Greek word, "sympathein," has departed from it. The men of old knew the problem, and as though creating a new law, they framed the word. But the world has since learned that **the word does not make the reality**. It is no longer a challenge of power thrown out over chaos. With the word, the thing had been **willed**, but sympathy has become in modern speech a mere shadow; all but a parody of its brave intention. It is worn smooth by its facile use; a coin, no longer a **creation**. A relic of the days when the mind had been all daring, and had clamoured at the gate of every sluggish soul. The mind had said: "One man shall suffer with another. He shall suffer his brother's pain."

But the fiat of the mind is fact **only** in the kingdom where the mind is sovereign. It is a small kingdom, and the community of minds which created "sympathy" was only a fraction of humanity, and only a fraction of humanity has kept that coinage bright and new. The rest, who had caught the language of their masters, made use of it in pidgin spells and incantations to their divinities.

Sympathy was the challenge of the mind to the universe. By the word, humanity denied the solitariness of human suffering. The spirit was imagination, and man pitted imagination against necessity. It was a true faith for those who believed it, but they had a singular capacity for belief!

But "sympathy," like all true words, was not a conquest made by the mind once for all, thereafter never to be challenged or assailed. It was a space of light won from unconquered darkness. Each generation had to defend it, and to be aware that it was precarious and impossible to maintain.

Sympathy was the challenge of the mind to the universe, and by the word, humanity denied the solitariness of man in his suffering.

## The Will to Power.

Man, in his habits and customs, is gregarious; in his nature he is interdependent, hence it becomes necessary for him to subordinate certain personal aims and desires to a considerable degree, and in a variety of aspects, to the general necessities and the community in which he lives.

How few of us are there who fully realise this, and try to subordinate certain personal aims and desires, or refrain from trying to impose our will upon others, and laying down rules for their conduct!

From the woman, who, out of the kindness of her heart, imposes her will upon her guests by making them eat and drink more than they want, right up to the Financial Hierarchy, who, moved by the **lust of power**, impose their will upon the whole world, with such dire and dreadful results—hardly any are exempt.

There's the rub! There lies the cause of the age-long conflict which has been waged all through the countless centuries, and must continue till we get Social Credit with its accompanying **Economic Freedom**.

Is not every party programme, constitution, rules, and the thousand and one schemes for "reforming" us, full of devices for stopping us from doing what we want to do? Running about to see what Tommy is doing, and tell him "he mustn't," as the American woman said.

It is pretty certain that the last thing intelligent individuals want is the imposition upon them, either by the State, Financiers, Big Business, Communism, or any other of the agencies which are so active in the matter, of an imposed ideal. Personally, I have the strongest objection to be ticketed, docketed, pigeon-holed, and numbered. "It may be my lot," as Chesterton said, "but damned if I'll stand it."

It is here, upon this point of individual freedom, that the philosophy of Douglas stresses in such a marked manner; that his repeated insistence of the paramount importance of the individual sets a gulf between him and all other economists and reformers.

And what we, as Social Crediters, have to bear in mind, is, that this spirit of dominance and dictatorship, which we rightly condemn, **must not be condoned** when we find it showing itself (**as it does**) in the Social Credit Movement. Dictatorship is the same in spirit, no matter in what cause it springs forth. Inflated egoism is always bad, and is certainly anti-Douglas.

### **The Individual and the Money Power.**

The philosophy of Douglas is based on the law of equity, which connotes the maximum of freedom for the individual. The individual forms the nucleus around which revolves the financial and economic system, and in whose interest its justification centres.

Sanity and simple happiness are at stake to-day for the individual, no less than peace, prosperity and economic security, for the structure of Western civilisation. The objectives of both the individual and Society and

the Money Power are mutually irreconcilably opposed; they are as far asunder as the poles.

The important question, then, appears to be: What is there that stands between the individual and this fatal trend that forces both mind and body into any and every path, save the simple and direct one which gives him freedom to live a full and independent life?

The individual wants economic security, so that he may be free to order his life in his own way. Social Credit is not concerned with either the nature or the results of his ideals. Its objective is to enable him to realise them.

Whilst, on the contrary, the Money Power imposes personal economic insecurity, and compels the individual to shape his life according to a pattern of its own design. Any and every attempt to mechanise, standardise, or dominate our lives, must be resisted to the uttermost. This surely is a revolution worth striving for.

### The Three Requisites.

This word, revolution, reminds me that for any revolution for the improvement or better ordering of Society, three requisites are necessary to attain success: **A Vision**, articles of **Faith**, and a perennial **Urge**.

You may choose what terms you like, but these are the essential things for the preaching and teaching of Social Credit principles.\*

People, generally speaking, may be divided into two classes, those who have insight, foresight, prescience; who do not need to wait until the event has happened, and those, lacking these qualities, who have to wait till events actually take place before becoming aware of their possibilities.

With regard to influencing or moulding public opinion, and thence the actions of individuals, there are three ways of doing this.

1. That by a form of hypnotism; by repeated, persistent and insistent statements, thereby stopping all mental processes such as thought, reason and analysis. Such is the method of the press, politicians, wireless, and advertisers generally.

2. To carry the individual with you so far as his reasoning powers will permit, to the point when he **feels** the force of the argument to the extent that his belief is gained. Then, although not fully understanding, he will believe, have faith.

\***Preaching and teaching.** I refrain from the use of the word "propaganda," as it is made to cover anything from plain statements of fact up to half truths and even lies!

3. To influence by sheer force, argument, reason and logic; to fire the imagination; to convince intellectually and morally up to the point when he **knows**, and will **act** upon his knowledge.

There can be no question which of these we have to use. We do not want to hypnotise folk by the mere glamour of words, or electioneering promises that we **know it is impossible to redeem**. Our aim and purpose should be to de-hypnotise them.

### A Vision.

There can hardly be a Douglasite, who, having grasped the implication of Social Credit, has not had a **vision** of the wonderful change that would take place in a Social Credit Commonwealth. No poverty, no unemployment, no economic servitude; but economic security, sufficiency and leisure for all.

Such a vision should give all a deep enthusiasm, an enthralling hope, an unbounded faith, and a resistless untiring determination to work for Social Credit, which will confer freedom from anxiety, sense of worry, and fear of the future, which puts the soul and motive force of man into the framework of serenity, the motor of good and powerful work, that blessed result of leisure.

There is nothing so lowers the general vitality as the carking cares of money worries and degrading poverty, that bugbear of all real happiness.

All this being so, our aim, our purpose, our method should be inflexibly bent toward the actual realisation of the **Vision** which has been invoked in each one of us.

### Articles of Faith.

With regard to the second requisite, the Douglas doctrine or articles of Faith, a faith, bear in mind, born of knowledge, not a faith born of imposed beliefs and nurtured on credulity, but a faith we can support and maintain by cumulative proof, logic and sound reasoning; backed, when necessary, by authorities.

This body of doctrine pronounces objectively, and when expounded and explained, truly and faithfully, the aim and purpose of our cause become clear. On these articles of Faith, all who would co-operate in the Movement **must agree**, so that there shall be complete unanimity, all speaking with the living voice of truth.

**The truth of a message must always depend upon the fidelity of the medium by which it is delivered. If corrupted in its flow, it matters not how pure the source may be.**

And truth cannot be persisted in without pains, but it is worth them.

The chief qualities needed to expound our gospel

are accuracy, clarity, force, earnestness, and a strictly disciplined mind and tongue; an absolute conviction and a sound knowledge. Such are the qualities which produce conviction in others, for without these our preaching fails to be effective.

If the methods of a showman, or soap-box claptrap, or vote catching "oratory" be adopted, no permanent success is to be gained.

### A Perennial Urge.

The third requisite is the urge, the dynamic enthusiasm and will; qualities which all Social Credit advocates may put into their work, no matter where, or in what manner it is done.

It is that impelling, inward force, exemplified by the words of St. Paul when he said: "Woe is me if I preach not the Gospel." Such an inward force is always invoked in response to the original vision. **It is the spirit which giveth life.**

There can be no question as to the realisation of the Vision, or the capability of Social Credit doing that which it claims **can be done**, and there is no other plan or proposal put forward that even suggests more than lopping the branches, never dealing with the root!

### The Beneficial Effects.

Once the individual has grasped the principles (a principle that is only half received does but distract instead of guiding our conduct), they will have gripped him, and then he will be held by the most revolutionary and beneficial scheme which has ever been put forward on behalf of man, and which will, once for all, solve the economic and money problems of a long-suffering, heavily afflicted and all too patient world.

There can be no going back. Time, circumstance and place all tell in our favour. Events, the wide world over, are all working for us, success and the future are bound to be ours. And when "Our day" arrives, as assuredly it will, it will consist more prominently in **human relationships; in a real feeling of fellowship; a conscious kinship**, than in the possession of mere things. Yet things will be there in plenty.

Its richness and beauty will derive from loving service, and any poverty would partake of a noble voluntary poverty. Industry will have its place, and things their place, and spiritual values would soon become dominant, because there would be a revaluation of all values. **A new civilisation would be born.**

The daily life into which an individual is born, and into which he is absorbed, form a chain about him to-day which only one here and there has the moral courage

and will to despise and break when the right moment comes; when an inward necessity for individual action arises superior to all customs and outward conventions.

Man can never be that which he can and should be until, by a conscious awareness of that inner necessity—which is the only necessity—he is enabled to free himself from the thralldom of artificial counterfeits, imposed beliefs and inhibitions.

**Then, and then only**, will he become a living and a true man, who has been, and is now, but a tooth in a cog of this, that, or the other Financial, Economic, Political, Social, and Religious machine. A human being, then, would be irrevocably, imperturbably and happily at home in the world, for up to the present Man has never had a chance on this planet, or, at least, only a “dog’s chance.”

### **The Enabling Requisites of Life.**

I absolutely reject the notion that there is anything in the material blessings of science, or **real wealth**, that is, in the abundance of the necessities of life, to coarsen the individual spirit, or bring about the downfall of nations. These things are essential for the health, moral and spiritual welfare of man, as medical men well know. Such are what Douglas has termed “the enabling requisites of life,” and each individual alone can determine the value of such things for himself. **It is not for anyone else to say what is necessary for the welfare and development of another.**

Many years ago I read the following:—

“Health is man’s birthright. It is as natural to be healthy as it is to be born. All pathological conditions, all diseases, and all tendencies to disease, are the result of transgression of hygienic law. This is the science of health in a nutshell.”

But health to-day demands the possession of so many things and conditions, and to possess them means money. Therefore, does it not follow that, through poverty and want, the great mass of us are being deprived of our birthright—health?

There is no test of physical well-being so decisive as the bills of mortality. But let me paraphrase the quotation I’ve given you in the light of the New Economics:—

**Economic freedom is, to-day, man’s birthright, for without that there is no other freedom. To possess the means conducive to well-being is as natural as to be born. All want, all poverty, and all tendencies to poverty are the result of transgressions of financial and economic law. This is the science of well-being in a nutshell. And well-being should be attained with the least possible expenditure of human energy.**

## Political Action.

Besides individuality, Douglas has another key word, decentralisation, and, seeing that centralisation is the very essence of "political action," I must say a few words on the matter.

The atmosphere of political democracy in which we have all been brought up, and become saturated with, acts and reacts so powerfully upon us that the idea, that nothing can be done unless we take "political action" (that is, vote) has got into our very bones, and notwithstanding that "political action" hitherto has proved so utterly futile; that the ballot box has entirely lost its effectiveness; that voting has become either a mere compulsory mechanical act, or an emotional function, a triennial performance, and, in the interim, let things slide; hypnotised for a few days, and then fall back into lethargy. Nevertheless, there are Douglasites who still pin their faith to the vote, and endeavour to build up an organisation for the purpose of getting a "Douglas Social Credit Party" in Parliament! They may be quite sincere in their efforts, I don't know, but **sincerity is not enough—it must be informed**, for fools and even madmen are sincere.

I have no hesitation in saying that such a party in Australia would be a **positive danger** to the success of the Social Credit cause, and at the very least it would hinder its being put into operation indefinitely.

It was not the vote nor "political action" that forced the British Government to withdraw the "Means Test Act" recently. Where party politics failed abjectly in Parliament, the people **outside** succeeded.\*

Again, there are those who believe we shall arrive soon by beating a big drum, trumpet blowing, and doing something spectacular! I dis-believe any such thing. Douglas has definitely pronounced against this line of action. The walls of Jericho must have been pretty rotten to have fallen down with seven blasts of the trumpet! But the Money System, rotten as it is in one sense, is not going to fall through any amount of noise. All noise gives breathing time to the bankers. Besides, haste is the enemy of freedom. **Without haste, and without rest**, is our motto.

**It is events which will dictate, are dictating; Parliaments at the best only register.**

"We are forced irresistibly to the conclusion that all the purposes and efforts of humanity are subjected

\*Neither was it Party politics or voting that forced the British Government to repudiate the peace policy of the Foreign Minister recently.

to the silent and often imperceptible but invincible and ceaseless march of **Events.**"†

### **Organisationitis.**

The Organisationitis malady works out something like this. A reformer conceives an idea for the abolition of something or other he sees to be a wrong. Others get hold of the idea, believing it to be a good thing, and start an organisation to spread the idea. A meeting is called of sympathisers, officers are elected, and what is called a "constitution" is laid down, with a more or less set of iron-bound rules, with the rest of the bureaucratic paraphernalia, though, as a growing concern, adding to itself more and more groups or "Branches," which, as is mostly the case, knowing nothing of these hard and fast rules, not only do not want them, but find themselves bound by them. Hence differences arise; time, energy and money are spent in trying to get those rules and constitution altered.

But it very soon becomes patent that the whole organisation is controlled either by a committee of a few, or, as is more probable, by a dominant chairman, which results in a practical dictatorship; a disregard for the wishes of individuals, and a secrecy and intrigue which is most objectionable and absurd.

A group or "Branch," once linked up, finds itself delivered, rule-bound, into the hands of either a ruling committee or an all-dominant Chairman, who is so prone to assume the power of a dictator, and, since it is not in the nature of power to abdicate, or cease to extend itself, it ends by his becoming master instead of servant.

Worse still, the group or "Branch" may find itself bound to co-operate in projects which involve its time, energy and money—all of which should be devoted to their own activities in their own locality—to the hindrance and neglect of the work for which they were formed.

In most cases, an organisation built on these lines of centralisation, develops a **self-interest** quite apart from the purpose for which it was founded, and the subsequent development is governed by what is good for the organisation, rather than for the idea which gave it birth.

Organisation carried beyond a certain narrow limit very soon develops into a **Centralised Authority**: that means repression of all individual initiative. **Such is directly opposed to the Social Credit Idea as laid down by Douglas.** Centralised propaganda, besides being contrary to Social Credit principles, requires an endowment of funds which no movement that is to benefit **all** is ever likely to receive. But decentralised propaganda,

†Leopold Von Ranke, eminent historian, author of "History of the Popes," etc., etc.



that consists in the use by every individual of his own resources to their fullest capacity, has all the advantages of effectiveness, and none of the disabilities of lack of funds.

### Individual Action.

As the "New Age" pointed out:—

"It was upon individual initiative as a principle of action, implying personal control over the nature and magnitude of their actions, that the foundation of the Movement's successes in different parts of the world rests. And until some unmistakable opening suggests a dramatic change of policy, the policy of patient, peaceful, persistent, persevering permeation which has brought us where we are will take us further on the way to our triumph."

And with reference to this same question of the individual, Douglas says:—

"Whatever action is most congenial to **you**, that is the best action for **you** to take."

The reason being that such action would be carried out with the maximum of efficiency and energy, as all of us like doing that which we feel we can do best.

But apart from the basic principles of Social Credit and its implications—which should be binding upon all who call themselves Douglasites—the freedom of both individual and groups to follow the cause in their own way should not be subject to the control of any centralised organisation. Errors will be made, but time and study will put that right.

### Resistances to Social Credit.

The motive of the individual for accepting the Douglas idea varies much without a doubt. Each advocate will probably urge his personal point of view, but it should be kept in mind that his view depends for its validity, not on the truth of the Douglas technique, but on his own peculiar moral or otherwise, criteria, and that he has no better right to prescribe for others than they have to prescribe for him.

There is a strong resemblance, in one respect, between Social Credit and Religion. Both divide nations, societies, friends and even families; and it is not uncommon when they actually divide the individual against himself.

The push and pull of deep-rooted convictions, bias and prejudices; the storm and stress that some have to contend with before they can accept whole-heartedly the Douglas doctrine, with all its implications, may be instanced by the resistances one is met with in educational work.

Here are some of them:—

1. Hatred of the principle of getting and giving something for nothing—dividends for all.
2. That work is a moral discipline, and men must be forced to work before having a claim to food, clothing and shelter, and other amenities of life.
3. The class war and the revenge complex.
4. The fear of the effects of leisure (upon others).
5. Fear of any change whatever.
6. A consuming desire to see how it will work before they can agree that it shall be put into operation.
7. The risk of losing personal security in the gain of common security.
8. The "work" complex.\*

(\*It is an unquestionable fact that the predominant idea in the minds of most wage earners is that the aim and end of life on this planet is to "work"; to get someone to employ them for the purpose of getting money to maintain themselves and their dependents).

### The Salt of the Movement.

These are a few I have met with. But, on the other hand, there are those who have what I call **the Social Credit mind**, having a forward, far-reaching vision, which makes for the highest kind of racial development; those who readily, nay, eagerly, accept the whole of the idea in its entirety, with **all its implications**, as the lure to a better and brighter civilisation; giving it an honoured place in their hearts and minds; scrupulously preserving, protecting and preaching it.

**Men who first Know, and then tell the Truth—these are the salt of the Movement.**

But what I would impress upon all of you as individuals—how wide and all-embracing the Social Credit policy appeal can be made by each of us to everyone. None are excluded; it has its message of hope for all.

### Living is an Adventure.

Let me briefly summarise what I have been trying to say to you.

**Living** is a great adventure, the full significance of which can only be apprehended by the realisation of all the possibilities and implications of individual freedom.

Since time was, everyone has been, at birth, cast into a mould, the mould of his environment, and this has **not** been the warm, rich environment of a sympathetic nature; but the—as it were—result of what little faith and wisdom the human being had been able to awake within himself..

But, through his efforts at understanding or dominating his environment, he has brought himself to the edge of what may prove a precipice, or a passage into the glory and freedom of a world of abundance. But

we need a bridge to enable us to cross over into that world of Abundance, and that bridge is the Social Credit view of things.

We are now living in a world, if conditions were only ordered intelligently, where every man and woman would be born with the certainty of food, clothing and shelter, and the other necessities for physical and cultural growth and life.

Individual man must escape from the belief that his environment is a doom; a prison within which his inner destiny is thwarted, with only ignorance to unravel the tangled threads. Man has been this slave long enough. He has been led by the actuality of necessity rather than by the reality of inspiration. He has not been in the position to seek for truth; he has been too busy creating a world of compromise and expediency. But now, all at once, we find we live in a world where there is plenty for all. Let us, then, experience it.

There is no need to start afresh and re-consider everything. Economic independence for all is within our reach, and is a sound basis on which to begin.

### Faith in the Future.

We do not very certainly know how the state of plenty and leisure will be received by all; whether by an inborn joy, feeling that all is right, and will help to unfold all human powers according to the idea of solidarity, or with the insane vision that it is here so that we may glut ourselves to the destruction of those very qualities. We do not **know**. No one knows; neither the religionists, nor moralists, nor psychologists, nor doctors. But we have **faith**, and **we do know**, and **claim first**, that we should have a better system of distribution; that food, clothing, shelter, and other necessities should be **given** to all as a birthright. Then, and not till then, shall we **know**.

We need, all of us, to get rid of our impressions and inhibitions, and realise that Social Credit is a new light in which every individual, every convention, every ideal, in fact, **everything, can be looked at anew**.

Much of the darkness of fear, now hanging like a funeral pall over the world, is due to the emotions awakened in the human heart through wars and poverty from time immemorial. In our day, poverty and war have but one immediate cause, a lack of understanding in the distribution of this world's goods.

This being the case, in spite of the trials of combined ignorance and hard suffering, what vision may we not get of the marvellous achievements in future where all human power will be released to act and to fulfil our human destiny!

The need for money represented by food, clothing and shelter; these bare necessities have many a time stood between the world and some of its most valuable minds. Instead of escaping from such troubles as procuring these requirements involved, and so leaving their minds free to serve their fellow-men usefully, all their energy and time went into the needless task which they were constitutionally unfitted to perform, namely, that of looking after themselves.

In this New Idea of Douglas', we see not only the possibility of realising these impulses for ourselves, but also that they lie within the reach of all men. Douglas has given us the solution to the Sphinx riddle. He has given us the technique of a genuine revolution, not only worth striving for, living for, but even dying for. For in this idea we have a vision of an entirely New Age; a new life imparted to the common aspiration of all men.

*Out of the mouths of divers poets and philosophers, long since gone, have come the assurances that our course is well and truly laid, and that Nature, from whence we take our bearings, and upon which we have laid our foundations, is the same yesterday, to-day, and forever.*

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THE HISTORY OF THE  
CITY OF BOSTON

CHAPTER I

The first settlement in Boston was made by a party of Englishmen, who, in the year 1630, sailed from England, and landed at the mouth of the harbor. They were led by John Winthrop, who gave to the city the name of Boston, in honor of the Earl of Boston, who had been one of the principal promoters of the enterprise.

The city was at first a small village, but it soon began to grow, and in the year 1634, it was incorporated as a town. In 1646, it was elevated to the rank of a city, and in 1688, it was made a county. It has since that time continued to increase in population and in the extent of its territory.

The city is situated on a peninsula, and is bounded on the north by the harbor, on the east by the water, and on the south and west by the land. It is one of the most beautiful and healthy cities in the world.

The city is divided into several wards, and each ward is governed by a selectmen. The selectmen are chosen by the freeholders of the city, and they have the power to make laws for the good government of the city, and to levy taxes for the support of the public services.

The city is also governed by a mayor and a city council. The mayor is chosen by the freeholders, and he has the power to execute the laws of the city, and to preside over the city council. The city council is composed of several members, who are also chosen by the freeholders.

The city is one of the most important and most flourishing cities in the world. It is the seat of government, and it is the center of commerce and industry. It has a large population, and it has a wide extent of territory. It is one of the most beautiful and most healthy cities in the world.

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