Vol. 18 No. 06 **June 2017** Registered Australia Post - Publication PP343214 / 00016

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A NATIONAL DIVIDEND VS. A BASIC INCOME – Similarities and Differences By M. Oliver Hevdorn

Abstract: The following article will briefly compare and contrast the Social Credit proposal of a National Dividend, which was one of the three key planks in C.H. Douglas' monetary reform proposals, with the contemporary call for the introduction of a basic income. In some ways, the National Dividend and the basic income (as typically conceived) are quite similar. One of the basic purposes of each is to eliminate or at least reduce poverty by providing each citizen with a secure income that is independent of employment. However, when it comes to the structural nature of the proposed benefit, its relationship to the existing social structure, and, finally, the methods that have been proposed for financing it, there are significant differences between the National Dividend and a conventional basic income that must not be overlooked.

At the height of the Great Depression, the founder of the Social Credit movement, Major Clifford Hugh Douglas (1879–1952), described the proposal for a National Dividend in the following terms:

We believe that the most pressing needs of the moment could be met by means of what we call a National Dividend. This would be provided by the creation of new money – by exactly the same methods as are now used by the banking system to create new money – and its distribution as purchasing power to the whole population. Let me emphasise the fact that this is not collection-by-taxation, because in my opinion the reduction of taxation, the very rapid and drastic reduction of taxation, is vitally important. The distribution by way of dividends of a certain percentage of purchasing power, sufficient at any rate to attain a certain standard of selfrespect, of health and of decency, is the first desideratum of the situation.

(C.H. Douglas, *Money and the Price System* (Vancouver: The Institute of Economic Democracy, 1978), 11)

The basic idea behind the National Dividend was this: just as a private company may distribute its profit to its shareholders in the form of dividends, so too can a nation monetize its macro-economic profit and distribute the usufruct to its citizens. The issuance of such a dividend would transform the whole of society into a gigantic, profit-sharing co-operative.

The focus of my paper revolves around the following questions: Is the National Dividend, as proposed by Douglas, just another version of a 'Basic Income Guarantee' (BIG)? Why or why not?

The BIG has been defined as 'a government ensured guarantee that no citizen's income will fall below the level necessary to meet their basic needs for any reason.'2

Like the Basic Income Guarantee, the dividend is universally inclusive. It covers each citizen by being distributed to each citizen.

Like the Basic Income Guarantee, the dividend has no work requirement or means test. It is issued unconditionally. However, and this is the key difference as far as the definition of the BIG is concerned, the dividend is not guaranteed, either to sustain the income of citizens at the level that is required to meet their basic needs, or even to sustain their income at some minimum level that is fixed by government decree. Since one of the three conditions that are independently necessary and jointly sufficient for correctly defining the concept of a Basic Income Guarantee is not met, it should be clear that the Social Credit proposal of a National Dividend does not qualify, strictly speaking, as a genuine instance or example of the BIG. Even so, it is expected that, under normal conditions, the National Dividend would meet all of the objectives of a BIG and would do so in a better and more sustainable manner. It is for this reason that the National Dividend is worthy of the attention of BIG advocates.

In order to understand why the National Dividend is not a guaranteed income, one must first comprehend the very particular financial and economic context within which the proposal for a National Dividend was first developed. In other words, a proper understanding of the National Dividend requires a proper understanding of Social Credit.

Unlike many, or indeed most, basic income guarantee proposals, the National Dividend is inextricably linked to a programme of monetary reform and that programme serves an economic policy that would rehabilitate the entire economic and social orders.

Social Credit claims that the fundamental problem with the modern, industrialized economy is the fact that the rate at which prices are built up in the course of production is greater than the rate at which incomes are distributed to consumers. In other words, Say's law does not hold. Our economies are plagued by a chronic deficiency of consumer buying power.

There are many factors behind this macro-economic price-income gap, such as profit-making (including profits derived from interest payments on bank loans), net savings, the re-investment of savings, deflationary bank policies, and taxation, but the principal cause has to do with the ways in which real capital (i.e., machines and equipment) is financed and the ways in which its costs are then accounted for under the existing banking and cost accountancy conventions.

Whenever real capital is manufactured or replaced, the costs that are built up on account of capex charges (i. e., the repayment of capital loans to banks) and opex charges (i.e., charges for depreciation, obsolescence, maintenance, etc.) exceed the incomes that are simultaneously being distributed to consumers.

Naturally, this gap must be filled in one way or another if the economy's circular flow is to attain some kind of equilibrium. The failure to achieve such a balance will result in bankruptcies, forced sales, economic stagnation, or even contraction.

According to Social Credit theory, the present economic and financial systems attempt to fill the gap by relying on continual increases in public, business, and consumer debts. Additional money must be borrowed into existence from the banks (which create the bulk of the money supply *ex nihilo*) in order to increase the volume of consumer purchasing power. This leads to the build-up of an ever-increasing mountain of societal debt that, in the aggregate, can never be paid off. In the United States, for example, the total debt outstanding is estimated at 66.6 trillion dollars, while the GDP is only 18.7 trillion and the money supply (M2) is 13.1 trillion.³

The excess of debt over money is a partial record over time of the recurring gap between prices and incomes.

Government production on things that the consumer does not buy or won't pay for in the same period of time, or business production on capital goods or goods for export can help to increase the rate of flow of consumer incomes without simultaneously increasing the rate of flow of final or consumer prices.

Loans to consumers involving the creation of new debt-money from the banks increase consumer purchasing power in an even more direct manner.

Instead of filling the gap with additional debt-money, Douglas proposed that the gap be filled with 'debt-free' money and that it be distributed directly or indirectly to the citizens. The indirect payment is known as the compensated price or the National Discount in Social Credit literature, while the direct payment is the National Dividend.

Allow me to stress that unlike many, if not most, basic income proposals, the dividend is not funded via redistributive taxation or by an increase in public debts, but rather by the creation of new money entirely free of debt – or of any other costs. From a Social Credit point of view, if the main defect with the economy is that there is a chronic lack of liquidity in the form of consumer incomes, redistribution is not going to solve the problem. You do not make an insufficient flow of income larger by redistributing it. What is needed is an increase in the flow of consumer incomes.

As a matter of fact, the dividend allows us to kill two birds with one stone. You will have noticed that the particular phenomenon, which, on a physical plane, is responsible for technological unemployment, i. e., the displacement of labour by machines, is the same phenomenon which, on a financial plane, generates an ever-increasing gap between the rate of flow of consumer prices and the rate of flow of incomes that are distributed in the course of their production. The dividend solves both problems. On the one hand, it allows us to fill the price-income gap in a way that restores a real or self-liquidating equilibrium to the circular flow. On the other hand, the dividend also ensures that all of those individuals whose labour is no longer required in the formal economy will nevertheless receive an income enabling them to have access to goods and services.

Thus, unlike the Basic Income Guarantee or the vast majority of basic income proposals, the dividend is not tied to 'full employment' as a fixed policy.

If an economy is physically capable of providing everyone with all of the goods and services that they need to survive and flourish without calling on the full capacity of the available labour force, then the amount of the dividend need not be artificially restricted so as to maintain the positive incentive to work. The fewer the labour hours that are physically necessary to provide for our genuine needs, the better off we will all be because we could then enjoy the decrease in the need to work in the form of increased leisure.

But why isn't the National Dividend a guaranteed income?

Since the basic structural purpose of the dividend is to help fill the recurring price-income gap, the volume of the dividend is directly tied to the size of that gap. Large gap, large dividend. Small gap, small dividend. No gap, no dividend.

In a very primitive industrial economy, the dividend that would be necessary to help bridge the gap would be correspondingly small in terms of its buying power and would not be sufficient to meet the basic needs of citizens.

In an economy that was experiencing rapid industrialization, it is even possible that the dividend could be non-existent. If the additional incomes that were being distributed on account of ever-increasing capital production temporarily filled or even exceeded the underlying gap between consumer prices and consumer incomes, there would be no gap to bridge until the feverish level of capital production had been cut back and hence no need for the creation and issuance of 'debtfree', compensatory credit.

Now, all of that being said, it is nevertheless anticipated that, in the case of a mature, highly industrialized economy, the dividend would be sufficient on an on-going basis to meet the basic needs of every citizen. Despite being 'cabined, cribbed, and confined' by current financial policy, our true or physical productive capacity is enormous. Indeed, the purchasing power of the dividend should be continually increasing as more efficient methods of production involving the progressive replacement of labour by machines are introduced.

Even in this scenario, however, the amount of the dividend could not be guaranteed in any absolute sense.

If, God forbid, a highly industrialized economy were to suffer from some kind of natural or man-made catastrophe, and much production were destroyed, the gap between total consumer prices and distributed incomes could be reduced or even eliminated. If such an unlikely event were to occur, the dividend would have to be correspondingly decreased or suspended in order to maintain a balance between the rate of flow of consumer prices and the rate of flow of consumer incomes.

It is my conviction and the conviction of Social Crediters that the National Dividend would provide basic income supporters with the result that they most desire, i. e., the abolition of poverty for all practical intents and purposes, and would achieve this without penalising anyone or increasing public indebtedness. At one and the same time, the dividend would contribute to a number of knock-on benefits that are associated more generally with the Social Credit monetary reform. Such benefits would include the elimination of the following phenomena: the recurring cycle of boom and bust, inflation, the build-up of unrepayable debts, forced economic growth, economic inefficiency, waste, and sabotage, the centralization of wealth and power in fewer and fewer hands, social conflict, environmental degradation, aggressive trade policies leading to military war between nations, and oppressive levels of taxation alongside increasing government interference in the economy.

References

- 1. The macro-economic profit is the surplus of ultimate or consumer goods produced over the consumer goods that can be bought with the incomes that were distributed over the same period of time by all productive activities.
- 2. http://www.usbig.net/whatisbig.php (accessed November 3rd, 2016).
- 3. Cf. http://www.usdebtclock.org (accessed November 3rd, 2016). M1 is currently around 3.3 trillion, cf. http://www.federalreserve.gov/releases/h6/current/ (accessed November 3rd, 2016). ***

SCOTS STORYTELLER EXPRESSED A CHRISTIAN CHIVALRY Sir Walter Scott's writings infuse a spirit of wise religious moderation, suggests Nigel Jackson

This great Scottish narrative master in his own time 'had a European reputation that equalled those of Voltaire and Goethe', noted John Drinkwater in the 1930 edition of *The Outline of Literature*.

Most of all famous for his twenty-seven historical novels, Scott was originally, as Kathryn Sutherland observed in a 2013 Times Literary Supplement review

of the Edinburgh Edition of the Waverley Novels, 'a bestselling poet whose verse romance *The Lady of the Lake* (1810) sold 30,000 copies in a year.'

A lyric from that work conveys much of the nature of Scott, who lived (1771-1832) during the early phase of the European Romantic movement.

(continued from previous page) This is 'Ellen's Song'.

Soldier, rest! Thy warfare o'er, Sleep the sleep that knows not breaking; Dream of battled fields no more, Days of danger, nights of waking.

In our Isle's enchanted hall, Hands unseen thy couch are strewing, Fairy strains of music fall, Every sense in slumber dewing.

Soldier, rest! Thy warfare o'er, Dream of fighting fields no more: Sleep the sleep that knows not breaking, Morn of toil, nor night of waking.

No rude sound shall reach thy ear, Armour's clang, or war-steed champing, Trump nor pibroch summon here, Mustering clan, nor squadron tramping.

Yet the lark's shrill fife may come At the daybreak from the fallow, And the bittern sound his drum, Booming from the sedgy shallow.

Ruder sounds shall none be near, Guards nor warders challenge here, Here's no war-steed's neigh and champing, Shouting clans or squadron's stamping.

These verses take us into the world of chivalry and celebrate that final proof of a warrior's nobility: his burial after death in battle, set appropriately in a scene of natural beauty with overtones of mystery.

Such a lifestyle lay at the heart of Scott's imagination. Hence his famous expression of patriotism from another of his bestselling poetic romances, *The Lay of the Last Minstrel*:

Breathes there the man, with soul so dead, Who never to himself hath said, This is my own, my native land! Whose heart hath ne'er within him burn'd, As home his footsteps he hath turn'd, From wandering on a foreign strand!

Combined with a profound love of Scotland and an acceptance of the political union with England which had been established a century and a half before his birth, there was in Scott a deep moral conviction. It can be seen in 'Proud Maisie', his most famous lyric, first published in one of his best-loved novels, *The Heart of Midlothian*:

Proud Maisie is in the wood, Walking so early; Sweet Robin sits on the bush, Singing so rarely.

'Tell me, thou bonny bird, When shall I marry me?'— 'When six braw gentlemen Kirkward shall carry ye.'

'Who makes the bridal bed, Birdie, say truly?'— 'The gray-headed sexton That delves the grave duly.

'The glow-worm o'er grave and stone Shall light thee steady; The owl from the steeple sing, "Welcome, proud lady."'

Pride comes before a fall. Scott derived his strong and balanced ethical awareness from an equally profound Christian faith.

II

In 1819, wrongly believing that his death was imminent, the great novelist told his children assembled at his bedside: 'I rely on the merits and intercession of our Redeemer. God bless you! Live so that you may all hope to meet each other in a better place hereafter.'

Thirteen years later he was really close to death. His last words then to his son-in-law John Gibson Lockhart included very simple injunctions: 'Be a good man – be virtuous – be religious!'

Edward Wagenknecht in his 1991 biography attested the Christian witness of Scott in many contexts. 'Scott,' he wrote, 'certainly possessed religious beliefs. He saw Christianity as an ultimate fact, the basic referent of all human experience. He was proud that he had never written a word incompatible with Christian faith.' Wagenknecht pointed out that Scott's knowledge of the Bible is sufficiently revealed 'by the constant references to it and quotations from it in his writings.' In 1828 Scott published Religious Discourses by a Layman, containing two sermons, the first of which, Wagenknecht noted, 'shows Scott's thorough mastery of the basic postulates of the Christian religion as they were apprehended by Anglican orthodoxy in his times, even to the extent of describing the Bible as having been written "under the immediate influence of the Spirit of God." Wagenknecht reported, too, that 'when Scott's children were small... on Sunday Bible stories had to be substituted for their usual weekday reading.' (continued on next page)

The Laird of Abbotsford took his duties as a Christian parent most seriously.

However, 'he rarely went to church', John Buchan tells us in his 1932 biography. 'This practiser of Christianity was not happy among its official exponents' and 'did not like those who were at ease in Zion..... He disliked the intense preoccupation of a man with his own soul, which he thought had been the weakness of Scottish Calvinism, and which the imported evangelicalism from England was reviving north of the Tweed.' Despite his irregularity of attendance at public worship, Scott felt attached to the Episcopal Church of Scotland and had a pew in St. George's Church in York Place, Edinburgh. 'It was the English prayer-book that he read to his family.'

Scott's Christian faith underlay his famous willingness to help his fellow men, no matter what their station, a virtue which caused him to become one of the most loved men in Britain. Sir Arthur S. MacNalty in his 1969 biography commented on Scott's 'unselfishness, on his exertions to help others, on his courtesy, uprightness and Christian charity. They stand out in the testimony of his contemporaries..... He had a great soul. His life reveals him as the knight sans peur and sans reproche.' Fearless and blameless. This chivalric nature was especially shown in Scott's response to the collapse of his finances in December 1825. As Buchan observed, 'he was determined with his own hand to pay off every penny of debt.... the very magnitude of the disaster tightened his courage..... He would have no charity nor would he take the easy road of bankruptcy..... No man should lose by him if it lay in his power to prevent it.' Scott did not, in fact, merely celebrate heroism and chivalry in his voluminous narratives: he himself with bravery lived out such nobility.

III

Scott's moderate and prudent approach to religious and political division can be seen particularly clearly in one of his best novels, *Old Mortality*. He provides a keen analysis of the strengths and weaknesses of 'the religious sect called Hill-men, or Cameronians' who were noted at the time of the novel's action (the 1670's) 'for austerity and devotion' as they struggled unsuccessfully to bring back the unfettered power of the presbytery in Scotland on the basis of the Solemn League and Covenant of 1640.

Their regrettable intolerance was noted by Scott in several passages. He viewed them as 'clouded and severe in aspect, morose and jealous in communication, haughty of heart, and confident as men who believed that the pale of salvation was open for them exclusively; while all other Christians, however slight were the shades of difference of doctrine from their own, were in fact little better than outcasts or reprobates.'

They had 'suffered persecution, but it was without learning mercy.' Their 'metaphysical theology' was 'opaque', for they were 'elated with spiritual pride' and 'rendered dark by fierce enthusiasm.' Their lack of balance is captured especially in *Old Mortality* himself, Robert Paterson, a well-intentioned fanatic whose increasing enthusiasm meant that 'he gradually neglected even the common prudential duty of providing for his offspring.' Yet Scott paid full tribute to the sincerity and courage of these rebels against the royal authority.

Opposed to them in the novel is the character of the protagonist, Henry Morton. We are told that he had 'a firm and uncompromising detestation of oppression, whether in politics or religion', which is why, initially, he fought with the Cameronians. However, 'his enthusiasm was unsullied by fanatic zeal, and unleavened by the sourness of the puritanical spirit', for he saw 'that goodness and worth were not limited to those of any single form of religious observance.' To his great opponent, the master-fanatic John Balfour of Burley, he responded: 'Much of this sort of language... is entirely lost on me..... I revere the Scriptures as deeply as you or any Christian can do. I look into them with humble hope of extracting a rule of conduct and a law of salvation. But I expect to find this by an examination of their general tenor, and of the spirit which they uniformly breathe, and not by wresting particular passages from their context, or by the application of Scriptural phrases to circumstances and events with which they have often very slender relations.'

Morton summed up his overall policy in a letter to an elderly royalist: 'My most earnest and anxious desire is, to see this unnatural war brought to a speedy end by the union of the good, wise and moderate of all parties, and a peace restored which, without injury to the King's constitutional rights, may substitute the authority of equal laws to that of military violence, and permitting to all men to worship God according to their own consciences, may subdue fanatical enthusiasm by reason and mildness, instead of driving it to frenzy by persecution and intolerance.'

This is the voice of sanity, and Scott compares it most effectively with the extremism and even lunacy of many of the Covenanters. One of the most tragic scenes of all is that, near the end, when Morton observes the heroic but misguided Balfour struggling in his hide-out against what he takes to be Satan but which is really, Scott intimates, a terrible confusion and inner division within his own soul.

IV

In a famous passage in *The Great Tradition* F. R. Leavis spoke witheringly of Scott's literary oeuvre; but there is reason to feel that this was because he could not attune himself to the essential spirit of Scott's writings.

Buchan got close to this when he wrote of something in the lyrics scattered through the novels that is 'beyond analysis, producing that sense of something inexplicable and overwhelming which is the token of genius. Its subjects are the mysteries of life... and the supreme mystery of death. It deals with enchantments and the things which "tease us out of thought."

Buchan identified a certain fundamental goodness in Scott's work which is surely an outflowing from his Christian faith: 'Scott's purpose, which lay deep in his consciousness, [was] to inculcate "reverence and godly fear". He had a very clear philosophy, of which the basis is the eternity and the wisdom of the divine ordering of things..... He believed that in the world as it was created there was a soul of goodness, and that in spite of evil, the "inward frame of things" was wiser than its critics..... He had Shakespeare's gift of charging our life with new and happier values.....

[His novels] restore faith in humanity by revealing its forgotten graces and depths.'

MacNalty commented: 'Scott was a genius and wrote his imaginative works under an inspiration as intense as that of any seer or prophet.' G. S. Fraser in 'Scott: Ballad Novelist' (in *Ariel* in 1971) noted that Scott and Jane Austen 'were the last great British writers to be absolutely confident about their social positions, about their moral standards, about their religious beliefs – so confident that these things do not have to be very elaborately articulated or argued about or for.' Wagenknecht observed that 'the whole tone of the Waverley novels is in harmony' with Scott's address at the end of *The Heart of Midlothian*: 'This tale will not be told in vain, if it shall be found to illustrate the great truth that guilt, though it may attain temporal splendour, can never convey real happiness.'

Sir Walter Scott is one of the great heroes of Christian literature.

HOW MUCH DOES A MANUFACTURER CHARGE FOR GOODS PRODUCED?

By Ken Grundy

It seems rather basic but prices must recover all costs including an allowance for some profit. The business will fail if this is not done!

Consider some of these costs? Firstly, there is the need to recover the cost of **materials** used in the production cycle; then there will be **rent** for the premises/office etc. There will be **power**, **insurance and depreciation** and other similar items. Let this list of costs be called the **A Group**.

Secondly, the workers and managers need to be rewarded with **wages and salaries**. Whether the business is a sole trader or a company, partners or shareholders must receive a **dividend** due to them for risking the money invested to establish the business. Call this last group of costs, the **B Group**.

Group A Costs

Group B Costs

To achieve the recovery of all these costs and stay solvent, the prices on the goods produced must reflect the combination of all amounts in both the A and B Groups. **A+B= Prices**.

On closer examination, a point discovered almost 100 years ago, becomes evident. It is, only the recipients of the money paid to those in Group B (wages, salaries and dividends) who gain purchasing power. The only actual purchasing power distributed in that production cycle was in the form of wages, salaries and dividends.

Why is the money paid out in the A Group, not purchasing power?

The answer is; that those payments are for an end product of a different cycle.

Take the cost of power for example:

The power producer had to go through the exact same

process to establish the price for the power generated. Built into these prices is the sum of A and B Group costs incurred in that previous cycle. Likewise with the rent etc..

Again if A+B= Prices for the goods and only the B group can pay the prices then there is a problem. It is called the "Gap" or deficiency of purchasing power.

The evidence that there is a gap from every production cycle shows it will be multiplied with each stage of processing, say from a miller's flour, right through to a finished product like bread on a supermarket shelf.

Presume a baker produces numerous trays of bread loaves. All costs are listed into the A and B groups. The asking price must be the sum total of A and B groups and as shown, the amount distributed as purchasing power is not sufficient to buy all of the trays of bread. When the flour miller is paid, as shown above; the miller's price tag was for that flour (the end product) which incidentally also had not distributed sufficient purchasing power to buy the flour. The money received by the miller was not totally available as purchasing power - some of it went to pay the miller's A costs.

The deficiency of purchasing power in any given production cycle creates the following unsustainable outcomes:

- 1. Some goods remain unsold the producer is not generating enough sales to remain solvent.
- 2. Customers need extra debt to gain the necessary purchasing power a debt increase which is multiplied many times when one considers every production cycle has the same problem. (continued on next page)

Is there any doubt why the debt figures keep rising?

3. Surplus goods are exported. This finds a new market with new money generated outside of the local economy. However with the realisation that other countries are suffering from the same problem and all are attempting to export to each other, it becomes clear that this relief will be temporary at best. Note that this is the reason for Trade wars and the promotion of Free Trade Agreements.

The injection of new money in the form of increased debt appears to solve the gap problem but it becomes obvious that more debt is not a long term solution.

CH Douglas, the Scottish engineer who discovered this flaw in the financial side of the production cycle almost 100 years ago, recommended the gap be rectified from a body independent of government. For instance a National Credit Authority could be modelled on the office of Auditor General - at arm's length from government. It could instruct the banking system, through government, that production figures over a period had shown, for example, a combined gap of purchasing power had occurred which equated to \$100 per man, woman and child in Australia. That amount of new money could then be injected into the economy as a credit. The credit being a true reflection of the physical production cycle where the actual goods had been produced. It was only the accounting system which prevented a smooth, debt free transfer of the goods to the consumers.

If there is any fear the new money injected as a credit would be inflationary; please understand that a similar amount of money injected as a debt which happens now, has the extra burden of interest and repayment. The choice is clear! The new credit money could be injected as a national dividend or as a scheme to reduce the prices of goods without the producer suffering. These techniques can remain for another day.

Once it is grasped that a gap exists in every production cycle, it becomes clear how serious it impacts on every sector of society.

A business owner seeking success with profits for shareholders may consider several policies, such as:

- 1. Wage rises are opposed when workers seek more purchasing power. Friction generated.
- 2. Introduction of new technology like robots to reduce wage costs. More unemployment resulting.
- 3. Reduction in dividends to shareholders. Managers job in doubt!
- 4. Increase sale prices hoping to pay higher wages and dividends. Competition threatens survival.

Whichever policy is tried; all that happens is a variation in the costs in the A and B group of costs. No matter which items change, the price tags must be the sum of A and B and a gap will remain. Solving the gap with a new credit as a compensation has the potential to produce the most harmonious society ever imagined. ***

THE GOLDEN RULE ... by Betty Luks

Readers have commented on the article "The Institute of Historical Revisionism is Wrong, Wrong, Wrong" reminding me that while we are all individuals, 'no man is an island unto himself'. We are social beings – and have always been social beings.

Yes, of course that truth is recognised but the matter doesn't end there. Christianity teaches us that we are to 'Do unto others as you would have them do unto you'. *

One can read in http://www.dictionary.com:

"This so-called golden rule is stated in just about every ancient writing about behavioural precepts (including the New Testament, Talmud, Koran, and the Analects of Confucius). Among the earliest appearances in English is Earl Rivers' translation of a saying of Socrates (*Dictes and Sayenges of the Philosophirs*, 1477): "Do to other as thou wouldst they should do to thee, and do to none other but as thou wouldst be done to." It is so well known that it is often shortened".

*A command based on words of Jesus in the Sermon on the Mount : "All things whatsoever ye would that men should do to you, do ye even so to them."

The Mosaic law contains a parallel commandment: "Whatever is hurtful to you, do not do to any other person"."

http://www.dictionary.com/browse/do-unto-others-as-you-would-have-them-do-unto-you

Clifford H. Douglas wrote on this matter outlining the point that in the 20th century whilst we understand we are individuals we must not confuse the term individuality with the modern meaning of individualism which contains the meaning of 'selfish, self-centred' i.e., a person who uses other people for his own benefits.

According to the Christian concept of the individual, there is a trinitarian balance of the free, moral and responsible person.

Leo Tolstoy in "On Life" (1888) brings out the balance:

"....Humanity has recognized from the earliest days the contradiction of life. Wise men who have enlightened humanity, have given to the world definitions of life explaining this intrinsic contradiction, but the Pharisees and Scribes conceal it.

That which presents itself in the first place to man as the sole aim of life, is the happiness of his own individuality; but for the individuality, happiness cannot exist. And even when there may occur in his life something which resembles happiness, yet that life in which alone happiness is possible, the life of the individuality, is itself dragged irresistibly with every movement, with every breath, towards suffering, evil, death and destruction!

And this is so evident, so clear, that all men who think, young and old, educated and ignorant, must know it. This argument is so simple, so natural that it comes to the mind of every intelligent man, and humanity has known it from the most remote times.

The life of man, as an individuality, aiming only at its own particular welfare among the infinite number of similar individualities who destroy each other and annihilate themselves, that life is an evil and nonsense — and the true life cannot be of this nature.

From the earliest times man has said this to himself, and the philosophers of India, of China, of Egypt, of Greece, and the Hebrews have spoken in the most powerful and lucid terms, on this intrinsic contradiction. From the distant past the human mind has been endeavouring to find for man a happiness of such a nature that neither the strife of beings among themselves, nor sufferings, nor death, can destroy it.

It is in bringing into view more and more clearly this happiness of man, which is sure and incapable of being destroyed by strife, suffering, or death, that consists all the advance of humanity since we have known life.

From the most remote period and among the most diverse peoples, the great teachers of humanity have revealed to men clearer and yet clearer definitions of life, explaining its intrinsic contradiction, and have pointed out to them what is for man true happiness and true life.

And as in this world all men are in the same condition, it follows that all find the same contradiction existing between their longing for personal welfare and their consciousness of the impossibility of attaining to it, so that all the definitions of true happiness and consequently of true life, taught to men by the great minds of humanity, are identical in their very essence.

- "Life is a journey and a perfecting of souls, which will enter further and further into felicity," the Brahmins have said from the earliest times.
- "Life is the diffusion of that light which came down from heaven for the good of humanity," said Confucius some six hundred years before Christ.

- "Life is the abnegation of self in order to gain the happiness of Nirvana," said Buddha, the contemporary of Confucius.
- "Life is the way of meekness and humility for obtaining good," said another contemporary of Confucius, Lao-Tzu.
- "Life is what God has breathed into the nostrils of man so that in following His law he shall attain the good," said the Hebrew sage.
- "Life is that obedience to reason which gives happiness to men," said the Stoics.
- "Life is the love of God and of your neighbour, which brings happiness to man," said Christ, summing up in his definition of all those which preceded it.

Such are the definitions of life, which for thousands of years have solved the contradiction of human life and given it a reasonable meaning by showing men real and indestructible happiness in place of the unreal and elusive happiness of individuality...



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"NewTimes Survey" is published by Australian League of Rights

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