In attempting to communicate Social Credit ideas to a wider public, one often encounters hindrances and barriers of various sorts. One of the difficulties that tends to be characteristic of the contemporary Christian milieu in particular, is the belief, more or less unconscious in most cases, that engaging with questions of money, economics, finance and so forth is ‘mundane’ and therefore of no interest to Christianity, which is ‘otherworldly’. There is, in the minds of some people, a strict separation between the religious/spiritual/supernatural sphere and that of profane concerns, a separation which is somewhat analogous to the liberal democratic principle of ‘separation between Church and State’.

One manifestation of this compartmentalizing is the notion that ‘all is fair in love, war, and money’. In other words, because money and economics are profane they are essentially neutral, just like football, the weather, and food preferences. One can do with them anything that one pleases within the broadest of parameters … the underlying assumption being that Christianity has nothing of particular importance to say about the rights and wrongs of money and economics, i.e., has nothing of substantial doctrinal import that could or should be brought to bear on such subjects. Indeed, in some streams of Protestantism, both historical and contemporary, one is heartily encouraged to ‘do business’ and to store up treasures with wanton abandon. Such an attitude may even be taken so far that behaviours which would be regarded as sinful in other circumstances, such as theft, rise above any suspicion if they occur within the secularly sacred realm of ‘business’, where, apparently, they are beyond the reach of religious injunctions.

Under the reigning economic model, for example, there are plenty of instances where people, operating in accordance with the rules of the game, use money to make money without contributing anything of substantial value at all to the flow of real goods and services that satisfy human needs. This is winked at or perhaps not even perceived as perverse when the same or similar behaviour would be vehemently denounced in other contexts. The invocation of ‘business’ in this type of context would seem to cover a multitude of sins.

Another application of this principle that money and spirituality/ethics/religion, etc., are, or should be, placed in two hermetically sealed containers, runs, strangely enough, in the opposing direction. Sometimes people hold that, because money and religion are separated, they are therefore strict incompatibles and that the only good thing for a sincere Christian to do is to ignore money and economics altogether and to focus exclusively on the spiritual realm. This line of thinking, which is perhaps more common amongst Catholics than Protestants (or at least was so prior to Vatican II), treats money and the things related to money as something inherently evil, or at least as dangerous, and therefore any concern with economics and business as being tantamount to dirtying one’s hands and endangering one’s spiritual life.

Against both errors, C.H. Douglas, in line with the greater portion of the Christian heritage and tradition, rejected the underlying principle of ‘the separation between religion and money’ and claimed instead that Christianity, while dealing with the transcendent, was not purely transcendent, and thus it was meant to be incarnated in this present world, i.e., in a society’s institutions, structures, guiding principles and so forth:  

(continued next page)
It must be insisted that Christianity is either something inherent in the very warp and woof of the Universe, or it is just a set of interesting opinions, largely discredited, and thus doubtfully on a par with many other sets of opinions, and having neither more nor less claim to consideration.”  

“I am fairly confident that the persecution which was the lot of Christianity in its earliest years was by no means because it was concerned with something purely transcendental—something that we call the world to come. Taking the merely material implications in it, I have little doubt that what was recognised and persecuted in early Christianity was the economic implications of its philosophy. Only when Christianity became, as it did, purely transcendentalist, was it felt to be fairly respectable and fairly safe.”

Christianity means nothing unless it makes a difference in the ‘here and now’. That is not to say that Christianity is to be restricted to the ‘here and now’. Unlike purely materialistic doctrines, it most definitely possesses a transcendent dimension. To take the matter one step further, there need be no conflict nor opposition between the ‘here and now’ and the world beyond, between the immanent and the transcendent. In fact, since orthodox Christianity holds that we have free will and that our choices can bear a moral and indeed supernatural value, the ‘here and now’ or the domain of the ‘immanent’ constitutes the very pathway to the transcendent. It is precisely because our choices in living our everyday lives can have a supernatural and eternal echo, that what we do in the ‘here and now’ has an importance that so completely transcends any value or significance which we would accord to our actions in terms of their own inner logic alone. Instead of confronting the tension created by the apparent opposition between the ‘here and now’ and the world to come’, between the ‘immanent’ and the ‘transcendent’ with an ‘either/or’, Christianity proposes a ‘both … and’ approach.

When it comes to the sphere of money and economics, what this means is that the ethical and anthropological principles of Christianity, things such as ‘the end does not justify the means’ and that ‘group association is meant to serve the individual members’ must be respected, not only at the level of individual actions when buying or selling, for example, but also in the structures of institutions and in their operational patterns. The natural law, what Douglas referred to as ‘the Canon’, which Christianity has also baptized and incorporated into itself, should govern the economic life of individuals and nations. Only by discerning this law, respecting it, and applying it via suitable mechanisms can the economy attain its end in an effective, efficient, and fair manner: the delivery of the goods and services people need to survive and flourish with the least amount of trouble to everyone. The incarnation of the natural law, of the Canon, is the condition of the possibility of the economy’s fulfillment.

The first of the aforementioned errors, i.e., the attitude that ‘all is fair in love, war, and money’, thus undermines and neutralizes the effect which Christianity would otherwise exert on the financial and economic dimensions of social life. It accomplishes this by carving out a niche where the natural law need not apply, where ethical and even metaphysical questions of meaning and purpose are suspended … indefinitely. It would be one thing if this sort of approach only did damage to the souls and moral integrity of its partisans, by, for example, degrading them into greedy and ruthless money-worshippers, but the tragedy is that it also produces a colossal social effect which then rebounds on all other individuals. By insulating economic and financial life from the demands of the Canon, the application of such a mentality to economic life effectively thwarts the flourishing of the economy by denying it the direction and energy it needs to achieves its due or proper end.

The second error seems to be based on a particular misinterpretation of Sacred Scripture. In Saint Matthew’s Gospel we do indeed read: “No man can serve two masters. For either he will hate the one, and love the other: or he will sustain the one, and despise the other. You cannot serve God and mammon.” (Matthew 6:24) That’s an undoubtedly true statement of principle and the signpost which divides genuine civilizations and healthy cultures from their imposters. But what does mammon really mean in this context? And, if one opts, correctly, to serve God rather than mammon, what should be one’s relationship to money, riches, etc.?

To my mind, ‘mammon’ does not refer only or merely to money or riches, but also to the metaphysical power inherent in money or riches, especially under a financial/economic system which keeps money artificially scarce and which allows it to be used as a coercive tool. The essential and persisting need for something that there is never enough of allows those who do control the creation and distribution of money to enforce policy on the common individual on terms that benefit, quite disproportionately, the interests of the plutocrats in question. This more nuanced understanding of mammon would seem to be confirmed by St. Paul’s dictum, found in his first letter to Timothy, that the “love of money is the root of all evil” 1 Timothy 6:10. It is the love of money, not money in and of itself, that is the problem encapsulated by the term ‘mammon’.

Without a doubt, we should not, must not, serve mammon or the power of money, either individually or collectively.
To do so is to betray God and the things of God (truth, beauty, and goodness) for thirty pieces of silver, much as Judas betrayed Christ in exchange for such shiny metallic tokens. We cannot, under the present economic dispensation, avoid dealing with money and at least placating the demands of mammon, but we are not to enthusiastically embrace those demands and make of them a ‘god’. That much is clear.

It is, however, a great error to go from the acceptance of such a fine and wise principle as ‘serving God instead of mammon’ to assume that the mere subjects of money, and economics, and material provisioning, are therefore inherently tainted and necessarily under the domain of ‘mammon’ and that Christians should have nothing at all to do with them. And why is that? Well, the stark reality is that until we, both as individuals and at the level of the community, deal effectively with money and economic affairs from a Christian standpoint, we will all be stuck serving mammon in one way or another, either as predators of mammon or as the prey of mammon.

I would like to suggest that, in His admonitions concerning mammon, Christ was intending for us to be neither predators nor prey. The violent incident with the money-changers in the temple reminds us that mammon is so incompatible with the things of God that it must be ‘thrown out’ entirely and not merely passively tolerated. To abandon the sphere of money and economics to the predators, and to assume that that somehow ‘gets us off the hook’ is to enable the predation and is therefore to succumb through the back door to the same service of, or rather enslavement to, mammon that we have been warned about. It is high time that Christians, of whatever denomination, stop co-operating directly or indirectly with the service of mammon and start seeking out ways and means by which the economic realm might be incorporated into the service of God. Douglas Social Credit offers one blueprint for how that might be accomplished. Only when mammon is dethroned and a functionally correct economic order is put in its place, only then, will it be possible to for the material dimensions of life to become fully supportive of the higher things, the spiritual life of the soul included. At present, not only is the spiritual life not supported by financial and economic conditions, these material conditions act as the most persistent and pernicious distraction and undermining factor where spiritual ‘prosperity’ is concerned. To cite just one typical example: how often does the current financial and economic order undermine and disrupt family life and make it unnecessarily difficult (if not humanly impossible) to live out one’s vocation well as a husband, or wife, as a father or mother? When money ceases to be master and becomes instead the servant of humanity, the common good will be more perfectly achieved and God will be more perfectly glorified. Love of God and love of neighbour: these are two very good reasons why Christians have a sacred duty to work together to put money in its proper place.

***

As an aside, if the love of money is the root of all evil, what would the proper use of money in the life of an individual or his civilization constitute?

WHAT SUMERIAN COMMERCIAL ENTERPRISE BEQUEAETHED TO ANTIQUITY

...Charging interest is not a universal phenomenon that has existed since the origins of civilization. But that mythology has been bolstered by the tendency for historians to pick up their narrative relatively late, in classical Greece and Rome. Many anthropologists follow Marcel Mauss in speculating that gift exchange may have led to primitive interest as a kind of “one-upmanship” of the sort practiced by the Kwakiutl of the Canadian Pacific Northwest, taken as standins for the Indo-European-speaking tribes that settled in Asia Minor, Greece, Italy and the rest of Europe, or even earlier in the Near East. Austrian economists following Anton Menger and the German laissez faire advocate Fritz Heichelheim have made up scenarios of Neolithic individuals lending out cattle or tools at primordial interest.

To counter such speculations, we will describe the logic by which Sumerian palaces and temples developed interest-bearing debt some time in the 3rd millennia BC. Charging interest was how the palace took its share in the gains made from handicrafts consigned to merchants by its own workshops and those of the temples.

Such mercantile debts were productive to the extent that traders were able to make a profit over and above the consignment price plus the interest charge that doubled the principal in five years.

Agrarian debts were another matter. They bore interest even when crops yielded less than the expected norm. Their interest rate was steep: one-third (specified in the laws of Ur-Namma in Ur III and later in those of Hammurabi). This rate apparently was based on the sharecropping ratio of one-third of the crop.

However, royal Clean Slate proclamations distinguished between commercial and personal debt by canceling only these “barley” debts. Commercial “silver” debts were left intact. Rulers drew an implicit distinction between what modern economists call productive and unproductive loans.

Although antiquity’s vocabulary did not distinguish interest from ‘usury, Hebrew tarbit (growth) and nesek (bite) reflect the contrast between banning commercial interest out of mercantile gains...
The legacy of this first Dark Age was personal control of property and credit breaking free of royal overrides. Triggered by climate change and folk wanderings, this “intermediate” transition period of social upheaval saw warlords and clan heads replace Bronze Age monarchies, creating aristocratic senates that protected creditors from royal Clean Slates and other checks on predatory behavior.

The new Mediterranean states were not pristine formations. They adopted the techniques of economic enterprise, money and interest-bearing debt that Mesopotamia’s palatial economies had innovated. But the economic surplus that earlier had been squeezed out of the land was exhausted. Money was disappearing except among the very rich, who spent it mainly on imported luxuries. By the 4th century, Rome’s taxing power was exhausted. Money was disappearing except among the very rich, who spent it mainly on imported luxuries. By the time the Goths invaded Italy, towns were being depopulated, headed by Rome itself. Debts disappeared simply through society-wide insolvency as economic life sank into subsistence production.

A REVIEW OF POLICIES AS SEEN FROM THE HOME

by G. & E. Dobbs (Home’ Quarterly, Aug 95)

Again we were among the first to voice and maintain the very strongest objections to being railroaded into the European Common Market, as it was in those days. We were among those who urged that everyone in the country should be consulted through a referendum before action was taken. The petition for this was rejected: yet it was abundantly clear that feeling was strongly against joining.

Without previous conditioning most people in this country would have turned it down. Their common sense recognised and rejected the idea of governance by remote and inaccessible officials and the effects that would undoubtedly ensue. They have been proved right, though the results have taken longer than expected to work through. Nowadays a notion is about that a referendum took place before Great Britain joined the Common Market: but this is wrong. Mr. Heath’s government signed us in on an 8 vote majority of M.P’s on the second reading, regardless of what the people concerned wanted. The immediate effects were of course minimal. Not for another couple of years I (and the requisite conditioning), during which European control did not take full effect, was there a referendum. A neat psychological application of “inertia-selling”!

In 119 AD, Emperor Hadrian issued a bronze sestarius coin showing him burning the tax records in Trajan’s Forum, recognizing that these taxes were politically uncollectable. By the 4th century, Rome’s taxing power was exhausted. Money was disappearing except among the very rich, who spent it mainly on imported luxuries. By the time the Goths invaded Italy, towns were being depopulated, headed by Rome itself. Debts disappeared simply through society-wide insolvency as economic life sank into subsistence production.
When in the sixties our society was invaded by a series of ideas and principles counter to the beliefs, traditions and conventions that had hitherto sustained and shaped our way of life, it was obviously necessary to enquire deeper. First disseminated by a small minority of influential people this so-called ‘liberal’ ideology led to an escalating and so far un-stoppable breakdown in morals. The whole nature of this country was, and is, challenged, even to its stability.

Easy divorce and the crumb-ling of the institution of marriage, easy abortion, child sex, more open pornography, public homosexuality and the cruel rapacious invasion of privacy tailored to make public entertainment and, most bitter of all, to make money— these quickened the dissolution of life and liberty of British people in their homes. The seething changes, and the ideas of these changes, were originally raised by a remarkably small proportion of the community, but they received a vast deal of publicity. Mostly, people were alarmed and concerned at the turn their culture was being taken and some were stimulated to form groups and societies countering the trends. But they did not have the blanket-power of a collected media intent on horrifying to draw in readers, money and power. Their valiant efforts received much less attention. This paper, of course, continued its steady policy.

The Effect of Joining Europe

As more and more directives flowed out from the great centralised bureaucracy at Brussels, it became clear that all were directed towards further centralising power in the EC Commission, and away from any possibility of influence by the people on whom it was exercised. And as these regulations came to govern more and more of the small practical decisions of life in home and market, the field of choice for the ordinary commonsense man or woman in the street shrank at a dizzy pace. Instead of being a loosely knit group of sovereign and differing nations intent on trading and exchanging facilities, suddenly we were all-set to buckle ourselves together ever more tightly, progressively being compressed into a single closely-knit homogenised body. Local preference, local traditions and ways of living, were either abolished or discouraged by financial or organisational means. The field of choice for the ordinary commonsense woman (since we started off among the housewives who had the closest experience of the practical results of government) was limited to what the Controllers of the EC permitted. “Harmonisation” effectively curtailed the choices available, and so, the freedom of choice.

How had this come about?

It was (and is) a process underlying the whole of our future and concerning not only housewives, who dealt with the practical everyday endpoints, but everybody in the country, men as well as women. At this point we changed our name from Housewives Today to HOME, A Review of Policies as seen from the Home, a concept with which all are concerned, men as well as women. It maintains the same policy with the wider out-view then needed. In due course editor Mrs. Palmer retired, well on in years, and Elizabeth Dobbs took on the job of full editor, helped by Dewi Hopkins as Deputy. At one point Jane Martin took oven the editorship for a spell. But the policy remained the same.

Expanding our Field

We did not abandon the interests of the housewives, but in order to support them we hard to expand our field to examine the nature and working of the centralised power underlying the governance to which we are now subjected. We did so. We found it closely involved with the workings of the money system. Money limits both what the individual buys and what the nation is permitted to do on its own. We found money itself to have no natural objective reality, which is usually assumed, but it is a handy abstract invention to facilitate the exchange of goods and services; but that the present money system is set up as the rein that keeps the individual and nation tied to the policy of centralised power. Such as it is, it can do no other, How does it work ? Who works it? Who indeed!

What, then, is the policy of the centralised power?

We examined it. It is the opposite of policy alive in this country for 2,000 years, growing (more -or less) on Christian beliefs mediated through the faith and wishes of ordinary people. Law based on the actual experience of people, assessed and judged by people changing only slowly , to meet changing circumstances, so that the continuing experience of history is behind its decisions; quenched from time to time by emerging autocracies, but always reappearing in the end as if borne on the blood. It is now under powerful threat from the continent, where law is invented from the top, the brainchild of the ruling power with its own intellectual ideas, its own rigid framework; Napoleonic law. Such were Soviet Russia and Hitler’s Germany, both despotisms, both lacking the gradual change brought about by the pressure of practical common sense of ordinary people with ordinary problems to be solved.
Religion the Basis of Policy

What then shapes the nature of the policy of a community, and of the law that enforces it? We examined the connection between the beliefs, the religion, on which a policy is based and its outcome in action and results. We find in the Christian faith the summation of the deep root of common sense.

We are chiefly concerned - as always - with the effect of policy at its endpoint, on people in the home. All our activities started with the actions of those housewives using their common sense after the war, to shift the autocratic policies of war to regain freedom for ordinary people. Freedom, that is, to choose or refuse possibilities as they thought fit. EC policies, on the other hand, have been fashioned by abolishing the opportunities for using that common sense. And Christianity is being dismembered. Extreme feminism, possibly mostly unknowing, is the tool for damming the 2,000 year old river of faith that has taken us so far. The results are devastating our particular, and crucial, contribution to the civilisation of the West. Control of policy is rapidly slipping from the grasp of ordinary folk; you can (if you want to) kick the councillor who lives round the corner if he does not give proper attention to your wishes; you can also kick your MP, who is reasonably accessible. But the Europarliament is in practice inaccessible. There are other forces pushing in the same direction. We examined some of these. Driven by a common motivation for monetary gain, pressure from the media has radically distorted people’s grasp of reality, the way things work, the groundwork of common sense. Under this treatment common sense itself is rapidly vanishing. Acceptance of the preposterous idiocies of Political Correctness is a case in point. All these are forces acting from the top through people determined to dominate other people.

But we also find that the Christian belief in the truth of objective reality, the root of common sense, as the basis of action is being ousted by the higher physicist’s notion of relativity expanded into the assumption that all values, including truth, are relative. This has lead us into lethal and destructive ‘advances’ in the direction of science: nuclear power (let alone the bomb) which leaves residues lethal for hundreds of years; gene surgery, the restructuring of the nature of living creatures; the scientific organisation of millions of people into mindless but controllable mobs; and so on - all in pursuit of power.

To people other than those engaged in them it is obvious that these ‘advances’ and their direction run dangerously counter to common sense and to all life. Ordinary people are well aware of this, and profoundly worried.

Yet in face of the waffle, scandal, horror, propaganda with which every day the media oppress our minds, every one of us is blessedly familiar with good-will, friendliness, helpfulness, surrounding us in our personal lives. The media (that horrible term again) may tally all the world-wide shocking and deeply depressing material they can find, but we live with minute particulars: small, local and manageable, and this is the way that what people really want creeps into the economy, the only way it can properly do so. Everyone wants different things, and here in Great Britain there is no practical, physical reason why they should not (within reason) have them. Between us we produce, or could produce if not discouraged, more than enough. The bar is the money system that governs the whole process of production and distribution, including the government which acceding to it, finds delicious power in organising poverty. But the money system has so far proved impregnable to commonsense. At the same time, we have seen how useless it is to try to solve our world-wide problems from the top and from outside with great movements and tidal waves of money between centralised powers. That leads too often to the enrichment of the administrators and to an oppressive increase in their power over ordinary folk, as witnessed by the number of forms to be filled in, and the demise of common sense. At this time people’s dissatisfaction and anger at the current condition of life is apt to be expressed in wild emotional obsessions with limited general objectives which may be popular at the moment, such as non-export of animals to the continent.

These become compelling ‘single issues’ (in PC speak), which provoke mob control and powerful manipulation through their strong emotional content. But based though it may be on appealing insight, exclusive attention to any ‘single issue’ alone must inevitably distort the problem of which it is a part.

Limited local objectives, on the other hand are still open to direct control by the people concerned. They know the ins and outs of the problem, the possibilities of work on it, and exactly what they want the outcome to be, so that they can insist on getting it. Given the present wholesale infusion of ersatz idealism pressed upon us by media and interested centres of power, which lead directly to the supreme inefficiency of collectivism in organisation and State, the only sane basis for an enduring future is to begin from what ordinary people know in practice. In practice we live in a society of people we know and are fond of, family and friends and the local life around us. There is kindliness and good will and help in need; There are companions we do things with, who have many practical skills, day to day friends with whom there is natural, underlying trust. There is the matter of fact experience of the nature of things and how they work, prerequisite of any making.

This is the society we actually live in, which is on the whole agreeable, on the whole comfortable, in spite of the black clouds amassed by the ‘media’: it is here we should look to find the seeds of an enduring and satisfactory future. Society, even now, exists and survives entirely because... (continued next page)
Friends, as we seem to go, remember this:
We sought to break the spell of the abyss.
We showed you tools, constructed out of words:
Your life suffusing them, betimes they stirred
To hoe the ground and scatter living seed
In faith that corn would grow among the weed.
available (that this time it will be different) and that the country is sufficiently stable to ensure that it will be around to make the payments. After 1800, thanks to rapid global income growth in the wake of the Industrial Revolution as well as to Britain’s capacity for spinning off excess savings, many countries began to fulfill the wealth criteria. Prior to 1800, aside from the early Italian cities, plus Portugal and Prussia on one occasion each, only France and Spain commanded the resources and stability to engage in big-time international defaults. And default they did, Spain six times by our count and France eight... Spain’s first string of defaults, in 1557, 1560, 1575, and 1596 under Philip II (1556-1598), have been extensively studied and debated by economic historians, as have the later and far uglier episodes that occurred under Philip II’s successors in 1607, 1627, and 1647. The Spanish experience illustrates a number of issues that have continually recurred in later cases of serial default. Spain is also extremely important historically as the last country to threaten the domination of Europe until Napoleon. Prior to the sixteenth century, Spain was sufficiently diffuse and its regions’ finances sufficiently tenuous that large-scale international borrowing was not feasible. The discovery of the New World changed all that. Spectacular lodes of silver were found in Mexico and Peru, with truly massive amounts beginning to arrive in Europe by the 1540s. The huge increase in revenues greatly enhanced the power of the king, who was no longer so reliant on domestic tax revenues, which required the cooperation of Parliament. At the same time, the influx of precious metals, especially silver, had a huge inflationary impact on prices in Europe. Spain’s newfound wealth made it relatively easy for its monarchs to raise money by borrowing, and borrow they did. Leveraging seemed to make sense given the possibility of dominating Europe. King Philip’s various military adventures against the Turks and the Dutch, and then his truly disastrous decision to launch the “Invincible Armada” against England, all required huge sums of money. Financiers including wealthy Flemish, German, and Portuguese investors, Spanish merchants, and especially Italian bankers were willing to lend significant sums to Spain given a sufficient risk premium. At any one time, the Spanish Crown typically owed its creditors roughly half of a year’s revenues, although on occasion the amount exceeded two years’ income. Spain did indeed default on its debts, repeatedly.... ***

THE PROGRESS OF A PLOWBOY TO A SEAT IN PARLIAMENT

by William Cobbett

extract  ...In those dark ages that the impudent Scotch economists talk about, we had a great many holidays. There were all the fairs of our own place, and all the fairs of the places just round about. There were several days at Christmas, at Easter, at Whitsuntide; and we had a day or two at Hollantide, as we used to call it, which came in November I believe, and at Candlemass.

Besides these, there were cricket-matches, and single-stick matches; and all these were not thought too much, verily believe, that if I had been born in these present days of slavery, of rags, and of hunger, I would never have been any more known in the world, than the chap I, this very moment, see slinking by the side of a road-waggon, with scarcely a shoe on his foot, and with a smock-frock that none but actual beggars wore in the dark ages, when I was a boy. I never knew a labouring man, in those dark ages, go out to his work in the morning without a bottle of beer and a satchel of victuals, containing cheese, if not bacon, hung upon his crook. A bottle-crook made as usual a part of the equipage of a labourer, as his smock-frock, or his hat did. Except in about five or six instances, in Essex, I have not seen a bottle-crook these twenty years.

In the dark ages, when I was a boy, country labourers’ wives used to spin the wool, and knit stockings and gloves that were wanted in the family. My grandmother knit stockings for me after she was blind.

Farmers’ wives, and daughters, and servant maids, were spinning, reeling, carding, knitting, or at something or other of that sort, whenever the work of the farm-house did not demand them.

Accordingly, be it observed, that there wanted no schools, no Lancastrian or Bell work, no Tracts, no circulation of Bibles, to make the common people generally honest and obedient. I remember a little sort of fair that used to be held at a village in Surrey. I remember the white smock-frocks and red handkerchiefs, and nice clean clothes of the girls, that used to ornament that fair. By accident, I stumbled upon it in a rural ride (in 1822). Not a tenth part of the people, and these, in general ragged and dirty, with some few girls drawn off in tawdry cottons, looking more like town prostitutes than country girls; and this was a pretty fair sample of the whole country.

The truth is, that the system which has been pursued in England from the time of the Revolution (of 1680), the system of government debt, is a system which begins by totally debasing the labouring classes, and that ends by producing its own overthrow, and, generally, that of the state along with it. It draws property into great masses; it gives to cunning the superiority over industry; it makes agriculture a subject of adventure; it puts down masses; it gives to cunning the superiority over industry; it makes agriculture a subject of adventure; it puts down...