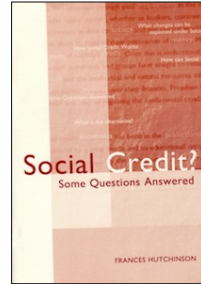


## Social Credit? Some Questions Answered

(F.Hutchinson) Available at <https://veritasbooks.com.au>

The SOCIAL CREDIT MOVEMENT popularised the work of Clifford Hugh Douglas during the 20<sup>th</sup> century. Frances Hutchinson, the Chair of Social Credit Secretariat, sets out to explain C.H.D's SOCIAL CREDIT ECONOMICS in the form of answers to a series of questions. "Social credit is a fact of economic life."



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"Money represents society's credit, presently created as debt to be redeemed through paid employment in the market economy. All economic agents who 'make' money, whether as bankers, commercial interests or wage and salary earners, remain in debt to society and the natural world for the real goods and services supplied to them by right of their possession of money.

Money takes the form of the legal endorsement of society's credit. Once this is understood, the next stage is to examine ways in which individuals and groups have sought to retain and regain control over their own work and the intellectual and natural resources inherited from past generations through gaining control over their finances. Freedom from wage and debt slavery is an essential first step to regaining the fundamental conditions of economic democracy." *Frances Hutchinson*



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Major Clifford Hugh Douglas,

M.I.Mech.E., M.I.E.E., consulting engineer, economist, author, and founder of the Douglas Social Credit Movement, was born in 1879 and died in 1952. Among other posts which he held in his earlier years were those of engineer with the —

Canadian General Electric company;

Peterborough, Canada, — Assistant Engineer;

Lachine Rapids Hydraulic Construction;

Deputy Chief Electrical Engineer, Buenos

Aires, and Pacific Railway;

Chief Engineer and Manager in India British

Westinghouse Company;

Assistant Superintendent, Royal Aircraft

Factory Farnborough (GB).

R.A.F. (Reserve).

After retiring from his engineering career, he and his wife ran a small yacht-building

yard on Southampton Water for several years. The combination of beauty with functional

efficiency in a successfully designed racing yacht had a special appeal for him.

When he lived in an old water-mill in Hampshire he used the water-wheel to turn a

dynamo which lit and warmed the house as well as providing power for lathes and other

tools. Later, when he moved to Scotland, many of his friends and followers remember

helping to build his small hydro-electric-powered house, sited on the local burn which

ran through his land. Since decentralisation of economic power was of the essence of his

teaching, it should be put on record that he practised what he preached.

One of his most interesting jobs, just before the 1914 War, was that of conducting

preliminary experimental work and preparing plans and specifications for the electrical

work on the London Post Office Railway, with later supervision of the installation of

plant in what was to be one of the earliest examples of complete automation in the

history of engineering.

From *Economic Democracy* First edition (1920), by CH Douglas

## Institutions exist to serve Individuals

Accepting this statement (*systems were made for man, and not men for systems*)

as a basis of constructive effort, it seems clear that all forms, whether of government,

industry or society must exist contingently to the furtherance of the principles

contained in it. If a State system can be shown to be inimical to them it must go;

if social customs hamper their continuous expansion - they must be modified; if

unbridled industrialism checks their growth, then industrialism must be reined in.

*That is to say, we must build up from the individual, not down from the State.*