The SOCIAL CREDITER

THE JOURNAL OF THE SOCIAL CREDIT SECRETARIAT

For Economic Democracy

Quarterly Volume 88 No. 4 Winter 2012

this issue:		
For the Love of Learning:		
How Can We Protect it in the Modern World?	Dr. Richard House	78
A Grand Co-op	Frances Hutchinson	81
Reading Allowed: Internal and External Goods	Frances Hutchinson	83
New Home Economics: Four Talks	Frances Hutchinson	84
The Terrorism of Debt	Wanda Fish	84
Why Schools of Economics and Political Science		
Should be Closed Down	John Papworth	87
The Transition to a Sustainable and Just World	Ted Trainer	89
What Some Economists have to say about Neoclassical Economics		89
Taking the Chair	Frances Hutchinson	91
Book Reviews		93

Editorial

The wages system lies at the heart of the present social malaise. People are doing things for money which they would not, on the whole, wish to do if they had some alternative. We spend our working lives cooperating in ventures according to rules we do not clearly understand, following procedures laid down by others, to ends we suspect may not be particularly useful, and all because we are paid a wage or salary to continue until we fall sick, drop dead or retire. What we do, where we do it, how we do it, and what we do it with – is determined by finance.

The absurdity of this system has been outlined in these pages for over seventy (70) years. And long before that, in the 1820s, William Cobbett predicted the end result of allowing finance to dictate social policy.

Part 4 of the *New Home Economics Study Guide*, first published in the last edition of this journal, outlines the Circular Flow, the basis of neoclassical economic theory. According to the teachings of orthodox economic theory, the Households provide the Firms (the formal

money economy) with the resources needed for production. That is, the Households own the Land (including raw materials), the Labour (of hand, eye and brain), and the Capital (material and intellectual) necessary for production to take place. The Firm buys the factors of production from the Households – with money which it creates. The firm takes the resources – Land, Labour and Capital – to produce those things which the Households demand. The Households buy the goods which have been produced, with the money they have received. They consume them, and go back to work for the next round.

In real life, the Firms produce those things they deem financially viable. Some things are produced to sell back to the Households, to keep them happy and working. But a great deal is spent on armaments, military, communications technology, transport and all the other necessary paraphernalia necessary for its war against humanity and the living earth on which we live. That is, only a proportion of the processes of production go back to the Households. The rest is fed into the military industrial complex to maintain a power infra-structure, backed by the forces of law and order.

In a healthy Household, the child learns to create, to operate under his or her own steam, to proceed at his own pace, respecting and loving himself, and thus able to respect and love others. In schools dominated by the needs of the Firm (the formal economy) – however well-meaning the staff and their intentions – the child is taught, primarily, to obey, to follow instructions, to give correct answers, to put aside personal intentions, in preparation for waged/salaried slavery.

The Household is the source of all real wealth. Yet we train our children to serve the military/industrial complex, because we can't fight our way out of the paper bag of our finance – dominated thinking. Eimar O'Duffy put it

so clearly in *Asses in Clover*, with such great humour, all those years ago. Sooner than paying people to make armaments and go to war, it would make sense to study legally sound ways of securing a healthy and sustainable 'Home Economics' based on locality, farming and the land. To that end, the Four Talks introducing the New Home Economics have been recorded on CD (details in this issue). The talks, designed for individual study and group discussion, are backed up by the New Home Economics Study Guide, originally published in this year's Autumn Issue of *The Social Crediter*. (See website for printable version)

www.douglassocialcredit.com

For the love of Learning: How Can We Protect it in the Modern World?

Dr Richard House

'I want to talk about learning. But not the lifeless, sterile, futile, quickly forgotten stuff that is crammed in to the mind of the poor helpless individual tied into his seat by ironclad bonds of conformity!'

Carl Rogers

The inspiring work of the late American educationalist and psychologist Carl R. Rogers, founder of client-centred counselling and psychotherapy, offers us a wonderful opportunity to re-found and re-assert some perennial holistic values that modern schooling systems have lost touch with, with their deadly, audit-driven ideology of 'driving up' (so-called) 'standards', their high-stakes testing-obsessiveness, and their chronically outmoded 'Fordist' factory-farming model of institutionalised schooling where the 'scale economies' of size are far more important than the desire to create truly human-scale learning environments for our children. Certainly, Rogers's inspiring work can provide us with helpful counterweights to the 'unintended side effects' of modern technological culture on children's well-being; and the newly published book Person-Centred Work with Children and Young People offers us a wonderful resource on the contribution Rogers's thinking can make

to working with children in a whole variety of

In 1969, the first edition of Rogers's wonderful book Freedom to Learn2 was published ~ a book which inspired a generation of teachers and facilitators wishing to transcend, and leave behind once and for all, the quasi-authoritarian model of schooling that has tragically dominated Western schooling systems for so long. My training as a counsellor and psychotherapist has had a strong 'Rogerian', person-centred input, helping me to recognise the pressing need for adults concerned with children's development to concentrate on unconditional positive regard (or love, broadly defined), empathy (or the mature capacity for attunement to the needs of the other), and congruence (sometimes termed 'authenticity' by such authorities as Martin Heidegger and Lionel Trilling.

Rogers's Freedom to Learn also supports the need for learners to take control, and experience some volition over their own learning, as is the case in children's un-adult-erated free play. Rogers believed that learners must be trusted to develop their own potential, and should be supported to choose both the way and direction of their learning. Learning-centred assumptions (as we might call them) suggest that learners should have meaningful control over what and how things are learned, plus how the learning outcome is measured. This concern for the learner acquiring meaningful proactivity in, and

settings.

even some measure of control of, their learning process has been called 'student centred' or 'learner centred', but might more appropriately, perhaps, be called learning-centred learning.

As educationalist Alan Block puts things, in his important book *I'm Only Bleeding*, in our relentlessly technocratic age 'the definition of the child is made so precise that the imaginative freedom of the individual child is denied, [and] the child's freedom to play and explore is severely curtailed'. The relentless incursion of imposed cognitive-intellectual learning at ever earlier ages is just one example of these noxious trends – and this in the face of mounting international evidence that the 'too much too soon' educational ideology may be doing untold harm to a generation of children – as England's OpenEYE Campaign has been arguing since last November 4

As I've written many times in previous TM articles, the notion of developmentally appropriate education is, of course, central in all this. Mainstream education seems to have lost touch with a deep understanding of the developmental needs of children, and is, rather, preoccupied with foisting an 'adultcentric' agenda onto children, which is both developmentally inappropriate and educationally unnecessary. An evermounting deluge of media stories and research evidence are reporting on how, for example, children are becoming bored and disaffected with learning, at ages as young as 6 or 7; how the rates of mental ill-health in children are at record levels and relentlessly rising; how Ritalin prescriptions are also soaring as our society medicalises and 'pathologises' what might well be children's understandable response to, and unwitting commentary on, our 'mad' educational culture; and how young boys' learning is suffering dramatically in a system in which these boys are being forced to 'sit still' for long periods in formal settings which are failing quite fundamentally to meet their developmental needs.5

Alan Block's impassioned arguments on imaginative play are consistent with the views of a host of educationalists: Emerson, Froebel, Steiner, Isaacs, Winnicott, Vygotsky ~ that the experience of free, unintruded-upon play is an absolutely essential precondition

for the development of both a well-rounded, emotionally mature personality, and for inculcating the highly desirable human qualities of creativity, selfmotivation, and, not least, the lifelong love of learning. What we are talking about here, then, is the freedom of imagination, a delicate human quality that can all too easily be damaged ~ sometimes irreparably ~ by modern educational practices.

In the face of a system which, as Alan Block writes, 'banish[es] children... under a dense cover of rationalistic, abstract discourse about "cognition", "development", "achievement", etc.', it becomes 'impossible to hear the child's own voice', in the process 'dismissing the child's experience and... falsify[ing] the actual lived experience of children'. Block advocates doing away forever with the fixed curricula, universal standards, and intensive surveillance through which we discipline our children: 'Until we create an environment in which the child may use the educational establishment to create him or her self, until we serve only as a frame on which the canvas may appear in paint, we will continue to practise extreme violence upon the child, denying him/her growth, health, and experience'. Those parents fortunate enough to be able to home-educate, or to send their children to a Steiner Waldorf, a Montessori, or small school run along humanistic lines. are more than able to nurture their children's inherent love of learning. But what of the family which has little or no choice but to engage with the mainstream education system?

Some possible antidotes

'We do not receive wisdom. We must discover it ourselves after experiences which no one else can have for us...'

Marcel Proust

So just what can concerned parents do to enable, encourage and nourish their children's natural, intrinsically healthy desire for learning ~ both before and after formal schooling begins?

From the political...

At the level of political engagement there is a lot that can be done. Politicians, teachers and headteachers can be challenged to provide evidencebased rationales for current educational practices (of course, there aren't any!). Letters submitted to newspapers are typically very widely read; and letters sent to government departments, ministers and MPs are invariably read and responded to. As written about in previous issues, the 'OpenEYE' Campaign is a wonderful model of the way in which a determined group of talented and committed people can use the modern technologies of communication to wage a relentless 'propaganda offensive' that has the potential to rock the policy-making class to its very foundations.

It may feel quite lonely, even futile, to be challenging what seems like a myopically monolithic educational ideology; but if enough people make their voices heard, then politicians who rely on our votes for their election will simply have to start listening. Moreover, the very process of bravely challenging the institutionalized damage being done to our children may well be a positive experience with major spin-offs for them. For it empowers children to experience their parents' empowering themselves.

...to the personal

There is a whole range of ways in which the family environment can provide at least some refuge from, and antidote to, the schooling system's assault on our children's love of learning. Particularly for younger children, the opportunity and space for free creative play is quite fundamental. In our obsessively 'controlfreak' culture it might be hard to understand that simply by staying out of children's play, we bestow on them a priceless gift. Several prominent educationalists ~ among them Rudolf Steiner and Max van Manen ~ have also drawn attention to what Steiner called 'the intangibles' of the educational experience (van Manen calls it the 'tone' or the 'tact' of teaching).6 For Steiner.

'If... mechanical thinking is carried into education... there is no longer any natural gift for approaching the child himself. We experiment with the child because we can no longer approach his heart and soul'. In our technocratic age, such intangible being qualities ~ which cannot be canned, measured and delivered in any mechanistic way ~ are arguably

far more important than so-called objective, factual (often abstract) information.

Adults who are emotionally open and who are comfortable within themselves, are also far more able to engage with their children in a being rather than in a hyperactive doing mode, and are, as a consequence, far more able to provide the nourishing space and relief from unnecessary intrusion that children so lack in regimes of formal schooling. Such a way of being with children will also enhance what Dan Goleman refers to as their emotional intelligence, the capacity for intimacy, and spiritual intelligence (Dinah Zohar) ~ all key features in developing a robust self -esteem, and a necessary condition for an embodied, impassioned kind of learning, in which what one learns is vibrant, alive and meaningful, rather than abstract, dead and meaningless. Anxiety is also endemic in the hothousing atmosphere of modern schooling, with its obsession with forced cognitive development, relentless testing and surveillance, and all the other paraphernalia of our 'modernised' education system. A culture of anxiety is, of course, quite antithetical to healthy learning; so again, the more parents can relieve their children of the burden of 'achievement anxiety' through reassurance (even to the extent of withdrawing them from statutory tests, as some brave parents have done), the more their children's natural love of learning will be protected. As Steiner so aptly put it. 'There are three effective methods of education - fear, ambition and love. We will do without the first two'.

Above all, what we need to cultivate and protect is a passion for learning, if the creative fires of the imagination are to be kept alight in the face of the deadening embrace of modern schooling. As the visionary Kahlil Gibran put it in the The Prophet:

'You may give [children] your love but not your thoughts, for they have their own thoughts... Seek not to make them like you... If [the teacher] is... wise, he does not bid you enter the house of

his wisdom, but rather leads you to the threshold of your own mind'.

- Suzanne Keys and Tracey Walshaw (eds), Person-Centred Work with Children and Young People, PCCS Books, Ross-on-Wye, 2008
- ² Carl R. Rogers, Freedom to Learn, Charles Merrill, 1969; latest edition ~ Carl R. Rogers and H. Jerome Freiberg, 3rd edn. 1994.
- ³ I'm Only Bleeding: Education as the Practice of Social Violence against Children, Peter Lang, 1997.
- See www.savechildhood.org
- See, for example, Sami Timimi's excellent book Naughty Boys: Anti-social Behaviour, ADHD and the Role of Culture, Palgrave Macmillan, 2005.
- Max van Manen, The Tone of Teaching, Scholastic/TAB Publications, Richmond Hill, Ontario, 1986

Dr Richard House is a trained Steiner Kindergarten and class teacher, and a senior lecturer in Early Childhood Studies at the University of Winchester. richardahouse@hotmail.com

This article first appeared in *The Mother Magazine* Issue 31, November/December 2008 and is reprinted here with kind permission, www.themothermagazine.co.uk

A Grand Co-op

The story is told of Professor James Wright, a distinguished scholar and Professor of Philosophy at the University of Oxford in the early twentieth century. A Yorkshireman from a humble home, he was one day showing his elderly mother around the Oxford colleges. When they reached All Souls, she commented: "Eh, it would make a grand Co-op."

The story appeared as a joke in *The Great* Yorkshire Joke Book, published by Dalesman in the mid-1990s. But it rings very true. The story teller, and no doubt the 'distinguished scholar' himself, were probably blissfully unaware that the very fact that he had achieved his elevated position was down to his mother's involvement in the co-operative movement. Throughout Yorkshire – and throughout the North of England – working families with neither land rights nor the tools of a trade were forced to accept such wages as the owners of mills, mines and factories offered, in return for their labour, undertaken often in the most appalling conditions. In these circumstances families rallied around to provide themselves with good food at affordable prices through the Co-operative Movement. The Co-ops were closely linked with the dissenting chapels, the trade unions and the politics of the Left. The movements of a century ago were organised on self-help principles. They did not demand change from the centralised elites in distant places. They set about achieving change by

starting to make provisions at the level of local municipalities. The wars of the twentieth century, and the affluent society created by the warmongers, destroyed the vibrant grass-roots social movements of the early twentieth century, movements of which Social Credit was very much a central part.

Common to all working class movements was self-help adult education, which took the form of evening classes, summer schools (open to the whole family) and the provision of libraries. Autobiographies of famous figures in the social movements of the twentieth century invariably carry accounts of the quest, from childhood to old age, to be well-read and well-informed about politics, philosophy, law, economic history, literature, current affairs and the arts and sciences generally. The half-truths and sound bites that pass for news in the twenty-first century would have had these people falling about laughing. Getting an education in those days meant something very different from the student-debt-ridden pantomime of enrolling for computing, media studies and the physical sciences with a view to obtaining a high salary working under orders for the military/industrial corporate world to pay off the debt. Times were hard materially, but it was only after World War II that education was viewed as a means to abandon the Shire to seek a personal fortune in Mordor.

It was no accident that knowledge of the history of socially responsible movements like Social Credit were actively suppressed and ruthlessly stamped out (see *Understanding the Financial System: Social Credit Rediscovered*, available from www.douglassocialcredit.com). It is also why many can name Hitler, Stalin, Churchill, and have a smattering of knowledge about what happened in 'The War', but very few indeed could name and place in perspective Peter Maurin, Dorothy Day and the Catholic Worker Movement in the US, or the University Settlement Movement and the Worker's Educational Association in the UK.

Founded in 1918, the Sheffield Educational Settlement is an excellent example of the type of institution formed by different groups operating within a particular locality. The Settlement in Sheffield, was originally founded by the Y.M.C.A. It opened in 1919 under the Wardenship of Arnold Freeman. It replaced an existing Neighbour Guild Settlement there which had developed financial problems. The Council of the Y.M.C.A. in turn became concerned about debts accumulating under Freeman's ambitious Wardenship, and dissociated itself from the venture in April 1921. From now on Freeman was able to proceed with his educational plans. He brought together a Council of some forty members, including respected local figures such as the Bishop of Sheffield, the Vice-Chancellor of the University, and nationally-known people such as Edward Carpenter and Arnold Rowntree (member of the noted Quaker Family and President of the Educational Centres Association). The ambitious object of the Settlement was "to establish in the City of Sheffield the Kingdom of God". And the method of achieving this was "Education". The definition of the "Kingdom of God" was spelled out on the Settlement letterhead:

"By the Kingdom of God we mean streets along which it is a pleasure to walk; homes worthy of those who live in them; workplaces in which people enjoy working; public-houses that are centres of social and educational life; cinemas

that show elevating films; schools that would win the approval of Plato; churches made up of men and women indifferent to their own salvation; an environment in which people "may have life and have it abundantly". By "Education" we mean everything by means of which people may become more spiritual; everything that enriches human beings, with That which described in three words is Beauty, Truth and Goodness, and described in one word as GOD."

According to the Sheffield Educational Settlement Papers, "around 1922 Freeman became an adherent of the philosophy of Rudolf Steiner and of the principles of Anthroposophy, convictions which led to some conflict with certain members of the Settlement's Council. Freeman always insisted on the supreme importance of achieving spiritual values through education."

The Sheffield Papers, like many surviving accounts, makes the mistake of assuming that education was offered to the poor during the depression years on an "us-to-them" basis. This assumes that education is of no value in conditions of affluence. Nothing could be further from the truth on both counts. The 'spiritual values' of which Arnold Freeman spoke were, and can only be, the product of self-education. And self-education remains even more crucial to the development of moral, social and spiritual values in times of affluence than in times of hardship.

Few would wish to return to former times. But our history is vitally important if we are to make any meaningful sense of the present. Without some sense of the past, it becomes impossible to work, with others, locally, towards a viable, sustainable future. To that end, the Four Talks on the New Home Economics are presented for group discussion. May they lead to the foundation of a great many 'Agronomic Universities', or local 'Co-ops' as Prof. Wright's mother would call them.

Reading Allowed: Internal and External Goods

In the recorded talks on the New Home Economics, I introduce the contrast between 'external' and 'internal' goods. External goods are material, physically tangible 'things' that you can acquire in a 'win-lose' game. The more you have, the fewer are available for anyone else. You can own five houses, five fast cars, five comfortable chairs, five fashion outfits, five computers and so on. The initial acquisition of material goods gives a certain satisfaction. But that satisfaction is strictly limited, whilst at the same time puts strains on the environment.

To acquire internal goods a certain amount of external goods are necessary. But the more you acquire, the better off the community as a whole becomes. Internal goods include arts, crafts, languages, music, poetry, the social sciences (economics, philosophy, psychology, philosophy) gardening, healing, dance and so on. The more you have, the more you can share and teach others, so that all become better off.

Every Christmas – and right around the year – the shops are full of external goods. Children's toys are a prize example. Parents, grandparents, aunts, uncles and family friends vie with each other to but the most expensive goods on offer. For £9.99 you can buy a "glitter glam vac Barbie doll. For £29.99 you can "bend and style your Moxie Girlz Bendy Braids any way you like! Add hair colour and accessories to create fabulous looks ...etc (for age 3+). For £39.99 you can get a Create a Monster Lab Design, with parts to make 1 doll.. (Age 6+) Barbie intercom phones set in high healed shoes, a potty training pup, all this and more are at your command. Toymaster offers a national catalogue of 36 (thirty six) illustrated pages of children's toys, all of which sell as families are hooked by the media promotions. Knowing no better, they buy year after year, then shovel the lot into the bin.

Though they are themselves external goods, books are an excellent source of internal goods. They open up new worlds to the reader in ways

that the electronic media can never replace. Books for and about children are regularly reviewed in *The Social Crediter*. Everybody would be better off if they bought books of traditional stories, nursery rhymes and poems to learn by heart and to read —with pleasure- *with* the children. Good stories and poems can be shared by children of all ages, from eight months or less, to eighty years and beyond. For £9.99 you can buy *Best Loved Poems*, edited by Neil Philip, delightfully illustrated by Isabelle Brent. Containing the work of over one hundred poets from William Blake to Seamus Heaney, this is not a book designed for children, yet it can be shared by all who love to exercise the mind.

One hopeful sign of an approaching sea-change in outlook is a book lighted upon in a local bookshop entitled *The Book Lovers' Companion: What to Read Next* (£7.99). Containing over 200 titles, from classics to bestsellers, it also includes little-known gems. Although valuable for individuals, the in depth analysis of many titles is particularly useful for the thriving numbers of book clubs, with background information and starting points for discussion. It is not necessary to turn to books on politics and economics to turn our minds to the social issues of our times. It is all there, in those familiar titles.

Wishful thinking? An attempt to put the clock back, not to move with the times? The demand for Barbie dolls and electronic war games does not come from the spontaneous will of the people, but from the advertising media of the corporate world. Keeping up to date, change is inevitable etc., are sound bites coming from that same source. It is time to say enough is enough. There is not only one alternative, but many. To that end, the New Home Economics introductory Talks are being made available. See The New Home Economics Talks on page 84.

The Four Talks are now available on CD from the Secretariat on request.

New Home Economics: Four Talks

Frances Hutchinson

Each Talk is broken into four roughly equal sections, and lasts for about half an hour. They are available on two CDs. Total listening time two hours.

The talks are designed to accompany the *New Home Economics Study Guide*, published in *The Social Crediter, Autumn* 2012.

- 1. Your Money or Your Life
- 2. Institutions and the Social Order
- 3. Finance and the Social Order
- 4. Reclaiming the Home Economy

Books Cited in Talks

Mary Borden Flamingo
Michael Bradford The Fight for Yorkshire
William Cobbett A History of the Protestant
Reformation in England and Ireland
Count Corti The Rise of the House of Rothschild
Frances Hutchinson What Everybody Really
Wants to Know About Money
Sister Stanislaus Kennedy Gardening the Soul
Peter Maurin Easy Essays
Eimar O'Duffy Asses in Clover
Maurice Reckitt Faith and Society
Paul Richards Indigenous Agricultural
Revolution
Thorstein Veblen The Theory of the Leisure

The Terrorism of Debt

Class

By Wanda Fish: Originally published 8/06/03

Imagine two scenes in different parts of the world.

In our first scenario, three hooded gunmen raid an embassy. After a bloody gun battle, the terrorists take the Ambassador and other survivors as hostages. They demand the release of certain prisoners, or they will destroy the embassy and kill their hostages.

In our second scenario, three grey-suited executives raid a country. The collapsing economy has left the government powerless to administer essential services. Failed crops, internal corruption, and natural disasters have taken their toll. People are desperate and dying. The IMF and World Bank executives outline the terms and conditions of the \$50 billion loan.

The terrorists in the first scene are eventually captured and executed for terrorist crimes. The bankers in the second scene are rewarded for their successful hijacking of the country's economy. Their corporations will be paid many

times the loan over the next decade. The debt trap will cripple and imprison the country's future earning capacity. The executives receive bonuses and promotions that take their collective salary to a sum greater than the salaries of all the lowest paid workers in the country they had signed up to the debt trap.

Over the past fifty years, the IMF and the World Bank have forced economic "development" that benefits the wealthy lenders and multinational corporations in the industrialized north and enslaves the world's poor majority in developing and third world countries. These international loan sharks have hijacked the economies of more than 60 countries. Loans, international assistance, and debt relief are given only when countries agree to conditions set by the Bank and Fund. Free trade, market liberalization, and privatisation of essential resources and services are demanded if "financial stability" is to be achieved. While crippling interest payments force cuts in health care, education and other

social services for millions of people around the globe, the banks and corporations that "rescued" those countries report record profits. Humanitarian crises, like wars, have become lucrative business for those who have money to lend.

Ten years ago, economist J. W. Smith warned, "The size of the debt trap can be controlled to claim all surplus production of a society, but if allowed to continue to grow the magic of compound interest dictates it is unsustainable. The third world debt has been compounding at over 20 percent per year between 1973 and 1993, from \$100 billion to \$1.5 trillion [only \$400 billion of the \$1.5 trillion was actually borrowed money. The rest was runaway compound interest]. If Third World debt continues to compound at 20 percent per year, the \$117 trillion debt will be reached in eighteen years and the \$13.78 quadrillion debt in thirty-four years."

More shocking than the magnitude of the figures (how does one fathom a quadrillion dollars?) is the chilling fact that the debt trap robs all the surplus production of an entire society. Debt does much more than forcing a country to work for nothing. This form of terrorism punishes the children, abandons the sick, and enslaves the adults.

Every hour, one Filipino child dies because of debt-related poverty. Millions of children die every year in the Third World because they are too poor to buy food or medicines. Their families work extraordinary hours to earn less than \$2 a day. Filthy slums with inhumane living conditions are prolific in most countries in the world, and are no longer exclusive to the third world.

An estimated 100 million children live and work on the streets in the developing world, including 40 million in Latin America. Although many of these street children have some family links, they spend most of their lives on the streets begging, selling trinkets, shining shoes or washing cars to supplement their families'

income. These children rarely go beyond a fourth-grade education. The 25 million children without families live in the streets with other street children. They sleep in abandoned buildings, under bridges, in doorways, or in public parks.

These young victims of debt resort to petty theft and prostitution to survive. Many are addicted to inhalants which offer them an escape from reality and hunger pains -- in exchange for a host of physical and psychological problems, including hallucinations, pulmonary edema, kidney failure, and irreversible brain damage. These children are abused, even murdered, by the people who are supposed to protect them.

"His name was Nahamán, a 13 year old in Guatemala. One night, while walking on the streets, he was kicked to death by four policemen who found him and decided to punish him. His crime? He was a street kid ... a subhuman without pedigree, a vexing reminder of Guatemala's malignant inclinations, the mortifying embodiment of a fallen society, a scapegoat. And, in death, a martyr. When we buried Nahamán on March 14th, 1990, his gravestone read: 'I only wanted to be a child, but they wouldn't let me'."

While indebted countries struggle to pay mounting interest on debt loans, their hospitals, schools, water supply, electricity, and public transport deteriorate rapidly with reduced budgets. Disease, destitution and general lack of sanitation characterise many Third World cities. The children who do survive are unable to read and write as government budgets for health and education are cut to the bone as a result of debt service. In Niger, one of the poorest countries in the world, the government spends three times more on debt repayment than on health and education

Sub-Saharan Africa pays \$10 billion every year in debt service. The countries of Sub-Saharan Africa are experiencing a pandemic with terrible consequences. In South Africa one in five people has HIV-AIDS, and in Zimbabwe

one in four. One in seven Kenyans has the virus. In Botswana, the country with the highest rate of infection in the world, more than one-third of all adults are HIV positive. Twenty million people, or the entire population of Australia, have died in Sub-Saharan Africa since the pandemic began. If current trends continue, there will be than 40 million AIDS orphans in Africa by the end of this decade.

Despite their extreme health crisis, 23 African countries spend more money on debt repayment than they spend on healthcare, which attracts only \$2.5 billion, or a quarter of their debt service. This does not concern the banks that loaned the money. Their only objective is to make their rich clients even richer. The Kenyan widow dying of aids and leaving five orphans is not entered into the ledger books. However, the GM food that the starving widow and her children are forced to eat is entered into the ledger books. The humanitarian crisis has created a market for modified food that the rest of the world didn't want. After all, beggars can't be choosey.

While most people would be aware of the debt burden of the third world, they would be surprised to learn that the United States is also a heavily indebted country. The accumulated debt of the world's 'richest' country, the USA. is more than two trillion dollars. The exact amount owed by the whole of the developing world, including India, China and Brazil, is \$2.5 trillion. This means that three hundred million Americans owe as much to the rest of the world as do five billion people in all the developing countries. The inequity doesn't stop there. While developing country economies struggle with debt service repayments totaling more than \$300 billion per year, the US must only pay \$20 billion to service an almost equivalent amount of debt. Jubilee, an international movement working to remove the third world debt, classifies the United States as a "heavily indebted prosperous country".

If the money is not coming from the United States, where is it coming from? Who actually

owns the money that was loaned in the first place? Some of it comes from illegal activities and is recognised as "dirty money". US and European banks launder between \$500 billion and \$1 trillion of dirty money each year, half of which enters the coffers of American banks. According to Catherine Austin Fitts, a contributing editor to "From the Wilderness". and formerly Assistant Secretary of Housing under George Bush, the four largest states for the importation of drugs are New York, Florida. Texas and California. She points out that the top four money-laundering states in the U.S. (good for between 100 and 260 billion per year in 1999) were New York, Florida, Texas and California. The connection goes on, Eighty per cent of all Presidential campaign funds also come from New York, Florida, Texas and California

While the World Bank and IMF are the main targets of activists working to remove third world debt, these two international banking institutions are influenced by various national banks, financial consultancies, and former politicians who manage the wealth of the world for their wealthy clients. The "Group of Thirty" established in 1978 is a private, nonprofit, international body composed of very senior representatives of the financial private, public and academic sectors. This select group of controllers aims "to deepen understanding of international economic and financial issues... and to examine the choices available to market practitioners and policymakers". The most powerful decision-makers and influencers in the financial world are members of this magic circle, which includes major national banks, universities, former politicians, and global consultancies

Despite the impressive collection of financial wizardry and power, The Group of Thirty and annual Economic Summits have failed to neutralise the terrorism of third world debt. Those who manage the global economic system are focused on the shareholder value of banks and corporations. The system is "successful" as long as it returns more wealth to the wealthy.

Yet these financial experts are myopic about the future. The current level of debt worldwide is unsustainable and must eventually lead to the total collapse of a global economy that expects increased productivity from the poorest and unhealthiest workers on the planet.

The Universal Declaration of Human Rights, adopted by the United Nations General Assembly in 1948, is built on the principle that human rights come from the "inherent dignity" of every person. The Declaration states, "Everyone has the right to a standard of living adequate for the health and wellbeing of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control."

When the United Nations wrote that declaration 55 years ago, mankind was recovering from the trauma of a world war and the horrifying genocide of millions of innocent civilians. At that time it was necessary for mankind to ratify basic human rights and the principle of human dignity.

The genocide happening in the third world today is even more horrifying than the death camps in Nazi Germany. This time the objective is not to "cleanse the master race", but to make the masters wealthier.

The banks, in pursuit of more wealth and power, terrorise the third world. Those of us who

live comfortable lives in developed countries are part of the crime. Our lifestyle, and our expectation that our savings will grow, feed the terrorism of debt. We might save a few dollars with the cheap imported clothes we wear, the coffee we drink, and the oil we put into the car; but those savings have made slaves of children and started wars. Our humanity has been hijacked by the dollar and the pursuit of wealth has become more important than human lives.

How then do we wage war on the "terrorism of debt"? The Global Exchange website suggests ten actions that will democratize the global economy. These are not easy or quick fixes, and each action will require dedication and persistence.

.

It is time to reclaim our humanity and to "equalize" the economy so that we can fairly run, not unfairly ruin, our world. Economic theory will not feed, clothe or shelter us when we have used up the last poor worker. The current system is doomed to fail and will cost more millions of lives. If we start now, our grandchildren will be able to enjoy a world where human dignity is the most valued currency.

Let's start to fix it today.

Wanda Fish is a freelance journalist who now dedicates her writing to the pursuit of a fair world, without wars and with equality. This article is offered freely for distribution and publication. Wanda can be contacted on cleverfish@eftel.com

Extract from

Why Schools of Economics and Political Science Should be Closed Down

John Papworth

.... One of the most widely taught and accepted economic suppositions is that the factors of production consist of land, labour and capital. Indeed this is probably the first statement many students hear when they begin their studies. It

is a statement which may appear to be nothing more than a formulation of the obvious, yet its mere enunciation marks out the entire subject as the most iniquitous exercise of human faculties it is possible to imagine. We are being urged by this formulation to accept that these 'factors of production' (within market limits) are capable of being equally substituted for each other and that for the purposes of economic reasoning each is on an equal footing.

But consider what is being said: we are being urged to accept without question that 'labour' by which is meant individual human beings, made if you will in the image of God, are of no more or less account than a share certificate or a cabbage patch.....

In making it [this supposition] we are denying, of course, the unique significance of the human personality and its attributes, we are denying the capacity of human creativity, and, no less important, its capacity for moral judgement and moral distinctions. It is a purely static and mechanical view of human life as though human beings were nothing more than computerised robots functioning solely for market purposes. We are ignoring the crucial fact that life is a qualitative experience and reducing our reasoning about it to a mere quantitative exercise....

Not least of the tragedies from the enunciation and practice of this grotesque formula has been its effect on human labour, on work itself. It was Freud who asserted, 'Work is man's chief contact with reality,' and in doing so he was pointing to quite unique aspects of both man and work. All life is born to create in the mundane sense of propagating its kind. Man is unique in also possessing the priceless attribute of imagination; it is one which plays an enormous part in human sexual activity, but more significantly, it also transcends it, providing the thrust for creative art of every kind. Indeed, it is evident that the creative play of the imagination is an integral condition of freedom — it is a factor so implicit in the character of the human psyche that without its exercise an individual is inevitably of diminished human stature.

This is one of the major enormities of market

forces treating man as a 'factor of production', for by allotting labour a role inferior to the play and power of those forces, they have succeeded in deadening the power of the creative imagination for all but a tiny minority, and even that minority has been decisively marginalised within the general social framework. Hence today we tend to think of 'art' as something separate from the general business of life, as the icing on the cake rather than the cake itself. In so doing we overlook how before the dominance of the market and its mass production machines art was a central factor of nearly all types of work done by the generality of the people.

If this view appears extreme it is only because it is extreme in today's conditions. Most farming operations — the hand-scything of grass for winter fodder, the building of havstacks, the milking of cows, the baking of bread, to name but a few - involved much arduous physical labour, but also involved the creative capacities of the artisans. Haystacks differed significantly in their pattern and structure from village to village, but they were generally works of art and of distinctive appeal to the eye; cows were known by name and had preferences for whom would milk them, so that there was a relationship between the milker and the beast which had to be respected and cultivated; bread-making was a high art form undertaken by 'master' bakers; and so on. All that hard, exacting labour yielded fruits which in most modern 'jobs' are conspicuously absent. It had its own innate status and dignity, as well as a sense of achievement and fulfilment which gave meaning and purpose to life, qualities a modern nine-to-five commuter may well find incomprehensible as he winds through thee treadmill of a daily routine which may well furnish him with creature comforts of exceptional degrees of opulence but which have their own poisonous thrust of pointlessness because they deny the validity of those questions relating to the meaning of his existence.

One may follow the theme through the entire

spectrum of trades that provided for human needs, through tailoring, shoemaking, carpentry, building, and so on. In every case the creative instinct was being exercised and being served. It was at work in the construction of an African thatched mud but as much as in the ethereal glories of the stately homes of England, homes which needed the services of a wide range of highly skilled creative artisans for the fashioning of graceful edifices in stone and their multifarious furnishing. And all this creativity spilled over into other aspects of people's lives. their dress, customs, folk art and music. In times of prosperity the world was awash with the cultural riches which were thus enabled to proliferate.

Today, work has become a 'job'. Where labour is required at all it is on terms awesomely demeaning to human stature: standardised;

uniform; repetitive; and essentially insulting. Machines made to lighten human labour and to serve human needs, under the genius of theories propagated by established schools of economics, have transposed human roles so that man (labour!), instead of expressing the creative interplay of the human spirit with the material world in terms of master-ship, is now subordinated to serving the needs of machines.

Our theorists will no doubt point to the fruits of their teaching, as seen in what they believe are higher living standards for millions in terms of cars, aeroplane journeys, centrally heated homes, TV, radio, cheap food, foreign holidays, and the rest of the package. As usual they are confusing terms and the evidence abounds that higher consumption levels are not remotely synonymous with higher standards of living and are only too often in conflict with them.

Excerpt from

The Transition to a Sustainable and Just World

Ted Trainer of the University of New South Wales Envirobooks Canterbury NSW 2010

"Reflect on the unfathomable state of mind that allows the thousands of lecturers in banking and finance who clearly understand the farcical money creation system to make no effort to expose it or change it. [Because] the trading banks are allowed to create money and lend it for interest each Australian pays about \$1000 pa to them via taxes the government uses to pay interest on its loans from the banks, let alone how much more we pay out on all the other money borrowed.

There are large numbers of academics who understand all this in detail, yet make no effort to do anything about it. How many thousands of academics clearly understand the imperial nature of international relations or the way IMF policies shred whole economies and help to kill thousands of people every day yet make no effort to alter the dominant indifference? How can such behaviour be explained?" (p.231)

From On Target Vol 48 No 31 10 August 2012

What Some Economists have to say about Neoclassical Economics

Taken from Post-Autistic Economics website http://www.paecon.net/PAEmovementindex1.htm

There are many things seriously wrong with traditional economics that Post-Autistic Economics addresses. The following quotes are written by professional economists:

"[T]he close to monopoly position of neoclassical economics is not compatible with normal ideas about democracy. Economics is science in some senses, but is at the same time ideology. Limiting economics to the neoclassical paradigm means imposing a serious ideological limitation. Departments of economics become political propaganda centers

Peter Söderbaum

"Economics students . . . graduate from Masters and PhD programs with an effectively vacuous understanding of economics, no appreciation of the intellectual history of their discipline, and an approach to mathematics that hobbles both their critical understanding of economics and their ability to appreciate the latest advances in mathematics and other sciences. A minority of these ill-informed students themselves go on to be academic economists, and they repeat the process. Ignorance is perpetuated"

Steve Keen

"Undergraduate economics is a joke -- macro is okay, but micro is a joke because they teach this stuff that you know is not true. They know the general equilibrium model is not true. The model has no good stability properties, it doesn't predict anything interesting, but they teach it ... "

Herbert Gintis

"The human economy has passed from an "empty world" era in which human-made capital was the limiting factor in economic development to the current "full world" era in which remaining natural capital has become the limiting factor "

Robert Costanza

"Most courses deal with an 'imaginary world,' and have no link whatsoever with concrete problems."

Emmanuelle Benicort

"All of these textbooks fail to explain how prices are determined in 'markets" and thus how markets work. Where do prices come from? Who determines them? How do they fluctuate? These questions are never addressed, even though it is through the price mechanism that the 'invisible hand' is supposed to operate."

Le Mouvement Autisme-Économie

"[M]ainstream economists seek knowledge through numbers to stop the messy reality of people, processes and politics dirtying their invisible hands."

Alan Shipman

"Multinationals are everywhere except in economic theories and economics departments."

Grazia letto-Gillies

"[T]he economist must engage him or herself as a citizen with convictions regarding the public good and ways of treating it, rather than as the holder of universal truth that he or she substitutes for discussion in order to impose it on us all."

André Orléan

"The Taliban, and its variety of fundamentalist thinking, has been the most controlling and oppressive regime with regard to women in contemporary times. Contemporary academic economics, and contemporary global economic policies, are gripped by other rigidities of thinking – what George Soros has dubbed 'market fundamentalism.' Fantasies of control are operative in both phenomena, and gender is far from irrelevant to understanding their power, and their solution."

Julie A. Nelson

"There is an urgent need for a more realistic economics of the environment, with theories and analyses that can help to create environmentally sustainable economic activity."

Frank Ackerman

"Modern economics is not very successful as an explanatory endeavour. This much is accepted by most serious commentators on the discipline, including many of its most prominent exponents"

Tony Lawson

"Because mathematics has swamped the curricula in leading universities and graduate schools, student economists are neither encouraged nor equipped to analyze real world economies and institutions."

Geoffrey M. Hodgson

"[T]he concepts of uneconomic growth, accumulating illth, and unsustainable scale have to be incorporated in economic theory if it is to be capable of expressing what is happening in the world. This is what ecological economists

are trying to do."

Herman E. Daly

"The application of mathematics to economics has proved largely unsuccessful because it is based on a misleading analogy between economics and physics. Economics would do much better to model itself on another very successful area, namely medicine, and, like much of medicine, to adopt a qualitative causal methodology."

Donald Gillies

"Economic history courses have been disappearing from classrooms across the world. Once a compulsory part of economics education, they have been relegated to the remote corners of 'options' and even closed down'"

Ha-Joon Chang

"In Smith is a forgotten lesson that the foundation of success in creating a constructive classical liberal society lies in the individuals' adherence to a common social ethics. According

to Smith, virtue serves as 'the fine polish to the wheels of society' while vice is 'like the vile rust, which makes them jar and grate upon one another.' Indeed, Smith sought to distance his thesis from that of Mandeville and the implication that individual greed could be the basis for social good. Smith's deistic universe might not sit well with those of post-enlightenment sensibilities, but his understanding that virtue is a prerequisite for a desirable market society remains an important lesson. For Smith ethics is the hero-not self-interest or greed-for it is ethics that defend social intercourse from the Hobbesian chaos."

Charles K. Wilber

"[C]onventional economics . . . remains fixated on the view that economics is the physics of society. In other words, most of the profession behaves as if there were a single universally valid view of the world that needs only to be applied."

Paul Ormerod

Taking the Chair

Frances Hutchinson

A busy Yorkshireman about to dash off to a meeting explained to his small son (who was expecting to have a story read to him) that he was taking the chair at a meeting. The boy remarked: "Have all the others got to stand?"

Jokes amuse by taking an unfamiliar take on a familiar scene or event. Most probably the Yorkshire Dad in question was a working class trade unionist. He knows he must not be late. because he has the responsibility of chairing the proceedings. He will take that responsibility very seriously indeed, knowing that the ability of the assembled group to reach a satisfactory level of agreement depends solely on his ability as acting chairman. And that means three things. First, he is thoroughly familiar with procedure. Second, he is thoroughly familiar with the issues on the agenda. And third, he is knowledgeable about the personalities likely to be present, their talents, skills and potential contributions to the outcomes decided upon by the group. These three points are crucial to the practical running of any

organisation, large or small.

A Parish Meeting

A year or two ago I attended a meeting of a very different character. It was held in a Victorian Villa which had belonged to the local RC church since 1917. Originally donated to house the convent of the Sisters of the Cross and Passion, it had been used as school premises, and then as a Social Club. The financial failure of the Club left the building empty. A meeting was called by the parish priest and a representative of the Diocese – as legal owners – to discuss the future of the building. About forty people turned up to have their say. But without an agenda, without any prior informal discussions, and without any organisational structure, no plans could be formulated. According to the Diocese it would cost £x thousand per year just to keep the premises open, and there was no such money available. The Parish Priest chaired the meeting, which prevented it from turning into a fisticuffs, but nevertheless feelings of frustration ran high as speaker after speaker took the floor to declaim

his/her personal opinions and apportion blame. The meeting ended when the Priest declared it so, and the building was closed down.

Formal and Informal Structures The question of how we organise ourselves in social groups, rather than simply why, became increasingly important in the decades after World War II. Seeking to move away from male-dominated formal structures, the women's movement established the practice of meeting in small, leaderless groups. In theory, meetings were a quest for consensus of the group as a whole. In practice, those who shouted longest and loudest carried the day, leading to splits, factions and a general feeling of powerlessness. In 1970 Jo Freeman published the landmark essay, The Tyranny of Structurelessness. It remains as relevant today as when first published. "Contrary to what we would like to believe, there is no such thing as a "structureless" group" wrote Jo Freeman:

"Any group of people of whatever nature that comes together for any length of time for any purpose will inevitably structure itself in some fashion. The structure may be flexible; it may vary over time; it may evenly or unevenly distribute tasks, power and resources over the members of the group. But it will be formed regardless of the abilities, personalities, or intentions of the people involved. The very fact that we are individuals, with different talents, predispositions, and backgrounds, makes this inevitable. Only if we refused to relate or interact on any basis whatsoever could we approximate structurelessness — and that is not the nature of a human group.

"This means that to strive for a structureless group is as useful, and as deceptive, as to aim at an "objective" news story, "value-free" social science, or a "free" economy. A "laissez faire" group is about as realistic as a "laissez faire" society; the idea becomes a smokescreen for the strong or the lucky to establish unquestioned hegemony over others. This hegemony can so easily be established because the idea of "structurelessness" does not prevent the formation of informal structures, only formal ones. Similarly "laissez faire" philosophy did not prevent the economically

powerful from establishing control over wages, prices, and distribution of goods; it only prevented the government from doing so. Thus structurelessness becomes a way of masking power, and within the women's movement it is usually most strongly advocated by those who are the most powerful (whether they are conscious of their power or not). As long as the structure of the group is informal, the rules of how decisions are made are known only to a few and awareness of power is limited to those who know the rules. Those who do not know the rules and are not chosen for initiation must remain in confusion, or suffer from paranoid delusions that something is happening of which they are not quite aware.

"For everyone to have the opportunity to be involved in a given group and to participate in its activities the structure must be explicit, not implicit. The rules of decision-making must be open and available to everyone, and this can happen only if they are formalized. This is not to say that formalization of a structure of a group will destroy the informal structure. It usually doesn't. But it does hinder the informal structure from having predominant control and makes available some means of attacking it if the people involved are not at least responsible to the needs of the group at large.

""Structurelessness' is organizationally impossible. We cannot decide whether to have a structured or structureless group, only whether or not to have a formally structured one. Therefore the word will not be used any longer except to refer to the idea it represents. 'Unstructured' will refer to those groups which have not been deliberately structured in a particular manner. "Structured" will refer to those which have. A structured group always has formal structure, and may also have an informal, or covert, structure. It is this informal structure, particularly in unstructured groups, which forms the basis for elites"

Although Jo Freeman's essay arose in connection with the organisational problems met by the women's movement – which included the Green Party and the Peace Movement generally, the observations hold true for any voluntary gathering of people seeking to work for social change. The full essay is available online.

Book Reviews

Proof of Heaven:

A Neurosurgeon's Journey into the Afterlife Dr Eben Alexander

Piatkus, 2012 ISBN 978-0-7499-5879-4 Pb. 194 pp £12.99,

The title alone proclaims this work as something unusual. Seemingly, the spiritual world lies beyond the scope and definitions of the concrete, verifiable facts of scientific materialism. Yet here is an internationally renowned neurosurgeon offering scientific proof of another dimension to human existence

This neurosurgeon's brain crashed out completely for a week when he fell into a coma resulting from a very rare form of bacterial meningitis. Despite the best efforts of the medical team, his recovery chances were off the radar. That he survived was a miracle. Not only did he survive, but he made a full recovery, placing him in the unique position of being able to present a full account of both his near-death experience (NDE) whilst out of the body, and of the medical facts as recorded by his fellow neurosurgeons during the week of his coma.

Literally millions of people have come into contact with such events since the onset of open-heart surgery and the neurosurgery made possible by such techniques. In the course of his work, prior to his NDE, the author had frequently comforted patients and relatives with similar experiences, although at the time he was convinced that drugs and emotional tensions were the underlying cause of the phenomena. After half a century of the use of complex surgical procedures, it has become established

practice to restore, or to maintain, the flow of oxygenated blood to the brain, so that the neocortex can be kept active during surgery, or reactivated in the case of cardiac arrest. NDEs are not now uncommon. However, the medical profession and scientists who, in our society, "act as the official gatekeepers on the matter of what's real and what isn't", have consistently insisted that such experiences are fantasies caused by the brain striving to hang onto life. Dr Alexander establishes beyond doubt that there is no medical explanation for what he experienced during his week-long coma.

Proof of Heaven is a most pleasing book to read. Clear, concise, and to the point, indexed, and annotated with six pages of reference material, so that the reader can double-check connections according to their own knowledge and experience. At the same time, the author presents a moving personal story of a complex family history which interweaves with his spiritual experience. On regaining his faculties. amazingly within a fortnight. Dr Alexander was advised by his son to document the out of the body time before undertaking any other research into existing literature on the subject. This would enable his account to remain totally personal and authentic. What emerged was a description of a unique experience, one of knowing without a shadow of doubt that everything in this universe is connected to, and influences, all other parts. and that the whole is enfolded in the love of a divine being. The result is a story so skilfully crafted that only the most die-hard materialist could determinedly put the telescope to his blind eye.

Frances Hutchinson

John Clare: Voice of Freedom RS Attack

Shepheard-Walwyn (Publishers) Ltd (2010) ISBN: 978-0856832703 pp 96 £9.95

'John Clare is generally recognised as a fine lyrical poet, who wrote idealistically about the English countryside, whilst contriving to overcome his extreme poverty and the unstable circumstance of the times. This short but powerful book reveals how inadequate such a view is of a man whose most abiding passion was for economic justice, rather than for literary success. He had indeed a gift for the lyrical, inspired by the beauty of his native land in Northamptonshire; yet even such poetry he described as 'kicked out of the clods'. Freedom was indeed his life's message to the world, but it was the freedom to live and work on

land not subject to a master and landlord. His was the great lost cause of free land. And yet, even today, the cause is not finally lost. Clare's poetry, with the aid of such books as Rosemary Attack's, may reveal to a new generation, the need to return the land to its true heirs, the people of England.' Land & Liberty Spring 2012

John Clare (1793-1864) was born at a time of great social upheaval, just months after the beheading of Louis XVI and the outbreak of war with France which was to last till the defeat of Napoleon at Waterloo in 1815. He also lived through the upheavals of the land enclosure movement and agricultural revolution which changed the face of the countryside and the way of life in rural England.

His father was a farm worker who managed to pay for his son's schooling, though this was cut short as conditions worsened, but at least Clare had by then learnt to read and write so he could continue his own education, reading whatever books he could lay his hands on. At the age of sixteen he witnessed the social dislocation caused by the local enclosure Act and observed how the landscape was gradually transformed. Drawing on Clare's writing, this extensively researched study gives the modern reader an appreciation of the divisive effects of these policies.

Structured chronologically, this exploration of John Clare's life highlights the socio-economic and environmental aspects of his observations and includes his reports on an insidious revolution taking place in the English countryside. Parliament, dominated by landowners, authorised the enclosure of large

tracts of common land by private acts without considering the effect on those who had enjoyed rights of use and pasturage for centuries.

Land enclosures, and the improved agricultural techniques which this permitted, was important in increasing food production at a time when the population of England was growing rapidly. While additional work was initially provided for agricultural labourers in the fencing and walling needed, this was temporary. The introduction of new, labour-saving machinery further reduced the opportunities for work.

Insufficient attention, the author argues, has been given to the consequences. Those driven out of their homes in the country were left with no option but to migrate to the towns and sell their labour to whoever would pay for it. In effect, land enclosure created a market in land; landlessness created a market in labour. These are the foundations of our modern market economy. The author asserts that the harshness of the early years of the industrial revolution were the product of land enclosure which the welfare state has to some extent mitigated, although at the cost of creating a dependency culture in contrast to the sturdy independence of Clare's parents' generation of farm workers.

R.S. Attack worked as a legal secretary. Concerned about social injustice and unconvinced by the solutions of Left and Right, she enrolled for a degree in Economic History at Sussex University. There she was able to do the research which underpins this book. As a poet herself she found in John Clare a kindred spirit with a poet's perception of the beauty of nature and a clear vision of the injustice wrought by the enclosure movement.

How to be Rich

Hunt Emerson & Kevin Jackson

'There is no wealth but life.' Could there be any more concise and profound challenge to our current economic system and materialistic values? Yet this is a quote from John Ruskin's 'Unto This Last', published in 1862.

Ruskin, brought up a devout Christian, was arguing for 'people before profits' 150 years ago, and his words inspired many people, from the first founders of the Labour Party to Mahatma

Ghandi. He is one of those rare thinkers whose ideas become ever more relevant with the passing of time.

Although he started out as a brilliantly influential art critic, Ruskin soon turned his mind to social and political economy. As the Industrial Revolution progressed and Britain's economy boomed, he was considered a maverick when he pointed out the dangers to human beings and

the planet. A booming economy is pointless, he said, if it is not improving the wellbeing of the general population. He was even ridiculed for suggesting that industrialisation was affecting Britain's weather.

Ruskin's home Brantwood, in Coniston, Cumbria, is open to the public, and promotes his legacy, which its website summarises thus:

"He championed many of the tenets of the welfare state, and inspired the founders of the National Health Service, the formation of Public Libraries, the National Trust and many other cornerstones of civil society ...His influence reached abroad in such areas as women's education, the minimum wage, child labour, and environmental protection and has served both as a restraining influence on unbridled capitalism and a moral conscience for the nations of the world."

The most inspiring passage from 'Unto this Last' is perhaps, 'There is no wealth but life. Life, including all its powers of love, of joy, and of admiration. That country is the richest which nourishes the greatest number of noble and happy human beings; that man is richest who, having perfected the functions of his own life to the utmost, has also the widest helpful influence, both personal, and by the means of his possessions, over the lives of others.'

It really is a book that has much to teach us today. But it's not the easiest of reads, and being realistic, it's unlikely that large numbers of people will rush out and buy a copy. There is, however, a brilliantly accessible and affordable introduction to Ruskin's thinking available, in the form of an entertaining comic book, price £1.

and written by Kevin Jackson is a 24 page exploration of Ruskin's ideas through the story of Darren Bloke, an ordinary man who wins the lottery but then finds his life falling apart. As he drowns his sorrows and descends into a drunken stupor, the spirit of John Ruskin appears to him and talks about the constructive, positive use of money, which can be called wealth, and the destructive, negative effects of money being used wrongly, which Ruskin calls 'illth'. In another challenge to today's economic orthodoxies, he is adamant that the rich can only become richer at the expense of the poor, declaring, "What I mean is you can no more have riches without poverty than you can have north without south."

As our banks fall ever deeper into scandal, the super rich get richer, the welfare state disintegrates, and the planet is pillaged, we would have to agree that more and more of the world's wealth has gone toxic, and turned into illth.

This little comic book, really a true gem, is available from Brantwood, price £1 (telephone 015394 41396 or email enquiries@brantwood. org.uk to order, it's not on their website but it is in stock), or can be viewed for free at Cumbria and Lancashire Education Online as part of their Key Stage 3 Citizenship resources.

John Ruskin was born almost 200 years ago, but he is truly a man for our time.

© Bernadette Meaden has written about religious, political and social issues for some years, and is strongly influenced by Christian Socialism, liberation theology and the Catholic Worker movement. She is a regular contributor to Ekklesia.

'How to be Rich' drawn by Hunt Emerson

You are Your Child's First Teacher: What parents can do with and for their children from birth to age six

Rahima Baldwin Dancy

ISBN: 978-1-903458-65-5, £14.99

234 × 156mm

Rahima Baldwin Dancy warns against rushing children through childhood. She advocates a "slow parenting" revolution which will allow children to develop at their own pace, and crucially, will help parents discover confidence in their own ability to parent and enjoy the magical first years of raising a child.

"Our children need us for the heart connection, but they don"t need constant adult input and intellectual stimulation," says Baldwin Dancy. "Allowing children to be children today means recognising their need for creative play, which is the work of childhood."

THE SOCIAL CREDITER

Rahima Baldwin Dancy's practical, down-toearth advice will help parents to:

Understand their child's unique personal, mental, soul and physical needs at each stage of development

Nourish their child's imagination with simple, home-made toys and materials from the garden and kitchen cupboard

Enjoy storytelling, arts, crafts and musical activities with their child

Create their own family rituals to ease the daily routine

Use imitation, repetition and setting limits to promote positive discipline

Value their own ability to understand and care for their child

Rahima Baldwin Dancy is a Steiner/Waldorf early childhood educator and a professional midwife. She is mother of four children and lives in Colorado, USA.

"An essential addition to the family bookshelf. Children will thank their parents for having read it!" Sally Jenkinson, author of *The Genius of Play* "Here is an extraordinary work for those who want to develop a truly intelligent child, and, in the process, unlock new levels of their own intelligence and spirit." Joseph Chilton Pearce, author of *Magical Child* "One of the most readable and accessible books on parenting ... Rahima shows a way of understanding child development that encourages respect and love for the natural unfolding of emotional life, intelligence and creativity in the young child." *Kindling*

The Genius of Natural Childhood: Secrets of Thriving Children Sally Goddard Blythe

ISBN: 978-1-907359-04-0, £14.99

234 × 156mm

Fifty-five per cent of parents admit they never read to their child. Toddlers watch 4.5 hours of TV daily. More children are obese, enter school developmentally delayed and need special education. So Sally Goddard Blythe draws on neuroscience to unpack the wisdom of nursery rhymes, playing traditional games and fairy stories for healthy child development. She explains why movement matters and how games develop children's skills at different stages of development. She offers a starter kit of stories, action games, songs and rhymes.

Sally Goddard Blythe is Director of the Institute for Neuro-Physiological Psychology, a respected researcher of children's learning difficulties and an authority on remedial programmes. Her books include *The Well Balanced Child, What Babies and Children Really Need* and *Reflexes, Learning and Behaviour.*

"Sally Goddard Blythe is an inspiration to the growing number of people who see a genuinely 'holistic developmental' perspective as essential to understanding and supporting young children. Here, you will find the simple virtues of 'music and movement' and child-raising wisdom allied with the latest neuroscientific insights to show just why the 'old-fashioned', pre-technological ways often had it right all along."

Richard House

Dr Richard House is a trained Steiner Kindergarten and class teacher, and a senior lecturer in Early Childhood Studies at the University of Winchester

The Genius of Natural Childhood in the Media Parents who skip over classic fairy tales and nursery rhymes because they are 'too frightening' or politically incorrect should think again.

Singing to children may help development of language skills..

Childcarers are divided over rough and tumble play, with some nurseries banning wrestling and others embracing it. The latter approach may be the wiser.

A growing body of evidence suggests that there is a rise in the number of children starting school with immature motor skills, which is hindering their ability to learn. 'Every parent needs to know the importance of movement to children's development,' Sally Goddard Blythe says. 'We're in danger of turning our babies into couch potatoes.'

Storytelling for Life
Why Stories Matter and Ways of Telling
Them
Josie Felce
Published by Floris Books 2012
£14.99
ISBN 978-086315-923-7

'A story can be a wise invisible friend, giving courage, faith, and hope to its carrier, as well as to listeners'

This charming and wise book makes great claims for the power of storytelling, and persuasively justifies those claims. We have heard a great deal in recent years about the importance of parents reading a bedtime story to their children, and rightly so. But Josie Felce argues that the experience of telling a story is a much deeper, more intimate experience, far more rewarding for both the listener and the teller. Indeed, she goes so far as to claim that storytelling can bring about a literal meeting of minds. Citing the work of biologist Rupert Sheldrake and his book 'The Sense of Being Stared At' Felce argues,

'When a story is told and listened to in a good and beneficial way, as it should be to fulfil its purpose, then teller and listener touch each other's minds, or consciousnesses.'

The book is punctuated throughout by twenty two stories, just one or two pages long, ranging from 'Tom Who Was Afraid of the Dark' to 'The Secret of Creation'

The author is informed and inspired by Rudolf Steiner's philosophy of anthroposophy, which is the basis of the education in Steiner-Waldorf schools. It approaches human development in a spiritual rather than a utilitarian way. Think of Mr. Gradgrind in Dickens' Hard Times, hammering Facts into his cowering pupils. Then imagine the exact opposite. That would be the Steiner-Waldorf approach. In these schools, storytelling is a central part of the curriculum. Children are believed to develop in a way parallel to the evolution of human civilisation, so when very young they hear ancient

stories, and as they grow they are told stories appropriate to their stage of development.

Ancient stories, folk tales and fairy tales from around the world embody eternal values that transcend time and place, says the author. In them children can find reassurance, and the knowledge that whatever their feelings or problems, somebody else has experienced them before, and survived. They develop emotional intelligence and empathy by being able to place themselves in somebody else's shoes.

But telling stories to children is hardly a revolutionary idea, and whilst the author makes an excellent case for more storytelling in schools, that is not the most noteworthy aspect of this book. What is special is the author's belief in the power of telling stories to adults, and encouraging adults to tell stories to each other. She believes that this can have a healing and therapeutic effect and reveals her personal experience of the cathartic power of a story from the ancient Welsh epic the Mabinogion at a time when she had suffered miscarriages.

There are sections which give practical advice on how to become a good storyteller, and suggestions for storytelling workshops. It seems to me that society would benefit immensely if we could train a peaceful army of storytellers to bring their uplifting and healing powers to places like residential care homes, prisons, and airport lounges: anywhere that people are gathered who may be feeling depressed, anxious, or afraid. The author claims that over the last twenty years storytelling has seen a revival in Britain, but I must confess this has not registered with me. There are storytelling clubs and festivals, apparently, but these are speaking to a self-selected audience, preaching to the converted. Surely it would have far more impact to bring the storytelling out into wider society.

Ultimately, this is a life-affirming book, and that is due in large part to the author's own character and personal philosophy, which shine through her clear, readable prose. She has a very positive attitude, and ends the book by encouraging us

to reject the fearful negativity which grips many people today. This she attributes to the media's constant telling of stories which focus on war, violence, and crime. These stories affect how we view the world, but that view is not accurate. Fear of crime is fuelled by constant reporting of it, but we are actually much safer on the streets than we were in the past. We need to put the negative stories into perspective, and counteract them with stories of wisdom, courage, compassion, and love.

Bernadette Meaden writes on political and social issues, and currently blogs for *Ekklesia*, the beliefs and values think tank. http://www.ekklesia.co.uk/blog/1251

The Resilience Imperative: Cooperative Transitions to a Steady State Economy Pat Conaty and Michael Lewis

New Society 2012 ISBN: 9780865717077 £22.50 388pp

Faced by stark challenges such as climate change, species extinction, peak oil, rising inequality and the financial crisis, the elites who are in charge of the corporatocracy and the bankocracy which have largely captured governments, are redoubling their efforts to keep growth and the free market neoliberal capitalist system going at all costs.

For example, as I write, the British government has just announced a new energy policy which, rather than focus on measures like systemic energy saving through retrofitting all homes to high insulation standards, high new build energy saving standards, integrated public transport, will instead reward the oligopolistic, profit hungry energy producing companies with compulsory consumer subsidies for nuclear power far into the future.

Pat Conaty and Michael Lewis argue coherently for a co-operative transition to a steady state economy. They believe that the business as usual, neo liberal capitalist model is bust, quoting the Right Livelihood Award winners as saying, 'We want to awake the world to the fact that now is our last chance to decide: do we risk collapse through business as usual? Or do we have the wisdom and courage to radically shift our paradigm in favour of a shared common future?'

So they argue for a transformative passage from a global growth economy fed by fossil futures towards more local, resilient and co-op based economies. They explore strategic questions, offering many examples of the way ahead in the areas of energy, local food systems, low cost financing and monetary reform, affordable housing and land reform, democratic forms of ownership and sustainability. They invite us to challenge our deeply embedded consumer capitalist cultural assumptions. ('We have met the enemy and he is us,' said Pogo) And above all they show the scope for change that happens when individuals, communities and organisations actively adapt to our ecological limits.

There is much thinking and good practice examples to draw on here, and this book will be a useful resource for academics, councillors, social entrepreneurs, consultants and anyone exploring practical alternatives.

However, parts of the book were beacons that went beyond all the examples. Reflecting on Paul Hawken's insight that, 'The world seems to be looking for the big solution, which is in itself part of the problem, since the most effective solutions are both local and systemic,' -they offer some great stories. For example, fossil fuel free Kristianstad in Sweden shows what a city can do through locally owned and managed integrated renewable energy and transport systems. Or Kirklees Council has successfully set up Kirklees Energy Services to tackle fuel poverty. There is the growth of the local food and community land trust movements. However, the example of Quebec stands out, where in the early 1990's Prime Minister Lucien Bouchard faced major budget deficits and called a summit of business and government leaders. However, this time, civil society leaders, co-ops and community economic development groups were also invited. This led to the foundation

of 'Le Chantier de l'economique sociable', or literally the 'construction site' or 'platform' for a social solidarity economy.

Whilst very positive about this book, the two criticisms I have is that firstly the societal future needs clarifying, and secondly there needs to be a much more critical evaluation of the transformation that the co-op movement itself needs to make if it is to help make the successful 'cooperative transition' to a steady state economy.

Firstly, the societal future needs more clarifying, as does societal dynamics. The authors make it clear that the dominant model of the neoliberal free market society is unsustainable. In Polanyi's terms a free market society by definition will destroy itself and the planet. (Thatcher: 'There no such thing as society.') Its clear that they want to bring about a steady state economy, but what roles have the political and cultural/community sectors?

To analyse, drawing on the Quebec Chantier example, as long as Quebec strategic summits only included the government (political) and business (economic) sectors, they were relatively unproductive. But in 1996, when civil society and social business were included this created a three way dynamic dialogue between civil society, business and government, rather than a cosy government /business arrangement.

The emerging 'common wealth' society needs leaders from the three societal sectors of business, government and civil society to both understand their respective sectoral contributions and to play to their strengths, providing good government, business and civil

society- rather than a confused mess. Such trisectoral strategic thinking lies behind James Quilligan's work on setting up the Great Lakes Bioregional Trust, a civil society, community based trusteeship body to steward the Great Lakes commons, with a mandate to be agreed from the US and Canadian states, and in partnership with business.

Secondly, the co-op movement itself needs a good critical shake up out of its complacency. Economists like Robin Murray have been asking provocatively, what is the future of cooperatives in the age of Google? All too often slow moving, asset rich and bureaucratic co-ops seems to have lost the fire that animated the Rochdale pioneersthink of the building societies that went to sleep and got demutualised. For example, Pat Conaty describes the CDS Co-operatives' mutual home ownership (MHO) model, which has been advocated since 2004. The only successful small-scale example of MHO to date is LILAC in Leeds, the success of which owes most to the local pioneers. You can ask, 'Why didn't the established co-op housing movement, such as CDS, have so little courage of its convictions that they failed to take the initiative themselves to pilot this model to see if it worked and to learn the lessons? Why did CDS Co-operatives Ltd, with over 8 years advocacy, leave the risk taking on MHO to government and to LILAC. the one community, society group?

To conclude this timely book, the authors invite readers to ask, 'What stories will we be able to tell our loved ones about what we did to advance the great transition?'

Martin Large Author of Common Wealth (2010); Director, Biodynamic Land Trust

Secretariat		ISSN:0037-7694
Frances Hutchinson	Chair	
J.A. Murray McGrath	Deputy Chair	Keith Hutchinson
Bryony Partridge	Treasurer	Gerald Partridge
Anne Goss	Secretary	Wallace Klinck (Canada)
Ros Cunningham	Website Editor	Richard Haselgrove
secretary@socialcredit.co.uk		www.douglassocialcredit.com

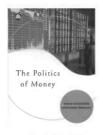
Recommended Reading



Frances Hutchinson & Brian Burkitt

The Political Economy of Social Credit and Guild Socialism

(Jon Carpenter £12.99)



Frances Hutchinson, Mary Mellor & Wendy Olsen

The Politics of Money: Towards Sustainability & Economic Democracy

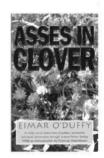
(Pluto £16.99)



Frances Hutchinson

What Everybody really wants to know about Money

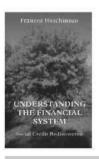
(Jon Carpenter £12.00)



Eimar O'Duffy

Asses in Clover

(Jon Carpenter £11.00)



Frances Hutchinson

Understanding the Financial System:
Social Credit Rediscovered
(Jon Carpenter £15.00)

Frances Hutchinson

Social Credit? Some Questions Answered. KRP £2.00

Books by C H Douglas

(available in the Social Credit Library)

Economic Democracy

Social Credit

The Monopoly of Credit

Warning Democracy

Credit Power and Democracy

The Control and Distribution of Production

For reviews of all these publications and details of how to purchase them, please see our website: www.douglassocialcredit.com

THE SOCIAL CREDITER BUSINESS ADDRESS

Subscribers are requested to note that the address for all business related to KRP Limited and The Social Credit Secretariat is: PO Box 322, Silsden, Keighley, West Yorkshire BD20 0YE (UK) Telephone: (01535) 654230 www.douglassocialcredit.com secretary@socialcredit.co.uk Annual subscriptions to The Social Crediter £8.00 (UK) £13.00 (airmail)

Copyright 2011. Permission granted for reproduction with appropriate credit.

If you wish to comment on an article in this, or the previous issues, or discuss submission of an essay for a future issue of *The Social Crediter*, please contact the Editor, Frances Hutchinson, at the address above.

(It would be very helpful if material were submitted either by e-mail or on disk if at all possible).