

THE SOCIAL CREDITOR

FOR POLITICAL AND ECONOMIC REALISM

Vol. 36. No. 2.

SATURDAY, AUGUST 3, 1957.

Registered at G.P.O. as a Newspaper.
Postage: At home 2d., abroad 1d.

6d. Weekly.

Why I am a Social Creditor

by BRYAN W. MONAHAN

When as a medical student I reached the study of pathology, I found that one of the exercises set by my professor was to write a paper on the course of the illness of a patient who had died, and on the post mortem findings, and on what was known of the nature of the disease which had caused his death. The case which I had to deal with was one of pernicious anaemia; of the cause of this, at that time, really nothing was known. There were in the text books, a number of theories concerning this cause, and all of these were unsatisfying. But we were supposed to read beyond text-books. We had to go through various journals with the aid of a cumulative index and collate the research being done all over the world on the pathological mysteries of the time. Eventually I found some recent work which was instantly recognisable as having approached the true fundamental cause. My exercise now acquired an altogether new significance and interest. I remember clearly my excitement and pleasure as I read my paper to my fellow-students, and their interest too in the virtual solution of an old problem. It was after that that the treatment of pernicious anaemia with liver restored the ill to health and saved many from premature death.

In the many years since then I have seen a number of these fundamental discoveries made and applied, and I have for long been impressed with how, in many cases, the truth, when disclosed, is quite definitely recognisable.

As a student I had to live away from home; but I returned home by an over-night train journey for my vacations. Thanks to the depression, I had to sit up all night on these journeys, and miserable experiences they were. But shortly before one of these trips, I saw Douglas's *Economic Democracy* on a friend's book-shelf, and idly took it down and turned a few pages. The subject matter was something quite unfamiliar to me, but it caught my interest, and I asked to borrow the book. I read it on my train-trip, in one session and far into the night.

Apart from the inconvenience of my reduced allowance, I did not at that time take any interest in the depression. I remember that my scientific training made me scornful of the idea that it was due to sun-spots; but probably some other of the now clearly absurd theories then current seemed satisfactory enough. So I read *Economic Democracy* not in the hope of finding a remedy for the depression, but purely from intellectual curiosity; I wanted to know what the author meant by the term.

Economic Democracy was written long before the depression, nevertheless, to anyone who could grasp its thesis it provided an instant understanding of the depression. That was of considerable interest and importance, no doubt, but it was not what made the impact on my mind. What possessed me was the fact that *Economic Democracy* represented a perfectly unitary concept of the greatest profundity. It was clearly the key to an understanding of diverse problems of political economy.

So it has proved. History appears to the Social Creditor as crystallised policy, as Douglas put it, and no longer as a string of disconnected and unrelated episodes.

Douglas himself described Social Credit as practical Christianity, and what he means by that is best told in his own words:

"The speech of the Earl of Darnley in the House of Lords on July 10, 1946, affords an outstanding instance of a little recognised, but formidable problem. Perfect in form and manner, it was a moving appeal for the replacement of Power Politics by the Christian Ethic and the Golden Rule. Where, it may be asked, is there any problem in that, other than one of wholesale conversion? Let us, in order to elucidate the difficulty, compare Christianity to the Theory of Thermo-Dynamics, and assume for the purposes of the argument, that all the essentials of that theory were widely known two thousand years ago. It is not difficult to imagine that those who grasped the implications of it might say 'Here is the key to a better society. Here is the title deed to a leisure world. Disregard all else, and apply thermo-dynamics.' Remember that we are assuming that James Watt was still to be born. And the world at large would have said, 'This man says the magic word is Thermo-Dynamics. Crucify him.'

"Now the fact, which ought to be patent to anyone, is that it is the Policy of a Philosophy which is important (because it is the *evidence* of things not seen); and that Thermo-Dynamics means nothing without Heat Engines, and Christianity means nothing without the Incarnation. You cannot drive a dynamo with Boyle's Law, or the 'Queen Elizabeth' with Joule's Equivalent. This country is not now the Policy of a Christian Philosophy, and before it can again, as an organisation, put into practice *successfully* those Christian principles, for which Lord Darnley

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This journal expresses and supports the policy of the Social Credit Secretariat, which is a non-party, non-class organisation neither connected with nor supporting any political party, Social Credit or otherwise.

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One year 30/-; Six months 15/-; Three months 7s. 6d.
 Offices—*Business and Editorial:* 11, GARFIELD STREET, BELFAST.
 Telephone: *Belfast 27810.*

Progress?

The following opinions of distinguished men are cited in an appendix to *The Thirteenth Greatest of Centuries* (J. J. Walsh) on matters concerning the question of the reality of human progress:—

Lord Bryce (*Atlantic Monthly*, August, 1907.)

It does not seem possible, if we go back to the earliest literature which survives to us from Western Asia and South-eastern Europe, to say that the creative powers of the human mind in such subjects as poetry, philosophy, and historical narrative or portraiture, have either improved or deteriorated. The poetry of the early Hebrews and of the early Greeks has never been surpassed and hardly ever equalled. Neither has the philosophy of Plato and Aristotle, nor the speeches of Demosthenes and Cicero. Geniuses like Dante, Chaucer, and Shakespeare appear without our being able to account for them, and for aught we know another may appear at any moment. It is just as difficult, if we look back five centuries, to assert either progress or decline in painting. Sculpture has never again risen to so high a level as it touched in the fifth century, B.C., nor within the last three centuries, to so high a level as it reached at the end of the fifteenth. But we can find no generalisations upon that fact. Music is the most inscrutable of the arts, and whether there is any progress to be expected other than that which may come from a further improvement in instruments constituting an orchestra, I will not attempt to conjecture, any more than I should dare to raise controversy by enquiring whether Beethoven represents progress from Mozart, Wagner progress from Beethoven.

Professor Flinders Petrie

(in *The Independent*, January 7, 1909):—

We have now before us a view of the powers of man at the earliest point to which we can trace written history, and what strikes us most is how very little his nature or abilities have changed in seven thousand years; *what he admired we admire; what were his limits in fine handiwork also are ours.* We may have a wider outlook, a greater understanding of things; our interests may have extended in this interval; but so far as human nature and tastes go, man is essentially unchanged in this interval. . . . This is the practical outcome of extending our view of man three times as far back as we used to look, and it must teach us how little material civilisation is likely in the future to change the nature, the weaknesses, or the abilities of our ancestors in ages yet to come.

Professor T. H. Huxley

(Rectorial Address, Aberdeen University).

The scholars of the Mediaeval Universities seem to have studied grammar, logic and rhetoric; arithmetic and geometry; astronomy, theology and music. Thus their work, however imperfect and faulty, judged by modern lights, it may have been, brought them face to face with all the leading aspects of the many-sided mind of man. For these studies did really contain, at any rate in embryo, sometimes it may be in caricature, what we now call philosophy, mathematical and physical science, and art. And I doubt if the curriculum of any modern university shows so clear and generous a comprehension of what is meant by culture, as this old Trivium and Quadrivium does.

Dr. Augustus Jessop (*Before the Great Pillage*) 1901.

The evidence is abundant and positive, and is increasing upon us year by year, that the work done upon the fabrics of our churches, and the other work done in beautifying of the interior of our churches, such as the woodcarving of our screens, the painting of the lovely figures in the panels of those screens, the embroidery of the banners and vestments, the frescoes on the walls, the engraving of the monumental brasses, the stained glass in the windows, and all that vast aggregate of artistic achievements which existed in immense profusion in our village churches till the sixteenth century stripped them bare—all this was executed by local craftsmen. The evidence for this is accumulating upon us every year, as one antiquary after another succeeds in unearthing fragments of pre-reformation church-wardens' accounts.

We have actual contracts for church building and church repairing undertaken by village contractors. We have the cost of a rood screen paid to a village carpenter, of painting executed by local artists. We find the name of an artificer, described as an aurifaber, or worker in gold and silver, living in a parish which could never have had five hundred inhabitants; we find the people in another place casting a new bell and making the mould for it themselves; we find the blacksmith of another place forging the ironwork for the church door, or we get a payment entered for the carving of the bench ends in a little church five hundred years ago, which bench ends are to be seen in that church at the present moment. And we get fairly bewildered by the astonishing wealth of skill and artistic taste and aesthetic feeling which there must have been in this England of ours, in times which till lately we had assumed to be barbaric times. Bewildered, I say, because we cannot understand how it all came to a dead-stop in a single generation, not knowing that the frightful spoliation of our churches and other parish buildings, and the outrageous plunder of the parish guilds in the reign of Edward the Sixth by the horrible band of robbers that carried on their detestable work, effected such a hideous obliteration, such a clean sweep of the precious treasures that were dispersed in rich profusion over the whole land, that a dull despair of ever replacing what had been ruthlessly pillaged crushed the spirit of the whole nation, and art died out in rural England, and King Whitewash and Queen Ugliness ruled supreme for centuries.

Robert Hunter (*Poverty*: Circ. 1900).

How many people in the country [U.S.A.] are in poverty? Is the number yearly growing larger? Are there each year more and more of the unskilled classes pursuing hopelessly the elusive phantom of self-support and independence? Are they, as in a dream, working faster, only the more swiftly to move backward? Are there each year more and more hungry children and more and more fathers whose utmost effort may not bring into the home as much energy in food as it takes out in industry? These are not fanciful questions, nor are they sentimental ones. I have not the slightest doubt that there are in the United States ten million persons in precisely these conditions of poverty, but I am largely guessing, and there may be as many as fifteen or twenty millions!

William Cobbett (*History of the Protestant Reformation*).

These things prove, beyond all dispute, that England was, in Catholic times, a real wealthy country; that wealth was generally diffused; that every part of the country abounded in men of solid property; and that, of course, there were always great resources at hand in cases of emergency . . . In short, everything shows that England was then a country abounding in men of real wealth.

Fortescue (*Lord High Chancellor under Henry VI*).

The King of England cannot alter the laws, or make new ones, without the express consent of the whole kingdom in Parliament assembled. Every inhabitant is at his liberty fully to use and enjoy whatever his farm produceth, the fruits of the earth, the increase of his flock and the like—all the improvements he makes, whether by his own proper industry or of those he retains in his service, are his own, to use and enjoy, without the let, interruption or denial of any. If he be in any wise injured or oppressed, he shall have his amends and satisfactions against the party offending. Hence it is that the inhabitants are rich in gold, silver and in all the necessities and conveniences of life. They drink no water unless at certain times, upon a religious score, and by way of doing penance. They are fed in great abundance, with all sorts of flesh and fish, of which they have plenty everywhere; they are clothed throughout in good woollens, their bedding and other furniture in the house are of wood, and that in great store. They are also well provided with all sorts of household goods and necessary implements for husbandry. Every one, according to his rank, hath all things which conduce to make mind and life easy and happy.

Dr. Walsh himself says:—

An Act of Edward III fixes the wages, without food, as follows. There are many other things mentioned, but the following will be enough for our purpose: s. d.

A woman hay-making, or weeding corn for the day	0—1
A man filling dung-cart	0 3½
A reaper	0 4
Mowing an acre of grass	0 4
Threshing a quarter of wheat	0 4

The prices of shoes, cloth and provisions, throughout the time that this law continued in force, was as follows:

A pair of shoes	0 0 4
Russett broadcloth, the yard	0 1 1

A stall fed ox	1 4 0
A grass fed ox	0 16 0
A fat sheep unshorn	0 1 8
A fat sheep shorn	0 1 2
A fat hog two years old	0 3 4
A fat goose	0 0 2½
Ale, the gallon, by proclamation	0 0 1
Wheat, the quarter	0 3 4
White wine, the gallon	0 0 6
Red wine	0 0 4

An Act of Parliament of the fourteenth century, in fixing the price of meat, names the four sorts of meat—beef, pork, mutton and veal, and sets forth in its preamble the words, “these being the food of the poorer sort . . .”

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pleads, it must understand their application through proper mechanisms—not so simple a matter as he would appear to think it is. Failing that, the children of this world are, in their generation, wiser than the children of Light. Chivalry, ‘Manners maykth Man,’ were imperfect Christianity; ‘The Century of the Common Man’ is not.”

To be a Christian is something more than to profess a belief in Christian doctrines. It is consciously, as an individual, to stand in a unique and isolated relation to God. And Christianity means too that the one thing that matters in this world is what each individual becomes in the sight of God. In the Christian view, therefore, economics and politics are important solely in their facilitating the development of Christian *individuals*.

The world we live in is, however, quite definitely increasingly anti-Christian. The political economy of the so-called Welfare State is collectivist—exactly the anti-thesis of a Christian political economy. The psychology induced by this visibly inhibits the full flowering of unique personalities, while it encourages the sins of envy, greed and sloth.

Individual initiative is subordinated to collective irresponsibility, most clearly revealed in the universal, anonymous, irresponsible ballot, but quite plainly to be seen as well in every field of life.

The deterioration brought about by the political economy of collectivism is evident in the increasing difficulty so many people display in grasping Social Credit. The policy of Social Credit simply does not fit the philosophy of collectivism; and it is the philosophy of collectivism which more and more informs modern education and pervades propaganda. People now largely lack the mental organs to understand Social Credit. The implicit assumptions of *Economic Democracy* are truly Christian, derived from a period when society was evolving into a more nearly Christian Society. It had no doubt far to go; but Social Credit would have speeded that evolution as nothing else could have done, since it provides the basis of that rather awful freedom where a man becomes responsible to God for his own development and achievement.

Over the last few years, I have observed more and more serious thinkers becoming aware that our bad times and recurrent crises really mean that we stand before the probability of the actual death of the civilisation we have known; generally speaking they perceive that it is in the

collapse of the philosophical basis of our civilisation that the trouble lies. What remains of this basis is embedded in institutions, or carried by the older generations. But the latter are being steadily replaced by new generations brought up increasingly with 'State' school education; and this is steadily becoming both more secular and more technical. And in the schools of most denominations, where religion is taught at all, it is taught with less conviction. It would be absurd to say that the majority of modern youth, where it is religious at all, is deeply religious, and idle to hope that it will become so with the passing years.

"The end of man is self-development"; "the field exists for the flower." These are the fundamental postulates of Social Credit. All the great religions have these postulates—or, from the religious point of view, I should say insights. It is not what man has in common with other men that is important, but what is unique in him. How could *Hamlet* be written, or the Archduke Trio be composed by the mob? Indeed, what any creation means is unique for each individual.

The postulates of the 'Welfare' State are radically different. The first and most fundamental is that the end of man is employment—"working to buy a living." The second is equality—"lack of quality."

I remember vividly a passage in a book I read as a student—I believe it was *The Mind in the Making*—which described a mental process called "rationalising." Rationalising is supplying a 'good' reason for an action which has a different true motive. Most of the economic and political doctrines of the 'Welfare' State are rationalisations from its fundamental postulates. The idea of equality springs from envy of quality, and its economic rationalisation is expressed in confiscatory taxation. The idea of Full Employment is rooted in Primordial Fear—fear of hunger, fear of living alone, fear of others. Its political rationalisation is Planning, Organisation, and Bigness—*i.e.*, away from individual initiative, personal responsibility, and recognition of one's essential loneliness as a unique Spirit.

Envy and fear also give rise to Will-to-Power—power over others—and Planning and Organisation are a perfect rationalisation of these base drives.

I do not think that there is any doubt that Christian civilisation and the 'Welfare' State are antithetical: the 'Welfare' State is a manifestation of Anti-Christ. Indeed, part of the creed of most Socialism is conscious, militant atheism.

The 'Welfare' State is also anti-Social Credit; and I believe that in its inception, though not in its momentum, it is consciously so. The fundamental idea underlying Social Credit is that the community exists for the sake of the individual; that the development of industrial organisation is for the sake of freeing the individual to the maximum practical extent from occupying his time in working in order to exist. If ten men and a machine can do the work of a hundred men, then the necessity to work *for a living* is reduced to one-tenth. The important product of industry is leisure. Leisure, of course, does not mean inactivity. It means the opportunity to do something besides work for a living.

Christianity can only have meaning if man is *primarily*

spiritual. Now Spirit does not "work"; it creates. It follows then that man's primary activity should be creative, not industrious. This must not be misunderstood to imply that there is anything wrong with work. Work is the curse of Adam when it is imposed by necessity; it is the gift of God when it is personal, creative, initiative.

The whole emphasis of the 'Welfare' State is on necessity. Man must be fully employed. His education must be primarily to fit him for employment; his medical service to keep him fit for employment; and to ensure that he remains in employment, he must not be able to accumulate savings.

The basic mechanism of the Social Credit conception is the National Dividend, of increasing purchasing-power. This expresses the right of the individual to an unconditional share in the common cultural inheritance, increasing as that inheritance grows. Now at one time we were quite naturally approaching a National Dividend. As shareholding became more widespread, so more individuals obtained an unconditional income to supplement, and in some cases to replace, what they 'earned.' Given time, and either stability, or an increase, in the purchasing-power of money, shareholding could have become universal. What Douglas discerned was that the dividend is the natural successor to the wage, which it should progressively displace in importance. The conception of the citizen as a shareholder rather than as an employee correctly reflects the fact that modern production is over-whelmingly the result of the application of power through machines, human labour, for all its importance as a catalyst, being of steadily diminishing importance as a fraction of power.

(To be continued.)

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