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In this issue:

- Should He Who Pays the Piper Call the Tune? Margaret Atkins 26
- The American Mind John Gould Fletcher 32
- Education for Scarcity Sanson Carrasco 34
- The Tragedy of Human Effort (Cont.) CH Douglas 36
- From Cradle to my Home Frances Hutchinson 40
- The Use of Money CH Douglas 42
- Book Reviews 44

Editorial

The Industrial Revolution has placed infinite material resources at the disposal of humanity. There is currently no earthly reason why the material needs of every single person cannot be comfortably met. However, the world economy operates according to an economic philosophy of scarcity. Based on the principles of ‘sound finance’, orthodox economics assumes limited material resources and infinite material wants. As a result, people are exhorted to work longer and longer hours in order to produce and consume more and more goods, but no time or resources can be found to meet many desirable ends, because there is insufficient money to go round.

The list of questions resulting from this situation is never-ending. Why work longer and longer hours on unnecessary paperwork? Why is it impossible to create economic security with increasing lifestyle choice? Why must the care of children, the sick and the elderly members of a family be tacked on incongruously to a day bound into the service of securing a money income? Why does third world and inner city poverty continue to exist amongst global plenty?

Why do people continue to go to war for causes which they do not understand? Question upon question has been raised with great eloquence and increasing urgency over recent years. However, it is difficult to detect evidence of serious progress being made towards an understanding of the underlying causes of malaise within academia or the mainstream political parties.

What has happened during the 20th century is that Adam Smith’s philosophy of individual self-interest as the means to achieve the common good has been taken on board to the exclusion of all other considerations. The child is educated to pass exams which will open doors to employment for a money income. The adult takes it for granted that a money wage or salary is the dominant consideration in order to follow a craft or profession. Yet working for money is working for pure self-interest. All other considerations become secondary when the right to carry on the work is dependent upon being on a payroll. It follows that my income provides my house, and for the other wants of myself and my family. Against this background the idea of a National Dividend or Basic Income comes up against a blank wall. Where people
have a massive investment in their own ideas, both psychologically and materially, it becomes virtually impossible to think ‘outside the box’. It is the somewhat daunting task of *The Social Crediter* to tempt people to kick the addiction to the dominant worldview by presenting the work of people who have broken away to blaze a trail into the future.

**Builder and Owner**

I bought a rectangle of land,
Cement, and lumber, and bricks, and sand.

I dug me a handsome cellar-pit,
And built me a box on top of it.

I made it stout, I founded it sure
To hold my wife and my furniture.

I planted a hedge all round about
To keep the world and the devil out.

I gave due thanks to the Deity
For the comfortable box he had given me.

I called in my neighbours, one by one,
To show them the labour I had done.

Some were voluble, some were shy,
And some looked on with a jaundiced eye.

No one was happy, not even my wife.
What in hell is the use of life?

I'll up and sell my house and land.
I'll take the good wife by the hand.

We'll trudge, by God, through sun and rain
Till we find happiness again!

From “Palms,” Guadalajara, Mexico.
Printed in *The New Age*, July 10, 1924.

I came across “Builder and Owner” recently, whilst reading through copies of *The New Age*, the weekly which carried Social Credit writings throughout the 1920s and 1930s. Comments on the meaning of the poem, and its relevance for today, would be very welcome.

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**Should He Who Pays the Piper Call the Tune?**

*Margaret Atkins*

**The piper and the paymaster**

Some fifteen years ago I received from the administrator in charge of graduate grants at the British Academy a response to my criticism of the introduction of forms for graduate students to complete after their first year. (At the time, this struck me as a slight on the competence and integrity of graduates’ supervisors.) Unfortunately, the gentleman to whom I had complained turned out to have designed the forms, and his letter was somewhat acerbic. It concluded with the words, ‘He who pays the piper calls the tune.’

I thought at the time that this was an oddly inappropriate proverb: would he who paid the doctor prescribe the medicine? After a further decade and a half the consequences of acting in the spirit of a certain interpretation of that proverb are becoming all too apparent in the wider field of education, and indeed throughout the public services. ‘Micromanagement’ is everywhere: the paymaster is calling all the tunes, providing detailed instructions to the pipers as to how to play each note, and then checking that he has obeyed the instructions (or at least that he can make a show of providing evidence that he has obeyed instructions). It would be surprising under these circumstances if the pipers were to play musically, let alone to enjoy their playing. It seems to be time to ask: how ought I to have replied to that letter? In particular, how ought I to have challenged the assumption that the paymaster is the right person to decide the way in which the piper should
account for how and what he plays?

‘He who pays the piper calls the tune.’ It is interesting to discover how the usage of this proverb has changed. The simple phrase ‘pay the piper’ predates the longer version by some centuries. It was used simply to mean ‘bear the cost’, with no reference at all to controlling the piper’s playing. Thus the Earl of Chesterfield, writing to his son about his hopes for peace in Europe, said, ‘The other powers cannot well dance, when neither France nor the maritime powers can, as they used to do, pay the piper’. In other words, war is unlikely, because no one will foot the bill. This usage remains alongside others right into the late twentieth century.

Even when the phrase ‘call the tune’ or ‘choose the tune’ is added, the resulting proverb is not, at first, used to control the piper, but rather to emphasise the rights of the payer as against others who might be enjoying the piper’s playing. Mr Evan Spicer, for example, argued, in a debate on the constitution of a public water authority for London, that as London ratepayers were paying for the water supply their council should have full control of it, rather than share control with the chairmen of outside councils: ‘Londoners had paid the piper and should choose the tune’.

Despite the proverb’s nuanced history, I had known immediately what my friend from the British Academy meant by it: ‘I am paying for your graduate work; therefore you will do it in the way that I say.’ How revealing it is that we so easily now assume his interpretation! The influence of the despotic model of relations between employer and employee is all-pervasive; its conceptual basis is the understanding of action and responsibility assumed by my correspondent; and this conceptual basis underlies the arguments (and the demands) of his countless heirs. For shorthand, I shall use ‘the paymaster’ to stand for anyone who thinks in this way.

**What the paymaster thinks about piping**

Let me begin, then, by summarising the paymaster’s beliefs. He treats the piper - let us call him Peter - who is presumably a good musician, like a factory hand. He assumes that Peter pipes only in order to earn a wage and that he will pipe to instructions. The purpose of piping is ‘the tune’, which is seen as a product rather oddly separable from the playing of it. Indeed, the paymaster thinks of the piper as a producer of tunes; his actions are characterised simply by their ‘products’. The piper, in his view, should discover what he must do by receiving his orders; he should obey the paymaster rather than any other person, or any musical impulse or understanding of his own. His obedience is secured by the promise of money that he needs: his motivation to act is external to his action. He is free (assuming he is not destitute) to accept or reject the contract, but he is not free to contribute his own views of what the project should be. The paymaster will consider him a responsible person to the extent that he fulfils his instructions.

The piper is accountable to the paymaster and not to anyone or anything else (he cannot protest, ‘But everyone else loved the tune that I chose’.) He is accountable not in the sense that he must give an account of himself (his understanding of what he is doing is of no interest to the paymaster); instead, the paymaster will require him to prove that he has fulfilled the required instructions; the paymaster will be the judge of this. The reason that the piper is considered ‘accountable’ is simply that he is being paid. If he were not, he would be free to play whatever tunes he liked, however well or badly he wished. A worker who is ‘accountable’ in this sense is simply one who, because he is being paid, is required to show that he has obeyed his instructions.

The model of the piper and the paymaster is extremely simple. Modern micro-management is highly complex: in the universities, the ‘paymasters’ include benefactors long dead, modern corporations and the tax-payer. Their ‘instructions’ are mediated through tangled and
winding underground channels by politicians and civil servants, by academic administrators and by administering academics. These ‘instructions’ are complicated still further by requirements to ‘consult’ a further variety of groups: students, parents, potential employers. Moreover, even if there were only one paymaster, with a single coherent set of desires to satisfy, he would be ill-equipped to select the tunes the scholars might ‘produce’. Instead, therefore, his collective persona relies on procedures: whatever is produced in accordance with the agreed procedures will be deemed the correct product. The procedures themselves grow ever more elaborate and time-consuming.

My model cannot of course do justice to all the details of this system. On the other hand, it has the advantage of clarity; the system itself is just too large and too complex for most of us to think about it clearly. Moreover, it is my suspicion that people accept the system to the extent that they assume the paymaster’s view of action, which in fact underlies it. I should like, therefore, to outline an alternative model of action, which, although a little more complicated, seems to me to have the merit of being correct. In other words, I want to explore why we really do the things that we say we do, and how we ought to explain why we have done them. Most people, it seems to me, do not behave as the paymaster wishes the piper to behave; and in so far as they do, we ought to help them to grow out of it.

What the piper thinks about piping

The piper pipes because he is a musician. He pipes as well as he can because he loves music, has a vision of how to play musically, and wants to incarnate this vision. The music, and the communication of the music, are his motive. His piping conforms to Thomas Aquinas’s analysis of a properly human action: it aims at what is good.

The piper, being a wise and honest man, knows that real life is complicated. Our motives are always interconnected, and rarely unmixed. He pipes in order to make music; but he also pipes in order to earn some money, to please his musical pals, to impress his girlfriend. He knows that these further goals may or may not affect his piping.

If he has a fair employer, a patroness let us call her rather than a paymaster, then piping for wages need have no effect on the way in which he pipes. The patroness has chosen him because she knows that he is a good piper; she agrees with Peter when and where he will pipe; then she leaves him to pipe as he thinks best.

Suppose next that Peter is piping partly to please his musical friend Paul. In this case, he will play as well as he can. Of course, he normally tries to play as well as he can, but Paul’s presence may inspire him to make an extra effort, to take an extra risk, to give his musical imagination just a little more rein.

Thirdly, suppose that one of Peter’s motives is to impress his girlfriend, Patricia. Patricia thinks she is musical, but is sadly mistaken. She thinks that Peter is brilliant because he can play fast. And Peter is in love. In Patricia’s presence, then, against all his musical instincts, he catches himself sacrificing fluency for flashiness, subtlety for sheer speed. Even true love can corrupt.

The ways in which Peter’s different secondary goals may affect his piping become clearer when he is asked to explain why he piped in the way that he did. If the secondary goal has not affected his playing (if, say, he knew that he would get the same wages whatever), then his explanation will pick out something about the music itself: ‘It was important not to rush here in order to preserve the shape of the melody’, for example. If his secondary goal was an inspiring one, like pleasing the knowledgeable Paul, then he will also explain his playing by talking about the music, and in this case, his explanation may be still more sophisticated and richer. On the other hand, if he was piping to please Patricia, his honest explanation of why he piped in the
way that he did will refer not to the intrinsic
goodness of playing that way, and therefore
not to the music itself, but rather to Patricia’s
wishes. (It may be instructive to note that if he is
giving this explanation to Paul, he may well be
tempted to be economical with the truth.)

If Peter were philosophically minded, he might
categorise possible secondary goals as follows:

i. those that do not affect the playing;
ii. those that inspire the playing;
iii. those that distort the playing.

In the case of (iii), but not in the other two cases,
an honest explanation of how the piper plays
will refer not to the music, but to some extrinsic
factor such as the wishes of a third person. It
seems unlikely, one might note in passing, that
this sort of account of an artist’s work would
provide much in the way of illumination.

What the piper thinks of the paymaster

The paymaster made it quite clear what he
thinks of the piper. But what, on this analysis,
would the piper think of the paymaster? Where
would he locate the paymaster’s view of action
within his own, rather richer, understanding
of it? The paymaster, we recall, believes that
the piper pipes for the sake of money and will
pipe as he is instructed. In other words, the
paymaster treats all piping as if it is for the sake
of a secondary goal. He further assumes that the
piper’s secondary goal is pay; and that he will
achieve this goal by satisfying (i.e. obeying) the
paymaster. You will recall that my correspondent
from the British Academy introduced the
proverb in question precisely to characterise a
situation where paymasters wanted to compel
pipers to conform with their wishes. On his
understanding of the proverb, then, the piper
and the paymaster disagree about the best way
of piping.

It follows from this that if the piper pipes as he
is required, for pay, this secondary goal will,
from the piper’s point of view, be a distorting
one. The piper categorises motivation in
several different ways; in the paymaster’s eyes,
however, all professional activity conforms to
a single model. This model, according to my
analysis, would be characterised by the piper
as action for the sake of a distorting goal. The
paymaster appears to have asked himself neither
whether there are any other possible models of
action that he has neglected; nor whether there
are any dangers in encouraging the model that
he has assumed. The piper might, if he were
in a charitable mood, put this down to lack of
imagination rather than to positive malevolence.

Accounting for the Academy

The systems of assessment introduced in
recent decades into universities have clearly
transformed the way that we account for what
we do; they were intended to do so. They have
done this by introducing into our activities
the secondary goals of satisfying the various
assessors. These secondary goals may, in a
few cases, have proved inspiring. It seems
uncontroversial that they have often been
distracting, in the sense of demanding time and
energy and resources. Goals that merely distract
us, however, although they may hamper our
fulfilment of our activity, need not distort our
aims or the way that we attempt to do what we
do.

It is distorting goals that threaten our own best
understandings of our academic lives. Most
academics can easily think of instances where
the goals of success in assessment threaten to
distort: the timing of publications, the criteria
for appointments, the choice of methods of
teaching, and so on. One example of my own
might stand for them all, that is, a favoured
saying of the head of a prestigious laboratory in
which a friend of mine works: ‘It is better to be
first than to be right’.

Fortunately, it is easy to frame the questions
that might protect us against the dangers of such
distortion: ‘Would this have been the way to do
it even without the inspection?’ ‘Can I give a
full explanation of why I am doing it this way, of a kind that refers to the goodness of this activity, but does not mention the inspection? It is easy to frame the questions, but it may be difficult to answer them honestly. If we find that our secondary goals are distorting our actions, and we stick with those secondary goals, then we will have a choice between a cynical (or despairing) account on the one hand - ‘I know this isn’t the best way to do it, but that’s the way the world is’ - and an incoherent one on the other.

My deepest fear, however, is that many of us can now give accounts that are all too coherent, precisely because our own understanding of what is good about what we do has been so dramatically altered under the pressure of the new systems. It is as if Peter had come to believe Patricia’s view of how to pipe. Here the question that might protect us against ourselves is, ‘What would I have said about my reasons for doing this fifteen years ago?’ (Of course, the longer the regimes of inspection last, the fewer people will be able to answer that question.) I find it helpful to remember the shock I felt early on in the era of Research Assessment when I overheard two eminent and respected members of my Cambridge college discussing seriously and at length whether or not it was fair that Psychology had received four points and Physiology five (or was it vice versa?).

I had already realised, of course, that university departments were being graded on a crude scale of one to five. What I had not yet grasped was that some scholars were now taking such grading so seriously as to be able to describe it as either fair or unfair. Even five years previously, it seemed clear to me, they would both have mocked such an idea. Yet they had now appropriated quite a new view of the worth of their own scholarly activity. Their accounts of why they thought a department worthy would now be couched in the terms set by the RAE; they would disagree with the inspectors not about what was good, but only about how far one department or another had achieved that good.

Ten years later it is difficult to recapture the shock of that moment, so much do I move in a world where so many seem to take it for granted that their department merited their good grades (or alternatively did not merit their bad grades). Indeed, when our own department was undergoing QAA, I was struck by quite how difficult it was not to believe that the score we were given was closely related to the quality of our work, although the actual evidence pointed overwhelmingly to the opposite conclusion. (It is irrelevant to my argument whether I am wrong about what the evidence suggested; what matters is that the pressure on my beliefs did not come from what I believed to be good reasons.)

Different academics will have different views about the most important ways in which the assessments imposed upon us have affected our activities. My hunch is that the RAE has been more likely to distort our activities and teaching assessments to distract us from them. There are, however, several ways in which TQA, QAA and any of their successors may distort teaching: for example, by over-systematising and hence depersonalising the relationship between teachers and students, by encouraging standardised methods of teaching, and by tempting teachers and students to collude in lowering standards in order to avoid risk.

There are, of course, innumerable external pressures other than inspections which may distort our activities and even seduce us into changing our beliefs about them. The constant requirement to reduce expenditure is the most obvious of these. To take one important example: in the debate about the best size of teaching groups it is extremely difficult to disentangle genuinely pedagogic from pragmatic motives. Again and again we need to ask ourselves the questions: ‘Is that how I would have argued fifteen years ago? If not, exactly why not?’
Epilogue: love and do what you will

You need not see what someone is doing to know if it is his vocation, you have only to watch his eyes: a cook mixing a sauce, a surgeon making a primary incision, a clerk completing a bill of lading, wear the same rapt expression, forgetting themselves in a function... There should be monuments, there should be odes... to the first flaker of flints who forgot his dinner... 

The expressions of Auden’s workers are ‘rapt’, because they are drawn out of themselves, to focus on what they are doing. They focus on it precisely as something good or desirable: this is how to make the incision; this is how to mix the sauce. They do not think their activity good because it gives them pleasure; it gives them pleasure because they think it good. Specifically, it gives them pleasure because they know that they are doing it well. They ‘know’, or they ‘feel’: either word is too narrow to capture the richness of being engaged with one’s mind and body - muscle and nerve and sense - in an activity to which one feels called.

The Epicurean, and modern, mistake is to believe that we act, at our best, for the sake of pleasure, as if we think, ‘I’ll make the effort to do it well, because then I will feel good.’ Of course, in our weaker moments, we sometimes need to give ourselves such encouragement - few professional athletes would survive their gruelling training without occasionally reminding themselves how good it feels to run a winning race. But they will not actually get to feel good by aiming to feel good. They will only get to feel good by focusing on the activity in question; furthermore, what will feel good to them is, precisely, doing that activity well. It is simply a fact about the world that providence, or chance, has made us into creatures that enjoy doing things well.

I have argued that distorting secondary goals make us carry out our activities less well, in our own eyes, than we otherwise would. It is no surprise, then, that such goals can also diminish or destroy the delight that we naturally take in doing things well. Peter will enjoy his piping less when he knows he is playing badly in order to please Patricia. (Whatever extra pleasure he find in the experience - say, from Patricia’s appreciative glances - will not be pleasure taken in piping.) In other words, distorted goals can demotivate, in the literal sense of deprive us of our motives.

This diminishment of joy may happen simply at the level of specific actions: when playing this piece, or teaching this lesson, badly for the sake of a distorting goal. It can also happen over a longer time, to an extended project. Perhaps the ways in which I am forced or bullied or bribed into carrying out my craft badly are limited: maybe I am free to play Mozart, though not Bach, as well as I can; maybe I can teach my pupils in the manner I wish, so long as I submit them to monthly testing. The extent to which such interference diminishes the artist’s pleasure will vary with the details of the case. However, it is important to remember that skilful artists see their projects as a whole; if individual elements are damaged, they may feel that the integrity and beauty of the project as a whole has been lost. Then there is a serious risk that their natural delight in their work as a whole will also fade.

Academics are no exception. Insofar as I come to teach or write in a way that is intended to please the inspectors, rather than in the way I think best, my original motive of teaching or writing for its own sake will be lost. What used to make me enjoy teaching or writing well was my belief that they were in themselves good activities. It is unfortunate that the better the teacher or scholar, the more likely it is that a small reduction in the standard of her work will lead to a large diminution of the delight that she takes in it.
It would take a different essay to argue that the fact that people find joy in their work is evidence that they are doing it well. The practical reader is unlikely to need the argument. Would you choose a carpenter or a builder or a garage mechanic who despised or disliked his job over one who loved it? Would you leave your toddler with a childminder who appeared to hate looking after children? Would you call a tune from a piper who was piping only for pay? I rest my case. The tragedy is that we have forgotten in public life the solid traditional wisdom which every householder and every parent still takes for granted.

We will not ‘solve the problems’ of education by holding each other to account, however sophisticated the systems with which we do so. I would prefer to adopt the more modest aim of helping each other to teach and study more competently, more creatively and more contentedly. I have argued that we will not achieve even this until we possess a sounder public understanding of professional motivation. Equipped with that, we might learn to set one another free to act in accordance with what each honestly believes to be the good. Perhaps we could then begin to aspire to a system of education in which those who work are motivated not by fear, but by love. For that is what makes the flaker of flints forget his dinner.

Sr Margaret Atkins † was a Senior Lecturer in Theology at Trinity and All Saints in Leeds before joining the Augustinian Community at Boarbank Hall in Cumbria.

2 Letters written by the late right honourable Philip Dormer Stanhope, Earl of Chesterfield, to his son Philip Stanhope esq., 25 December 1753.
3 *Daily News*, 18 December 1895.
4 He saw himself, presumably, as the delegated representative of the tax-payers.
5 I accept that the inspectors’ conclusions could have been reached in a manner that was fair or unfair, but that is a different point.

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**The American Mind**

John Gould Fletcher

*Extract from The New Age, December 31, 1925*

### III. – Religion and Education

As a consequence of the dollar democracy which prevails in America, nowhere on earth is there more desire for religion and education, and nowhere has religion or education a lesser hold upon the people than in America.

The Puritan founders of New England were actuated by the desire, common to the seventeenth century reformers of making the “commonwealth of the saints” an earthly reality. Their aim still exists, latent but unexpressed in all parts of the country, except in a few sections of the backward South, whose aim was rather by holding each other to account, however sophisticated the systems with which we do so. I would prefer to adopt the more modest aim of helping each other to teach and study more competently, more creatively and more contentedly. I have argued that we will not achieve even this until we possess a sounder public understanding of professional motivation. Equipped with that, we might learn to set one another free to act in accordance with what each honestly believes to be the good. Perhaps we could then begin to aspire to a system of education in which those who work are motivated not by fear, but by love. For that is what makes the flaker of flints forget his dinner.

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The theory of dollar democracy, as I have pointed out, is that everyone must work for a living. The logical outcome of this theory is that every poor man is a loafer. In consequence, no country has so few beggars. If a man will not work, he is jailed as a criminal. The vagrant, the tramp, is the most dangerous member of the community – as the financial magnate...
who, despite his millions, lives and works in
the simple style of his forefathers, is the best.
The ideal of America is the “good citizen,”
and the “good citizen” is the man who pays his
taxes. This, incidentally, goes far to explain the
American dislike of Whitman, Thoreau, and
Poe. Whitman lived for the greater part of his
life on the free-will offerings of his admirers.
Thoreau refused to pay taxes to the State. Poe
signed promissory notes which he had no ability
to repay.

When I attended Harvard College, now twenty
years ago, and was moved by some European
strain in my temperament to protest to the
college authorities against the intellectual
laxity of the curriculum which enabled any
fool capable of the memory feat necessary to
pass examinations to add a degree to his name,
I was met with the remark that ninety per cent
of the college graduates were successful men
of business. Since then, all the Eastern colleges
– including Harvard – have added to their
curricula schools of Business Administration,
where one can acquire a degree in the only
pursuit that has worth and dignity for the
American mind. It does not matter that anyone
knows who won the war of Troy, or that anyone
can appreciate “Hamlet” as a play. What matters
is that one can obtain a job readily.

The outcome of such a system of education is
that education exists for every other purpose
except that of culture – the aim of getting
on, of being a commercial success is ranked
above that of culture. In America there exist
schools of good manners, of etiquette, of social
department – because this, too, has a practical
cash value, which culture has not. The outcome
of such a system, with its stress on “success
first, culture later,” can be seen by the fact that
whenever a new oil region is discovered, or a
new piece of swamp ground seems likely to reap
a rich harvest by being sold as real estate, a vast
migration to the favoured locality takes place.
Such migrations reveal the tragic thirst of the
American to be ranked as a commercial success.
It was an American who spoke of the “almighty
dollar.”

The American University dreads but one
thing: the revolt of the radical, who is always a
member of the old Anglo-Saxon remnant, bent
on destroying the naïve faith that dollar-hunting
is good, or that God has specially favoured
the masses of mankind who happen to inhabit
the United States. The American Socialist is a
Socialist because he hates wealth, not because
he admires the working-classes. The American
atheist denies God because he obscurely realises
that the God which his people worship is the
mammon of cheap and common success.
Transport the American Socialist to Europe and
he becomes the ultimate aristocrat. Transport the
American atheist to Europe and he becomes a
mystic of the Middle Ages.

Through education, we arrive at the question
of religion – which is indeed the result of all
education. As organised education in American
exists only to create commercial success,
so organised religion accepts as its first and
last commandment, “Be a good citizen – a
taxpayer, a successful business man – and all
will be well.” The most successful, the most
popular churches since the Civil War have
grounded themselves upon this appeal. It has
even conquered, though not openly, the Church
which should have died rather than surrender its
right to maintain the gospel of the poor – I am
referring to the Catholic Church. The Catholic
Church in America is run upon the strictest
“business methods.” Perhaps that is the reason
why it has not produced a Saint Francis, a Saint
Theresa, or even a Newman. I know of one
American Catholic who refused to enter St.
Patrick’s Cathedral, New York City, because
the seats in that cathedral are sold, Sunday after
Sunday. There is a ticket office in the nave. That
Catholic is, of course, looked on with suspicion
by his fellow-religionists, and has had a hard
struggle.

The fact that the Christian Churches have sold
out to mammon is so commonly observable in
American that this fact alone explains why
Americans long for some religion and are always ready to try a new one, in the hope that somewhere one may be found that will miraculously bring about the lost realm of the saints and Kingdom of Heaven on Earth that their ancestors went into the wilderness to establish. Nowhere have so many different religions been tried as in America. Mormonism, Christian Science, Dowieism, Theosophy, Zoroastrianism, Bahaimism, Spiritualism – the list of pseudo and exotic cults is endless. A new religion, a new Messiah – this is what America is hankering for, and it is given one of sorts – every day.... America as a country is entirely lacking in what Henry James called the “sense of the past”; and without that sense no new religion is possible. Of old beliefs America has none except that the democratic ideal as expressed by her statesmen and books of public opinion is perfect. Against this a whole generation of American artists, following Whitman, have revolted. Perhaps Walt Whitman is the nearest thing to a religious leader our country has produced.

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Education for Scarcity
Sanson Carrasco
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The present school system, both elementary and secondary, in private establishments and in those under State control, which in defiance of the fitting use of words is called an “educational system,” is based on fear, and that fear in the last resort is the fear of want or, as Maurice Colbourn puts it, “the fear for tomorrow’s dinner.”

The following observations do not apply to many of the infant schools, the nursery schools inspired by the work of Montessori and a few independent schools under enlightened headmasters.

The world of school in its organisation is a replica on a small scale, of the pyramid structure of the economic system. In the State schools at the apex is a vague body called the Board of Education, which shows a characteristic of all bureaucratic organisations, namely, the lack of individual responsibility, the readiness to refer to authority, particularly when that authority is dead.

Dominated by Finance

This Board, however, is dominated by financial interests, and only those who have been trained in the unquestioning acceptance of authority find a place on it.

The Board has its inspectors, who having risen from the ranks of the teaching profession, know the tricks of the trade, and come to be regarded as ogres by the teachers who fear for their jobs.

Amongst the more enlightened members of the profession, even amongst headmasters, there is a rising tide of revolt against the repressive forces from above; but in most cases the staff still go in fear, not only of the inspectors, but of the headmaster. And so through the fear of losing their jobs they carry on a system which consists in repressing the individuality of their pupils, starving them of intellectual and spiritual food and creating an atmosphere in which it is impossible for any but negative qualities to develop.

The line of cleavage, where the force of revolt meets the force of repression, comes between masters and boys; though in the public school system some of the boys, known as prefects, are won over to the forces of repression by means of a grant of privileges.

Drudgery as a Virtue

The justification that the schoolmaster gives
for this repression is that the boys must work at
boring tasks because they have to pass certain
examinations, in particular the matriculation, in
order to find a job, and he often lauds the virtues
of drudgery as a training for life. The irony of it!

The healthy boy is an interested and vital
creature; he is just beginning to feel his powers,
his senses are bringing every day fresh wonders
to his mind, his creative instincts only need a
sympathetic atmosphere for their development
and then – he comes to school.

He is compelled to sit on a badly shaped
cramping seat for periods of at least half an hour
and listen to a person talking about things in
which he is not interested, and the significance
of which he cannot realise; even if his interest is
aroused by a trick, the fatal gap between work
and play, intellect and action, is opening.

The boy hates sitting still and that hatred is
based on the intuition that his most valuable
powers are being diverted into harmful channels.
Naturally there are some boys of the so-called
studious type to whom the dry useless matter
which is too often delivered in schools has
interest. These thrive, pass examinations and go
to our universities to carry on the tradition of
slave schools.

The boy may come under the attentions of
what is called a good disciplinarian who by
sheer terrorism commands silence and instant,
unquestioning obedience. On the other hand he
may come to a man who is either too sensitive to
be a brute or merely incompetent, in which case
he has a means of giving vent to his repressed
vitality, and in this way many charming and
sensitive masters have been broken – more
victims of the financial system.

Only Bureaucrats Required

The fear of want finds its expression in an
insistence that authority must be accepted, and
in this way all but the strongest characters are
perverted. The ideal and the highest type for
which the system caters is the bureaucrat who
can think logically but whose mind is filled with
preconceptions the truth of which he would
no more think of questioning, than that the
accusative of “mensa” was mensam – competent
slaves who, given a book of rules and a list of
authorities, will apply them to the letter.

The majority, however, have their faculties so
dulled that they accept poverty in a world of
abundance, and if they think at all imagine that
perhaps the next world will compensate them for
the virtuous drudgery in this.

Our children are being moulded under the
pressure of fear into shapes which fit an obsolete
financial machine, which will break down and
be scrapped before most of them have time to
occupy what few places there are available in
the productive system.

Douglas deals with reality and not abstractions and equates
Reality and Good, or God as being synonymous,
which explains his statement, “That is moral which
works best”. To achieve that which is moral, good,
and right, requires achieving that which works best
and this is the objective of Social Credit Policy.
The first step is to insist on security for the
individual, both economic and political and not
become embroiled in arguments on technics.
Demand results.

Vic Bridger The Common Sense Journal May/June 2009
Notes for the address delivered at the Central Hall, Liverpool, on October 30th, 1936. The first part of this speech was included in the Spring 2009 issue of *The Social Crediter*.

The problem, then, is to obtain a change in the financial system of such a nature that it is bound to be against the will of those controlling the financial system at present, and such a change can be induced only by the possession of the ultimate sanctions of the realm, that is to say, control of the navy, the army, and the air force, now controlled by these same controllers of finance. *The problem, in fact, is a problem of the victory of political democracy, that is to say democracy of policy.*

**Means or Ends?**

To understand what I believe to be the only effective strategy to be pursued, we have, first of all, to recognise that though we do, beyond question, possess the rough machinery of political democracy, we *do not use it*. It is not democracy of any conceivable kind to hold an election at regular or irregular intervals for the purpose of deciding by ballot whether you will be shot or boiled in oil. It is not democracy of any conceivable kind to hold an election upon any subject requiring technical information and education. Nothing could be more fantastic, for instance, than to hold an election on, say, whether aeroplanes or airships would be better for the purpose of defence, or for any other purpose. Yet the information which is required to give an intelligent opinion on the use of tariffs or monetary policy is at least of as high an order, and is, in fact, in the possession of far fewer people, than the thorough knowledge of aerodynamics necessary for an election on aeroplanes versus airships. So that the first requisite of a political democracy is that its operation shall be confined to objectives, not to methods.

For instance, *it is a perfectly legitimate subject for the exercise of political democracy to decide by democratic methods a policy of war or no war, but it is not a subject for democracy to say how war should be avoided, or the means by which it should be waged. It is, however, a fit subject for democracy to remove responsible persons who fail to carry out its policy, and the responsibility for that action is on the democracy concerned.* It will be seen, therefore, that the question of practicability is an essential part of a genuine democracy; that is to say, democracy should not demand something which cannot be done, and should be prepared to accept the consequences of what is done, and to assess responsibility for those consequences. Undesired consequences may result from bad technical advice and management, or they may, on the other hand, be inherent in the policy pursued.

In other words, a genuine political democracy must essentially be a device based upon trial and error. A political democracy which will never try something which has not been tried before is useless, because things which have been tried before can be reduced to the routine of administration, and administration is not susceptible to the democratic principle, in which it is wholly out of place.

**Present Objectives**

The problem before the world and, in particular, the problem before this country, therefore, is plain, though difficult.

First, we have to know how to bring into our consciousness what sort of a world we want, and to realise that we alone can get it, *not in detail, but in objective*; and I might say at once that there is not one person in this room who is secure in the world that he now has.
In my opinion, we want, first of all, security in what we have, freedom of action, thought, and speech, and a more abundant life for all. Every one of these is possible, and every one of them in the present state of progress of the world can be reduced to the possession of more purchasing power, so that it is not too much to say, even though it may sound banal, that the first objective of a democracy should be a national dividend.

A second aspect of the problem has been clarified by the courageous utterance of the Lord Chief Justice, Lord Hewart, in his objections to the encroachments of bureaucracy. If I may restate them – the business of bureaucracy is to get us what we want, not to annoy and hinder us by taking from us by taxation and irritating restrictions those facilities which we otherwise should have.

Thirdly, and most important, we have to obtain control of the forces of the Crown by genuine political democracy.

I do not wish to go over again a subject which I have dealt with at some length elsewhere, but I might, perhaps, reiterate the absurdity of the present conception of Parliament as a place in which highly technical laws are dealt with by elected representatives who did not in any case draft them, and who cannot possibly be expected to understand them. You may be interested to know that no Bill can proceed from any department of the Government direct. Every Government Bill has to be drafted by the legal department of the Treasury, which we all know to be in effect a branch of the Bank of England, thus making it certain that no Bill can come before Parliament which interferes in any way with the supreme authority of the Treasury and that private international institution, the Bank of England.

In place of this we have to substitute a situation in which the Member of Parliament represents not the technical knowledge or lack of it of his constituents, but their power over policy and their right to the use of the sanctions by which policy can be enforced. The proper function of Parliament, I may perhaps be allowed to repeat, is to force all activities of a public nature to be carried on so that the individuals who comprise the public may derive the maximum benefit from them.

Once the idea is grasped, the criminal absurdity of the party system becomes evident. The people of this country are shareholders in it first, and employees of it only secondarily, if they are employees. Can anyone conceive of a body of shareholders consenting to the party system in their business? And this idea is just as applicable to undertakings carried on by the state as in the case of so-called private business. As shareholders we have an absolute right, and a right which by proper organisation we can enforce, to say what we desire and to see that our wishes as to policy are carried out, if those wishes are reasonable, that is to say, if they are practicable.

Let me go further. We have an absolute responsibility to express our wishes; and the catastrophes, crises, and miseries with which the population is faced and is experiencing, and the stultification of all the magnificent work which is done in the various departments of industry and national activity, are directly due to the fact that we do not express a common policy as to the use and distribution of the fruits of progress, and do not recognise our responsibility to see that it is carried out through our political (not administrative) representatives.

We, in the Social Credit movement, devoted many years, and very properly devoted those years, to making quite certain that the policy of the fuller life was a practical policy. For this reason we put forward various technical theories, in part somewhat elusive and difficult to understand, and requiring, in any case, for their proper criticism, an exact and competent knowledge of the mechanism of finance and industry as they exist in the world today. No one can complain that we have not had criticism
enough, and, in some cases, criticism of a very high order, mixed, of course, with a good deal of what I can only describe as bilge. I am wholly satisfied that there is nothing impracticable in the demand which I suggest should be put forward, and a quite sufficient number of instructed persons agree with me.

But we recognise that, its practicability having been proved, the problem is a problem of power, and we recognise equally that political power must rest upon aims and desires and not upon technical information. So far as I am concerned, therefore, I am satisfied that further argument upon technical matters will achieve little or nothing, and certainly not in the time which is available, and that the only hope of civilisation lies in forcing a new policy upon those who have control of the national activities, of whom the bankers and financiers are by far the most important.

We do not want Parliament to pass laws resembling treatises on economics. What we do want is for Parliament to pass a minimum of laws designed to penalise the heads of any great industry, and banking and finance in particular, if they do not produce the results desired.

Licensing finance
I will be specific. I think that the chairmen, superior officials, and branch managers of all banks, insurance companies, and other financial institutions should, as is the case with smaller pawnbrokers, be licensed. The fee for such a licence should be moderate (say £100) if the individual retained his post indefinitely. For every change in the personnel within a period of, say, five years, not due to death or disability, a very substantial increase in the licence should be imposed. The general policy to be pursued by finance should then be imposed by Parliament, and no interference with the details of banking, insurance or other finance be permitted.

If the policy imposed by Parliament is not achieved within a reasonable time, a sufficient number of chairmen and other officials of financial institutions should have their licences withdrawn, and the very greatly enhanced fees (I would suggest 1,000 times the original licence) exacted for the new licences should be applied to the reduction of general taxation. I have no doubt whatever that some such policy as this would brighten the brains of bankers who are unable to see any way out of our present difficulties.

You will have gathered, I hope, that in my opinion the tragedy of human effort implied in the questions with which I commenced this address, arises more than from any other single cause from a failure to distinguish between means and ends, amounting in many cases to the elevation of what are only means to ends in themselves.

We have got ourselves into a state of mind in which pepper is not something to put on an egg; it is something for bank chairmen to make a “corner” in. It is a failure of vision which, more than anything else, is due to the hypnotism that money has exercised upon the human mind. But the rule of the expert is far from blameless. An expert is essentially a servant of policy, and we all know what comes of “a servant when he ruleth.” The cure for it is to begin by demanding that whatever virtues are inherent in money shall be shared; and, in order to make this claim, it must be established that the claimant has the right and the power to enforce it.

Neither I nor any other individual can help you if you will not help yourselves, and neither I nor any other individual who has endeavoured to arouse you to a sense of responsibility can take that responsibility from you.

You are responsible for the poverty, grinding taxation, insecurity and threat of war. Yours is the responsibility, yours can be the power.

Will you, individually and collectively, assume the responsibility and the power? If not, there is no legitimate ground for hope.

Notes of Questions following the Address and
Major Douglas’s Answers to them:

The Power of Finance Asked by whom supreme power was at present being exercised, in default of its assertion by the people as a whole, Major Douglas gave it as his opinion that the international acceptance houses might be regarded as the financial coterie that now exercised supreme power.

The Power of the People Once the people realised that they can exercise supreme power, said Major Douglas, they would no more think of specifying methods of achieving any particular result than a man armed with sufficient purchasing power would think of telling his tailor how to cut the suit of clothes he wanted. The people’s sovereignty, i.e., their effective ability to give orders, increased with their unanimity, and if people all wanted a uniform result there could be no possibility of parties, and there could be no resistance to their demand.

There must be Agreement on Policy Question: It follows from what Major Douglas has said that it is essential that the public should agree on policy. Is it conceivable that the public can ever be united on any policy? Major Douglas answered that this would depend upon the nature of a specific demand, and he thought that a policy which would command universal agreement would be a demand for security, sufficiency, freedom, and the removal of the fear of war. Even if there were anyone who did not want any of these things for other people, there was no one who did not want it for himself and few who would refuse it because of its problematical ill-effects on others.

Judging Experts Question: How can you trust the expert to carry out a policy when he might use methods which were in themselves harmful? Provided you were demanding results, replied Major Douglas, you could judge by results; but if an expert used methods to rectify a situation which were worse than the situation they were supposed to rectify, you would know that he was a bad expert. If an expert said that he could distribute food to you only at the price of cutting off your right hand, you would be justified in sacking the expert.

The Expert’s Job Question: Does not the removal of an expert before the desired result is produced amount to interfering with the expert? Major Douglas’s reply was that obviously the time allowed to an expert to produce a given result must be commensurate with the magnitude of the operation, but that at the end of that time the removal of the expert was something quite different from interference with him. It was the only practical method of dealing with any situation involving experts. It is the way businesses are run. What you must not do is to allow an expert to dictate a policy, that is, he, as an expert, must not be allowed to say what has to be done. His job is to do what you specify.

Most Dangerous Man The most dangerous man at the present time, said Major Douglas in answer to another question, was the man who wanted to get everyone back to work, for he perverts means into ends. This is leading straight to the next war which will provide plenty of work for everyone.

Conscious Sovereignty Question: Is it not true that in totalitarian states, such as Germany, experts have been told to produce results? It is not the people who have specified the results that they want, said Major Douglas, but the dictator; and the assumption of dictatorship is that the dictator knows what is good for the people. As a theory of government this is similar to the idea that you must have strict supervision to see that the girls in a chocolate shop do not eat the chocolates, whereas as everyone knows,
it is quite unnecessary, because after the first orgy which makes them sick, they tend not to eat chocolates.

There is too much attention paid to the material aspects of these matters. What is important is that we should become conscious of our sovereignty—that we should associate consciously, understanding the purpose of our association and refusing to accept results which are alien to the purpose of our association. We must learn to control our actions consciously and not act at the behest of some external control of which we are not conscious. That is exploitation, and is similar to the behaviour of an insane man led to the edge of a precipice because he has no control over his own actions.

A National Dividend In answer to a questioner who said that the demand for a National Dividend was a demand for a means, Major Douglas said that in order to be effective it was necessary that a demand should be for something reasonable. A demand for a National Dividend was not necessarily a demand for money, but for a share in what we know exists or could be made to exist, without taking anything away from anybody. That was a reasonable demand.

From Cradle to my Home
Frances Hutchinson

Extract from What Everybody wants to know about Money

Ethical consumption

Helga Moss, a Norwegian mother in her thirties, presents an arresting picture of her own role in the global economy.

I do not grow any food, or weave or sew clothes; I have not built my house or made the furniture in it. Everything I use has been made by other people. It is like a global household. But of course, normally, you do not reflect on that. If you have the money you buy things in stores. When they are no longer useful, they become waste and will be disposed of by a public service. If I look around my flat I see hundreds of items whose history I know nothing about; in this respect I am a ‘normal’ Western urban individual.

Moss suspects that if she scrutinised her purchases more critically there would be reasons to boycott most of the items she buys on grounds of their social and environmental costs. As things are, she has to buy all the things she needs, up to ten items per day. In making the selection she is usually in a hurry to return home to her children. She dismisses labels indicating that a product is environmentally friendly on grounds that ‘greenwashing’ is a capitalist ploy to make money out of people’s concern for the environment. Nevertheless, every commodity purchased involves choice, and there are many things to be considered. Normally the price factor wins, and she prefers foods produced in Norway. In other respects, her choices are not very well informed. ‘I feel guilty about this. I should do more, know more. I buy so many things! And I am always in a hurry. The task of becoming a conscious, informed consumer seems so vast’

In order to clarify what she would need to know in order to make informed purchases, Moss investigates the history of one commodity from its beginnings to the point at which it reaches her home. For the sake of simplicity she ignores the problems of disposal of packaging and of the end product when it ceases to function. Taking the example of a radio, she traces the product back to its source. The steps take her to the retailer, the wholesaler, the factory that produced the radio, the subcontractors who made the accessories, the machine factories that contributed to each process along the way, and the extraction of the natural resources necessary to supply the factory. An ‘unknown number’ of
plants provide the multitude of components and materials which eventually make up the radio. In investigating the radio’s impact it would be necessary to include an environmental impact assessment of the various production processes (their consumption of materials and generation of waste), including the transport arrangements between each stage. It would then be possible to draw up a diagram to illustrate the progress of the radio ‘from cradle to my home’.

To complete the model, Moss shows it would be necessary to evaluate the human aspects of the radio’s production, in order to assess the social sustainability of the model. Hence the workers have to be taken into account, first in respect of their working conditions and any health hazards, and second through their part in the web of consumption and production relations. Although the combination of factors in the model has become highly complex, it illustrates several key points.

1. The individual is delinked from nature and people as producers of commodities essential for everyday life. Ignorance regarding our relationship to nature in any concrete sense is profound.

2. Within the global market economy the people and ecosystems contributing to any commodity are invisible. However, all are utterly dependent upon ‘a web of seemingly infinite concrete relations to the varying ecosystems and working people of the world’. Orthodox belief in the independent actor in the market and the ‘self-made man’ becomes untenable.

3. We are presented with a serious ethical dilemma. As would-be ethical consumers, we are constantly violating the very value system we seek to teach our children: care, sharing, solidarity and responsible action. Were we to try to live in harmony with the natural world, including all its plants, animals and people, we and our families would starve to death. Reduction of consumption to a bare minimum for survival would not reduce dependence upon the ‘global household’ and would, under present circumstances, result in social exclusion.

4. Buying is a political act. ‘It is an act in which my money carries the power and my moral judgement has to be suspended’.

Moss concludes that, through cash cropping for export, the peoples of the Third World, particularly women, contribute to our Western households with their labour power and their natural resources. As their environment is destroyed, people in the South receive very little in return for their efforts and their loss of access to land. Meanwhile, people in the North can buy large quantities of goods cheaply because of environmental and social sacrifices forced upon the South.

As Moss indicates, the dilemmas she raises cannot be resolved by individuals acting in isolation. Home economics entails systematic study of the ethical implications of consumption in order that rational, informed choices can be made. These need not necessarily lead to a lowering of standards or a hair shirt existence. Home production and preparation of food and entertainment, the revival of the arts of conversation and story-telling and the revival of handicrafts may take time, but can serve to unite families and friends over the long term. To date, however, orthodoxy has succeeded in creating a series of isolated individuals with little option but to operate within the institutions of orthodoxy.

The Banker and Economist

The Banker and Economist
Were walking hand in hand.
They wept like anything to see
Such plenty in the land.
“If this were only stopped” they said
“The prospect would be grand!”

To read the rest of this poem, go to our website: www.douglassocialcredit.com (Poetic Licence page). Much more material has been added recently and we trust that both the general reader and the specialist researcher will find it an excellent resource.
The Use of Money  
C.H. Douglas  
Extract from Address delivered in St. James’s Theatre, Christchurch, New Zealand, on February 13th, 1934

We are familiar with two kinds of laws. There is natural law of the nature of the conditions which compel a stone to fall when it is dropped from a height, and which, when it falls, let us say, in a vacuum, always falls at the same rate of acceleration under the compulsion of gravity. That is a natural law, and, so far as we know, those laws are compelling laws. We cannot change the laws of that description, and all we can do is adjust ourselves to those laws.

But there is also a second type of law, a law which is what we may call a conventional law. Of course, our legal laws – the laws of our Government – are conventional laws. We have agreed to rule ourselves by those conventions. On a smaller scale, of course, we have the same sort of thing in connection with playing a game. We agree that, in a game we call cricket, if the ball is struck by the batsman and is caught by a fielder before it touches the ground the batsman is out. We are not obliged to have conventions of that sort. We could change them if we found that we could improve cricket by some other convention.

Those two laws have to be very carefully separated in one’s mind in considering such matters as we are discussing.

It has been very frequently stated during the past fifteen years or so [i.e. since Douglas started to develop social credit] that there is no escape from inexorable economic laws. As a matter of fact, there are no inexorable economic laws with which I am familiar; they are practically all conventions.

What we call an economic law is what happens if you agree to pursue certain ends in industrial, economic and social organisations governed by certain conventions. That is about all that so-called economic laws amount to.

Now, the first requisite in any understanding of this position on the basis of what I have just been saying is to recognise that what we refer to as conventional laws are matters of policy. You do not make a conventional law without having some sort of an idea in your mind as to what it is you are trying to do – what end you are endeavouring to serve.

If you make a law that all motor-cars shall drive on the left-hand side of the road, you have in mind that in that way you will avoid collisions, and you have a policy in your mind in making such a law that you want to avoid collisions of motor-cars.

We have at the present time a thing we call an economic system, and I do not believe that we are at all clear, in many cases, as to what it is we are trying to achieve by means of that economic system, and by means of the conventions with which we surround it. For instance, we say at the present time [1936] that one of the troubles which assails the present economic system is what we call the problem of unemployment.

If you wanted to run an economic system in order to provide employment, quite obviously the only sensible thing to do would be, as far as possible, to put the clock back about two or three hundred years. You would destroy as far as possible your labour-saving machines; you would cease to use the power which you have developed, and you would revert to handicraft. You would do everything as laboriously as possible, and you would undoubtedly solve the unemployment problem. Everyone would have to work very hard indeed to get a living.

Now, either unemployment is a privilege – in which case quite obviously you want to try and get as many people as possible unemployed – or else it is something requiring pity, in which case any parasitic class is an object of pity and not of contempt or of criticism. You cannot have it both ways. You must make up your mind whether you want to provide leisure, by an economic system, accompanied by goods and services producing what we call a high standard of living with an increasing amount of leisure, or, conversely, you must admit that what you want to do is to provide employment, in which case your policy is exactly the opposite.

We are accustomed to look on the productive and
economic system as if it was the same thing that Adam Smith talked about one hundred years ago when individuals or small productive concerns -- very small productive concerns, chiefly individuals -- produced practically all the wealth of the world and exchanged it with each other, and it was probably fairly true to say at that time that "money was a medium of exchange."

Now from the economic point of view in the modern world, an increasing number of people have got nothing to exchange.

That increasing number of people are the people that we call the "unemployed". Their labour is not wanted by the present economic system. It has changed from being an individualistic producing system to being what you might call a "pooled cooperative producing system."

The fact that we have not got what we call a "co-operative state" in the Socialist sense does not in the least mean that we have not got a co-operative State in the technical sense. We have got it now -- we are all co-operating in making that thing which we call the standard of living. One man makes one thing; another man makes another thing, and those things are no use to these men unless they are pooled and drawn upon by something we call "effective demand." So that the modern economic system has completely changed from the system of exchange between individuals to a single wealth-producing system upon which we all require to draw.

The creation of wealth at the present time is inevitably a co-operative matter. One man, by means of a most ingenious machine, makes a nut and a bolt. That nut and bolt is no good to him by itself -- he does not live on nuts and bolts. Some other man has to make some other little bit of machinery, and together with a hundred or two of them, makes up what we call a motor-car. While a motor-car is useful, you cannot live on motor cars. Someone else has to make a lot of things through more ingenious machinery. We have steam-baked bread, machine-baked bread, plumbing and so on, all of which form the single pool of wealth from which we all draw.

Now this single pool of wealth is produced primarily by power and by ingenious kinds of machines. It is not produced primarily by labour at all, and it requires less and less labour to produce it. We have to recognise that there is an increasing number of people which will not be required, for any considerable length of time in their lives, in the economic and productive system at all. We have to arrange that those people can get goods without being employed. Our objective is not to employ those people but to dis-employ them and give them the goods. Now you can do that quite easily by something we know as the dividend system.

If you have a dividend at the present time -- if you are the owner of some of those very few shares existing in the world, still paying dividends -- you are in fact getting a piece of paper which entitles you to a fraction of the production -- not of the particular thing in which you have shares -- but of the total production of the world. We have this pool of wealth, and if we extend the dividend system so that all of us who are not employed can have our dividend warrants, and those who are employed can be paid in addition to being employed, then we should have a state of affairs which exactly parallels the physical facts of the case, and nothing else.

I can well realise that there is a great need of mental adjustment to agree to proceed along those lines. We have developed on the physical and productive sides to a stage which we can quite properly call middle twentieth century. We have not developed in our economic thinking processes, which are middle fourteenth century, and we have got to make up a great deal of lost time in a very short space; but the only way to do that is to clear your minds of any doubt whatever as to what it is you are trying to do.

If you will persist in assuming that the economic system is going to be some sort of governmental system that asks all sorts of moral questions as to whether a certain man is worthy to have what you call a dividend, or whether it would be demoralising to him to have a dividend -- you are simply introducing into what is an arithmetical proposition all sorts of propositions which have nothing to do with arithmetic at all.

Make up your minds what it is you want your productive and your financial systems to do. Do you want them to be a governmental system? Do you want to make certain conditions which will
govern a man getting these things, because if you
do you want to dampen down your producing
system; you want to stop your producers from
producing wealth, and your chemists from finding
fresh methods of producing wealth. Stop these
people and say, “We do not want any more wealth;
there are quite a number of people in the world
who are not worthy of having wealth, and we do
not want them to have it.”

I think it is very wrong from my point of view,
but if you are going to do that sort of thing, be
conscious of what you are doing, and do not mix it
up with arithmetic – that is the important point.

Now, what are the difficulties? The difficulties
are not at all on the productive side – the problem is
not on the productive side at all, nor is it on the
administrative side. It has nothing whatever to do,
for instance, for instance, with the respective merits
of administering, let us say, a large productive
factory as a nationalised factory or as a private
factory – those are questions of administration.
The problem lies simply and solely in the ticket
system which is summed up in the words
“monopoly of credit,” and the monopoly of credit
is to all effects and purposes the same thing as the
banking system. The monopoly of credit is the
most terrific weapon for controlling the bodies
and even the souls of the population of this earth,
because it is controlled very often by publicity.
It has terrible effects – the fear of the economic
system – on the people.

The financial system is nothing but a ticket system.
The ticket system must be made to reflect the
actual truth of the productive system and not to
attempt to control it. Finance must be made to
follow industry and business and not to control
them, and the actual means whereby real wealth
is produced must be recognised as being largely
descended to us from the labours and the genius of
very large numbers of inventors, and so forth, who
are now dead, and these inventions are the legacy
of civilisation and therefore the product of their
legacy is something to which we all have a right,
and because that is the chief form of production, it
is the factor in production which we all of us have
a right to share.

Only in that way can this absurd anomaly – this
unbelievable anomaly between poverty and
tremendous wealth, either actual or potential,
plenty – be solved, and if that anomaly, that
paradox between poverty and distress on the one
hand and potential plenty on the other, is not
quickly solved, then the civilisation to which we
have devoted such wonderful care, and brought to
the very edge of a golden age, will go down with
those of Greece and Rome.

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**Book Reviews**

**Children’s Games in Street and Playground**  
**Volume I: Chasing, Catching, Seeking**  
**Volume II: Hunting, Racing, Duelling, Exerting, Daring, Guessing, Acting, Pretending**  
IONA AND PETER OPIE  
ISBN: 978-086315-666-3; 978-086315-667-0

*Children’s Games in Street and Playground* was written in the early 1960s as an exhaustive study of the games children, aged about 6-12, play of their own choice, largely away from adults’ eyes and mainly outside. It has now been reissued in two volumes to categorise more accessibly the types of games played. The first volume concentrates on chasing, catching and seeking games; the second on those concerned with hunting, racing, duelling, exerting, daring, guessing, acting and pretending.

The book has two principal purposes. First
and foremost it stands as a comprehensive
examination of children’s games. It collates
with incredible detail their history, continental
equivalents and regional variations. There are,
for examples, over 100 permutations of dipping
rhymes included. It also lists, where possible,
occasions where the games have been referred
to in literature and scrupulously sets down
and often analyses the language and rituals
of each game. This meticulous research has
now immortalised an area of life previously
overlooked by adults; an area of life which has
been reliant on oral tradition to continue. It is
interesting to note that many of the children
interviewed by the Opies were unaware that they were participating in century-old traditions and believed their games to be new.

The book’s other purpose was to challenge the 1960s seemingly progressive perception that enlightened parents must structure and manage their child’s play. In fact, the authors’ findings suggest that children are apt to play more wildly and viciously when confined in the adult-protected environments of school playground and recreation ground than they do when roaming the wastelands and streets neighbouring their homes. The respect with which the authors view children is evident throughout the book. It is often adults who are seen as unimaginative, misguided and slow on the uptake. According to Iona Opie in her preface to the original edition, children generally operate very well as “people going about their own business within their own society, and are fully capable of occupying themselves under the jurisdiction of their own code.”

This code is clearly present in many of the rituals surrounding each game. It can appear fairly brutal to an adult at times. In the duelling games where violence and even humiliation are common, the rules are religiously respected and the conventions of the encounter scrupulously observed so one is touched more by the naivety and trust of the duellers, than horrified by the cruelty.

The Opies write of the children’s perpetual worry of the possibility of unfairness. For example, if a player who frequently takes the part of dipper is soon suspected of knowing how the dip will work out, safeguards are felt to be necessary and so the dips evolve. “My mother made a nice seedy cake:/ Guess how many seeds were in the cake?”. The player reached with the word cake then gives any number he likes and the dipper has to continue dipping for that number of counts. Power is thus wrested from the dipper’s hands.

The code is often seen as egalitarian. When organising themselves, children do not appear to really enjoy competitive athletics but rely on other skills such as spitting, hopping, running backwards and complicated hesitation starts. This opens up the possibility of winning to far more children than a simple A to B running race would, whilst also satisfying the love of convolution that categorises so many of these games.

One of the book’s real strengths is in detailing the appeal of these games. Stoney has the attraction of secretiveness and drama; Old Man in the Well allows children to get the better of authority; Storybook World permits children to indulge themselves in either wish or fear fulfilment; Queenie and Honey Pots are popular with girls for combining the “pleasantries of feminine play-acting” with a “sharp test of strength”. We are told that boys’ love of daring is intimately bound up with their love of glory and their instinctive awareness that there is more to living than doing what is “prudent and permitted”. Dangling Man, a game where a towel is twisted tight around the neck to take the weight of the body until the child goes blue in the face is popular, not just for its danger, but due to an understandable wonder and curiosity of the human body – a curiosity that no parent would readily encourage its child to indulge.

The authors have immersed themselves in a child’s world, readily pronouncing one game “jolly” and another “appallingly tedious”. It is exactly these personal touches and the evident affection that the authors have for their subjects that lifts the book from being solely an impressive catalogue of children’s games to being an engaging exploration of a domain unsullied by adult intervention. It also inevitably makes you fear for today’s child whose freedoms are so diminished, who is driven off the streets by the ever-present traffic and the spectre of paedophilia and who spends so much time in the passive consumption of television programmes and video games.

Rachel Hyland is a full-time mother who lives in Bristol.
Molly Scott Cato's new book, *Green Economics* provides a highly readable and accessible introduction to the influences on, and the developments in, the major themes of green economics - from the need for a new value-system of deep respect for the Earth's ecology in the face of an environmental catastrophe that threatens, not simply human civilization but all life on the planet; a fundamental critique of globalised capitalism and its inherent destructive tendencies of rapacious consumption and grotesque inequalities of wealth and power; through to the vision of localised, green economies that can offer material security, environmental sustainability and human conviviality.

In arguing for the dismantling of the global, corporate, industrial and technological networks of exploitation and destruction, green economics provides a revolutionary challenge that is greater than the one posed by Marxism to the emerging capitalist system of the late 19th Century. Yet the book seems curiously cautious in following through the logic of its argument, relying instead on a series of examples of good practice in areas like renewable energy and eco-housing, and the support for initiatives like Transition Towns in the UK, to highlight the viability of green alternatives.

These are obviously important, especially for a general readership that may not be aware of the range of encouraging initiatives now taking place. But serious questions need to be addressed as to how to mobilise a revolutionary movement (especially in the limited timescale available before climate change becomes irreversible) that can institute fundamental economic restructuring in the face of powerful, vested interests.

Nevertheless, its real strengths as an introductory text should not be discounted. By insisting on a multi-disciplinary, or perhaps more accurately, transdisciplinary approach to economics, proper attention is given to the value-systems underpinning economic theory; with concerns for environmental limits, social equality and ‘non-economic’ factors such as the role of women in unpaid work given prominence. A fundamental distinction is also made between green economics, with its ambition for a ‘steady-state’ local economy and environmental economics, the latter emphasising industrial and technological innovations that can lead to more efficient use of scarce resources but essentially, within the globalised market system, thus maintaining an illusion of green growth (mould?).

Jonathon Porritt's book, *Capitalism as if the World Mattered*, encapsulates the worst elements of this approach, arguing that no viable alternative to capitalism exists, (always a dubious proposition despite the collapse of state communism in the former Soviet Union, and made all the more risible by the global financial crisis and the subsequent recession/depression which looks set to rival the worst ones of the 20th Century), and that sustainability can be achieved through the market and a new form of corporate, social responsibility.

How bankrupt this is can be gauged by the impact of his organisation, Forum for the Future, that provides green endorsements to sponsoring corporate partners who, behind the mask, have an insatiable appetite for the world’s finite resources, indulge in all sorts of tax avoidance schemes, rather than pay a proper contribution to the country’s social investment, and whose senior executives lead lives of such material excess that, it would, as Morrissey said, have made Caligula blush.

Scott Cato acknowledges several leading thinkers in the development of green economics, notably James Robertson, E.F. Schumacher, Hazel Henderson, Richard Douthwaite and Frances Hutchinson, who have covered key areas including green financial systems, taxation
and welfare provision; allowing her to develop
the main text of the book around concepts like a
citizen’s income and a land tax, as well as local
currencies that can be used to promote local
investment.

The social credit theory of money supply is
endorsed, with its emphasis on a democratized
and stable system of money creation. Indeed,
following the international financial crisis and
near meltdown of the last year, it is no surprise
that social credit, having been dismissed by
mainstream economists for so many years, is
now receiving serious consideration.

Perhaps more could have been said about the
Marxist ecological tradition and some important
recent contributions such as the Socialist
Review 2007, ‘Coming to Terms with Nature’
that includes a critique of localisation from a
socialist perspective by Gregory Albo.

Also some consideration might have been
given to countervailing economic theory from
within the Green movement. For example
James Lovelock’s Revenge of Gaia argues for
an emergency programme of nuclear power
to counter global warming, county-wide
intensive farming to keep the masses fed,
and the protection of what would effectively
be nature reserves for an aesthetic elite who
know how to appreciate the better things in
life. There is a breathtaking lack of concern
for the political and social implications of
what would, in all probability, develop into an
authoritarian, Orwellian dystopia. Sadly, it is
all too redolent of an underlying fascism that
has always disfigured the green movement. A
full introduction needs to project a robust green
economics against the challenge both of neo-
liberalism and eco-fascism.

Serious questions can be raised about the
future development and direction of green
economics, such as the role of market relations
in a localising economy and the relationship
between local and international trade consistent
with environmental constraints. But, as ably
demonstrated by Scott Cato, the fundamental
elements of a robust economic theory and
programme now exist and, in any case, many
policy issues can only really be addressed in the
crucible of radical change.

No doubt, even in the depths of recession, mass
unemployment and environmental destruction,
there will be a veritable tsunami of propaganda
to persuade us that the market system is
essentially sound, that green concerns can be
accommodated, and that the lunatics should be
allowed back in, yet again, to run the asylum.
Can a revolutionary movement be mobilised,
not to reform global capitalism under the failed
banner of environmental economics, but to
replace it? Or will the greens settle for a few
enclaves of self-righteous basket weavers while
the sky falls in?

Steven Schofield is a freelance researcher. His most
recent publication is Making Arms, Wasting Skills for
Campaign Against the Arms Trade. Steve@peaceful.
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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)

**H J Massingham**  
*The Tree of Life*  
(Jon Carpenter £13.99)

**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*

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