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Editorial

Last September an informal gathering of academics and activists met in Berlin to discuss the various experiments in alternative banking, currencies, lending systems, cooperative digital platforms, including a whole “sprawling realm” of policy proposals, and how they might be brought together to initiate comprehensive collaborations capable of attracting wider support. At the heart of their discussions was concern at how the present institutional framework of “neoliberal capitalism”, which we have inherited from the past, is destroying the very fabric of the natural support systems of the planet upon which humanity depends for life, whilst at the same time denying the common people both the legal right to do anything about it and the ability to care for each other in justice and peace.

What is this “neoliberal capitalism” that seems to lie at the heart of the matter?

By definition, capitalism is the private ownership of the means of production. Capitalism replaced ancient institutional forms of common ownership and cooperation by ‘privatising’ not only the land, but also the collectively-produced machines, and even the knowledge systems, known in Social Credit and Guild Socialist circles as the ‘common cultural inheritance. Capitalism uses finance to organise the workers/wage slaves so that they follow orders and produce the material things the ‘captains of industry’ can profitably exchange on the market.

Capitalism is not primarily concerned with producing the necessities of life. On the contrary, the entire system is dependent on the existence of propertyless workers “who are obliged to sell their labour power in exchange for a wage in order to gain access to the means
of life.” (Ellen Meiksins Wood, The Origin of Capitalism, Monthly Review Press, 1999, p2). Inevitably, in these circumstances, the pressure is towards technological developments which will improve the material productivity of labour, making more goods available on the market for profitable sale. The inevitable logic of the neoliberal financial system which governs the political, economic and cultural institutions of capitalism, is to increase the strain on the ecological and social frameworks upon which human life depends.

What is required is not monetary reform but critical reflection on the ‘civilization’ we have created. In other words what is needed is for each and every one of us to reform our assumptions about our own personal relationship with the money system through which we are linked to the natural and social systems of the world. In Social Philosophy and Ecological Scarcity (1989) Keekok Lee makes the case for a new social philosophy based on a conception of the ‘good society’ and the ‘good life’ which puts fewer rather than more demands on the absolutely scarce ecological resources. For Lee, the two major competing social philosophies of our time – the neoliberal capitalist and the state socialist – are both forms of capitalism. Both pursue the logic of capitalism, which is of ever-increasing material accumulation, growth and materialistic consumption. These ends are relentlessly pursued by modern science and technology which assumes that Nature’s resources are inexhaustible and can be used to meet infinite human demands in terms of material wealth, ignoring ecological scarcity.

In her challenging book Lee argues the case for a social philosophy which is based upon ecologically sensitive values (ESVs for short) and which rejects ecologically insensitive values (ESVs). She argues that orthodox economics, both capitalist and state socialist, is based upon exponential growth using ecologically insensitive technologies (ESTs). She makes the case for the rejection of the “cornucopic model” of socialism in favour the “frugal” or Guild Socialist model of socialism as advocated by Charles Fourier, William Morris and others well known to the readers of The Social Artist/Crediter. At the heart of her argument is the need to distinguish between the transient satisfactions to be gained from the acquisition of ‘external’ material goods and the inherent satisfactions to be acquired through working, in collaboration with others, to obtain ‘internal’ satisfactions through good work, artistic ventures and inherently satisfying cooperative activities which tread lightly on the earth.

Money, notes Keekok Lee, is not subject to the laws of thermodynamics or ecological sustainability. Economics textbooks constantly remind students that ‘capital’ is really real plant, machinery and real resources, not finance. But the “people at the centre of power, who actually run nation states and their economics, hold that speculation on the stock exchange and other forms of paper or electronic transactions are as genuine and valid, indeed more so, as a form of wealth creation, as building houses and sewers.” Such a world will, sooner or
later, “come a cropper”. Though wealthy in money terms, it must inevitably be poor in terms of “a healthy environment to live in (radioactive fallouts, acid rain, poisoned rivers), in terms of the food we ingest (full of hormones, additives, tasteless to boot, but good only to look at with a long shelf-life – why? - because in this way paper ‘wealth’ could be maximised) in terms of the stress people suffer through compulsive eagerness to earn more money.”

Two decades later, the tendencies Keekok Lee described have become an ever-present reality. Profitable Ecologically Insensitive Technologies (EISTs) have increasingly promoted the continued “destruction of ecosystems, market enclosure of commons, and assaults on equality, social justice and the capacity of society to provide social care to its citizens”. (The 54 page report entitled Democratic Money and Capital for the Commons: Strategies for Transforming Neoliberal Finance Through Commons-Based Alternatives” is available for comment via http://www.bollier.org/blog/democratic-money-and-capital-commons).

It raises some fundamental questions about the institutional framework, that is, about the political, economic and educational institutions of the world economy today. And, rightly, it recognises that change will depend upon the mobilisation of “immense popular pressure”. But where is the fire of youthful conviction that gave rise to the Guild Socialist, Social Credit and Anthroposophical movements of a century ago? Perhaps we are too busy – just for now - consolidating our careers under the rules laid down by capitalism.

To be an economist

Kenneth E. Boulding

If you do some acrobatics with a little mathematics it will take you far along.
If your idea’s not defensible don’t make it comprehensible or folks will find you out, and your work will draw attention if you only fail to mention what the whole thing is about.
Your must talk of GNP and of elasticity of rates of substitution and undeterminate solution and oligonopopsony.
Nearly all of us are sponsoring or helping to cause the ills we would like to cure. Nearly all of us have what I can only call cheap-energy minds; we continue to assume, or to act as if we assume, that it does not matter how much energy we use.

I do not mean to imply that I know how to solve the problems of the automobile or of the wasteful modern household. Those problems are enormously difficult, and their difficulty suggests their extreme urgency and importance. But I am fairly certain that they won’t be solved simply by public protests. The roots of the problems are private or personal, and the roots of the solutions will be private or personal too. Public protests are incomplete actions; they speak to the problem, not to the solution.

Protests are incomplete, I think, because they are by definition negative. You cannot protest for anything. The positive thing that protest is supposed to do is “raise consciousness,” but it can raise consciousness only to the level of protest. So far as protest itself is concerned, the raised consciousness is on its own. It appears to be possible to “raise” your consciousness without changing it – and so to keep protesting forever.

If you have to be negative, there are better negative things to do. You can quit doing something you know to be destructive. It might, for instance, be possible to take a pledge that you will no longer use electricity or petroleum to entertain yourself. My own notion of an ideal negative action is to get rid of your television set. (It is cheating to get rid of it by selling it or giving it away. You should get rid of it by carefully disassembling it with a heavy blunt instrument. Would you try to get rid of any other brain disease by selling it or giving it away?)

But such actions are not really negative. When you get rid of something undesirable you are extending an invitation to something desirable. If it is true that nature abhors a vacuum, there is no need to fear. Wherever you make an opening, it will be filled. When you get rid of petroleum-powered or electronic entertainment you are inviting a renewal of that structure of conversation, work, and play that used to be known as “home life.” You are inviting such gentle and instructive pleasures as walking and reading.

Or it may be possible for some people to walk or ride a bicycle to work – and so to consider doing without a car altogether. Or there may be some kind of motor-powered tool that can be done without. Or perhaps it will prove economical or pleasing to change from fossil fuel heat to a solar collector or a wood stove.*

There is, then, a kind of negative action that cannot remain negative. To give up some things is to create problems, which
immediately call for solutions – and so the negative action completes itself in an action that is positive. But some actions are probably more complete than others, and the more complete the action, the more effective it is as a protest.

What, then, is a complete action? It is, I think, an action which one takes on one’s own behalf, which is particular and complex, real not symbolic, which one can both accomplish on one’s own and take full responsibility for. There are perhaps many such actions, but certainly among them is any sort of home production. And of the kinds of home production, the one most possible for most people is gardening.

Some people will object at this point that it belittles the idea of gardening to think of it as an act of opposition or protest. I agree. That is exactly my point. Gardening – or the best kind of gardening – is a complete action. It is so effective a protest because it is so much more than a protest.

The best kind of gardening is a form of home production capable of a considerable independence of outside sources. It will, then, be “organic” gardening. One of the most pleasing aspects of this way of gardening is its independence. For fertility, plant protection, etc., it relies as far as possible on resources in the locality and in the gardener’s mind. Independence can be further enlarged by saving seed and starting your own seedlings. To work at ways of cutting down the use of petroleum products and gasoline engines in the garden is at once to increase independence and to work directly at a real (that is, a permanent) solution to the energy problem.

A garden gives interest to a place, and it proves one’s place interesting and worthy of interest. It works directly against the feeling – the source of a lot of our “environmental” troubles – that in order to be diverted or entertained, or to “make life interesting,” it is necessary to draw upon some distant resource – turn on the TV or take a trip.

One of the most important local resources that a garden makes available for use is the gardener’s own body. At a time when the national economy is largely based on buying and selling substitutes for common bodily energies and functions, a garden restores the body to its usefulness – a victory for our species. It may take a bit of effort to realize that perhaps the most characteristic modern “achievement” is the obsolescence of the human body. Jogging and other forms of artificial exercise do not restore the usefulness of the body, but are simply ways of assenting to its uselessness; the body is a diverting pet, like one’s Chihuahua, and must be taken out for air and exercise. A garden gives the body the dignity of working in its own support. It is a way of rejoining the human race.

One of the common assumptions, leading to the obsolescence of the body, is that physical work is degrading. That is true if the body is used as a slave or a machine – if, in other words, it is misused. But working in one’s own garden does not misuse the body, nor does it dull or “brutalize” the mind. The work of gardening is not “drudgery,” but is the finest sort of challenge to intelligence. Gardening is not a discipline that can be learned once for all, but keeps presenting problems that must be directly dealt with. It is, in addition, an agricultural
and ecological education, and that sort of education corrects the cheap-energy mind.

A garden is the most direct way to recapture the issue of health, and to make it a private instead of a governmental responsibility. In this, as in several other ways I have mentioned, gardening has a power that is political and even democratic. And it is a political power that can be applied constantly, whereas one can only vote or demonstrate occasionally.

Finally, because it makes backyards (or front yards or vacant lots) productive, gardening speaks powerfully of the abundance of the world. It does so by increasing and enhancing abundance, and by demonstrating that abundance, given moderation and responsible use, is limitless. We learn from our gardens to deal with the most urgent question of the time: How much is enough? We don’t soup our gardens up with chemicals because our goal is enough, and we know that enough requires a modest, moderate, conserving technology.

Atomic reactors and other big-technological solutions, on the other hand, convey an overwhelming suggestion of the poverty of the world and the scarcity of goods. That is because their actuating principle is excessive consumption. They obscure and destroy the vital distinction between abundance and extravagance. The ideal of “limitless economic growth” is based on the obsessive and fearful conviction that more is always needed. The growth is maintained by the consumers’ panic-stricken suspicion, since they always want more, that they will never have enough.

Enough is everlasting. Too much, despite all the ballyhoo about “limitless growth,” is temporary. And big-technological solutions are temporary: the lifetime of a nuclear power plant is thirty years! A garden, given the right methods and the right care, will last as long as the world.

A garden, of course, is not always as comfortable as Kroger’s [supermarket chain]. If you grow a garden you are going to shed some sweat, and you are going to spend some time bent over; you will experience some aches and pains. But it is in the willingness to accept this discomfort that we strike the most telling blow against the power plants and what they represent. We have gained a great deal of comfort and convenience by our dependence on various public utilities and government agencies. But it is obviously not possible to become dependent without losing independence - and freedom too. Or to put it another way, we cannot be free from discomfort without becoming subject to the whims and abuses of centralized power, and to any number of serious threats to our health. We cannot hope to recover our freedom from such perils without discomfort.

Someone is sure to ask how I can suppose that a garden, “whose action is no stronger than a flower,” can compete with a nuclear reactor. Well, I am not supposing that exactly. As I said, I think the protests and demonstrations are necessary. I think that jail may be the freest place when you have no choice but to breathe poison or die of cancer. But it is futile to attempt to correct a public wrong without correcting the sources of that wrong in yourself.

At the same time, I think it may be too easy to underestimate the power of a garden. A nuclear reactor is a proposed
“solution” to “the energy problem.” But like all big-technological “solutions,” this one “solves” a single problem by causing many. The problems of what to do with radioactive wastes and with decommissioned nuclear plants, for example, have not yet been solved; and we can confidently predict that the “solutions,” when they come, will cause yet other serious problems that will come as “surprises” to the officials and the experts. In that way, big-technology works perpetually against itself. That is the limit of “unlimited economic growth.”

A garden, on the other hand, is a solution that leads to other solutions. It is a part of the limitless pattern of good health and good sense.

*But the use of wood stoves without proper maintenance of wood lots is only another form of mining. It makes trees an exhaustible resource.

Extract from *The Gift of Good Land; Further Essays Cultural and Agricultural* (1981)

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**A no-strings basic income?**

If it works for the royal family, it can work for us all

**John O’Farrell**

A living wage for all of us, whether we’re in work or not, could rebalance the economy and create a generation of entrepreneurs.

My first response to the notion of a universal basic income (UBI) was: “Well, really. That is never going to happen! I mean, it’s completely unaffordable. I mean, it would be political suicide for any progressive party suggesting it.” And then I may have started to froth at the mouth slightly and ask if it would be paid to refugees.

Yet this year will see a UBI paid to residents of Utrecht and 19 other Dutch municipalities. Everyone will get about £150 a week, whether working or not. The unemployed won’t find themselves penalised for finding work, and the hope is that the state will spend less money snooping on benefit claimants, moving on the homeless or locking up those driven to crime. Advocates of this radical idea are keen to quash any notion that recipients of free money will just use it to lie around all day getting stoned. This is why it is being piloted in Holland.

The idea is so refreshingly contrary to the petty conditionality that is killing the welfare state that it began to fill me with optimism that there may be a few people lying in this political gutter still looking at the stars. Once upon a time, universality was the underpinning principle of welfare. Every mother got child benefit; every child got free school milk, until that was snatched away by … Oh, I can’t remember – I’m not one to bear grudges.

In Britain we’ve already experimented with a system in which one group of people receive a guaranteed income with no obligation to work for it. But what if this was extended beyond the royal
family? Imagine now if everyone in the UK started out with a guaranteed minimal amount of money each week. All other benefits would be done away with, along with the stigma and entrapment that came with the old system of welfare (and the expense of policing and administering it). The idea of the UBI is so contrary to everything that has been drummed into us about preventing the “something for nothing society”, it’s worth advocating it just to see the Daily Mail and Iain Duncan Smith implode with outrage. The predictable argument that will be rolled out is that it will turn the masses from “strivers into skivers”; it will lead to welfare dependency, a lack of initiative and lots of programmes on Channel 5 called *Fat Ugly People Spending Your Money on Crisps and Big Tellies*. But in fact it is the current situation that prevents initiative and holds back entrepreneurs. Anyone who ever invented or created anything did so with a modicum of financial security behind them. That’s why so many of our statues are to upper-class white men; that’s why Virginia Woolf needed “a room of her own and £500 a year” (slashed to £27.85 after that spare room fell under the bedroom tax). For centuries we have tapped the potential of only a small proportion of the British people; the rest have been powerless to initiate or discover where their true talents lay. With the UBI, innovators would be given the room to experiment knowing they would still have something to fall back on; it would see more small businesses and less grovelling on *Dragon’s Den*. Vitally, it would begin to redress the chronic imbalance in today’s labour market. There’s a reason why call centre workers sound so miserable when they claim to be sharing really exciting news about your phone tariff. Since the decline of the unions, workers have been increasingly powerless to refuse longer hours and less money, with only the food bank to fall back on if they walk away from an exploitative job. With a guaranteed state income to keep the wolf (or Wonga) from the door, employees would regain the bargaining power to demand civilised working conditions and reasonable rates of pay. In a flexible labour market with millions of short-term contracts, this might be a more effective lever than attempting to unionise Uber drivers (whose membership subs would only be undercut by a new union start-up operating online). Meanwhile the rest of us could feel confident that beggars had no reason to approach us on public transport. We wouldn’t have to do that thing where we shake our heads and pretend we haven’t seen them at the same time. Overnight, our labyrinthine system of benefits and tax credits would disappear along with an army of benefits snoopers and all the stigma of signing on, with its degrading culture of blame and humiliation for those at the bottom of the pile. For all the apparent expense of the UBI, we would save the small fortune that the state currently spends mopping up the mess of social problems caused overwhelmingly by chronic poverty. Of course, there are complex reasons for increasing homelessness, for bulging prisons, for growing mental health problems – but desperate financial pressure is a major factor in all of them. Every decade sees us spending increasing billions trying to tighten the lid of the boiling cauldron. It might be so much cheaper just to turn down the temperature a bit.
Guild Socialism and Social Credit Today

*The Political Economy of Social Credit and Guild Socialism*
by Frances Hutchinson and Brian Burkitt Routledge 1997 (printed in paperback 2005)

Guild socialism has frequently been regarded as a cul-de-sac in social and economic thought. However, this book breaks new ground in demonstrating its continued relevance. Focusing on the Douglas social credit movement, it explores the guild socialist origins of Douglas’ work, condenses the economic and social theory of the original texts into a concise exposition and documents the subsequent history. Thoroughly researched, this early approach to ‘non-autistic’, non-equilibrium economics reveals the extent of the incompatibility between capitalist growth economics and a socially just, environmentally sustainable political economy.

The early years of the 21st century have brought a heightened awareness of the limited practicality of retaining self-interested individualism, materialism and corporate power as the guiding principles for policy-formation in the global economy. Fortunately, a number of coherent bodies of economic thought provide the basis for considering practical alternatives. The closely linked movements of social credit and guild socialism, outlined in this book, can be studied alongside Christian, Islamic, Jewish, anthroposophic and other faith-based approaches to political economy, offering concerned individuals and groups the opportunity to blend alternative theorising with workable practice.

Written in a style accessible to the general reader, this comprehensive guide to the Douglas-Orage texts is now available electronically at: http://file.ebook777.com/007/ThePolEcoOfSocCreAndGuiSoc.pdf

*The contribution of Douglas-Orage to the incorporation of the non-market sectors of the economy – health, education, social security, the environment – is crucial. The power-grab of the banking system that Douglas and his associates identified almost a century ago, has come into a lethal flowering. In the long-overdue re-assessment of what passes as economic science, their ideas will require careful attention. The Hutchinson-Burkitt book is mandatory for preparing ourselves for the task.*

William Krehm, COMER.
IF revisited

Jojo Mehta (with thanks to Rudyard Kipling)

If you can keep your heart when all about you
   Are losing heart or living in denial;
If you can trust yourself when others doubt you
   And greet their mistrust with an open smile;
If you can feel and not be scared of feeling,
   Or being wounded, do not deal in pain;
If you can face a truth that’s unappealing
   And find the strength to look, and look again;

If you can dream - and make your dream your teacher;
   If you can think - and keep your thinking clear;
If you can meet with any living creature
   And treat them with respect and hold them dear;
If you can speak the truth in spite of rumour;
   If you can see the fear through the spin;
If you can keep your patience and good humour
   When those around you buckle and give in;

If you can set aside the need for winning
   Or who is in control and who is boss
And in yourself create a new beginning
   Where suffering is everybody’s loss;
If you can honour air, and soil, and water
   And love the living land you walk upon;
If you can show your son and teach your daughter
   To do the same long after you are gone;

If you can know yourself to be the equal
   Of anybody you have ever met;
If you can know your story has a sequel,
   More beautiful, that isn’t written yet;
If you can fill the day and month and season
   With true and ever clearer ways of seeing,
Yours is the Earth, by love, and rhyme, and reason
   And - which is more - you’ll be a human being.
Nation of Change: Icelandic Bankers Jailed

Maurice Bedard 17 January 2016

Iceland Sentences 26 Corrupt Bankers to 74 Years in Prison

Iceland just sentenced their 26th banker to prison for his part in the 2008 economic collapse. The charges ranged from breach of fiduciary duties to market manipulation, to embezzlement. When most people think of Iceland, they envision fire and ice. Major volcanoes and vast ice fields are abundant due to its position on the northern part of the Mid-Atlantic Ridge. (A hot July day in Reykjavik is around 55 degrees.)

However, Iceland is also noted for being one of the Nordic Socialist countries, complete with universal health care, free education and a lot other Tea Potty nightmares. Therefore, as you might imagine, they tend to view and react to economic situations slightly differently than the U.S.

When the banking induced “Great Recession of ’08” struck, Iceland’s economic hit was among the hardest. However, instead of rewarding fraudulent banking procedures with tons of bailout money, they took a different path. Prior to the recession, Iceland had one of the more thriving economies in the world, in spite of the fact that their total population (327,000) wouldn’t even fill a mid-sized American city. When the recession struck, they were among the earliest and hardest hit. However, instead of running to the vaults to shower the banks with money, they let the banks fail. They also resisted traveling down the European/Republican austerity road. Instead, they kept their social programs intact at a time when they were most needed.

And they sent fraudulent bankers to jail. When Iceland’s three major banks collapsed, it resulted in defaults totaling $114 billion in a country with a gross domestic product (GDP) of only $19 billion. In October 2008 the parliament passed emergency legislation to take over the domestic operations of the major banks and established new banks to handle them. They did not, however, take over any of the foreign assets or obligations. Those stayed with the original banks, right into bankruptcy. They then brought charges against several banking executives for fraud and market manipulation, resulting in sentences ranging from four to five and a half years. As the special prosecutor said, Why should we have a part of our society that is not being policed or without responsibility?
In the U.S., we simply tapped a few wrists with small fines, that ended up being paid by their respective banks. *(Can you say “got off scot free?”)* Sending the bank executives off to play rock hockey for a few years didn’t solve the problem, but it did send a message not to do that again.

At its worst, Icelandic currency, the Icelandic krona (ISK) was trading at around 250 ISK per Euro. In order to qualify for an IMF (International Monetary Fund) loan, Iceland raised interest rates to 18%, which, of course, attracted bank deposits. Iceland also received a $2.5 billion loan from Europe’s Nordic countries.

To power its recovery, Iceland utilized its natural advantages such as its clean, cheap geothermal energy to attract the tech industry. Icelandic commercial fishing remained strong and as the general world economy picked up, the tourist industry bloomed. The deeply depreciated krona also helped make Iceland and Icelandic products very attractive, economically. On the banking front, they facilitated domestic debt restructuring and fiscal adjustments as conditions changed.

As to how it has all turned out, here’s what the International Monetary Fund Survey has to say about it:

Iceland has **rebounded after the 2008/9 crisis and will soon surpass pre-crisis output levels with strong performance in tourism and fisheries.** Debt ratios are on a downward path and balance sheets have broadly been restored. The financial sector is back on track though with some important items remaining on the docket.

As the above survey also states, **Iceland is “the first 2008-10 crisis country in Europe to surpass its pre-crisis peak of economic output.”**

The krona is now running 142 ISK per Euro. *(up from 290/1 in 2008)* The 2014 inflation rate was 2.05%. *(down from 12.59% in 2008)* The wage index is running at 190.9 *(up from 132.8 in 2008)* by the way, they did all this while keeping their social welfare intact.

Iceland’s President, Olafur Ragnar Grimmson explained how the country managed to recover from the global financial disaster:

**We were wise enough not to follow the traditional prevailing orthodoxies of the Western financial world in the last 30 years.** We introduced currency controls, we let the banks fail, we provided support for the poor, and we didn’t introduce austerity measures like you’re seeing in Europe.

When asked whether or not other countries, Europe in particular, would succeed with Iceland’s “let the banks fail” policy, President Grimmson gave his answer,

**Why are the banks considered to be the holy churches of the modern economy?** Why are private banks not like airlines and telecommunication companies and allowed to go bankrupt if they have been run in an irresponsible way? The theory that you have to bail out banks is a theory that you allow bankers to enjoy for their own profit, their success, and then let ordinary people bear their failure through taxes and austerity. People in enlightened democracies are not going to accept that in the long run.
The Queen Mother and the Fisher King
Frances Hutchinson

Extract from *The Economics of Love*

EDITORIAL NOTE:
Out of the blue, on my 74th birthday, I received a copy of *Daughters of Copper Woman* by Anne Cameron. I read it from cover to cover, twice. The book is rightly described as “something of a marvel, certainly an enchantment, and uplifting revelation”. In this retelling of Northwest Coast Native creation myths, Anne Cameron has woven together the lives of legendary and historical characters to create a sublime image of the social and spiritual power of women within traditional village cultures. It seems that *Daughters of Copper Woman* was “a groundbreaking best seller when the first edition appeared in 1981”. This “underground classic selling more than 200,000 copies in many languages … touched a nerve in readers throughout the world”. A new edition was published by Harbour Publishing BC in 2002.

All civilizations the world over were founded upon the economics of sin. Greed and the desire for wealth and power caused men to unite in battle. Miraculously, civilizations brought learning, science, arts and law and order out of the dust and ashes of slaughter, devastation and destruction. His-story is well told. Yet throughout human history of the politics and economics of sin, humanity has survived on the caring, sharing and cooperation that is the love economy. *In The Economics of Love* I continue the telling of Her-story which has underpinned His-story from the dawn of ‘civilization’. The following extract is taken from Chapter 5: The Mothering of Man.

The Queen Mother and the Fisher King
In exploring the origins of the Grail legends, Jessie Weston detected a common
pattern of mythological beliefs “in countries so widely separate as the British Isles, Russia and Central Africa”. The thread which unites these stories is that of the Fisher King, upon whose strength and vitality depends the health of the land and the welfare of the people. Weston’s work, which drew upon Sir James Frazer’s *The Golden Bough*, and in turn provided the inspiration for TS Eliot’s poem *The Waste Land*, uncovers the central role of a symbolic leadership which unites the community in common purpose. Violation of the rights of others, and violation of the women, through the lust and greed of powerful individuals leads to the disappearance from the court of the Fisher King. The springs run dry, the land becomes waste and is no longer filled with plenty.

“My grandmother was the Queen Mother”, the Granny, in Cameron’s story, tells her adopted granddaughter, referring to the Village. “Her son was the king. She wasn’t Queen Mother because he was the king, like in England. He was the king only because she was the Queen Mother. His son wouldn’t inherit to be king. The Queen Mother’s oldest girl, my mother, would become Queen Mother, and her son – my brother – would have been king.”

In indigenous societies across the world, the elderly Queen Mother, representing all the women, is the earthly guardian of the welfare of the land and its people. The king, or tribal chief, is the figurehead who is feted and fussed as he leads the ceremonial customs of the changing systems and allocates land rights according to established principles. The key figure, therefore, in indigenous societies is the mother. Relationships are traced through the siblings of a grandmother, her daughters and her granddaughters. Thus in the household, the mother, not the father, is the significant figure, because it is not the adult, but the child that matters. The child is not a possession, a pet or toy to be played with, or a pawn to be educated into the role determined by the patriarch. On the contrary, the child is the key to the future of human society as a whole. With the help of the aunts and the uncles, she or he must grow up to be physically strong, knowledgeable and skilful in the ways of the natural world.

In *Copper Woman*, Anne Cameron tells us that the women do not concern themselves with politics or argument. They leave these things to men, who have nothing in particular to do in “the long dark months of winter, when the weather does not allow fishing, hunting, whaling or food gathering”. But in time the women become complacent. They don’t notice that the men are becoming powerful. And some women think this was the way things should be. In time, men take control of government in many villages, cutting out the Society of Women. They begin to tell women which man each daughter should marry, and to allocate inheritance rights. As things start to go wrong, something happened that is still spoken of among the women. (See p 47 *Copper Woman*)

*The Economics of Love* is a work in progress.
Unfinished Business: Women; Men; Work; Family
Anne-Marie Slaughter
Oneworld Publications (Nov 2015)
352pp pb £10.44
ISBN: 978-1780749860

The work of the feminist project is unfinished, certainly. But not, as the popular narrative would have it, because of a continued lack of statistical equality: unequal numbers in boardrooms, unequal political representation, unequal pay and unequal amount of hours spent doing household chores. While all this is true, and problematic, in focusing so steadily on women’s right to be a part of the system, the movement seems to have forgotten that the point was to change it. This view is powerfully expressed in Anne-Marie Slaughter’s recent book Unfinished Business. She tells the story of how women’s liberation became the freedom only to compete in a world where assumptions about what counts as valuable activity remain virtually unchallenged. The movement’s preoccupation with employment as the path to empowerment and independence has helped “to make a fetish of income-generating work as a foundation of self-worth”. This attitude and the social structures arising from it are limiting choices and imprisoning both women and men within narrowly conceived roles and opportunities: “We have redefined feminism as women’s right to be owned by the system, to be owned as much as men have been owned”.

Where did feminism go wrong? In its failure to acknowledge that the freedom to care must be at the heart of the quest for social transformation. Although the women’s movement can claim great achievements in professional and political spheres, “along the way, we left caregiving behind, valuing it less and less as a meaningful and important human endeavour.” The marginalisation of and even outright discrimination against caregivers that is characteristic of contemporary America, and indeed the United Kingdom, has far reaching consequences; not merely in the struggle for genuine equality between the sexes but for the happiness, health and wellbeing of us all. Caregiving is
“essential to the survival of the human race” and yet the immediate loss of both social status and financial security that accompanies any decision to place caring before earning speaks volumes about national priorities. “The truth is that we value people of either gender who invest in themselves more than we value people who invest in others.”

The effects are clear, and devastating, particularly so for those on the lower end of the income scale where the penalty for taking time to care for loved ones can be and often is destitution. Nothing better illustrates the short-sightedness and counter-productivity of prevailing policy than the fact that “motherhood” is now “the single biggest risk factor for poverty in old age”. The folly of a system which impoverishes specifically those individuals who are responsible for the physical, emotional and intellectual development of the next generation cannot be overstated. “Family is the foundation of our flourishing…In fact, family makes work possible in the same way work makes family possible.”

The solution is emphatically not simply to get more mothers into paid work. This does nothing to address the root problem which is a structural bias against caregiving. Slaughter argues rather for a revolution in the way we think about, talk about, support and facilitate the provision of care. In economic terms, caregiving is investment in human capital. If we valued human capital as a society we would value “the array of jobs involving caring for and education of young children…every bit as much as we value money managers or computer scientists”

“Growing” the next generation of citizens needs people of intelligence, creativity, education and experience, and, whether paid or unpaid, “anyone who cares for anyone else is a provider”.

We provide love, food, clothing, shelter, nurture, education, solace, support, nursing, stimulation, and many other things for one another’s benefit. In an industrial economy…some of us provide income, in the form of money coming in from the outside in return for labour or investment. Others of us convert that income into the necessities and luxuries of life. Without income, there is nothing to convert, but without that conversion, the income itself cannot sustain life. Slaughter’s proposal, therefore, is not to disparage competitive work but raise the standing of caregiving so that it is equal to that of competition. The first step, as with any social transformation, is in the mind. We must ask ourselves why competing with each other came to be perceived as more important and valuable than caring for one another. Here equality activists have missed a trick: “It is no more justifiable to value the production of income over the provision of care than it is to value white over black, straight over gay, or men over women. Competition produces money. But care produces people”. Acknowledging the common criticism that feminism is elitist, or at least represents the perspective of a particular class of women, Slaughter argues that the issue of care cuts across the usual boundaries of class, wealth, ethnicity and religion. “Suppose then that what unites all women is the struggle to combine competition and care in a system that rewards one and penalizes
the other?” The right to care, or more accurately the right to a system which not only accommodates our responsibilities to each other but also honours and fosters our capacities for giving, can be the “new political banner” of the women’s movement.

Beyond its attempt to reshape the ideological debate, the book contains many proposals for implementing change in practice. Of primary importance is a complete makeover of the typical workplace. The discussion of work-life balance is ordinarily framed as a “women’s problem” whereas in fact it is a “care problem” and the cause of the problem is not women but work. Slaughter describes the “failure of modern American companies to adapt to the realities of modern American life, insisting instead that workers turn themselves inside out to conform to outdated twentieth-century ideas of when and where work should get done.” What is needed is flexibility, and by that is not meant the variable hours contracts currently rendering many waged-labourers “disposable”. “The kind of flexibility we need is about making room for care in all our lives, not an additional excuse to stop caring about the human impact of our policies.” This means abandoning the notions that careers must progress linearly with no breaks along the way; that quality is always tied to quantity; that physical presence is vital to good performance; that the only way to be successful professionally is by making major sacrifices in the realm of family and home. Workers should be judged “not on our assumptions but on their results”.

One of most appealing aspects of this book is that moves away from the emphasis on women as breadwinners to encompass a broader view of men as caregivers. As much as women have traditionally been denied opportunities in work, today cultural norms and working practices still deny many men the chance to fully experience the rewards of family life. In fact, men are increasingly more restricted to stereotypical roles than are women. Whereas girls are raised with “a world to conquer”, being encouraged to aspire to success in an ever-widening range of alternatives, the message communicated to boys is still “fundamentally, that they have to be breadwinners”. Suppose boys too were given the gift of greater expectations, that they too could be pioneers of social change, that they could “take the definition of masculinity into their own hands and bend it in whatever direction they chose?” If competition and caregiving are equally valuable, then men too are in need of liberation. “The biggest unconquered world open to men is the world of caring for others”.

As a new mum, and having thus joined the ranks of unpaid carers, there is much that is thought provoking and much that is confirming in this book. There are also minor disappointments: personally, I would have liked to see Slaughter go further in her critique of the relationships between “work” and “pay”. A universal basic income would seem to follow on logically from her argument. And I remain unconvinced that “mother” can be replaced with “other caregiver” quite as seamlessly as she maintains. However, on the whole the book provides ample
fuel for those of us who believe, like the Norwegians, that parenting – indeed any form of caregiving – is “real work” and deserves to be recognised as such by society. We will all be better off when our economic and political institutions reflect the reality that our happiness depends on “nourishing human connection” and not on “an endless catalogue of possessions”. Hallelujah.

Maria Lyons is founder of the Camphill Research Network, which collates, disseminates and promotes research related to Camphill and other intentional communities. For more details or to join the network please visit www.camphillresearch.com or contact maria.lyons@camphillresearch.com.

101 Reasons for a Citizen’s Income: Arguments for giving everyone some money
by Malcolm Torry
Polity Press, 2015
ISBN: 978-1-4473-2612-0
Pb. 120pp, £9.99

Here we have 101 excellent reasons for policy-makers to introduce a Citizen’s Income. This short, accessible introduction to the current debate on the potential benefits of a universal, unconditional income for every citizen is designed to introduce the author’s lengthier and fully annotated Money for Everyone: Why we need a Citizen’s Income (see review in these pages, Winter 2013).

The arguments for the introduction of a Citizen’s Income are divided into five categories in a curiously arbitrary fashion. In the section on “The Economy” we find that “A Citizen’s Income would encourage a gift economy”. Here the author argues that wealth is created not only by the money economy but also by the informal ‘gift’ economy. With an independent income which is not means-tested, people could decide whether they want to be more active in the money economy, or whether they prefer work in the gift economy, giving their time and labour without financial incentive or reward. In the section on “A Changing Society” we discover that an unconditional, automatic and non-withdrawable income for every individual citizen would “enable them to create their own relationships without intrusive coercion from benefits regulations and officials” (p26). Readers need direct experience of coping with benefit regulations and officials on behalf of self, family member or a client in dire straights to recognise the degradation, frustration and inefficiency that is the present system in the UK. Twenty closely printed pages further on, under the third section “Administration” we discover that our sophisticated computer systems could so easily handle the administration of a Citizen’s Income paid on similar grounds as the UK’s Child Benefit. In short, the arguments are there but they have to be winkle out of the text by the determined reader.

The concept of the book is excellent. As parents, citizens and administrators in many countries today are discovering,
the old work-related welfare systems are cumbersome, outdated and inefficient as a means to create economic, household and social stability. I found *Money for Everyone* riveting and accessible, but it seems others requested a shorter version as an introduction to friends, colleagues and relatives who are new to the idea. Designed to introduce the earlier book, not to replace it, *101 Reasons* is shorter - 120 pages as opposed to 300 pages. But those pages are denser, in smaller type, with no catchy sub-headings but at the same time introducing some new terminology such as “zero-hours contracts” and “gift economy” as mentioned above.

What is needed, though I hesitate to spell it out, is another book which introduces the human touch. On Pages 4-5 of *Money for Everybody* we are introduced to two case studies, one of a mother with a child, the other of a man with a young family, both of whom are members of the ‘precariat’, struggling to make sense of the nonsensical welfare system, overwhelmed by their circumstances.

Give these people and their families names, flesh out their stories, describe their backgrounds, so that we can see what it should mean to treat people as equals, rather than as objects of pity and charity. Malcolm Torry’s two books are an excellent resource for “policy makers, researchers, teachers, students” who have a professional interest in the economics of welfare. But although the call for a Citizen’s Income is coming from so many different quarters – from the political right, left and centre, from thoughtful economists (there are a few around), from the various faith perspectives and from an ecological standpoint, it remains largely incomprehensible to the ordinary man and woman reared to go to work to earn an income. Until the ordinary citizen starts to take the idea of a Citizen’s income on board as seriously as did the massive Social Credit movement of the 1920s and 1930s, there will not be the political will necessary to generate change. You can take a horse to water, but you cannot make it drink. Motivation is all. Back to the drawing board.

Frances Hutchinson

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**Amusing Ourselves to Death**

by Neil Postman
Methuen Publishing Ltd
£9.98 pb 224pp
ISBN: 978-0413404404

This is the central idea of Postman. Three centuries of the press influence are on the verge of being obliterated by TV. The writer supports the idea that the way we learn is deeply influenced by the media we use, thus the generations that learnt mainly by reading think in a very different way from the ones that are learning by watching TV. When the book was written computers were not as widespread and internet didn’t exist. This however, does not distract from the power of the book. It actually creates an interesting dialectic between what we read and what we think the writer would say if he knew about internet.

This is a history book that explains how America descended from astonishingly high levels of literacy and intellectual interest, to its current lamentable state, reflected certainly in Britain’s educational
The Disappearance of Childhood
by Neil Postman
£10.53 pb 177pp
ISBN: 978-0679751663

In Postman’s book you will find the substance behind the phrase my parents’ peers use constantly: it was never like that in my day. Said with a shake of the head over the dress sense of the average pre-pubescent girl it may sound like just another bit of grown-up nonsense but thought out and presented in the way Postman does in The Disappearance of Childhood it suddenly becomes terrifying. Childhood is on the endangered list. Postman charts the emergence of childhood alongside the invention of printing. He describes childhood as being a place cut off from the secrets of the printed world. If children know what adults know then there is nothing to distinguish between them. Read it to find out what let the cat out of the bag and perhaps a hint about how to put it back in again.

I bought this book together with Toxic Childhood by Sue Palmer. They are a well matched, complementary pair. Whereas Palmer’s book is a ‘how to’ manual on the pitfalls of bringing up children in a society that is inimical to their well being and proper development, and contains lots of useful advice for parents and other adults, Postman’s book provides a theoretical rationale for Palmer’s viewpoint. Anyone who, on reading Palmer’s book, is tempted to write her of as an illiberal fuddy-duddy should read Postman. The Disappearance of Childhood was first published a quarter of a century ago, but is becoming (sadly) more up to date with every passing day. It’s hard to pick any holes in this erudite and stylish account of how our social construction of childhood arrived with the printing press in the sixteenth century and is now being ushered out by twentieth century modes of electronic communication, leaving us with a society bereft of any special attitude towards children, a society that harks back to the dark and middle ages. The main culprit (of course) is television, but this is not just a rant against ‘dumbing down’. (No, really; you’ll just have to read it yourself.) As interesting as Postman’s views on the ‘adultification’ of children is his notion of the ‘childification’ of adults. No-one can explain this better than Postman himself, so do give it a go. Even if you don’t agree with everything Postman says, even if you find some of your own cherished ideas and values under attack, at least you won’t be bored.
Social Credit literature currently available in print or online.

Over the century (virtually) since Clifford Hugh Douglas first put pen to paper, a vast literature on the subject of Social Credit has appeared in print. Douglas’ own works were translated into many languages, and most of his books can still be bought over the internet.

**The Political Economy of Social Credit and Guild Socialism**
Frances Hutchins and Brian Burkitt, (2005) £12.99

**Down to Earth:**
**A Guide to Home Economics**
Frances Hutchinson (2013) £5

**The Grip of Death:**
**A study of modern money, debt slavery and destructive economics**
Michael Rowbotham £18

**Understanding the Financial System: Social Credit Rediscovered**
Frances Hutchinson (2010) £15

**What Everybody REALLY Wants to Know About Money**
Frances Hutchinson £12

**Asses in Clover** (Fictional dystopia)
Eimar O’Duffy (2003) £11

**This Age of Plenty**
**A new conception of economics: Social Credit**
Louis Even (Pilgrims of Saint Michael)

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**The Social Artist**

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If we want to achieve a different society where the principle of money operates equitably, if we want to abolish the power money has over people historically, and position money in relationship to freedom, equality, fraternity … then we must elaborate a concept of culture and a concept of art where every person must be an artist …


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