

# THE SOCIAL CREDITER

FOR POLITICAL AND ECONOMIC REALISM

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## Credit And Society: An Early View

*Patrick Geddes, Maker of the Future* is the title of a biography by Dr. Philip Boardman of U.S.A., published in 1944. Patrick Geddes himself, together with co-authors Victor Branford and Gilbert Slater wrote a series of books under the general title *Making the Future*. But this was more than fifty years ago and the future as they hoped it might be has not yet materialised. Another biography of Geddes entitled *Pioneer of Sociology, the Life and Letters of Patrick Geddes* (published 1957) which is to some extent supplementary to the above is by Philip Mairet who had access to letters and other materials which had been denied to Boardman by the war.

With these two biographies available it is not necessary to go into many details of the life story of this remarkable man. Suffice it to say that he appears to have been a born naturalist and scientific investigator. Born in 1854, he went to school at the Perth Academy and from 1875 he spent four years as a student of biology at London University under Professor T. H. Huxley. On Huxley's recommendation he became a demonstrator in practical physiology at University College and later studied marine biology in France and Italy. After an expedition to Mexico to collect biological specimens, he became senior demonstrator in botany and lecturer in zoology at Edinburgh University, and in 1888 he was made Professor of Botany at University College, Dundee, a post which he held for thirty years and one which gave him much free time as well as opportunities for travel.

Geddes's interests ranged far beyond biology into philosophy, psychology, economics, history, art, sociology and, later, in town-planning for which he became particularly famous. In fact, like Francis Bacon, he could be said to regard all knowledge as his province, and Dr. Boardman has gone so far as to compare him with Leonardo da Vinci. According to Lewis Mumford who wrote the foreword to Boardman's biography, Geddes, like Leonardo "left bags and boxes of notes, mountains of diagrams and huge bundles of correspondence which still have to be gathered, deciphered and appraised by the generation which will, I (Mumford) trust, one day hail him as its prophet". In addition there are his books on biology and sociology, his numerous papers in scientific journals, his reports on town-planning and his articles in the *Encyclopaedia Britannica* and in *Chamber's Encyclopaedia*. In all this he showed himself as a great organiser of knowledge and, above all, a man who, as Mr. Mairet has said, "strove consistently to direct science to the service of life". Sir William Holford who wrote the foreword to Mr. Mairet's biography also paid warm tribute to him as "the great educator and interpreter of the function of environmental planning in modern life".

It was while Geddes was a senior lecturer and demonstrator in zoology at Edinburgh University in 1881 that he first publicly stepped outside his own subject—a thing that

was 'not done' in those days and which probably cost him a professorship at Edinburgh. The offence consisted of a paper read before the Royal Society of Edinburgh on the "Classification of Statistics and Its Results". In this he sought to bring order out of the rather chaotic state of knowledge in the biological subjects and indeed in the relations of science generally; and, since economics was considered to be a science, he was especially hard on economists. After remarking on the "extensive adulteration of their scientific matter with irrelevant discussions which are occasionally of a theological nature but much oftener metaphysical" he went on to say that "A more serious difficulty lies in the want of unanimity among the various schools as to the position of their subject with respect to other sciences, some spending no little labour in an endeavour to isolate it from other branches of knowledge altogether, while others claim it to be a logical science, others a mathematical, others a physical, others a sociological, others an ethical science, while some hold it to belong partly to one and partly to another. In other words, the subject has been referred to every possible position in the classification of sciences with the exceptions of astronomy, chemistry, and geology. [The connection between the appearance of sun spots and slumps had not then been suggested.—T.N.M.] . . . . . And, again, although political economy is said to deal largely with material things and organised beings, there is probably no department of modern literature, not even poetry or romance, so little leavened by the recent advances of our knowledge of the laws of matter and of life. To judge from their writings the economists would seem to be unconscious of the very existence of such doctrines as those of the conservation and dissipation of energy, of evolution and the like, and of the evident fact that *the students of the physical and biological sciences can hardly much longer delay a combined invasion of their territory* (our emphasis)". Geddes finished this paragraph by saying that "the economist usually holds aloof from considering the important sociological efforts already made from the side of the preliminary sciences, while the only ethical allusion to be found in many a lengthy economic treatise is a contemptuous dismissal of sentiment".

A second excursion, considered by some to be "unbecoming to a botanist" was made in 1884 in a paper, again read before the Royal Society of Edinburgh, entitled "An Analysis of the Principles of Economics". The intention of this was not merely critical but constructive. Geddes said that his aim was "to prepare for the construction of a 'system of economics'—not, however, by means of new definitions and old dialectics, nor by the application of a few principles taken at random from an early state of some single science—but in harmony with the organic whole of the preliminary sciences".

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### FROM WEEK TO WEEK

Malcolm Downing, a Correspondent in London for the Australian Broadcasting Commission, reported recently that there was general agreement between the political Parties in Britain that if a referendum were held in the U.K. on British ratification of the Treaty of Brussels the result would be "No". It is quite obvious that if those in a position to conduct a referendum, and wanting Britain to become subject to the European Community Commission, believed that the result would be "Yes", they would hold the referendum, and so clear the way without further ado to British 'entry' to Europe. As it is, they have to resort to strategisms of deceit to overcome the rather tenuous remains of Parliamentary sovereignty. If they succeed, Parliament as "the voice of the people" will be effectively abolished.

In a speech at Willenhall on April 8, 1972, Mr. Enoch Powell accused Mr. Edward Heath of deceit, betrayal, broken faith, political pressure and thuggery — all in order to get Britain into Europe against the wishes of the majority of the electorates.

But the betrayal is not yet consummated, and, *until the guns take over*, public opinion can still prevail. It is a question of making that opinion manifest. An honest referendum would no doubt be decisive, but who would guarantee the honesty of a referendum conducted by a Government which has already resorted to deceit, betrayal and political thuggery? And the Labour Party wants only to 're-negotiate' the *terms* of Entry.

Sovereignty is to a nation what freedom is to the individual. The essence of the Brussels Treaty is to destroy British sovereignty, as adumbrated by the Royal Institute of International Affairs—and International Communism—, precisely as if Britain had been defeated in war. The economic arguments for Britain's 'joining' Europe are rubbish—and in any case have been dropped from the discussion. The sole issue has emerged as the preservation of British national sovereignty, and this is an issue on which every individual can vote by means of a Postcard to his Member of Parliament. Every Member of the House of Commons who becomes convinced that public opinion in his constituency is opposed to the surrender of British sovereignty will be constrained to resist the political pressures and thuggery to

which he has so far been subjected. Public opinion, focussed on a *single* objective, is a far more powerful weapon than Party endorsement. And it must be borne in mind, *now*, that dismissing a Member *after* the Treaty is ratified—if it is ratified—would be a completely empty gesture. Only revolt—what the Marxists call counter-revolution, and which the Red Army has been created expressly to put down—would then be meaningful.

So we urgently recommend to our readers—and through them to others—that they vote *now* with a Postcard—to Save Our Sovereignty. It appears all too probable that only this *grass-roots resistance* will do so. But pursued with resolution, it can—and must—succeed.

### The Struggling Seventies

The delegation of "Church leaders" which paid a visit to Sir Alec Douglas Home, cannot have lessened the difficulties of the Pearce Commission. For the visit "was arranged by the Justice for Rhodesia Campaign" (*Church Times*, Jan. 28, 1972) and included Bishops Huddleston and Reeves. Bishop Huddleston held that British Government policy was based on a "fundamental misunderstanding"; Bishop Reeves indicated the danger of "police over-reaction" to peaceful demonstrations and Mr. Camilleri complained that the Africans were "not being given a fair chance". Archbishop Thomas Roberts S.J. and prominent free churchmen made up the delegation.

In America (*Human Events*, Dec. 18, 1972) the American Catholic Bishops, meeting at Washington, passed a resolution calling for an end, "with no further delay" of the war in Vietnam. The only possible practical effect of this can be "to encourage Hanoi to hope for the collapse of the American will" to help the South, a hope that would "only prolong the fighting". Jeffrey Hart dryly remarks that one effect of the resolution would be "a further erosion of the bishops' authority".

However, *Republic of South Africa World*, 1971 into 1972, holds that a counter revolution has taken place, so that while under President Kennedy, America was "the champion of the militant Black states, under President Nixon these states have been told that they can no longer count on American support. Congress lifted the embargo (in respect of chrome) . . .". The *RSA World* also notes that the Supreme Court is to have a "conservative majority", while the seventies reveal Russia as an imperialist power with aspirations "closer to the Romanoffs than Mr. Marx".

We further read that the Zulus have assembled to crown Prince Goodwill Zwilithini the King of the Zulus. Their empire endured until defeat by the British in 1879, and modern Zulus have had to decide whether to "trade-in" their identity or to preserve it. At length they decided to keep their nationhood, and in 1968 the Paramount Chief asked for his people to be included in the system of the 1959 act, which moved towards *independence* for the Bantu nations. Chief Buthelezi, previously a critic of the system, became chief executive officer of the Zulu Territorial Authority, inaugurated in 1970. The body will become a Legislative Assembly next year and the nation is to have a new capital. The two elements, modern and traditional, "are both essential but they must be harmonised". One also hopes for harmony between King and Chief.

—H.S.

## Cantuar and Violence

The Archbishop lectured at Cambridge recently (*Church Times*, March 3, 1972) on problems of force and violence and called the bomb outrage at Aldershot "cruel killing in order to injure or to frighten or to advertise a point of view", a fair definition of terrorism. He called it odious and deplorable.

As for the World Council of Churches' grants to "combat racism", he approved the act of "identifying with oppressed populations" but criticised the grants "in two or three instances" where the organisation assisted had a violent purpose. I should have thought that more than two or three of the organisations assisted had a violent purpose, notably, those directed against Portugal and Rhodesia, the latter of which an Anglican bishop in Rhodesia deplored.

In fact, burning natives' huts in Rhodesia, planting a bomb in Johannesburg or harassing Angola with armed bands amount to terrorism of the same brand as bombs in Aldershot or Belfast. South America has experienced the scourge of trigger-happy guerillas, including a priest or two, and the riots in America have cost scores of lives.

So when the Archbishop commends the "non-violence" of Martin Luther King, he omits the violent results of his campaigns. He said that you could not applaud those who resisted Hitler and then be shocked when "Africans want to resist a tyrannical regime". Yet this same regime—and one presumes that he means South Africa—has given a measure of independence to three black nations and a promise of status to the coloured population. It has not managed without discipline, but it sees the only alternative as violent disintegration.

The regime admittedly has not yet faced such problems as finance and the purpose of "employment" as a means and not an end, but the Archbishop has also remained signally quiet on these issues. On its awareness of the danger of communist power, the regime scores over the Archbishop. He has in short given an excellent definition of terrorism, but restricts its application.

The Archbishop has also sent a message of sympathy to the expelled Bishop Winter of Damaraland on the "wrongful interruption of his work in caring for the people of his diocese". Bishop Winter, however, had extended his work to being "by far the most severe critic of the Vorster regime" among Anglican bishops in South Africa, to such a degree that even white clergy "had turned against him" and not invited him to preach in his own cathedral for seven months. His predecessor, Dr. Mize, also had to leave South-West Africa, in 1968, so that the hazards of the position are not unknown. Possibly other methods of "caring for the people" than those of the American Dr. Mize or the British Bishop Winter might have proved more fruitful, for the regime cannot extend infinite tolerance to those who appear to be "agitators".

Meanwhile the Dean of Johannesburg's council has argued at his appeal that while he might have participated in "minor intrigues" and was "fascinated by certain cloak and dagger aspects" of his work, it did not amount to criminal conduct (*Church Times*, Feb. 25). The child who plays with fire is not a criminal, and the Dean may have acted childishly. But one could wish for a firmer condemnation from the Archbishop of those who play with bombs and firearms—and rabble rousing.

—H.S.

## Credit And Society: An Early View

(continued from page 1)

Geddes arranged these 'preliminary' sciences in a kind of staircase starting with physics and chemistry at the bottom and ascending through biology to psychology and sociology and when we pass up this staircase "from the physical to the biological aspects of the economy producers and consumers are no longer to be regarded as automata and generalised along with machines but are looked upon as . . . living organisms". And when we advance to psychological considerations "the problem of practical economics now demands that we produce not that mere maximum of food and eaters which is the first aspect of the physical ideal; not even that perfection of quality and quantity of *life* which is the first aspect of the biological; but the maximum evolution of the mental and moral nature which underlies the two former. The problem in fact inverts itself, becoming not merely how to fill bellies but how to place brains in the conditions most favourable to their development and activity, and so the problem of practical psychological economics passes to that of education". In short, the supreme aim of political economy should be to discover the best conditions for all round human development.

There is in these two papers no specific mention of finance: exchange and distribution are mentioned as integral parts of the whole economic process, and it is not until we come to the series, *The Making of the Future*, and particularly in the volume entitled *Our Social Inheritance*, by Patrick Geddes and Victor Branford, published in 1919, that we find an advance into the sphere of money and credit. We do not know whether Geddes had any contact, direct or indirect, with C. H. Douglas or A. R. Orage at this time: if he had his biographers do not mention it, and so far as I know, Douglas does not mention Geddes in his books. In fact, everything points to their having arrived at their conclusions on this subject independently through their observations of the manner in which World War I was financed: it was a case of great minds thinking alike.

It is not claimed here that Geddes and Branford advanced as far as C. H. Douglas into the field of credit and finance but, as I hope to show, they did enter that same field and, like Douglas, saw what steps had to be taken before anything effective could be done.

This is made quite clear in Chapter VIII of their book, under the heading: "Eutopia and how to pay for it". They were very careful in their spelling of the word. More's prefix *u* was a kind of pun with a double meaning: it had much the same sound as *ou*, signifying negation—*Outopia*, no place—and *eu*, signifying good or satisfactory, hence *Eutopia*, a good place. Recently, Utopia has come to mean somebody's unrealisable roseate dream, or somebody's arbitrary notion of a satisfactory place; but this was not what Geddes and Branford meant: they meant "the ~~realisable~~ best that can be made of the here and now if we invoke and use all the resources available". And they coined the word *Kakotopia* to express the opposite. "Consider", they said, "the present situation. On the one side the demiurgic energies of machine production: on the other forty-five millions of people, for the most part without houses or furniture worthy of the name; clothed in garments that depress life instead of enhancing it; given to rude recreation; herded in mean streets of dull, dingy towns". At the same time they pointed to the

great numbers of artists, dramatists, musicians, architects and scientists "used, misused or unused, at the caprice of a governing class sick with acquisitiveness". "We are told," they said, "that the people dislike fine things and do not want them. We are told (mystical shibboleth) that in any case, such service of the people would not pay and consequently the money could not be found." Yet they noted that the money was found for the 1914-1918 war and they asked "How was it done?" and answered: "As you unravel the secret you disclose the culminating heritage that comes to us from the industrial revolution—our Credit System. It is also called the Cheque and Clearing system". The latter title, they said, "reminds us that cheques are the real money of today, coins and even bank-notes being survivals of pre-industrial ages. The manufacture and distribution of this cheque money, the functional currency of the nation, is the business in which bankers have specialised. They and their customers along with the ancillary trades (stockbroking, bill-broking, discounting, accepting, dealing in foreign exchange, in bullion, in coupons) which serve the same great body of customers, constitute a world apart. To this circle of economic facility is practically limited the full inheritance of the industrial revolution".

After indicating the position of power which the bankers have attained—"power unbalanced by responsibility"—the authors went on: "As the name, 'Credit System' reminds us, the capital, or as one might more correctly say, the Cheque Fund, of the banking community is far less an accumulation of past savings than an anticipation of future values".

"The first move," they said, "to a constructive social finance is to change the banking community's habit of mind from *kakotopian debt* to *eutopian credit* in thinking about public wealth." They admitted that there were difficulties in such an endeavour but they went on to describe an imaginary conversation between a bank chairman and a deputation of elder-statesmen resolved to bring such a change about. In the course of this conversation the statesmen made it quite clear that they considered that what the bankers called their "loan capital is simply the national credit which supports and, indeed, constitutes the cheque fund". They offered the banker a fair payment for the "usufruct" of the cheque and clearing system "in application to our needs and for the skilled services which such administration calls for". They also proposed that the credit advances should be amortised or cancelled at a rate inversely proportional to the estimated 'life' of the security against which they were issued and directly proportional to the cost of maintenance. "Long overdue," they said, "is an extension of the Credit System alike to the everyday usage of the people and in social application to betterment of environment and improvement of population. The consequent enlargement of the cheque fund would be in equivalence to the energies thus released." They called the Credit System "the crowning legacy of western inventiveness" which, given the right conditions, "is the key of economic entrance into Eutopia", although "the present possessors of the key have been too much inclined to use it for a 'lockout'".

All of this merely elaborates Douglas's stark and simple statement before the Macmillan Committee on Finance and Industry that "any effective remedy (for our economic troubles) must traverse the claim of the banking system to the ownership of the financial credit extended to industry". It shows that Geddes and Branford had taken the first steps

along the road which Douglas surveyed and signposted to the end. In so far as they took those steps, I think that we are entitled to claim them as very early Social Crediters.

In conclusion I might add that Dr. Boardman has suggested that Geddes and Branford would have had a greater impact on economic policy but for certain defects in their literary style and in their lack of flair for publicity. But I do not agree: Dr. Boardman has here under-rated the opposition. As Social Crediters we have seen what happened to Douglas who had skilled writers and publicists like A. R. Orage and Arthur Brenton behind him: we have also seen democracy thwarted in Alberta and deceived in British Columbia and we have Douglas's own testimony as to the manner in which his name and his advice were from the beginning subjected to a 'black-out' in our media of publicity.

But have we a gleam of hope? A group of scientists of repute recently issued a statement foretelling the break-up of society by the end of this century if present policies of continuous expansion and growth, resulting in excessive pollution and waste of resources, are not halted. Are these "Doom-watchers", as they have been called, the vanguard of those scientists, who, Geddes hoped, would invade the economist's territory? If so they have arrived very late. We do not presume to tell them what to do; nevertheless there is one thing that they might consider: Parliament is still supreme in this realm but perhaps not for long.\* If sufficient pressure could be brought to bear, it could still be possible to impeach when amenities are destroyed with ministerial sanction for purely commercial and temporary reasons against the wishes of those most affected. Similar action might be taken when worthwhile and practicable constructive proposals are turned down on the pretext that they would add to general indebtedness instead of being undertaken and accounted to the general credit and enrichment. If this were done it is probable that not only would Eutopia arrive quickly but that the kakotopians who stand in the way could be identified and dealt with. Their hangers on and suckers would probably soon see where their interests lay.

—T. N. MORRIS.

\*This was written prior to the House of Commons vote on the European Communities Bill.—Ed., T.S.C.

(Editor's Note: In our opinion, a major objective of the organisation of the European Community, and of Britain's subjection to it, is to render forever impossible any restriction of the Bankers' prerogatives.)

#### Get US Out

It is hoped to conclude in our next issue Mr. Gary Allen's treatise **Get US Out: The UN Threatens the United States** which we have reprinted in serial form from **American Opinion**.

In the meantime the **American Opinion** reprint of the article is now available from K.R.P. Publications Ltd., 245 Cann Hall Road, London, E.11, at 12p. posted.

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