



The body of economic theory known as 'social credit' was studied across the world in the inter-war years of the 1920s and 1930s, as ordinary men and women struggled to understand how it was that the world could afford the waste and horror of war. The Social Credit movement was supported by leading figures in the arts, sciences, the church, politics and social activism, all of whom presented the case for peace based upon social justice and environmental sustainability.

What is physically possible  
and socially desirable  
must be financially possible

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*The Social Artist* is a quarterly journal dedicated to breaking the boundaries between Christian Social teaching, Anthroposophical Social Renewal, and the institutional analysis of money as presented by the Social Credit movement.

# The Social Artist

Imagination

Manifesto

Morality

Summer 2017

# The SOCIAL ARTIST

(incorporating The SOCIAL CREDITER)

## THE JOURNAL OF THE SOCIAL CREDIT SECRETARIAT

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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 Hutchinson and Brian Burkitt, (2005)  
£12.99

***Social Credit: Some Questions Answered***

Frances Hutchinson £3

***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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sophisticated theoretical reflections and highly original empirical work, the authors show how the rule by this priesthood and its disciples is strangling our economies and societies and how we can change this situation. It is a damning indictment for the economics profession that it has taken young people barely out of university to provide this analysis. Utterly compelling and sobering.’  
Ha-Joon Chang, Reader in Political Economy of Development at the University of Cambridge and author of *Economics: The User's Guide*

‘A rousing wake-up call to the economics profession to re-think its mission in society, from a collective of dissident graduate students. Their double argument is that the ‘econocracy’ of economists and economic institutions which has taken charge of our future is not fit for purpose, and, in any case, it contradicts the idea of democratic control. So the problem has to be tackled at both ends: creating a different kind of economics, and restoring the accountability of the experts to the citizens. The huge nature of the challenge does not daunt this enterprising group, whose technically assured, well-argued, and informative book must be read as a manifesto of what they hope will grow into a new social reform movement.’

Lord Robert Skidelsky, Professor Emeritus of Political Economy at Warwick University and Fellow of the British Academy in History and Economics

‘If war is too important to be left to the generals, so is the economy too important to be left to narrowly trained economists. Yet, as this book shows, such economists are precisely what we are getting from our leading universities. Given the role economists play in our society, we need them to be much more than

adepts in manipulating equations based on unrealistic assumptions. This book demonstrates just why that matters and offers thought-provoking ideas on how to go about it.’

Martin Wolf, Associate Editor and Chief Economics Commentator at the *Financial Times*

‘An interesting and highly pertinent book.’

Noam Chomsky

‘Economics, as practiced in university economics departments, regurgitated by policy makers, and summarised in the mainstream media, has become a form of propaganda. This superb book explains how: dangerous ideology is hidden inside a mathematical wrapper; controversial policies are presented as ‘proven’ by the models of economic ‘science’. This book is essential reading for anyone who wants to know about the con - that includes everyone concerned with the future of democracy.’

Jonathan Aldred, author of *The Sceptical Economist*

‘*The Econocracy* explains, supported by excellent research, how one branch of economics has captured the academy and excluded the public from debate about how the economy is organised, leaving this branch almost the only source of policy advice. It is written by British members of Rethinking Economics, the international organisation of students and recent graduates dissatisfied with their curriculum. They have produced a work of high quality and national importance. Read this book.’

Victoria Chick, Economist and Co-Founder of the Post Keynesian Economics Study Group

# Editorial

When they enter the workplace, Millennials, it seems, are a problem. There is a distinct tendency for people born after 1984 to be tough to manage, narcissistic, ‘entitled’ (expecting things to be given), self-interested, unfocused and lazy. Confused employers seek to understand, to work with the new recruits, but something is fundamentally wrong. In a recent Royal Society of Arts talk, Simon Sinek identifies “failed parenting strategies” and cell phone technology as two of the likely causes of disaffection. Too many children have been brought up in households where they can have everything they want. Parents fall over themselves to please them, to buy the things they see advertised, to praise them for every effort, to reward them even if they make no effort, to reward them even if they do badly, to praise them as being special all the time, to demand that teachers make allowances and give good grades. The child sees through these strategies, so fails to develop a sense of self-worth, and achievement so that the Millennials would appear to have less self-esteem than previous generations.

Mothering, parenting and child care strategies are not forms of instinctive behaviour in human beings: they have to be learned. Failed parenting strategies occur in the absence of any kind of

training, preparation or experience in caring for babies and young children, normal in traditional village, working class, and aristocratic households throughout history. Traditionally, the mothers in all types of household took charge of overseeing child care and home management, though they did not normally undertake all the tasks themselves. Older children, childless family members and servants were taught the necessary tasks of cooking, cleaning, washing, nursing, food preservation, furniture and furnishing maintenance and so on. Child care fitted naturally into this pattern of life, so that the child grew skilled in essential tasks, not least amongst which was the telling of the story and the singing of the song. The lives of literary figures like the Brontës bear witness to the way these forgotten arts were brought into the middle class household by servants drawn from the rural countryside. During the later decades of the twentieth century, ages old household management and child raising customs were set aside. As mothers followed the REM (Rational Economic Man) role-model, children were left literally high and dry, in the care of the washing machine and vacuum cleaner, supervised by nursery nurses or grandparent taking time out of their own homes, tasks, duties, interests and responsibilities to entertain the over-

supervised child. Thankfully, new and old voices are mingling to encourage us all, whatever our age might be, to pause, take our feet off the pedal, jump off the treadmill and take time IN to real-life thinking. I refer here to recently published works of Wendell Berry, Paul Kingsnorth, Kate Raworth and James Rebanks. Illuminating also are the ongoing series of TED<sup>1</sup> talks, and the work of Jordan Peterson<sup>2</sup> on the moral imagination. The latter work chimes with the article by

<sup>1</sup> <https://uk.video.search.yahoo.com/search/video?fr=mcafee&p=Pope+Francis+TED+talk#id=1&vid=c7305bd580ac76e833fa166c5712a98f&action=click>

<sup>2</sup> <http://jordanbpeterson.com/maps-of-meaning/>

## Fantasy's good for the soul

### Vigen Guroian

*Children, deprived of traditional fairy tales, are growing up without the example of virtue before them. It is a sign of an even greater crisis of moral imagination*

Some of the worst forms of imagination flourish in our contemporary world. They spread like the weeds in an ill-kept flower garden that choke out the best cultivars. Our society is failing to cultivate the moral imagination because, in part at least, the stories we live by, that we read or read to our children and that we watch on television or at the movies are very often not stories that grow the moral imagination.

This is where fairy tales and fantasy

Vigen Guroian, "Fantasy's Good for the Soul". The sharing of stories and poetry through reading alone, aloud, in a group and within the family home has, for far too long now, been set aside in the rush to be rich, to get and spend 'our own' money. But as employers, parents and young people are discovering, continued dependence upon finance, self-interest and the flickering screen is making social malaise and ecological disintegration almost inevitable.

stories come in. They feed and nurture the moral imagination, especially in the young, but not exclusively the young, lest we forget that the traditional fairy tales and myths were invented for the entertainment and edification of adults.

In his famous essay "On Fairy Tales", J.R.R. Tolkien writes, "Fantasy is a natural activity. It certainly does not destroy or even insult reason; and it does not either blunt the appetite for, nor obscure the perception of, scientific verity...For creative fantasy is founded upon the hard recognition that things are so in the world as it appears under the sun, on the recognition of fact, but not slavery to it...If men could not distinguish

citizens about the "fearful" consequences of doing nothing about climate change isn't much different psychologically than the right telling them to fear crime and immigration. We can argue, of course, that our intentions are pure. But no one cares.

Block spends a lot of time repeating the core message of his book: that we have to radically shift the way we engage people and move away from presenting them with problems to talking about possibilities. Talking about possibilities is "strengthening interdependence and a sense of belonging." It's not about a vision of the future delivered whole cloth from above, but about transforming "self-interest, isolation and feelings of being an outsider to connectedness and caring for the whole." It is not blind optimism but it is hopeful, emphasizing the assets, gifts and strengths of the community rather than the same old problems.

I confess I am a bit hesitant to recommend Block's book given that it diverges so dramatically from my usual prescriptions. He eschews mega-analysis and even class analysis. He has nothing to say about neoliberalism. He mistakenly proclaims that government can't be a force for good. But when it comes to shining a light on the critical issue of agency – of how

## Review

### **The Econocracy: The Perils of leaving Economics to the Experts**

Joe Earle, Cahal Moran & Zach Ward-Perkins  
Manchester University Press  
(October 2016)  
£9.99 pp232  
ISBN: 978-1-5261-1013-8

transformative change will actually begin – his insights are invaluable.

### **COMER Comment**

For decades, activists have concentrated on the consequences of bad policies without taking on the root cause.....

Whatever the focus of our particular cause – education, public health care, the environment...we are all strapped to spokes on the same wheel. At the hub of that wheel, causing it to spin faster and faster, is the money system. Until we deal with that, we can't solve any of these problems: we'll continue to speed along our present course of corporate globalization. Our trajectory is over the cliff.

The excuse for policies like cuts to health care is that we can't afford better.

When people understand the truth about money, they *know* better. They're able to move past the deceptions and the diversions and to pursue the possibilities with *hope*. This creates a confidence and a sense of common purpose that will inspire common action.

Élan. This article was first published in COMER, November-December 2016

'Economics has become the organising principle, the reigning ideology, and even the new religion of our time. And this body of knowledge is controlled by a selective priesthood trained in a very particular type of economics - that is, Neoclassical economics. In this penetrating analysis, based on very

“It is this love of leaders that limits our capacity to create an alternative future. It proposes that the only real accountability in the world is at the top.... The effect of buying into this is that it lets citizens off the hook and breeds citizen dependency and entitlement.”

When citizens don't feel accountable, they increasingly act as consumers. Beyond neoliberalism's obvious imperatives such as free trade, privatization, tax breaks for the wealthy, etc., its most pernicious impact on society is the destruction of community. The greatest weapon the 1% has is our isolation from each other. And all efforts to defeat neoliberalism, no matter how valiant, inspired, smart or sustained, will fail unless they somehow ultimately contribute to the rebuilding of community. Unless and until that process begins in earnest, the systematic isolation of individuals and families from each other and from community will make garnering significant citizen power impossible.

#### **Not difficult: impossible.**

After 40 years of neoliberal social (and economic) engineering, we are at a stage where as consumers we have virtually endless choices – a mind-numbing variety of choices streamed at us at a speed and volume that leaves us stupefied – shell-shocked by choice, diverted from our possible lives by shopping. But our choices as citizens are now so constrained by the erosion and corruption of democracy and the endless promotion of small government that our citizenship has atrophied.

The dominant form of politics in fact reduces most people to passive consumers of politics just as they are consumers of goods. As consumers of politics

rather than intentional citizens, we simultaneously abdicate responsibility and end up indulging in the culture of complaint. Says Block, “Consumers give up their power. They believe that their own needs can best be satisfied by the actions of others...,” whether they be public service providers, elected officials or store managers.

#### **The State of Activism**

For activists facing this entrenched political culture there is enormous temptation to sink into a nearly pathological attachment to failure – what Block calls “the joy of complaint, of being right.” The more powerless we feel, the more satisfaction we get from observing the next corporate or government outrage against the public good. It justifies our political stance and our critiques. How many dinner parties have lefties gone to where the whole evening is spent out-doing each other with stories that demonstrate things are actually worse than we thought they were.

It is hard to imagine how activists, who know people's daily reality, can actually believe that scaring the bejesus out of people about the dozen tsunamis about to engulf them will actually motivate people to act. But we do. The new people the left wants to engage are apolitical for good reasons – they are bombarded by a media utterly complicit in designing their misery and their consciousness, they are cynical about the idea that government will ever provide for them, meetings about the latest crisis are depressing, and most people are working so hard as part of the precariat that asking them to come to a meeting is asking them to sacrifice the only two hours they would otherwise have with their families.

At a certain point, warning disengaged

between frogs and men,” Tolkien insists, “fairy tales about frog-kings would not arise.”

Children find frog-princes interesting because they see themselves as incomplete and not entirely whole. Children are attracted to the story of “The Ugly Duckling” or “The Little Lame Prince” because reason tells them, based upon simple observation, that they too are in some sense disadvantaged with respect to adults. But when children long for the day when they are equal in strength and capacity to grown-ups, more than reason is at play. The imagination comes into its own. Children want to explore just what it might be like to finally turn out “whole” and all right, to be a good child, a good parent, or the best of rulers. Pinocchio is the quintessential child. And isn't this yearning to be whole and wholly real what also attracts adults to fairy kings and queens who are not frogs, to Prince Caspian in C.S. Lewis's *Narnia Chronicles* or Princess Irene of George MacDonald's *The Princess and the Goblin*? These possess the power to move the will far beyond what is reason's capacity. They feed the moral imagination.

For more than a decade, I have taught a course at my college entitled “Religion in Children's Literature”. Each year, the young men and women speak up in the seminar to say that they were deprived in their childhood of these resources of the moral imagination. Not only were they not introduced to most of the stories and books on the syllabus but also they recognise that their natural sense of wonder was starved. I don't have to try to

persuade them that the tasty food of fairy tales and the classic children's stories that we read in class is also good for the soul. Books like *Bambi*, *The Secret Garden*, and *The Wind in the Willows*, or the fairy tales of the Brothers Grimm, Hans Christian Andersen, and Oscar Wilde possess a richness, texture, and elevating quality accessible to anyone who needs them, whatever his or her age.

My students take advantage of these stories to revisit childhood one last time before they enter the adult world. It is a wonderfully satisfying experience. They find themselves looking not only back but also forward to their futures. They especially enjoy *Peter Pan* and the Mowgli stories in Kipling's *Jungle Books* since they are about children who don't want to grow up or join the real human world. But these stories end differently. Peter refuses to join the lost boys in the Darling household. He returns to Never Never Land, instead, and remains a child and a prisoner of his own passions, though he continues to think this is freedom. By contrast, the love and wisdom of his animal mentors help Mowgli to mature as a moral being.

The Book of Proverbs declares, “Where there is no vision, the people perish” (Prov. 29:18 King James Version). Worse yet, the people may become captives of their idyllic, idolatrous, and diabolic imaginations. For while imagination, as such, may be an innate human capacity, it needs proper nurture and cultivation. If the moral imagination is not fed by religious sentiment and supported by reason, it will be replaced by these other corruptions of imagination.

But what are imagination and the moral imagination in particular? At the start of the last century, Irving Babbitt, professor of French literature at Harvard, wrote on the imagination in his memorable study *Literature and the American College*. The human imagination “reaches out and seizes likenesses and analogies” that establish relation and unity in a world of meaning. In other words, imagination is the self’s process of finding direction and purpose in life by making metaphors from remembered experiences and employing these metaphors to suppose helpful correlations with present experience.

To some it might seem that the important question is whether imagination is waxing or waning in society. But this is not the issue. The important question is what kinds of imagination our contemporary culture encourages.

Imagination is closely tied with reason and will. Indeed, it is perfectly correct to say that man is every bit as much an imaginative creature as a reasoning one or one that possesses a free will. Some mystics and theologians have even speculated that God imagined Creation into existence. I do not doubt that imagination is right at the source of what theologians speak of as the image and likeness of God in man.

Reason, which serves us so well for solving the so-called factual problems and theoretical issues of living, is not capable on its own to project vision that infuses meaning and purpose into life. “The eye sees what it has been given to see by concrete circumstance,” writes

Flannery O’Connor, but “the imagination reproduces what, by some related gift, it is able to make live”.

Imagination furnishes and supplies to religion and morality “those larger ideas” and images which human beings need in order to envision an encompassing meaning and purpose for their lives. The eighteenth-century statesman Edmund Burke first coined the term moral imagination in his great work *Reflections on the Revolution in France*. In the course of lamenting the ferocity and rapidity with which the French revolutionists were destroying the customs and traditional institutions that preserve civility in society, Burke exclaims:

“All the decent drapery of life is to be rudely torn off. All of the superadded ideas, furnished from the wardrobe of a moral imagination, which the heart owns and the understanding ratifies, as necessary to cover the defects of our own naked shivering nature, and to raise it to dignity in our estimation, are to be exploded as ridiculous, absurd, and antiquated fashion”.

The moral imagination is the distinctively human power to conceive of men and women as moral beings, as persons and not things, nor animals whose value to us is their usefulness for food or footwear. The moral imagination is the very process by which the self makes metaphors out of images recorded by the senses and stored in memory, which then are employed to find and suppose moral correspondences in experience.

The principal offices in life in which society invests and entrusts this care of

quest for political power and authority. Although free from jargon, social credit literature requires careful study if one’s mind has been contaminated by the myth of the Circular Flow.

This manifesto is adapted from *What*

# Transformative Change in 2017 Starts with Community

*Murray Dobbin, murraydobbin.ca, January 6, 2017*

As has been pointed out by too many people, 2016 was a devastating year for progressives (a homely term for all those who are want equality, democracy and ecological sanity). There is no need to repeat the list of atrocities, failures and disappointments, as we all have them indelibly marked on our psyches. One result of the annus horribilis is that activists everywhere have pledged to try harder – at what is clearly not working. There is even a sense of optimism rooted in the old left-wing shibboleth that “the worse things get, the better” – meaning, of course that if things get really, really bad, people will rise up (and overthrow the 1%).

But the truth is much simpler if less optimistic: the worse things get, the worse they are. There is no measure of misery beyond which revolution pops up out the ground. And if there is any popping to be done it is clearly not guaranteed, nor even these days remotely likely that it will be socialist. The victory of Donald Trump and the rise of right-wing parties across Europe demonstrate how much easier it

*Everybody Really Wants to Know about Money*, pp 23-66

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is to play to fear, insecurity, hatred and retribution than it is to attract people to competing visions of the good life, rooted in science and delivered by the state – a state that has been openly complicit in making things worse for two generations.

It’s not that there is no good news on the social change front. Jeremy Corbyn’s and Bernie Sanders’ unexpected successes were exhilarating. But the context in which they shone – political “leadership” in traditional party politics in the US and Britain – severely limits the potential for future growth of broad-based movements. Why? Because beyond making activists feel temporarily less powerless and marginalized, they are still examples of why dependence on leaders is a barrier to the possibility of transformational change.

And let’s be clear. Today anything less than transformational change is simply not good enough.

Peter Block in his insightful 2008 book, *Community: The Structure of Belonging*, dissects the preoccupation of citizens with leaders and leadership:

would be gained by selfish appropriation of knowledge, for example, save social exclusion.

A 'social' or 'citizen's' dividend would enable all citizens, including the sick, disabled and elderly, to participate in the economy on an equal footing. Freed from the harassment of an oppressive system, mothers and carers could make a rational choice as to the type of employment most appropriate to their circumstances. However, the change calls into question the very nature of productive work. Conventional economics sees a wage as a reward for unpleasant work. To use conventional terminology, labour is regarded as a 'disutility', something one does not want to do. In real life, many forms of work are intrinsically satisfying, while many forms of consumption are ephemeral. The acquisition and exercise of skills create satisfactions which cannot be measured by economists. An economy based upon the production, distribution and exchange of material artefacts and the services associated with their production is unsustainable over the long term. Its existence depends upon the unseen support of forms of non-monetised social cooperation, and on the natural environment's continuing ability to provide resources and absorb waste. As the common cultural inheritance is eroded, the formal economy ceases to function.

### **(5) Towards the decentralisation of power**

In medieval times poverty arising from involuntary unemployment was rare. Craftsmen were independent, taking pride in their work whether of weaving, building, baking, brewing, carpentry or the many other crafts producing commodities for everyday use. The introduction of a profiteering money

system enabled the financier to invest in machinery and profit from the work of others. With the advent of the limited liability company, policy formation was progressively separated from the worker, who became a mere wage-slave in an increasingly centralised system. Global conglomerates now dominate decision-making in the lives of their employees and consumers. Decisions as to what is made, where it is made, sold, packaged and distributed, are made in distant offices and conveyed to the consumer through the advertising media.

Small and medium-sized enterprises (SMEs), who still make up the vast majority (99%) of individual firms, are caught up in supply-chain pressures and remain powerless to determine outcomes. However, combined with the power of local consumers and employees, the potential for change rests in the cooperation of SMEs with voluntary groups seeking to create viable local economies. Economic democracy involves curtailment of the power of a few to expropriate the common cultural inheritance of the community upon which all, ultimately, depend for the means of subsistence.

### **Conclusion**

The Douglas critique of the capitalist economy remains as fresh and relevant today as when it formed the basis of a popular movement supported by tens of thousands in many countries across the world during the 1920s and 1930s. Support for social credit ideas can be gauged from the wide range of books, pamphlets, articles, periodicals and study groups which abounded in those decades. Opposition to the Douglas theories was focused mainly in the economics profession itself, and those seeking to use orthodox economic theories in their

the young imagination are parent and teacher. But modern educators have not been good gardeners of the moral life. In their penchant to treat fact as god, event as illusion, individual as datum, person as chimera, norm as relative value, and human nature as social construct, they leave the moral imagination to perish.

What grows in its place? The first in the list is the idyllic imagination, which, says Babbitt, is fanciful without check, primitivist, and utopian. The self that is gripped by the idyllic imagination is escapist, not in the sense that it flees its physical surroundings so much as it shirks its civic, social, and moral responsibilities. This is accompanied and reinforced by rejection and rebellion against old dogmas, manners, and mores. The idyllic imagination is in search of emancipation from conventional constraints. In our democratic and individualistic environment, persons justify this "liberation" in the name of self-fulfilment and self-realisation. These are paths that promise happiness but more often than not lead to boredom and ennui or, worse, physical and spiritual dissipation. Think of Tolstoy's *Anna Karenina* or Flaubert's *Madame Bovary*. In Dostoevsky's *Crime and Punishment*, Svidrigailov, the middle-aged, dissipated debaucher, sums up this syndrome of the idyllic imagination shortly before he takes his own life. In a grimy St Petersburg tavern, he explains to Raskolnikov how he is trapped in a pit of boredom and languor.

I'll tell you frankly: I'm very bored...I used to go abroad, and I always felt sick at heart. Nothing special, really – here's the dawn

coming up, here's the Bay of Naples, the sea – you look, and it's somehow sad. The most disgusting thing is that you are always sad about something!

During the Sixties, when I came of age, the idyllic imagination flourished in the youth counter-culture. It has taken a more troubling turn among college students today, in whom the idealism and utopianism of the Sixties is much less present, whereas the disillusioning and dissipating symptoms of sensualism and anomie are played out in dormitories and bars. The heavy footprints of the second of the trinity of corrupted imaginations may be tracked everywhere in our culture. The media fixes on false gods. One need only look at the popular news-stand magazines, MTV, television talk shows and celebrity channels, to understand how pervasive is the idolatrous imagination.

What idolatry does is to convert its object into an absolute, thereby destroying the partial good within it and transforming it into a total evil...Idols are both vanities and demons. Icons were religious paintings of the saints who replaced pagan idols by pointing the pious towards the image of the one true God. Today we call our celebrity idols icons.

Already this sort of religious speech and reasoning is strange and unintelligible to postmodern people. I define a postmodern person quite simply as someone who is virtually unfamiliar with biblical faith, whether in contemporaneous or historical form, who, therefore also, lacks a sense of sin. Under these conditions, it is next to impossible to persuade him or her that

he or she is in thrall to the idolatrous imagination or suffers from the misplaced devotion that idolatry connotes. When confronted with this kind of speech, they are likely to retort: “Well, even if I am in thrall to such an idolatrous imagination, as you say, what harm is it to anyone?”

If the idolatrous imagination should go undetected, its effects may be deadly to the soul. Consider this: what is the real and enduring outcome of imitating Madonna, the Material Girl, and how might that differ from imitating the other Madonna, Mary, Mother of God? What is more, when the people grow dissatisfied with their idols for lack of meaning or entertainment, they often mercilessly turn on them and consume them with an ungodly wrath. This, it seems to me, is what is happening to the singer and “King of Pop” Michael Jackson. Whether or not he is guilty of the charge of paedophilia, the people seem intent upon destroying their fallen idol.

In one sense, the diabolic imagination is caused by the disenchantment that follows the self’s futile chase after happiness through the idyllic and idolatrous imaginations. Alas, there remain only shadows of nothingness: the false pleasures of evil, the last illusions of the Great Deceiver.

The diabolic imagination is the terrestrial and cultural descent into the symbolic world of Dante’s *Inferno*. The coordinates that track the fall of the Western self into the diabolic imagination are the loss of the concept of sin and the rise of popular therapeutic justifications and excuses for things that

were once thought perverse. Human nature is viewed as infinitely malleable and changing. Some go so far as to say it is merely a social construct or fiction. Good and evil are considered matters of perspective.

People captivated by the diabolic imagination have outgrown Shakespeare’s bawdiness and Hawthorne’s irony because they have shed all sense of sin and shame. Sex and violence are the flash-points of the diabolic imagination, accompanied by unapologetic avarice and egocentricity.

I have been proposing that we are living through a crisis of the moral imagination. People’s sense of the drama and struggle over good and evil played out in the human heart and in history has been reduced to the triviality of the afternoon soap opera, to the chase of the action movie, and to the rosy world of the romantic comedy and sitcom, where sentimentality spreads a sweet fragrance.

Are these the stories of our lives – soap opera, action film, sitcom and romantic comedy? People go on telling stories because they want to find and clarify meaning for their lives, never just for self-titillation. It matters to every human being that there is meaning and purpose to his or her life. Yet just as there is right and wrong, there are good stories and bad stories. Stories not only reflect life, they shape it. It is of no small account what stories we tell and what stories we live by.

Fairy tales are not scientific hypotheses, nor are they practical guides to living. They do something even better. They

### (3) Work and income

There is no necessary link between work and income: employment in industries which yield a profit is not a logical or natural way to secure a livelihood. Professional economists may quote (with hearty approval) the saying that: ‘If a job is worth doing, it is worth being paid to do it’. On the other hand, mothers, carers, artists and organic farmers are among the many who might hesitate to make their offers of service to others conditional upon recompense in terms of monetary reward. There is no earthly reason why parents should place their young children in a creche in order to spend the major part of their day in a building miles away from home turning out landmines, fashion clothes or bubble-gum.

It is absurd to stipulate that in order to obtain an income every individual should seek employment regardless of demand for their services and no matter what their health, capacity for employment or better judgement might dictate. Nevertheless, the proposal that all should have a small basic unearned income as a right is greeted by waves of shock and horror by many who are themselves bound in wage-slavery to the system. The familiar always appears attractive, the unfamiliar sinister. However, it is the intention here to encourage the reader to view apparently familiar concepts in a new light. The payment of a dividend in the form of a pension derived from investments establishes a principle which is capable of imaginative adaptation.

### (4) The common cultural inheritance

In orthodox economics circles, seemingly endless debate has focused upon the question of the origin of value. Did the capitalists do a service to humanity by foregoing consumption in order to invest in the new technology which gave rise to

the machine age? Or did the capitalists exploit the workers, seizing from them the surplus value which was theirs by right? How is value created? Is it through work? Through investment? Through exchange? It was necessary to determine who created value in order to determine how wealth should be distributed.

Social credit theory recognises none of these factors as making a significant contribution to wealth. The contribution of each individual, whether as worker, capitalist or financier, pales into minuscule insignificance when evaluated alongside the cultural legacy of the ‘progress of the industrial arts’. Isolated individual endeavour can produce very little indeed. Production, whether material, intellectual or artistic, relies on the common cultural inheritance which forms the birthright of all citizens. Furthermore, cooperation in industry and other forms of collective activity gains an ‘unearned increment of association’.

Therefore it is possible to imagine a country in which all inhabitants are regarded as shareholders in the birthright of the common property of real wealth, consisting of untapped and renewable natural resources and the cultural heritage of tools and processes. That is, each citizen has a claim to a share in the potential to produce, rather than being forced to participate in a system of production, distribution and exchange. The circulation of purchasing power can be made to reflect this situation, through payment of a ‘dividend’ on this inheritance. After an initial period of transition, wages could well be lower than the dividend, reflecting the relatively minor contribution of the individual to general welfare. It would be in each individual’s interests to preserve and hand on the common inheritance: nothing

necessary to understand the role of the non-money value system in sustaining economic relations among people and between communities and their local environments. The five key ideas emphasised by social credit thought are outlined here.

### (1) Sufficiency

Politicians and social reformers have long laboured under the misapprehension that the main problem of civilisation is to maintain an ever-increasing flow of production in order to meet unlimited demands for goods and services. Diminishing production must, it is thought, reduce the opportunity for a more equitable distribution of the products which the formal economy alone can provide.

However, the abundance of nature combined with human ingenuity and invention can provide an ample sufficiency for all. The problem is not so much to increase production as to limit it to meeting the demand for sufficiency without having devastating effects upon the real economy (the natural environment and the people who rely upon it for their livelihoods).

The existing money system is incapable of handling inventions designed to create a pleasing sufficiency. By eliminating built-in obsolescence, superfluous packaging, transportation and waste, a sufficiency of high-quality local food, clothing and other essentials could be produced for local markets. But instead, the money system dictates that production must be based upon profitability. Advertising makes the simple and the homespun appear inferior and unattractive. As a result, children's demands for pop, burgers, fantastically-priced footwear and cell phones cannot

be denied by rational argument.

In a world where millions suffer from malnutrition, billions of dollars are spent on slimming aids and products to overcome the effects of over-indulgence. Cars choke the air in city centres, causing millions to seek medical aid for asthmatic and related disorders. Yet the spectre of reduced ability to consume is wielded as a clinching argument to discredit the would-be environmentalist. An ever-expanding economy offers the tantalising illusion that all will be well once all land, capital and labour are fully employed. In *The Growth Illusion* Richard Douthwaite offers a full and fascinating picture of the reality of poverty, ill-health, reductions in welfare and environmental degradation stemming from cancerous economic growth.

### (2) Money and debt

'Where would our money come from if industry ceased to produce armaments, cars, i-pads and cans of soft drinks with dubious contents?' you ask. 'A sustainable economy would not be economically viable. It is not what people want.' If the money system is taken as read, these arguments hold water. Money must be invested in productive enterprises so that incomes can be paid out in respect of work undertaken on profitable production. No matter whether it is wealth or waste that is being produced and consumed, producers and consumers must maintain a continuous stream of production and consumption so that debts can be repaid, and the process can start all over again. An understanding of the mechanisms of the debt-based money system is a vital pre-requisite for reform, but needs to be coupled with value-systems rooted in society and the natural environment.

resonate with the deepest qualities of our humanity. They possess the power to draw us into the mystery of morality and virtue. They enable us to envision a world in which there are norms and limits and where freedom respects the moral law or pays an especially high price. Fairy tale heroes are called to be free and responsible, thus virtuous and respectful of the moral law.

After a child has read Hans Christian Andersen's *The Snow Queen* or Madeleine L'Engle's *A Wrinkle in Time*, his or her moral imagination is sure to have been stimulated and sharpened. These stories offer powerful images of good and evil and show a child how to love through the examples of the characters she herself has come to love and admire. Such memories become the analogues that the moral imagination

uses to make real-life decisions, and these memories become constitutive elements of a child's self-identity and character. A well-fortified and story-enriched moral imagination helps children and adults to move about in the world with moral intent and ultimately with faith, hope, and charity. As Flannery O'Connor once said, "Our response to life is different if we have been taught only a definition of faith than if we have trembled with Abraham as he held a knife over Isaac."

This article was first published in *The Tablet*, 21 August, 2004. It followed from a conference organised by the Chesterton Institute, on "Landscapes with Angels: Fantasy, Children's Literature and the Spiritual Role of the Imagination"; *Vigen Guroian* is professor of theology and ethics at Loyola College in Baltimore, Maryland.

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## Charles Dickens

*..taking childhood captive, and dragging it into gloomy statistical dens by the hair*

No little Gradgrind had ever seen a face in the moon; it was up in the moon before it could speak distinctly. No little Gradgrind had ever learnt the silly jingle, Twinkle, twinkle little star; how I wonder what you are! No little Gradgrind had ever known wonder on the subject, each little Gradgrind having at five years old dissected the Great Bear like a Professor Owen [professor of comparative anatomy and friend of Dickens], and driven Charles's Wain like a locomotive engine driver. No little

Gradgrind had ever associated a cow in a field with that famous cow with the crumpled horn who tossed the dog who worried the cat who killed the rat who ate the malt, or with that yet more famous cow who swallowed Tom Thumb: it had never heard of those celebrities, and had only been introduced to a cow as a graminivorous ruminating quadruped with several stomachs.

Extract from *Hard Times* Chapter III

# Three Generations Left?

## Human Activity and the Destruction of the Planet

*This question is also the title of an excellent new book by **Dr Christine Parkinson** which outlines how so-called progress has combined with a host of other factors, including free trade, a market economy, population increase and the development of a super-rich minority owning most of the wealth of the planet, to bring about global warming and climate change which could lead to a loss of many species and mass human extinction before the end of this century.*

### **‘The soaring ocean temperature’ from Oliver Milman in *The Guardian***

The soaring temperature of the oceans is the “greatest hidden challenge of our generation” that is altering the make-up of marine species, shrinking fishing areas and starting to spread disease to humans, according to the most comprehensive analysis yet of ocean warming. The oceans have already sucked up an enormous amount of heat due to escalating greenhouse gas emissions, affecting marine species from microbes

to whales.

See [www.ecologise.in/2016/09/09/report-soaring-ocean-temperature-is-greatest-hidden-challenge-of-our-generation](http://www.ecologise.in/2016/09/09/report-soaring-ocean-temperature-is-greatest-hidden-challenge-of-our-generation).

### **Why I had to tell my students that I fear for them**

**Rupert Read**, a philosophy professor at the University of East Anglia, UK, tells his first-year students: “The reason I don’t envy you is because, as I look around the room, with very few exceptions, most of you are significantly younger than me. And I think there is a very real possibility that the later part of the lives of most of you in this room is going to be grim or non-existent. I’m sorry to have to say it. .... I actually think that you in this room here today should be very angry against the generation that’s older than you and the generation above that. Because there’s been what I would call a ‘festival’ of recklessness or a ‘carnival’ of short-termism that has characterised the last generations. It

knocks he sustains and inflicts only count if they register within the artificial world of financial accounting. Social and ecological disasters are of no account. If resources are to be spent on them, they must be justified in financial terms. Mother clears up the mess in the home and the environment, and requires no financial reward for doing so. A little praise now and then will keep her silently about her business.

As they battle to help victims and protect their local communities against the worst excesses of the cash-based economy, local politicians and pressure-group activists sense a fundamental fault in the system. Some seek highly-paid and prestigious jobs within the flawed system

in the hope of effecting change for the better.

Others devote themselves to voluntary work, constantly begging for money from a position of weakness. Like all good causes, care in the community and care of the environment are expensive luxuries which it is difficult to justify on orthodox economic grounds.

Published in 1998 by Jon Carpenter £12, *What Everybody REALLY Wants to Know About Money* – why it is driving us to extinction – remains as relevant today as when first written. The full text is available electronically on [www.douglassocredit.com](http://www.douglassocredit.com). Hard copies are also available via the website.

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# The Social Credit Manifesto

### **Major Clifford Hugh Douglas**

In 1916 Major Clifford Hugh Douglas, then an unknown engineer turned accountant, lighted upon a curious observation. Sifting through the accounts of Farnborough Aircraft Factory with the aid of early tabulating machines, Douglas noted that the factory was generating costs at a much faster rate than it was distributing incomes. He examined over one hundred large businesses in the UK, finding the same observation held true. It followed that, at a particular point in time, only a part of the final product could be distributed through the incomes generated by its production. Furthermore, as technology changes and industrial processes lengthen, the ratio of overheads to current wages increases, indicating an escalating fall in the proportion of the final product capable of being distributed

through income generated at that stage. Hence distribution of the remainder depends upon work in progress on future production, financed by loan credit, export credits, centralisation of industrial power and consumer borrowing. Production is debt financed. The result is an enormous waste of human effort and the earth’s resources in order to maintain ‘full employment’. Douglas concluded that the resultant necessity for economic growth led inevitably to economic and military warfare between nations, accompanied by environmental degradation. These observations provided the basis for Douglas’ guild socialist economic theories.

### **Five key concepts**

Monetary reform cannot of itself deliver a sustainable economic system. It is also

can take place until the farmer spends all or part of her £5, no matter how much real value (in terms of commodities) is subsequently produced through hard work. There is not the slightest reason to connect a strong *financial* economy with a strong (or sustainable) *real* economy. Money does not create wealth. Hard work does not create money.

By definition, paid employment in an industrial economy provides the employee with a money income. Very little more can be said on the matter with any certainty. Work undertaken for a money reward may add to the common good, or it may not. Certain forms of work create social or environmental costs far in excess of any calculable return, even within the terms of conventional accounting, though these calculations are rarely undertaken. Moreover, high rewards may go to tasks with dubious social value, while essential tasks receive little reward, if they are rewarded at all. Banking and legal services are highly rewarded while caring services in the home are rarely rewarded in money terms. Welfare-to-work and workfare programmes which make benefits and entitlements to a money income dependent upon the search for, and acceptance of, any form of employment regardless of the individual's preferences, highlight the contrast. The highly paid are said to require *higher* pay to make them work, while the poor must be deprived of incomes in order to make them work. The accepted definition of work is 'employment for monetary reward'.

The illogicalities of the debate come into sharp focus when considering the question of women's pay and payments for work traditionally undertaken by women. Women have always worked in the home, educating children, rearing

children, growing food, preparing meals, cleaning homes, washing clothes, caring for the sick and undertaking the many tasks essential for everyday life throughout the year. In pre-industrial society the home was central to the economy of everyday life. As the industrial economy developed, it gradually undermined the home as the central economic unit. Originally founded on warfare and trade in luxury goods, the money economy crept into the home: everyday necessities ceased to be available from the land, and could only be had for a money income. Women continued to be responsible for the time-consuming physical tasks of housekeeping and home care. Often denied access to educational opportunity, women left it to men to pursue highly-paid work. Their options were (1) to marry a high earner, (2) to attempt to combine family care with low paid, insecure and casual work, or (3) to compete with men on equal terms by flouting social convention.

Option (3) creates unease not only among men but also among many women. The reason is not hard to find: somebody has to be there, at home, as the emotional cushion without which human society would cease to function. Rational Economic Man evolved because Mother could be expected to pick up the pieces, just as Mother Earth would clear up all the mess in the environment that his industry spewed out. (4) Human society is doomed if 'mother' ventures forth to join in REM's games. However, so long as the majority of women remain financially dependent upon men, as housewives or as low-paid workers, Rational Economic Man can use his intellect to make hard-headed decisions in the cut-and-thrust of his so-called 'real world' competitive economy. The

leaves you in a very parlous position; and it's all too easy I'm afraid for such kinds of festivals to turn into funerals". See [www.ecologise.in/2017/04/12/rupert-read-i-tell-students-i-fear](http://www.ecologise.in/2017/04/12/rupert-read-i-tell-students-i-fear).

### **The Dark Legacy of China's Drive for Global Resources**

**William Laurance** has worked as an ecologist in the Amazon, Africa, and the Asia-Pacific region on an array of environmental issues for the past 35 years.

He says, "I've never seen a nation have such an overwhelming impact on the earth as China does now. Across the globe, on nearly every continent, China is involved in a dizzying variety of resource extraction, energy, agricultural, and infrastructure projects — roads, railroads, hydropower dams, mines — that are wreaking unprecedented damage to ecosystems and biodiversity. This onslaught will likely be made easier by the Trump administration's anti-environmental tack and growing disengagement internationally".

See [www.e360.yale.edu/features/the-dark-legacy-of-chinas-drive-for-global-resources](http://www.e360.yale.edu/features/the-dark-legacy-of-chinas-drive-for-global-resources).

### **Leadership for the 21st Century**

**Bruce Nixon** blogs: "Today's challenges are very different [from the past]: climate chaos and destruction of the ecosystem, growing economic injustice, mass migration resulting from climate change, poverty, and civil war, and the need to resolve conflict without violence. We have learned from the disastrous consequences of military intervention in Iraq. Cyber interventions are a new threat. And we are at the beginning of the

fourth industrial revolution. Also we live in a far more diverse society. Humanity uses the equivalent of 1.6 Earths in one year to provide the resources we use and absorb our waste. We use more ecological resources and services than nature can regenerate, through overfishing, overharvesting forests, and emitting more carbon dioxide into the atmosphere than forests can sequester (*Global Footprint Network*). Austerity continues to do immense harm. It is widely recognised that free market capitalism and neoliberal policies, the dominant ideology of the past thirty years, have failed to deliver prosperity and wellbeing for all. Instead it is a system that extracts wealth from those who create it and delivers it to the 1 percent and from poor to rich nations. .... Arguably the greatest threat to our survival is our capacity to commit mass suicide by destroying our habitat on Spaceship Earth or through nuclear war". See [www.bruce-nixon-blog.wordpress.com](http://www.bruce-nixon-blog.wordpress.com) for a range of valuable insights on the human future.

### **General Election**

**In** Britain the general election on 8 June involved a lot of wasted political activity that won't meet the challenges of the future.

This extract is taken from James Robertson's Newsletter, May 2017. James Robertson works independently as a writer and adviser on alternative futures, and economic and social change. He has given lectures and talks in many countries on the need and prospects for a post-modern transition to saner, more just and more ecological ways of living and thinking.

# The Dumbledore Beetle

by Elizabeth McArdle

When you hear the word Dumbledore, I guarantee that the wise old wizard from Harry Potter will immediately come to mind. However, the real Dumbledore is not a wizard at all but an awesome beetle.

The word Dumbledore comes from an old word for slow or blundering and dore refers to a large flying, winged insect. Indeed, the Dumbledore Beetle can fly well, most frequently on warm summer evenings. They are found in pastures and meadows and wherever there are grazing herbivores.

Because they excavate vertical burrows under cowpats to rear their young, this practice has earned them the additional name of dung beetle. Before you say 'yuk' and stop reading, consider that this beetle is one of the most important creatures on the planet.

In the course of their day to day activities they recycle the nutrients from dung back to the soil. This maintains a healthy soil fertility on which all of life depends.

Also by breaking up cowpats and animal waste they greatly reduce the amount of greenhouse gas produced and released into the atmosphere. Therefore the Dumbledore beetle plays a large role in combating destructive climate change.

Another important task they perform is simply cleaning up the animal wastes from the countryside and turning it into usable material for bacteria and fungi. If they did not provide this service, it would constantly build up and what would we do then? The consequences do not bear thinking about.. In short, we cannot do without them.

In the world of small creatures there are many real celebrities and they deserve our attention and respect for the indispensable, unnoticed work they do. The Dumbledore beetle is chief among these and God in His wisdom has ensured that all creatures have their valuable place in the great scheme of life on earth.

Originally published in *Far East Magazine* of the Columban Missionaries, May/June 2017.

“Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed it’s the only thing that ever has”.

Margaret Mead, Anthropologist

# Home Economics

Frances Hutchinson

The poor may be always with us, but never before have the rich cultivated such complete power over the everyday lives of the masses. How we spend our working days, what we eat, what we wear and what we know are governed by the mass markets operating through the mass media. Citizens of the developed world spend a large proportion of their waking lives attempting to secure a money income, then spending money and finally recovering from the stress and strain of their getting and spending activities. Meanwhile, the poor are increasingly marginalised. It is estimated that each week half a million children die as a result of structural adjustment programmes imposed to reclaim Third World debt. Most ordinary people hesitate, however, to venture an opinion on their role as economic agents. In this chapter we seek some insights into the choices open to the person in the home, street and shopping mall.

Home economics (a term first coined by the farmer-philosopher Wendell Berry) recognises the planet as the home which human beings share with the rest of God’s creation. It is based upon the idea of locality as home to the human community. Home is the place where we work, socialise, and care for the environment. Our homes are the locations where, every day, each one of us makes economic decisions, affecting the lives of others near and far, present and future.

## Puzzles and connections

Nevertheless, we seem to have lost the ability to distinguish between making money and creating real wealth. When we act as economic agents we are dependent upon a flow of information and ideas, many of which are confusing and contradictory, providing a poor basis for exercising our options. For example, we have a hazy idea that by going out to work we are making a contribution to the real economy, in recognition of which we expect a financial reward. In some mysterious way our work appears to generate money.

Production and exchange do not make money: banks make money. The simple but fundamental truth can be illustrated by a concrete example. Imagine a producer/farmer in a system of single-stage production. She has access to land, which did not need to be bought, the use of a discarded second-hand spade, saved seed potato and a pile of discarded horse manure. In these circumstances it is possible for a producer/farmer to plant and harvest a potato crop at no financial cost. The harvested crop can be put in an old container and sold to a neighbour for £5. Has the producer created £5? Or any money at all?

The transaction may have increased the purchasing power of money in general, because more goods now exist within the economy. However, if there is no more money in the system, no further trade