



Ruskin Comic: Bloke's Progress p 112

We recommend

the journal *New View* as an excellent source of in-depth reflections on major issues of the day
www.newview.org.uk

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

GOOD work

poverty

cashlessness

Spring 2019

The SOCIAL ARTIST

(incorporating The SOCIAL CREDITER)

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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)

The Social Artist

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of a wealthy, privileged intellectual is handled well, with Darren's realistic and challenging approach to Ruskin's ideas being a good way of testing them for the modern reader. And it is all done with a light touch, humour, and witty asides from Skittle "one of the most lovable dogs in comics".

When the first section 'How to be rich' begins, Darren is living a reasonable life, with a home and a job and a family - but he's not content. He dreams of being rich, and then wins the lottery. For a while he enjoys a materialistic lifestyle, but things quickly start to go wrong. He's not as happy as he thought he would be, his relationships break down, and soon he's alone and depressed. This is when Ruskin first appears. Money can be used for good or ill, he says, but when it is amassed in an unethical way, or becomes the sole motivation, it is not wealth, but 'illth'.

In the second section, 'How to See', Darren is living a better life, but still, there is something missing. Appearing again, Ruskin tells him to turn off his television, and proceeds to show him a different way of looking at the world which sees the wonder, integrity and beauty of nature. With his new perspective, Darren is ready to move on to the third section, 'How to Work' in which he eventually builds a life which is not just better and happier for him, but more productive and beneficial to his community, contributing to the well-being of others.

Ruskin criticised the discipline of economics because it failed to take account of the human element, treating people as if they had no soul, were not moral or spiritual beings. On Adam Smith's division of labour, for instance, he wrote, "Now, it is a good and desirable thing, truly, to make many pins in a day;

but if we could only see with what crystal sand their points were polished—sand of the human soul, much to be magnified before it can be discerned for what it is—we should think there might be some loss in it also."

So in *Blake's Progress*, aspects of the modern economy and labour market are examined to illustrate the corrosive nature of huge fortunes accumulated through exploitation and the crushing, soul-destroying nature of the work many people are forced to do. Work, says Ruskin, is essential to give us a purpose in life, but our whole approach to work and the way we value it needs to change.

This leads to the conclusion for which Ruskin is perhaps best known, and which humanity must now accept and act upon if we are to survive as a species: "There is no Wealth but Life. Life, including all its powers of love, of joy, and of admiration. That country is the richest which nourishes the greatest numbers of noble and happy human beings; that man is richest, who, having perfected the functions of his own life to the utmost, has also the widest helpful influence, both personal, and by means of his possessions, over the lives of others."

I would highly recommend *Blake's Progress* to any reader, but it may be particularly useful for schools and colleges, and would be ideal for book clubs and other study groups as it would almost certainly spark an informed discussion.

Bernadette Meaden has written about religious, political and social issues for some years, and is strongly influenced by Christian Socialism, liberation theology and the Catholic Worker movement. She is a regular contributor to *Ekklesia*.

Editorial

"Don't let money wreck the world." The curious words on my lapel badge elicit a thoughtful but puzzled reaction. How can we prevent the world financial system from riding juggernaut-fashion across the remaining natural habitats, destroying the fertility of the soils, bringing war and social injustice whilst destabilising the climate conditions necessary to sustain all life forms on planet earth?

Big Brother, (that is, the power of finance that lies behind the political, economic and cultural spheres of the human social order), hasn't the slightest intention of pulling back from his power-games. On the contrary, the powers-that-be are paving the road to the complete powerlessness of the individual by bringing in the cashless society (see Norbert Haering article in this issue). As is becoming increasingly clear, change must come from the grass roots, from our households. Quietly, almost imperceptibly, powerful change is already seeping into the system. The trend is increasingly towards Financial Independence (FI) in some form or other. By applying strict accounting methods

to the domestic budget, in terms of both income and expenditure, it becomes possible for any household in the world to work free of waged and salaried slavery. To be Financially Independent is to be in a position where you can say:

"I don't have to work at a 9-5 job: I don't have an employer that I rely on for a pay cheque. I have reached Financial Independence, and that's a beautiful thing!"

Having no need to work for money does not prevent one from working. The real beauty of FI is that one can work at those things one considers worthwhile, running a small business, working for either for less money, or on a voluntary basis, at necessary and intrinsically satisfying tasks.

A pipe dream? Well, not really. It's old hat. The quest of the financial system is to tie all individuals into waged and salaried slavery, on threat of being dependent upon Food Banks (see Bernadette Meaden in this issue). The last thing the financial powers-that-be

want to see is every body having a small but independent income without having to work full time over a lifetime to reach the increasingly ephemeral carrot of a pension and a paid-off mortgage. The route to Financial Independence has been most comprehensively described by Vicki Robin and Joe Dominguez in their book *Your Money or Your Life: 9 Steps to Transforming Your Relationship With Money and Transforming Your Life*. First published in 1992, the book remains a best-seller and a most useful guide to the perplexed.

In the meantime, the subject has been quietly pursued by individuals from many different and varied circumstances who have used their own expertise to chart routes to their own version of FI. This raises the question of wealth. What is wealth? How is it acquired? Devised from the work of John Ruskin, the comic book *Bloke's Progress* provides excellent discussion material on the subject of money, life, wealth and work (see review). The Douglas Social Credit analysis of the financial system descends directly from the work of John Ruskin, through William Morris, the Guild Socialists and the Arts and Crafts movement (see Hutchinson and Burkitt, *The Political Economy of Social Credit and Guild Socialism*). In the immediate aftermath of the First World War Clifford Hugh Douglas, founder of the world-wide Social Credit movement, asked the searching and fundamental questions – how is it that emulative consumerism and over- production for war is rewarded as wealth- creating, whilst care of the land, education and health promotion cannot be afforded? For women in the Social

Credit movement, the quest was not for all to neglect the children, the household and the local community by becoming slaves to the machines. As biographies of so many lives reveal, women have always been particularly successful in shaping their relationships with money in order to be free to craft, care and create across the spectrum of the arts and sciences.

Close observation of the real-world economy that lies outside the economics textbooks reveals that many have successfully fought free from the straitjacket of full-time paid employment. The quest is to be free to undertake satisfying, honourable, self-determined work. Such work, undertaken for the common good of the local community, has always been a goal in life for many individuals. And women have been particularly good at managing households through their control over the domestic purse, that is, through juggling caches of cash. Earnings from occasional employment and the management of small businesses, with or without the earnings of a main 'breadwinner', have enabled women across the world to cooperate in the creation of viable communities. Today's moves to remove cash will force women (and men) across the world further into the long hours of employment necessary to maintain the unsustainable Machine as it careers out of control. The task is to work with others in one's own locality, to secure financial independence not only for one's household, but, more importantly, for one's own local municipality. That is for another time. In the meantime, "Don't let cashlessness wreck the world."

Book Review

Bloke's Progress: How Darren found new meaning to life – with help from John Ruskin

Written by *Kevin Jackson*

Drawn by *Hunt Emerson*

Knockabout Ltd & The Ruskin

Foundation £12.99 120pp

ISBN: 9780861662715

It is the hallmark of a great thinker that as time passes their ideas become more relevant, not less. Although John Ruskin was born two hundred years ago, his philosophy seems increasingly applicable to the problems faced by people and planet in the 21st century. As Chris Gelardi recently wrote in *The Nation*, "His unique viewpoint resulted in an acute prescience... He predicted the issues that would arise out of capitalism's short-sighted focus on accumulation: environmental disaster, the proliferation of unfulfilling jobs, the effective slavery of wage labour, and inequality so severe that the masses go hungry and homeless even though society's productive powers, evenly distributed, could feed and house everyone with the surplus."

As Ruskin's ideas become ever more relevant, the publication of *Bloke's Progress*, a comic book which presents his ideas in a manner accessible to the widest possible readership, is very timely. As we stand on the verge of climate breakdown a generation of school pupils and students are becoming radicalised in defence of the planet. Two centuries after Ruskin's birth, young people across the world are beginning see for themselves the problems that Ruskin foresaw, and are rebelling

against a form of capitalism which has brought us to the brink of extinction. Perhaps never will there have been a more receptive audience for Ruskin's philosophy - *Bloke's Progress* is well timed indeed.

Ruskin's most influential essays were compiled into one book, 'Unto this Last', which gained the admiration of Tolstoy and Proust, and was said by Gandhi to have changed his life. The book is said to have had more influence on the early British Labour party, and hence on the development of a welfare state and public services, than Marx or Engels. But it has to be said – for a modern reader, Ruskin's 19th century prose can be rather heavy going. So the way writer Kevin Jackson and artist Hunt Emerson have managed to translate Ruskin's work into an easy, enjoyable and humorous read is quite an achievement. Their passion for Ruskin shines through, and the comic book format seems particularly appropriate for the work of a man who first made his reputation as a great art critic. The drawing is bold and lively and perfectly complements the text, drawing the reader in and onwards, making it a real page-turner.

Bloke's Progress follows the adventures of Darren Bloke, a contemporary Everyman, and his rather witty and sardonic companion dog Skittle. Darren is visited by the spirit of John Ruskin, who becomes a sort of mentor, and through various episodes in Darren's life Ruskin explains his seminal ideas on wealth, work, and money. The relationship between a down to earth working class man, and the spirit

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

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

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

Now this single pool of wealth is produced primarily by power and by ingenious kinds of machines. It is not produced primarily by labour at all, and it requires less and less labour to produce it. We have to recognise that there is an increasing number of people which will

not be required, for any considerable length of time in their lives, in the economic and productive system at all. We have to arrange that those people can get goods without being employed. Our objective is not to employ those people but to dis-employ them and give them the goods. Now you can do that quite easily by something we know as the dividend system.

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

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

Extract from Address delivered in St. James’s Theatre, Christchurch, New Zealand, on February 13th, 1934. Here Douglas justifies payment of a ‘Dividend’, or ‘Basic Income’ to all, a far sounder idea than Universal Credit.

Poverty: A Political Choice

Bernadette Meaden

In November 2018, some of the forgotten people and forgotten places of the UK felt they were really being listened to and taken seriously, for the first time in a long time.

Professor Philip Alston, the United Nations Special Rapporteur on extreme poverty and human rights toured Britain, listening with real respect and attentiveness to people whose lives have been wrecked by welfare reform and austerity. Having carried out extensive research, the Professor was familiar with the statistics and technical details, but on visits to some of the most deprived communities in the UK he listened, one human being to another, as people told him of their hunger, their fear of homelessness, and their struggles to provide even the basics of a decent life for their children.

At the end of his tour Professor Alston issued a lengthy statement and held a press conference. In neither of these did he hold back. His assessment of the situation in the UK was brutally honest, and his verdict on the government scathing. The government, he said, has inflicted “great misery” on disabled people and other marginalised groups, and ministers are in a state of denial about it.

First he cited the stark facts: 14 million people in poverty, four million more than 50% below the poverty line, and 1.5 million destitute. Then he addressed the human reality behind those statistics: “In the past two weeks I have talked with people who depend on food banks and charities for their next meal, who are sleeping on friends’ couches because they are homeless and don’t have a safe place for their children to sleep, who have sold sex for money or shelter, children who are growing up in poverty unsure of their future, young people who feel gangs are the only way out of destitution, and people with disabilities who are being told they need to go back to work or lose support, against their doctor’s orders.”

The UN Special Rapporteur did not buy into the line that poverty is a result of lifestyle choices, poor budgeting and bad decisions on the part of individuals. Oh no. He said, quite categorically: “The experience of the United Kingdom, especially since 2010, underscores the conclusion that poverty is a political choice. Austerity could easily have spared the poor, if the political will had existed to do so. Resources were available to the Treasury at the last budget that could have transformed the situation of millions of people living in poverty, but the political choice was made to fund tax cuts for the wealthy instead.”

Of course, many churches have made great efforts to lessen the impact of these political decisions, offering practical support through night shelters, food banks and soup kitchens. But a tension has developed, as people ask whether this work to mitigate the impact of government-imposed poverty is inadvertently serving to enable it. If we assist the victims of bad policies, without challenging those policies, are we facilitating the creation of yet more victims?

This is a question the Trussell Trust has wrestled with. The rapid expansion of its food bank network, mainly due to government policies, has caused people to worry that emergency food aid is becoming a permanent replacement for an adequate welfare state. Can the provision of charity hinder the struggle for justice, and let the proponents of injustice off the hook?

For any Christian there is a moral imperative to help those who are in need. But justice requires that we also identify what is putting them in need, and strive to ensure that people have the dignity of an income which enables them to feed themselves and their families, whatever their circumstances. There are two Christian organisations which are particularly good at this work for social justice. Church Action on Poverty says: “To realise our vision of a fairer society with a narrower gap between rich and poor, we need to build a movement for positive change. ... by taking part in campaigns together, we can challenge the injustices which are the root cause of poverty.” In order to challenge

injustices, one first has to have a good understanding of what lies behind them.

This is where the Joint Public Issues Team excels. It produces very readable briefings on issues like benefit sanctions and Universal Credit, with a strongly moral approach. It’s latest, *Universal Credit: Increasing poverty by design* is essential reading for anyone who wants to understand the intrinsic design problems which make it a poverty-creating machine. See www.jointpublicissues.org.uk.

Philip Alston was asked “Could you advise people what they should do if the UK government sweeps this UN report under the carpet?” He replied, “Well...I think the government can only sweep things under the carpet if people let them do that, so...hopefully the government will want to talk about it - but most importantly, civil society and others should insist that they do focus on the issues.” Over to us, I think.

Professor Alston will present his full report to the UN Human Rights Council in June 2019. We must be ready and waiting to use it in the struggle for social justice in the UK.

This article first appeared in *Vocation for Justice* Spring 2019 Vol.33 No1

Bernadette Meaden is an Associate of the beliefs and values think tank Ekklesia, where she writes about social justice issues, particularly welfare reform.

to despise; let us demolish all this, and we shall have left—all our own—the capacious jails and penitentiaries, the stock-exchange, the hot, ankle and knee-swelling and lung-destroying cotton-factories; the whiskered standing army and its splendid barracks; the parson-captains, parson-lieutenants, parson-ensigns and parson-justices, the poor-rates and the pauper-houses and, by

no means forgetting that blessing which is peculiarly and doubly and ‘gloriously’ Protestant, - the National Debt. Ah! People of England, how have you been deceived!”

William Cobbett, (1826) *A History of the Protestant Reformation in England and Ireland*. Tan Books 1988, reproduced from 1896 edition.

Dividends for All

C.H. Douglas

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

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

Now, either unemployment is a privilege – in which case quite obviously you want to try and get as many people as possible

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

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

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

slaves. And if ever in this land of ours the poor are truly lifted up, if ever the really needy find a tongue for their own needs, if ever progressives and reactionaries alike realise upon what ruins were built both their order and their reform, how many failures went to make their success, and what crimes have set their house in order, if they see the underside of their own history with its secrets of sealed-up wrath and irrevocable injustice — in a word, if a great people can ever repent, then posterity may see achieved by this agency also, by this one lonely and angry bee in whom society saw nothing but a hornet, the work of Jesus Christ. His father was a small farmer and evidently

no fool; but the son could have but a very rudimentary and rustic schooling. The son was perhaps all his life [read on, reader, in the book itself...].

G K Chesterton, *William Cobbett*, House of Stratus reprint, pp10-11.

EDITOR'S NOTE:

Richard Rohr is a Roman Catholic priest. GK Chesterton was a very Catholic conservative writing in the early 20th century. The latter uses the phrase “that vast legal fiction we call finance”. The term may go some way to indicating the gap between religion and politics?

Civil Rights

William Cobbett

“But whence came our civil liberty? Whence came those laws of England which Lord Coke calls “the birth-right” of Englishmen, and which each of the States of America declare, in their constitutions, to be “the birth-right of the people thereof ? “ Whence came these laws? Are they of Protestant origin? The bare question ought to make the revilers of the Catholics hang their heads for shame. Did Protestants establish the three courts and the twelve judges, to which establishment, though, like all other human institutions, it has sometimes worked evil, England owes so large a portion of her fame and her greatness? Oh no! This institution arose when the Pope’s supremacy was in full vigour. It was not a gift from Scotchmen, or Dutchmen, or Hessians, from Lutherans,

Calvinists, or Huguenots, but was the work of our own brave and wise English Catholic ancestors; and the present Chief Justice is the heir, in an unbroken line of succession, to that Bench which was erected by Alfred, who was, at the very same time, most zealously engaged in the founding of churches and of monasteries. If, however, we still insist that the Pope’s supremacy and its accompanying circumstances produced ignorance, superstition and slavery, let us act the part of sincere, consistent and honest men. Let us knock down, or blow up, the cathedrals and colleges and old churches: let us sweep away the three courts, the twelve judges, the circuits, and the jury boxes; let us demolish all that we inherit from those whose religion we denounce, and whose memory we affect so heartily

Extracts from Who is behind the campaign to rid the world of cash?

Norbert Haering

The future of payments has arrived in early 2018, when the first Amazon Go store opened its gates for the general public in Seattle. If you shop there, you will not have to queue at the cash register. There is none, thanks to – as Amazon calls it – the most modern shopping technology. You just download an app and sign on before entering the store. Then you freely take everything you want from the shelves and put it into your shopping bag – or put it back on the shelf, if you change your mind. When you are satisfied with what you’ve got, just leave the store, unencumbered by cashiers or shop detectives. Amazon’s surveillance apparatus has followed you around the store and registered your every move. Shortly after you have left the store, you will get a bill on your smartphone and the money will be taken from your account. Shopping cannot be any easier than this. The activity of paying is eliminated in this consumerist utopia that is just becoming reality. Without your involvement, you will be rid of your money. You don’t even have to take out a card, give a signature or swipe your smartphone. The seller and the person who manages your money are merging. This is where we are headed, not just

in Amazon Go stores. In the future of payments, all convenience will be on our side, all the power will be with the other side. Amazon intends to make this convenience-cum-surveillance way of shopping the norm. According to a recent news piece by the news agency Bloomberg, the company want to open 3000 such stores by 2021...

Cash is in the way

As long as every other transaction is settled with cash, a complete digital representation of everything that the population does, is out of reach. The stubborn preference for cash is a major stumbling block on the way to the pay-as-you-go world of total surveillance. This is why they tell us that cash is outdated, dirty, fishy and inconvenient. However, the preference for cash is based on some real and strong advantages of this payment technology, which has served us well for thousands of years. Some of the more important of these advantages are not becoming less, but more important, with increasing digitalization of all walks of life.

The following are the advantages of paying yourself with analog money,

rather than asking someone to please pay for you with digital money:

1. Cash transactions are anonymous. Only those who observe the transaction on the spot will know about them. The seller need not know the name of the buyer. Nobody can see from my account, what I have bought when and from whom. This is true for intelligence services, the police, a social credit authority, bank employees, credit card companies, rating agencies, spouses and parents. None of these will know from our account statements where we spent our days, and what we were doing.
2. With cash, neither the buyer, nor the seller needs to give up something in advance and trust that the other side will stick to their promises. If you sell your car to an unknown person, you do not want to hand her the car and trust that the money she promises to wire, will arrive. If you are the buyer, you do not want to wire money before you have control of the car. Providers of new, faster digital payment methods like to make you think that these can achieve the same. So far, this is not true. The money transfer can be cancelled after the fact.
3. Cash helps you keep to keep tabs on your spending. This is particularly important for those who struggle to make ends meet. If you pay everything electronically, even small and tiny payments, you will not have the visual and haptic control of your wallet emptying out and you will be so swamped with receipts that effective control is not realistic any more.
4. Cash is a very robust payment technology. It does not require any technological infrastructure. It can be used even during major disruptions of the

- energy supply or the mobile network. The civil protection strategies of countries like Germany explicitly recommend that people keep a decent supply of cash around for such technical emergencies. If we only have the option of paying digitally, a breakdown of the internet or the mobile network will paralyze large sections of the economy. If only your own technological infrastructure, like your smartphone or your credit card malfunction, you can be in deep trouble, if you are travelling and need to pay for a place to stay or to travel home.
5. The same is true even more radically, if, due to an error or for some other reason, all your accounts are suddenly blocked. Only with cash, you can keep paying for food, shelter and travel. Cash empowers.
 6. Cash is also a very inclusive payment technology. Children and people with physical or mental handicap often have a much easier and safer time using cash than digital payment methods. You will give your children small sums of cash to go and buy something, but you will probably hesitate to give them your credit card.
 7. Cash is the only possibility we have to store our money in a way that it cannot be lost in the next banking crisis. Digital money is nothing but a claim on a bank. If the bank goes broke, the money is gone, unless a well-capitalized deposit insurance system covers the loss. None of the existing deposit insurance systems, however, is well enough capitalized to cover the deposits of one large bank, let alone all the deposits of a failing banking system.
 8. Cash also protects us from a milder form of expropriation in favor of a failing

Do the work of Jesus Christ,
Do the work that no man can;
God made bees and bees make honey,
God made man and man makes money.
God made man to plough and reap and sow,
And God made little boys to scare away the crow.

And so the little boy in question continued to scare away the crow, in obedience to that providential arrangement.

The little boy was destined to grow up into a tall and vigorous man, who was to travel far and into strange places, into exile and into prison and into Parliament; but his heart never wandered very far from the simple ideals that are summed up in that verse. He was no mere dreamer or more or less lovable loafer, of the sort sometimes associated with the village genius. He would have been as ready as any man of the utilitarian school to admit that men would do well to imitate the industry of bees. Only those who look at his literary industry may be tempted to say that he had more sting than honey. Similarly he was no mere romantic or sentimentalist, such as is sometimes associated with a love of the rural scene. He would have been as ready as any merchant or trader to face the fact that man, as God has made him, must make money. But he had a vivid sense that the money must be as solid and honest as the corn and fruit for which it stood, that it must be closely in touch with the realities that it represented; and he waged a furious war on all those indirect and sometimes imaginary processes of debts and shares and promises and percentages which make the world of wealth today a world at the worst unreal and at the

best unseen. He was most immediately concerned, in the conditions of the hour, with what he regarded as the fugitive and wasteful paper chase of paper money. But what he was at once predicting and denouncing, like a small cloud that had not yet become a universal fog, was that vast legal fiction that we call finance. In any case, against a world in which such financial mysteries were multiplying every day, in which machinery was everywhere on the march, and the new towns spreading with the swiftness of a landslide, in which England was already well on the way to becoming merely the workshop of the world, against the whole great crawling labyrinth of the modern state which is almost one with the modern city, there remained in him unaltered, cut deep into the solitary rock of his soul, the single clause of his single creed: that God made man to plough and reap and sow.

For this was William Cobbett, who was born in 1762 at a little farm at Farnham in Surrey. His grandfather had been an ordinary agricultural labourer, one of a class drudging for a miserable wage, and fallen so far from anything resembling the pride of a peasantry that in English history it had utterly sunk out of sight. It was something that has hardly been known since heathen times; there rests on all its records the ancient silence of slavery. It was to these slaves that the heart of Cobbett continually turned, in what seemed to many its dizzy and incalculable turnings. Those that were trampled and forgotten alike by the Tory squire and the Radical merchant were those whom Cobbett cared to remember; exactly as both Patrician and Plebeian citizens might have been puzzled by a sage whose first thought was of the

the importance in childhood of love, freedom, personal connection, a sense of security, a sense of community and a connection to nature. What I found so striking, reading through the written evidence of the enquiry, is how much the experiences of people from all walks of life resonate with Rudolf Steiner's teachings on education and social life. I have little hope that today's policy-

makers will heed these voices and make any significant changes to their social programme. I am however heartened to see such a good illustration of the fact that when clear thinking is combined with genuine feeling the resulting message reveals more about our commonalities than it does about our differences.

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⁽¹⁾ V House of Commons Treasury Committee, Childcare, Ninth Report of Session 2017-19 (<https://publications.parliament.uk/pa/cm201719/cmselect/cmtreasy/757/757.pdf>)

⁽²⁾ For more information and analysis on how the tax system penalises parents who choose to remain with their children rather than seek employment outside the home, see the excellent organisation and campaign group Mothers At Home Matter (<https://mothersathomematter.co.uk/>).

Religion and Politics

“Why have religion and politics become so antagonistic when they have similar goals?” The question is asked in Elan's COMER comment on Richard Rohr's piece entitled “Connecting Inner and Outer Worlds”

(See http://www.comer.org/archives/2018/COMER_NovDec2018.pdf and *The Social Artist Winter 2018*). That challenging question cannot be answered in a sentence. But a reading of William Cobbett's *A History of the*

Protestant Reformation in England and Ireland will provide ample material for serious discussion. The work of William Cobbett has been studied and written about by political and religious figures of all persuasions, including John Ruskin, GDH Cole and G K Chesterton. Chesterton's biography of Cobbett inspired Richard Ingrams to write his *The Life and Adventures of William Cobbett* in 2005. Chesterton's introduction to Cobbett reads as follows:

Extract from

William Cobbett

G K Chesterton

It is now rather more than a century and a half since a small boy of the poorer sort was occupied in scaring rooks where they rose, as they still rise, in black flotillas flecking the great white clouds that roll up against the great ridges of Surrey and

the southern shires. Yet further south where the Sussex hills take on an outline at once more opulent and more bare there was repeated a rhyme that might run like a refrain through much of his story. Bees are bees of Paradise.

banking system: negative interest rates. 9. Cash is the cheapest payment technology for users. Banks and payment service providers charge for executing our payments. MasterCard and Visa have profit margins, which are quite a bit higher than those of your regular company. Someone has to pay for these. 10. Of course, the advantages of cash are not only valued by law-abiding citizens, but also by criminals and other rule-breakers. Tax evaders and drug traffickers also like the anonymity that cash affords.

One man's meat is another man's poison. For banks, payment service providers, IT firms, governments and some merchants the list above is a list of disadvantages of cash.

Those who want to sell as much as they can to us, or want to give us as much credit as they prudently can, dislike that cash helps us control our spending. Police and intelligence agencies think of the anonymity of cash as a major disadvantage. They can convincingly argue that catching the bad guys and preventing bad transactions would be easier if cash was not available and thus financial surveillance was more complete. However, in order to prevent criminals from taking advantage of citizens' rights for privacy and other freedoms from government interference, one would have to do away with those freedoms altogether and democracy with it. To argue that some crime can be prevented by clamping down on the use of cash is just a first step in an argument. All too often, the second step is not mentioned. Not even an attempt is made to prove that the gains in terms of crime prevention

outweigh the loss of civil liberties.

In a democracy, this judgment should be made after public discussion by lawmakers in a transparent procedure. Instead, as we will see, the far reaching removal of privacy in financial affairs has been decided far away from parliaments in a diffuse transnational nowhere, through the mechanism of standard-setting groups expert in evading democratic control.

...For companies like Visa, Microsoft and Vodafone which provide the technical infrastructure for digital money transfers, cash is a nuisance, because they are not involved and don't gain money and data from cash transactions. Every transaction that is digitized means additional business volumes for them. Also their market power increases. If the alternative option of using cash is eliminated, they will increase their margins.

Thus, Visa, MasterCard and their allies are running large global marketing campaigns to tell us how foolish and old-fashioned it is to pay autonomously with cash and how modern and convenient it is to have someone else manage your payments digitally. They bribe restaurants into refusing to accept cash. They provide vendors of homeless-newspapers and churches with card readers, because this provides terrific PR for cashlessness. Governments worldwide issue laws and regulations to prohibit or restrict autonomous payments with cash. They make them harder or more expensive and generally cloak them in the suspicion of illegality.

It is not only the Chinese government, who wants to know everything about its citizens. Western governments, too, strive for the totally transparent citizen. The leading power, the USA, even wants to bring every person on earth into the digital system of automated surveillance. And so it happens that governments of all colors, from Sweden to Saudi Arabia, are working together in harmony with one another and with the leading private corporations of the IT, telecommunications and finance sectors in a global public-private partnership against cash.

A co-ordinated global campaign

The surprise move of the Indian government in November 2016 to take 86 percent of cash out of circulation with only four hours warning was one of the more visible actions in this global campaign to digitize all payments. In most industrial countries, more indirect and less visible ways of pushing back the use of cash are employed. The ATM network is thinned out, banks start to charge for cash withdrawals, rules are passed, which prohibit merchants from passing on the cost of card payments to customers, taxi drivers are required to enter into contracts with card companies and prohibited from refusing to accept credit cards. Banks and merchants who deal with cash payments are harassed with pointless and tedious rules. Laws are passed, which require travelers who want to cross a border with a few thousand dollars or euros in cash, to tell any border official who deigns to ask, where the money is from and what exactly they want to do with it, lest it be confiscated.

According to a forecast from 2016 of the then CEO of Deutsche Bank, John Cryan, cash will be gone by 2026. In Europe, a general upper limit for cash payments is under discussion. Several countries have already prohibited their citizens from paying larger bills autonomously, without the help of banks or card companies. At the same time, rules and regulations proliferate, which make sure that none of our digital payments and accounts remain hidden from police, intelligence services, the taxman and social security authorities. The last remains of bank secrecy have been eliminated.

It is no coincidence that similar moves and regulations against the use of cash can be observed all over the world. Malawi, Nigeria, the Philippines, Mexico and several dozens more countries have even declared the official aim to become cash-free countries as soon as possible. At the same time, these countries are working on forcing their whole populations into large government-run biometric databanks. Digital payments and biometric databanks are two parts of a coordinated global campaign, which is driven forward under the camouflage terms 'financial inclusion' and 'digital identity'. Financial inclusion is Orwellian newspeak for taking away the option of using cash. Digital identity is a devious nod to a development goal of the United Nations, which asks for every newborn on earth to be given an official identity. Even though, there is no mention of "digital" and "biometric" in the development goal, and even though, biometric registration does not work well for newborns, this campaign is pushing for the forced digital-biometric

their financial burden and increasing flexibility in their working lives. Such a shift in policy could potentially benefit not only parents and children but the public purse and the wider economy. The Committee is examining how childcare policy is influencing the labour productivity and participation of today's *parents*. The question that needs to be asked is what influence existing childcare policy is having on the day-to-day lives of a generation of *children* and how this might, in the long-term, affect the future prosperity of the nation. For today's children are tomorrow's labour force and any social policy that directly or indirectly affects their social, emotional, physical and intellectual development will also influence their capacities to contribute productively and creatively to their society.

I suggested that the scope of the enquiry should be much broader and more fundamentally questioning of prevailing policy and its underpinning ideology, since it has by no means been unequivocally established that the public interest is best served by the greatest number of citizens being employed for the greatest number of hours in the formal labour market. In fact, the nationally accounted economy could not function without the enormous contribution of unpaid labour and nothing is more valuable to the economy than the freely gifted time, effort and love parents offer their children. If we continue with current trends we will end up with a society where all caring is outsourced to private interests. In other words, all caring is for profit and no one has any time for any type of activity that is not measured in terms of GDP. I ended with

a plea that we take a moment and think about what we are doing, lest we forget that the economy is supposed to serve the needs of the population and not the other way around.

Of course I was aware at the time of writing that this was far more an exercise in 'getting it off my chest' than it was a submission of evidence in the usual sense. However, upon reading the final report of the inquiry published in March I was surprised and extremely pleased to see that not only did the inquiry question the effectiveness of the Government's policy on its own terms but it made two important acknowledgements. First of all, it noted that not all mothers want to pay someone else to look after their children. Secondly, it noted that labelling mothers who do look after their own children as economically unproductive is a matter of accounting, and accounting systems can be changed. This might not seem like much, but it does go a little way towards challenging the assumptions underpinning the political consensus described at the beginning of this piece. Most interestingly, that these two points were given prominence in the final report is down to the number of submissions the inquiry received from individuals making much the same arguments I had attempted. In other words, submission after submission presents, either through facts and figures or personal experience, the case for moving beyond purely economic definitions of social value, of a purely contractual basis for caring relationships, of purely materialistic ways of understanding wealth and wellbeing and of purely cognitive criteria for measuring human development. Submission after submission emphasises

submissions from members of the public and I took up the invitation to express my concerns.

My first comment was that the title of the enquiry is in itself very revealing about social attitudes toward children, parenting and work. Childcare policy is being looked at in the context of how it can best serve the economy. In my view we should be asking two entirely different questions: How can our policies best serve the needs of children and their families, and how can the economy best be aligned with those policies? In a liberal democratic society that claims to value individual freedom as well as take on social responsibility, the relentless focus on labour productivity and 'getting mothers into the workforce' is extremely disturbing. Not in the least because the argument that national wealth leads automatically to national wellbeing is increasingly unconvincing.

In the past the vast majority of mothers were denied the opportunity to earn their own living and participate meaningfully in the public realm. This was rightfully challenged and has, thankfully, changed. However, where once mothers were denied the opportunity to work, now many parents are denied the opportunity to raise their own children. They are denied the opportunity, that is, through the financial imperative to seek paid employment. This raises the important question of whether women, particularly mothers, are being offered greater freedom of choice or are merely being forced to make different ones.

Instead of pressuring mothers (through the tax system and other measures²) to return to the workforce, the Government should be exploring ways to enable

mothers to make the choice not to. It should be asking if the funding available for subsidising childcare could not be made available to support parents to provide their own childcare if they so wish. This would not only ensure that women can make meaningful choices and thus would be a fundamentally progressive policy, but it would ensure children have the best possible chance of receiving high quality care.

For the evidence is quite clear on what sort of caring and environment helps children thrive. While it has been established that formal care settings, in very particular circumstances, can produce 'better outcomes' than a home environment, the fact is that these circumstances are far from the norm. Affordable childcare facilities are struggling, not at all surprisingly, to offer very young children the consistency, stability, attention, sensitivity, interest and affection that they need and deserve. At the same there is an army of mothers (or fathers or grandparents) willing to provide all of these things for up to 24 hours a day at a fraction of the cost of a formal care setting. It seems utterly ludicrous that so much effort is being spent on discouraging them from doing so.

Rather than pouring public resources toward the frankly unrealistic goal of making very high quality, affordable child care accessible for every child, why not invest public resources in high quality parenting? In other words, invest in the individuals, families and communities who produce the children and want to care for them; enhance their capacity to create richly stimulating, stable, healthy and supportive environments by easing

registration of every person, under the pretext of the development goal, even for the large majorities of the affected populations, who are already well equipped with identity documentation.

Nominally, this campaign is run by the G20 group of governments of the most powerful countries, under the name *Global Partnership for Financial Inclusion*. The goal is to push back cash, digitize all payments and to biometrically register all earthlings. The real drivers are global leaders in banking, the credit card business and information technology from the US, together with the US government. They have formed public-private lobby-groups with names like *Better Than Cash Alliance*, *Consultative Group to Assist the Poor* and *Alliance for Financial Inclusion*. These groups have written the strategy papers of the G20 Partnership against cash and they have been invited to drive the campaign forward as "implementing partners". It is always the same companies that hide their commercial interest behind these benevolent-sounding catchwords and group names. They are MasterCard, Visa, Citibank, Microsoft and PayPal, sometimes directly, sometimes through their foundations.

The most important weapons in the stealth war of the G20 partnership against cash are the international standard-setting bodies and the international financial institutions IMF and World Bank. The standard-setters are informal clubs of the world's more powerful governments and/or central banks. They set the standards for what is considered best practice in finance. Very few people have even heard

of these very powerful groups. They go by cryptic acronyms like FATF, CMPI and BCBS, which stand for *Financial Action Task Force*, *Capital Markets and Payments Infrastructure Group* and *Basel Committee for Banking Supervision*. They have no formal mandate or power and can only give recommendations. At the same time, they are exceedingly powerful and largely unaccountable. Their recommendations are almost always transformed into binding law around the world, without any serious discussion in parliaments, because they have already been declared the "global standard" by the G20 governments. In the countries not represented in the G20 and their standard-setting bodies, the international financial institutions use their power to make sure that these standards are abided by anyway.

The World Bank and the IMF, the standard-setting bodies and major agencies for economic development, like USAID, have all vowed to use their regulatory and financial power to further the goals of the *Better Than Cash Alliance*. This is the explanation behind the otherwise surprising fact, that so many governments of very poor countries, who should have other things on their minds, have recently made it a priority, to become cashless and to register their whole populations in biometric databanks

It is from the transnational nowhere-land of the standard-setters' realm, that the EU commission has been prompted to think about a general upper limit for cash payments and to pass a regulation that allows customs officials to confiscate

cash at the border, even if no rule has been broken. It is here that the harassing rules have their origin, which force banks and merchants to eliminate every minute risk of money laundering where cash is involved, while at the same time, nobody seems to care about large-scale tax-evasion and money laundering as long as it is performed digitally. It is in this shadow-empire that the rules are negotiated without the disturbing interference of parliaments, which ensure that almost nothing can be bought anonymously over the internet any more. The general public and parliaments hardly even notice that this is going on. This is why there are always heated discussions about new data preservation rules in telecommunications, while the much more intrusive, very long-term storing and even active surveillance of our financial accounts and transactions go almost unnoticed.

The trend toward a digital world currency

The winner takes all is a basic rule of the digital economy. Whoever is ahead has a large advantage, just from being ahead, and has a good chance to end up as a quasi-monopolist. This has two main reasons, called ‘network effects’ and ‘economies of scale’. Network effects make digital services more attractive, if more people use them. This is true for social media or trading platforms as well as for computer programs like Word or Windows. Economies of scale arise, because once a digital service or a program has been developed, it often costs next to nothing to provide it to more customers. Thus, the leader, who has the most customers, can offer the most

attractive digital services at the lowest cost. This is the reason why Google, Amazon, Apple, Microsoft and Facebook have risen to the top of the league of the most valuable American companies within only a few years. Together with their Chinese look-alikes Alibaba, Baidu and Tencent, they hold the global top-spots. They all have a near-monopoly in their industry and can command very high profit margins.

The winner takes all applies also to money in a digitalized and globalized environment. Digital money can be produced at near-zero cost, and its utility increases with the number of users. What is in the way for one currency to gain a near-monopoly is only the desire of national governments to have their own currency and their power to enforce its usage at home. This power of national governments, however, might wane in an era of globalized digital commerce. Control over a national currency has for a long time been an important factor underpinning the power of national governments. If this authority should move to the Silicon Valley, a big part of traditional power of governments could move with it. The captains of the digital industry have made it clear that they would not be shy to pick up such power, if it came their way. They have quite immodestly laid out their visions of world governance by “international networks”, i.e. by them.

What these would-be world governors from the Silicon Valley promise us as advantages of the new digital payment world has much in common with Aldous Huxley’s *Brave New World*. Crime is

Ruskin’s chapter on “The Nature of Gothic”. In due course Morris developed these thoughts further. In the words of G.D.H. Cole: “Morris came to realise that the squalor and ugliness that he hated would not yield to a merely artistic crusade, or to a venture in

private philanthropy or personal example, that these things were inseparable from the social and economic system in which they were set, and that the regeneration of the arts and the art of living was at bottom a political rather than an artistic matter.”

Childcare policy and the economy

Maria Lyons

The North East coast of Scotland is admittedly not known for its wonderful weather but we do have the occasional unexpectedly beautiful sunny day, even in the autumn months. On one such day a few weeks ago I took my daughter to the beach. The beach was deserted, save for a handful of older people walking their dogs. As we were digging and splashing in the breakers a woman came up to me to say she was so happy to see a child outside, playing in the sand like her children used to do. We chatted briefly about how one rarely sees (or hears!) children in public spaces anymore, because even the very young tend nowadays to be in nursery or some form of care during the day. This strangely silent week-day world is of course a result of the fact that most parents of young children either want to work or must work. Whether a desire or an obligation on the part of parents, the gradual transfer of the care and raising of children from families to paid professionals is a socio-cultural phenomenon that is wholeheartedly

encouraged by the present Government. Indeed, at a time dominated by political division and discord, there is one policy objective that is unanimously supported by all the political parties in the United Kingdom; that is the aim to increase provision of free childcare for three to four year olds from the current 15 hours a week to 30 hours per week. The impetus for this policy is economic. More affordable and flexible childcare, the rationale goes, will enable more mothers to enter the workforce thus boosting productivity as well as improving government finances through a combination of higher tax revenues and lower benefit costs. In January 2018 it was announced that the Treasury Committee had launched an inquiry to investigate these claims about the relationship between childcare provision and the economy. The inquiry aimed to “examine the role high quality, accessible, flexible and affordable childcare can play in supporting labour productivity”.¹ As part of its evidence-gathering process, the committee invited

I am as sure of one thing as that I am living and breathing, and it is this: that the dishonesty in the daily arts of life, complaints of which are in all men's mouths, and which I can answer for it does exist, is the natural and inevitable result of the world in the hurry of the war of the countinghouse, and the war of the battlefield, having forgotten — of all men, I say, each for the other, having forgotten that pleasure in our daily labour, which nature cries out for as its due'.

Therefore, I say again, it is necessary to the further progress of civilisation that men should turn their thoughts to some means of limiting, and in the end of doing away with, degrading labour.

I do not think my words hitherto spoken have given you any occasion to think that I mean by this either hard or rough labour; I do not pity men much for their hardships, especially if they be accidental; not necessarily attached to one class or one condition, I mean. Nor do I think (I were crazy or dreaming else) that the work of the world can be carried on without rough labour; but I have seen enough of that to know that it need not be by any means degrading. To plough the earth, to cast the net, to fold the flock — these, and such as these, which are rough occupations enough, and which carry with them many hardships, are good enough for the best of us, certain conditions of leisure, freedom, and due wages being granted. As to the bricklayer, the mason, and the like — these would be artists, and doing not only necessary, but beautiful, and therefore happy work, if art were anything like what it should be. No, it is not such labour as this

which we need to do away with, but the toil which makes the thousand and one things which nobody wants, which are used merely as the counters for the competitive buying and selling, falsely called commerce, which I have spoken of before — I know in my heart, and not merely by my reason, that this toil cries out to be done away with. But, besides that, the labour which now makes things good and necessary in themselves, merely as counters for the commercial war aforesaid, needs regulating and reforming. Nor can this reform be brought about save by art; and if we were only come to our right minds, and could see the necessity for making labour sweet to all men, as it is now to very few — the necessity, I repeat; lest discontent, unrest, and despair should at last swallow up all society. If we, then, with our eyes cleared, could but make some sacrifice of things which do us no good, since we unjustly and uneasily possess them, then indeed I believe we should sow the seeds of a happiness which the world has not yet known, of a rest and content which would make it what I cannot help thinking it was meant to be: and with that seed would be sown also the seed of real art, the expression of man's happiness in his labour, — an art made by the people and for the people, as a happiness to the maker and the user.

Extract from lecture given by William Morris (1834-1896), published in G.D.H. Cole (Ed) (1934) *William Morris, Stories in Prose, Stories in Verse, Shorter Poems, Lectures and Essays*, Bloomsbury Press. (p531- 534).

COMMENT: William Morris's gospel of Useful Work *versus* Useless toil" was based on the teaching of John Ruskin, especially

history, evading taxes is impossible, terrorism cannot be financed any more. Unreasonable self-damaging behaviors can be prevented. If you have high blood pressure, you cannot buy wine and salty or fatty foods without losing your insurance coverage. Almost everybody is happy in Huxley's brave new world. They all have been conditioned to happily accept their respective roles in society and they are provided with plenty of happy pills. Still, most everybody reads Huxley's book as a dystopian fantasy, not least because autonomous thinking is reserved to a few decision makers at the top of the social pyramid.

Huxley put a French quote of the Russian philosopher Nikolai Berdjajev in front of his book:

"Utopias seem to be more reachable than ever. We are confronted with a new, worrisome question. How will we be able to prevent them from becoming reality? Utopias can become reality. Life is striving towards them. Maybe, a new century will come, one in which intellectuals and the educated will think about how to prevent utopias and how to return to a non-utopian society, less perfect but with more freedom."

In 1949, Huxley wrote in the foreword to a new edition:

"Overall, it looks as if we are much closer to utopia than anybody could have imagined 15 years ago. At the time, I put this utopia 600 years in the future. Today, it seems quite possible that this horror will come upon us within a single century" (Huxley, 1949, my retranslation from German).

Huxley was amazingly prescient with

this prognosis. Given current trends, 2032 seems like a realistic date for the realization of his dystopia. It seems that the 21st century is the one in which we have to prevent a dystopia from becoming reality — one that is already well recognizable in its contours. We will only be able to prevent it from becoming reality, if we manage to unmask its dystopian qualities, and the plan behind it, in time, before people have lost their ability to imagine alternatives.

Given the mighty phalanx that is working to push back cash and civil liberties, the longing for technical fixes for the problem is all too understandable. Many people are hoping that crypto-currencies like bitcoin can be such a fix. They promise to transfer the good aspects of cash into the digital future. They promise anonymity and the protection of our money from bank failures. Others are hoping instead that the governments themselves, via the central banks, would issue their own crypto-money as digital successors of the legal means of payment. It would be money that would not be threatened by bank failures, because the government would guarantee for it, not a bank. And, so it is hoped, the government could put in place protections for privacy of the users of this money.

Alas, those who hope to solve societal problems with technological fixes will almost always be disappointed. New technologies will work in the desired way, if societal conditions and power relations are favorable. If they are not, the powerful will take every technological tool that we would like to use and turn it against us — as they are already doing

with regards to crypto-currencies and as they are sure to do with an official digital currency.

Instead of hoping in vain for technological fixes, we need to go the way of pushing for political and societal changes. We have to pull parliamentarians out of their deep sleep. We have to tell them and the citizens at large which game is being played. They have to know that the decline in the use of cash is not a development that is unfolding naturally but something that a powerful alliance is pushing ahead by coercion in the background. Ministers and central bankers have to be put under pressure to justify working in a partnership with companies like MasterCard and Visa against cash, despite all their public assurances that they want to do cash no harm. If this partnership is widely exposed and dissolved, we will see that cash is anything but doomed. If allowed to thrive, cash will see a renaissance, because in a world in which more and more aspects of our lives are under surveillance and recorded, cash offers a refuge that will become more valuable for privacy and more valued by the people...

Since they have declared their own business interest as being completely in sync with the fight against poverty and under-development, MasterCard and

Visa and their partners can openly push ahead with an ostensibly well-meaning global conspiracy to eliminate cash. Even though they don't give press conferences and try to keep the whole affair in specialist circles, real secrecy is not required. If they are confronted with the suspicion that they just want to increase their profits, they don't even have to deny it. They will just ask you what is wrong with making a profit while you are doing such a grand thing like erasing poverty.

The only problem with that narrative is that they have been swinging this magic wand for more than 20 years now. They just gave it a new name every time it became too obvious that it was not nearly as effective in fighting poverty, as it was in generating corporate profits.

These extracts are taken from a longer article "Who is behind the campaign to rid the world of cash?" published in *Real-world Economics Review*, issue no. 86, 10 December 2018, pp. 2-14 For the complete article, go to: <http://www.paecon.net/PAERreview/issue86/Haering86.pdf>

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"Today we use 100 million barrels of oil every single day. There are no politics to change that. There are no rules to keep that oil in the ground. So we can't save the world by playing by the rules. Because the rules have to be changed." Carla Massaro, a 24-year-old activist

(Quoted by Andy Rowell, in COMer)

The Art of the People

William Morris

"And the men of labour spent their strength in daily struggling for bread to maintain the vital strength they labour with: so living in a daily circulation of sorrow, living but to work, and working but to live, as if daily bread were the only end of a wearisome life, and a wearisome life the only occasion of daily bread." — Daniel Defoe

If I could only persuade you of this, that the chief duty of the civilised world to-day is to set about making labour happy for all, to do its utmost to minimise the amount of unhappy labour—nay, if I could only persuade some two or three of you here present—I should have made a good night's work of it.

Do not, at any rate, shelter yourselves from any misgiving you may have behind the fallacy that the art-lacking labour of to-day is happy work: for the most of men it is not so. It would take long, perhaps, to show you, and make you fully understand that the would-be art which it produces is joyless. But there is another token of its being most unhappy work, which you cannot fail to understand at once—a grievous thing that token is—and I beg of you to believe that I feel the full shame of it, as I stand here speaking of it; but if we do not admit that we are sick, how can we be healed? This hapless token is, that the work done by the civilised world is mostly dishonest work. Look now: I admit that civilisation does make certain things well, things which it knows, consciously or unconsciously,

are necessary to its present unhealthy condition. These things, to speak shortly, are chiefly machines for carrying on the competition in buying and selling, called falsely commerce; and machines for the violent destruction of life—that is to say, materials for two kinds of war; of which kinds the last is no doubt the worst, not so much in itself perhaps, but because on this point the conscience of the world is beginning to be somewhat pricked. But, on the other hand, matters for the carrying on of a dignified daily life, that life of mutual trust, forbearance, and help, which is the only real life of thinking men—these things the civilised world makes ill, and even increasingly worse and worse. ...

But must there not be something wrong with a state of society which drives (men) into that bitter heroism, and the most part into shirking, into the depths often of half-conscious self-contempt and degradation? Be sure that there is, that the blindness and hurry of civilisation, as it now is, have to answer a heavy charge as to that enormous amount of pleasureless work—work that tries every muscle of the body and every atom of the brain, and which is done without pleasure and without aim—work which everybody who has to do with tries to shuffle off in the speediest way that dread of starvation or ruin will allow him.