

# Seed

## “Creativity”

A criterion commonly applied to any kind of endeavour these days is whether or not it is “creative”. Thus, concern is often expressed that schools should allow children to be “creative” (usually at the expense of discipline or the sense of responsibility), and people spend much time seeking “creative employment”. This tendency begs the question (which is seldom in fact asked), “What is creativity?” The notion that creativity is identical to subjectivism (or indiscriminate self-expression) goes virtually without challenge.

Strictly speaking, of course, human beings are not creative — as C. S. Lewis has justly observed: “‘Creation’ as applied to human authorship seems to me to be an entirely misleading term. We re-arrange elements (God) has provided. There is not a vestige of real creativity *de novo* in us”. This is true even of such “creative” activities as the reproductive process: we are not making something new, *ab initio*, but rather, we are bringing into relationship certain elements in the already-created world which, following the laws of that world, will result in a “new” being.

This point is, I think, of cardinal importance in that it qualifies absolutely the rather facile ideas of subjectivism and relativism — the belief that individuals can create their own “realities”. How often does one hear assertions such as “It may be real for you, but it’s not real for me”? The simple fact is that persons cannot create “worlds of their own”. Like it or not, they are confronted with an established “reality” in which certain laws of association operate; as creatures having free will, they can choose not to re-fashion those laws, but to discover and apply them or to obscure and defy them.

This is the true locus of man’s relationship to the creative process: while he cannot initiate it, he can participate in it or frustrate it; that is the extent of his power. His “creativity” consists only in his ability to place the elements of creation in correct relationships, to get things “right”. Thus, the engineer who builds a bridge can choose to ignore or obey the laws of creation, which, accordingly, will pass judgement on his handiwork. Similarly, the artist may choose to incarnate objective reality in his work or to express a purely subjective condition by the incoherent arrangement of his materials (which, again, he does not “create”): again, the approximation of his “art” to reality will register the relation of his powers to the creative process; again, it will be a kind of “judgement”. In like fashion, a woman who (for the sake of “being free to be herself”) has an abortion is withdrawing her allegiance from the only genuine creative process of which we have experience.

The consequences for the “soul” of these considerations are perhaps not clear. One suspects, however, that the habit of contravention of the laws of creativity carries with it a progressive dissociation of the transgressor from the Creator of those laws.

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## Our Policy

SEED aspires to fulfil a unique role transcending the functions of other magazines and journals.

Our purpose is neither to propagandize in the sense of promoting some fixed point of view or body of thought nor merely to comment on current events.

Our partisanship does not extend beyond two considerations. Firstly, we believe that reality does exist: it is not a matter of opinion and will assert its authority over all opinions that contradict it. All sanctions reside in reality; opinion has none. Secondly, we believe in the desirability of extending human freedom. Genuine freedom is contingent upon our comprehension of reality, since to the extent that men disregard reality, they court personal and social disaster.

In other words, far from conforming to the modern view that value judgments are to be avoided, SEED will intentionally consist of a succession of value judgments, which will constitute the principal criterion of its success. Man cannot approach truth without rigorous formation of value judgments and perfecting of definitions. Discovery and refinement of the correct principles for human action and association will be the focus of our attention within the field of reality. If we carry our investigation of the nature of reality far enough, we shall illuminate the way to the formulation of sound policy.

We have no delusions about the facility of the course on which we are embarking. It is possibly the most difficult course open to us. However, its value should be proportional to the efforts it requires. If the distractions to intelligence and will which characterize contemporary society are, as we believe them to be, fundamentally unsatisfying, we are confident that some seekers of truth will involve themselves in the experiment that SEED represents. Such persons are the only ones capable of responding to such an experiment.

We approach our undertaking in the spirit of making an offering that will call forth latent creative capacities. If the ideas that SEED disseminates have validity and settle in good soil, they will grow. Moreover, their growth will be progressive and cumulative. SEED will serve as a medium permitting the cross-fertilization of adventurous intellects, thereby diminishing the effects of the entropic phenomenon that paralyzes development by compelling men to struggle to find truths that they have lost sight of and had to rediscover repeatedly during the past.

If our project is conducted correctly, it will at the least generate a new conceptual vigour among a segment of the community — and perhaps even result in the formation of new men.



## The Scarcity Fixation

In his biography of Alfred Beit (the financier who backed Cecil Rhodes' schemes in Africa), G. S. Fort describes an incident indicative of the source of many of our current economic troubles. Beit was one of the creators of the De Beers Company. A report—eventually proven false—came to him that a Frenchman had developed a process for manufacturing synthetic diamonds. So distressed was Beit by the threat seemingly posed to his industry in South Africa that his health deteriorated to the point of causing his death.

This account of a man's being driven to despair by the prospect of a rare, but useful, substance becoming accessible in abundance illustrates an attitude which permeates modern big business, whose normal condition is often conceived as a battle-ground where the chief strategy consists of 'cornering' some commodity or product. Preservation of the element of scarcity is essential. In the context of the economic interdependence which has, largely artificially, been grafted upon the world, the sanctions that can be achieved by this process are stupendous. Moreover (as we have recently witnessed), the exercise of these sanctions can effect disruptions on a global scale.

That many other phenomena act to reinforce the monopolist's position suggests that these might have common inspiration. For example, there is the fact that the first principle drummed into the minds of those embarking on the study of economics at university is the indissoluble link between economics and scarcity. The tendency for economic planning to become more irreversible because of its temporal and spatial dimensions inevitably increases the power of interests controlling ingredients indispensable to the plans. (The First Five Year Plan in the Soviet Union owed much more to New York than to Moscow.) Then there are the more prosperous churches teaching that concentrations of economic and political power are harmless—even benign—providing these are in the hands of "good men" and the *esprit du corps* among educated classes grounded in the assumption that any movement towards internationalism is synonymous with progress. Of course, accidents do occur; but one does well to retain a certain scepticism about convenient 'coincidences'.

The connection between the doctrine of scarcity and

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## “The Political Economy of Art”

In his Manchester lectures of 1857 entitled "The Political Economy of Art", John Ruskin raised (definitively) the question of the relationship of economics to artistic expression. Among the issues which he treated are the following: (1) "restraint or interference [by the state] with the freedom of the patron or artist"<sup>1</sup>; (2) the dissipation of artistic energy in "the battle [presumably economic] of life" (31); (3) the power of the patron over the integrity of the artist (39); and (4) the scarcity value of art. These issues acquire increased importance from the facts that the patron of art is in fact the "consumer", and that "art" (at least to Ruskin) bears an intricate relationship to life. In other words, "the political economy of art" is crucial not merely to an esthetic elite, but to every person having moral/esthetic potentialities.

### Economic Arts

The significance of all this can be explained in terms of Ruskin's treatment elsewhere of the economic functions of persons: consumption and production. In the first place, Ruskin insists in *Unto This Last* (1860) that "wealth" is to be defined in terms of consumption: "consumption is the crown of production; and the wealth of a nation is only to be estimated by what it consumes"<sup>2</sup>. This consumption, however, is "wealth" only in so far as it conduces to "life": "THERE IS NO WEALTH BUT LIFE," Ruskin declares, "Life, including all its powers of love, of joy, and of admiration" (83). Thus, in Ruskin's terms, consumption has a moral aspect: the disposition of the consumer to buy, he maintains, is "a wholly moral element in demand". The point is that consumption is an expression of choice; to the extent that it is, it is an expression as well of the moral condition of the consumer. At the same time, consumption is an expression of the esthetic preferences of the consumer: he buys not only what he thinks is "good", but what he likes or admires. As Ruskin points out in his lecture "Traffic", delivered at Bradford in 1864, the moral and esthetic aspects of choice are inextricably bound: "What we *like* determines what we *are*, and is the sign of what we are; and to teach taste is inevitably to form character"<sup>3</sup>.

Whether we assent to Ruskin's melding of morality and taste in this way, we will (I think) agree that

sovereignty in the matter of moral and esthetic choice is a question of primary concern. To the extent that either morality or taste is linked to our economic role as consumers, therefore, sovereignty in consumption is an important aspect of our power to make esthetic (or ethical) choices effectively. The question, therefore, arises: where in the economy is the locus of control of consumption? Is this control concentrated in the hands of the few, implying a centralization of the power of choice, or is it distributed as widely as possible to individuals, giving them maximal power of self-expression?

Ruskin observes further that it is not only in their economic function as consumers but also in that as producers that persons express themselves morally and esthetically. Again in *Unto This Last*, he says:

So that, finally, I believe nearly all labour may be shortly divided into positive and negative labour: positive, that which produces life; negative, that which produces death; the most directly negative labour being murder, and the most directly positive, the bearing and rearing of children:... (76).

Once again, "life" is the criterion of value, and the postulation of that value involves the matter of choice. And, once more, the question arises: Where is the locus of sovereignty in this moral/esthetic matter of production? To what extent do current economic arrangements allow the "labourer" to determine his own policy (express his moral and esthetic values in his work)? To what extent is he simply a functionary of an externally-dictated policy; that is, to what extent is his artistic or ethical energy directed by somebody else's taste or morality? The objection that no one should be given the "free choice" to murder someone else does not refute my implication; it supports it. The murderer is, in effect, not only indulging in an anti-creative act destructive to his own moral integrity (which is his concern), but he is depriving someone else (the victim) of the power of choice — for which reason he should be restrained. Also subject to restraint, however, should be those (governments and others) who coerce the labour of entire populations to the service of death and desolation — as in wars.

In terms, then, of Ruskin's concerns specifically regarding the artist and those which, more comprehensively, involve every person as having some potential

for esthetic and/or moral self-realization, how can we evaluate the current political economy? What sort of political economy might accommodate most completely the "artistic" ("self-creative", to use a metaphor applicable to both life and art) potential of persons?

## Bulbs and Tulips

The means for evaluating prevailing economic arrangements are also provided (at least partially) by Ruskin. In a well-known passage in *Unto This Last*, he discusses "capital":

It is a root, which does not enter into vital function till it produces something else than a root; namely, fruit. That fruit will in time again produce roots; and so all living capital issues in reproduction of capital; but capital which produces nothing but capital is only root producing root; bulb issuing in bulb, never in tulip: seed issuing in seed, never in bread (77).

In a previous issue of *Seed*, we saw John Maynard Keynes describe the central fact of current economics as precisely this situation<sup>4</sup>. He points out that, because a portion of current incomes is always being diverted to defray past costs, current incomes are always inadequate to meet current prices. In order to make up this chronic deficiency in current demand, some external source of income is necessary. This can be provided by capital investment; however, capital investment, while it may distribute incomes now, creates further costs which will have to be met in the future. Keynes says:

Now all capital-investment is destined to result, sooner or later, in capital disinvestment. Thus the problem of providing that new capital-investment shall always outrun capital disinvestment sufficiently to fill the gap between net income and consumption, presents a problem which is increasingly difficult as capital increases<sup>5</sup>.

What this means, of course, is that the objective of the economic system is not perfectly-realized "tulips", but the proliferation of "bulbs". Consumption—because it represents capital disinvestment, contraction of an already inadequate demand—is regarded as an unfortunate element in our economic lives but (as we shall see), paradoxically, an essential one. This expansion of capital investment, moreover, is premised on the idea that incomes can be distributed only through the employment system. Thus, in order for the consumer to acquire an income, he must submit himself (that is, his moral/esthetic energies) to a functional role in the realization of someone else's "artistic vision". His acquisition of effective demand is conditional upon his

abdication of his "artistic" integrity. This means that he may have to devote himself (for, say, eight hours a day) to such projects as the manufacture of military installations which will be used for mass murder, or "public works" which, as likely as not, will be designated obsolete before they can be used. In other words, as a producer, the individual is largely deprived of his power of moral/esthetic choice.

Similarly, as a consumer his integrity is constantly violated. Whether he wants to or not, he has to pay for the munitions and the public works (which he may never use) in the form of taxes and inflation. Consumption—so crucial an aspect of moral and esthetic autonomy—is not in fact "free"; we have to pay not only for things we never get, but for things which are abhorrent and ugly.

Even the things which we do buy constitute a limitation on our artistic integrity. As Keynes further explains: "New capital-investment can only take place in excess of capital-disinvestment if *future* expenditure on consumption is expected to increase". Consumption is not discretionary; it is necessary, and increasingly necessary. Thus, what is made must be made to wear out quickly—to break down, to fall apart, to disintegrate. Moreover, new "needs" must be stimulated: needs for the cheap, the gimmicky, the pornographic, but, most of all, for the ephemeral. One need scarcely open one's eyes to see the proliferation of the contemporary equivalents of Ruskin's "Prince Rupert's drops, consummated in powder". All this pollution wastes artistic and moral potential energy: the actual cheapening of things is indexed by the financial phenomenon of inflation and is accompanied by a depression of the general level of esthetic and moral—"artistic"—consciousness.

## The Doctrine of Merit

The problem, of course, is that we are required by existing economic assumptions to "earn" what we already have; in so "earning" it, we make something else which, in its turn, will have to be "earned". We have, in other words, to work for what is already potentially ours on other grounds than "work". But, if we cannot work, we must beg: our begging, however, merely transfers the income due to someone else's "work", and thus does not alter the cost-creation process. As Josef

(continued p. 6)

## Behind the Crisis

Increasing speculation about the possibility of a major economic depression has evoked a number of arguments designed to allay public misgivings. One of the most common of these runs as follows: a serious breakdown is unlikely because current regulations governing investment through stock exchanges are much stricter than those in force before the panic in 1929. The fact that the recent decline in values on the stock market, though dramatic, has not been disastrous is cited as proof of this thesis. However, the reassurance it offers is baseless—as baseless as the mythical association between the Crash on Wall Street and the so-called 'Great' Depression. Many analyses have implied that the former gave rise to the latter; but this conception now seems destined (like the suggestion advanced in the 1930s that sunspots were to blame for the Slump) for the refuse-heap of ideas.

What has wrought the change is the increasingly widespread publicity of the responsibility central banks have to manage the money supply to achieve certain ends. The implication of the central role that money plays in current economic developments has inspired reconsideration of its influence at the time of the Depression, with the result that several recent studies have shown that the Depression was initiated by a massive recall of bank loans and sustained by the subsequent curtailment of financial credit.<sup>1</sup>

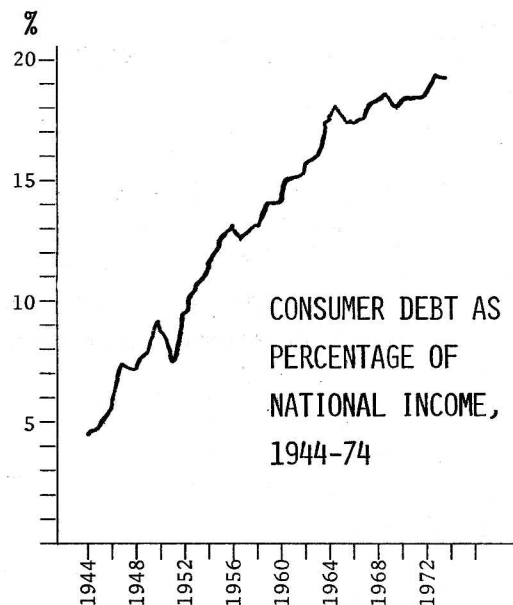
In other words, the stock market as an indicator of future economic conditions is of purely subsidiary significance—a distraction. The actions of the world of finance have long been (and show every sign of continuing to be) predominant. Consequently, the intelligent man will direct his attention to this quarter, and grapple with the meaning of developments therein. Moreover, the factor most critically relevant to our general economic prospects is the approach of a debt-saturation point in our society. Considering that the banking system is actually a manufactory of debt which automatically compounds itself, this eventuality is to be expected. The time comes when credit is extended to its practical limits. Then lenders will no longer lend and borrowers can no longer borrow. Economic disintegration ensues.

But how can we know if such a point of saturation

is really drawing near? It is easy enough to adduce staggering figures on the internal debt structures of industrialized countries—like the *three-trillion-dollar* scaffolding of debt supporting the economy of the United States. However, in isolation the figures mean little.

It is in their relative dynamics that their meaning is found. For example, one revealing relationship is the Debt-Production ratio, or DPR—a measure of the amount of personal and corporate debt accumulated for every dollar of production in a given period. In the United States during the past decade this ratio has increased steadily: at present half again as much debt is required to yield a dollar's worth of production as was required in 1966. This demonstrates that, in absolute terms, the debt situation is worsening.

Another interesting ratio is that between consumer debt and national income. The stigma once attached to the former has largely disappeared, and it has mushroomed since the Second World War. In fact (as the graph shows), whereas then consumer debt represented



only one-twentieth of national income, it now represents nearly one-fifth. Once again, the growth of this ratio has been quite consistent through the time interval.

Now the question arises—at what point will resistance to further extension of indebtedness halt the process? When four dollars of debt (rather than the present three dollars) is needed to generate a dollar of production?

When consumer debt becomes a claim upon 25 percent of the national income? In effect, the present debt situation does bear certain similarities to the stock market speculation that preceded the 1929 Crash, since every new debt is additional preparation for a failure of confidence. An economy characterized by high levels of indebtedness (especially on the part of consumers) is sensitive to any indications of economic reversal; and the coalescence of millions of separate insecurities can cause violent economic fluctuations.

There is, of course, the more probable alternative that, as they did in the 1930s, the banks will anticipate the public by screwing down the credit tap. Either way, the prospect is gloomy—and becoming gloomier with the passage of time.

Some people still deny this and insist that cutting back on the money supply is the only acceptable means of dealing with the present situation. They say that there is, quite simply, too much money. Too much, we may ask, for what? Surely, the money in circulation has been issued to permit economic activities that are capable of achievement. A production loan is used for production; a consumer loan to buy something already on the market. The tight-money advocates' urgings are unsatisfactory precisely because they imply an arbitrary restriction upon our ability to meet our economic requirements.

The defect leading us towards economic grief does not consist merely in an excess of money. It consists in the manner in which money is issued. Anyone with even a scintilla of mental competence ought now to be able to see the folly of issuing new money only as debt, repayable on terms which do not relate to the rhythm of economic functions. This is the only hopeful aspect of the situation we face: that by thoroughly exposing it, it may overthrow, a system that accounts our every real asset a financial liability.

<sup>1</sup>Exemplary of this new emphasis is M. Friedman's and A. Schwartz's *The Great Contraction, 1929-33* (Princeton University Press, 1965): In the preface the authors state: "... the experience [of the years 1929-33] was a tragic testimonial to the importance of monetary forces, rather than evidence of their unimportance. The drastic decline in the quantity of money during these years and the occurrence of a banking panic of unprecedented severity were not the inevitable consequences of other economic changes. They did not reflect the absence of power on the part of the Federal Reserve to prevent them. Throughout the contraction, the System had ample powers to cut short the tragic

process of monetary deflation and banking collapse. Moreover, the policies required to prevent the decline in the quantity of money and to ease the banking difficulties did not involve radical innovations. They involved measures of a kind the System had taken in earlier years, of a kind specifically contemplated by the founders of the System to meet precisely the kind of banking crisis that developed in late 1930 and persisted thereafter." This declaration should not be taken as an original contribution to understanding of the Depression of the 1930s. At the time of its occurrence, a number of persons argued the same case, but were unable to alter the banking policy *being followed simultaneously in most industrialized countries*. Furthermore, the causal relationship between contractions of bank credit and economic depression had been recognized much earlier. Of the American crisis in 1857 the banking expert J.S. Gibbon wrote: "There is no evidence in the records of the Clearing-House, nor in the experience of past years, nor in any events which have transpired since the suspension, to prove that a panic was inevitable. The foregoing facts indicate that it was directly caused by *the violent contraction of bank loans immediately after the twenty-fourth of August.*" (*The Banks of New York, their Dealers, the Clearing-House, and the Panic of 1857* (New York, 1858), 362-3. Emphasis in original.

("Art", continued from p. 4)

Pieper points out, therefore, our lives are caught between "work and unemployment ... the two inescapable poles of existence"<sup>6</sup>. Survival in the one case, as we have seen, depends upon our ability to satisfy our employer (on his terms) of our "merit"; in the other, it depends upon our ability to convince the bureaucracy of our "demerit" (the impairment of our faculties). Neither alternative is conducive to artistic self-expression, for each involves the subordination of independent ideation and discrimination to some centralized arbiter.

A third alternative in operation is equally unsatisfactory—this is the technique of "state assistance to the arts", which is really just a variation on the idea of unemployment insurance. It is pernicious for more than one reason. In the first place, it fosters the idea that "the arts" can be compartmentalized as separate from culture as a whole, thus nurturing the notion that "art" consists in stylistic innovation but not, for example, in moral and intellectual development. Thus, only some persons (selected by the bureaucracy) are in fact "artistic". In the second place, of course, this notion of "government aid to the arts" is objectionable on the grounds that it violates our esthetic integrity—whether as producers or as consumers of "art".

(continued p. 7)

("Scarcity", continued from p. 2)

the energy crisis is evident. What is still in doubt is the public's reaction to an absurd situation. If its perception of reality is mediated solely by statistics in the hands of anti-social schemers, the latter will have their way; but if it sees that the world is clearly charged with more than enough energy to satisfy our material requirements and that, in certain forms, the supply is continuously replenished, events could prove more interesting.

The development of means of making direct use of solar power is so desirable that an explanation of the comparative lack of activity in the field must be sought. Big finance is backing another horse — namely, nuclear power—despite its being depletory, dirty and dangerous. It has, in the eyes of the aspiring monopolist, the signal advantage of being highly susceptible to centralized control.

The writing is already on the wall. *South African Scope* (a publication of that country's Information Service) of November 1974 delights in the prospect of "new muscle" emerging in international politics: "... with one-quarter of the free (*sic*) world's uranium, South Africa is in a powerful bargaining position in terms of the world's energy crisis. ... This is a bargain-driven world; bargaining is the driving force behind day-to-day affairs the globe over. If any proof were needed of this it was provided by the fantastic pressures the Arab oil nations have been able to bring to bear upon virtually every nation on earth." Leaving aside the question of the justice of the international treatment accorded South Africa in recent years, we have in this statement a frightening indication of the state to which international relations are being reduced. The economic war<sup>1</sup> inseparable from scarcity-mongering is intensifying; and it is only a matter of time until sustained economic war assumes a military aspect.

Merely to push on from the present position is lunacy. If we are to avoid disaster, we must retrace a good many steps and then turn onto the path which, *allowing that the earth can provide plenty for all*, will modify institutions to admit the individual to its benefits without subjecting him to the machinations of super-criminals.

R.E.K.

<sup>1</sup>The technical definition of "war" is "any action taken to impose your will upon an adversary or to prevent him from imposing his will upon you."

("Art", continued from p. 6)

The producers of art (the artists) are selected or chosen by committees of bureaucrats who, at the very best, can be expected to have fixed ideas of what constitutes "art"; at the somewhat less than best, they can use their power to encourage "propaganda" (in the worst sense of the word). At the same time, the consumers or patrons of art are deprived of their effective power to make esthetic choices. Under the coercion of taxation, they are required to subscribe to "state-financed" art—whether they like it or not. We might recall here Ruskin's assertion that "what we *like* determines what we *are*": we are not allowed to express what we like; the state has usurped our power to do so. To the extent that it has, we have lost our esthetic/moral autonomy.

Which brings us back to the concerns raised by Ruskin in regard to this matter. In the context of current economic arrangements, we might say: (1) the state is increasingly interfering with the freedom of both the patron (consumer) and the artist; (2) a great deal of potential artistic energy is dissipated in the eco-

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nomie battle to survive—a self-perpetuating battle; (3) the depression of cultural consciousness attendant upon the proliferation of indiscriminate consumption has left the artist (the 'independent artist'—if this phrase is not an example of the "technique of the essential adjective"<sup>7</sup>) upon the tender mercies of the unesthetic patron-consumer; (4) the notion that "art" belongs to a self-defining elite has led to its isolation from cultural values as a whole and the frustration of a potential abundance of artistic (in the broad sense) endeavour.

## Freedom and Superfluity

Pieper has proposed that the real alternative to the work-unemployment dualism is "leisure", which he calls "the basis of culture". This "leisure" is emphatically not the "free-time-to-consume-as-much-junk-and-as-many-diversions-as-possible - to - keep-the-economy-rolling" which the word has been perverted to connote today. It is "freedom" to pursue one's proper end. And it is related to the "play" which Johan Huizinga regards as similarly crucial to culture, and whose conditions he describes as follows: "Play only becomes possible, thin-

kable and understandable when an influx of mind breaks down the absolute determinism of the cosmos"<sup>8</sup>. The determinisms of the economic system and the bureaucratic response to its inherent weaknesses are inimical to esthetic "play", to independent ideation and expression, to "art". Any economic technique purporting to foster "the arts" must take into account this primary need for freedom.

It must also accommodate the superfluity inherent in our very being: we have more than we can earn; we can earn only because we have something which we did not earn. What we have but cannot earn is "extra"; it is the "something for nothing" that frees us (at least in part) from economic necessity; it is the condition of "leisure" or "self-creative" freedom. As we have seen already, the assumption of prevailing economic arrangements that everything must be "earned", that what is not earned is not at all, leads us into an ongoing, expanding, irredeemable cost cycle that ties us more and more to "necessity". What is required, finally, is a financial technique which will express the theological concept of 'unearned grace' (another example of the "technique of the essential adjective") and challenge the desperate "sweat of the brow" school of religious thought (whether reactionary or revolutionary) which has traditionally distrusted both the freedom and the superfluity implied in "art".

D.R.K.

- <sup>1</sup>Published as "A Joy Forever" in *The Works of John Ruskin*, ed. E.T. Cook and A. Wedderburn (London, 1905), 27.
- <sup>2</sup>Ed. J.D.C. Monfries and G.E. Hollingworth (London: University Tutorial Press, n.d.), 80.
- <sup>3</sup>*The Genius of John Ruskin: Selections from His Writings*, ed. John D. Rosenberg (Riverside, 1963), 276.
- <sup>4</sup>See "The Mark of Keynes", *Seed*, I:9 (October, 1974).
- <sup>5</sup>*The General Theory of Employment, Interest, and Money* (1936), 105.
- <sup>6</sup>*Leisure the Basis of Culture*, trans. Alexander Dru (New York: Pantheon, 1952), 57.
- <sup>7</sup>See "Linguistic Legerdemain", *Seed*, I:6 (July, 1974).
- <sup>8</sup>*Homo Ludens: A Study of the Play-Element in Culture* (Boston: Beacon Press, 1955), 3.

For the credit transaction to take place, both the debtor and the creditor must be assured that the debtor's income is secure. Thus it may be hypothesized that the bureaucratization of the world of work is a structural prerequisite of the credit society.

D. Caplovitz, "Consumer Credit in the Affluent Society"

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