



# Why Banks

see also [How Banking?](#)

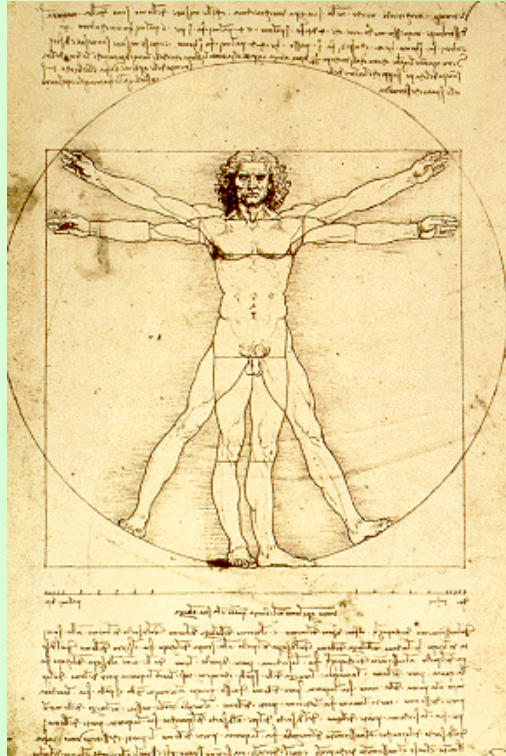
by  
**Thomas Robertson**  
edited extracts from  
**Human Ecology**

a cesc publication

# HUMAN ECOLOGY

by

Thomas Robertson



## Contents

# PART ONE

## INTRODUCTION

Personal justification for writing; Personal background; The scientific approach; The technique of communication; Summary of the presentation; Plan of the presentation; Need for a human ecology and a new epistemology; Need for action upon a common basis; Futility of Hellenism and philosophy.

## CHAPTER I: THE RESTIVE EARTH

Men's perplexity and the 'sharp questions'; Review of relevant history; Present political trends; The immediate future; Neutral masses; Universal declension in liberty; The two terrible contradictions; Effective control of events and the scientific method; The four 'sharp questions'.

## CHAPTER 2: THE NATURE AND ROLE OF MECHANISM

"Mechanism" defined; "Objective" defined; Scope of mechanisms; Postulates and attributes of mechanisms; Their applicability to all mechanisms, with specific examples; The seven mechanisms of society; Paramount importance of the financial mechanism.

## **PART TWO**

### **THE MONEY MECHANISM AND OUR SERVITUDE THERETO**

#### **CHAPTER 3: THE FACADE OF FINANCE**

The non-expert approach; How a popular monetary philosophy grows from personal experience; Popular ideas on banks and banking; Falsity of these ideas.

#### **CHAPTER 4: BEHIND THE FINANCIAL FACADE**

Authorities quoted; Nature of money and its quantity in Great Britain; Bank deposits and gold; How money originates; How the total amount is fixed; The Central Bankers' Bank; Three types of financial institution; The source of bank profits; control of money volume; Role of the Bank of England and its history; Methods of monetary volume control; Canadian Government (1939) Enquiry report; Need for clear verbal communication; Five kinds of money; (a) Metal money; (b) Paper money; (c) Central Bank money; (d) Commercial Bank money; (e) Accountancy money; The "making" of money; Evidence tabulated.

#### **CHAPTER 5: THE FOUNDATIONS OF THE BUILDING**

Foundations are usury, debt, taxation; Usury (major and minor) defined; Seven factors in moneylending; Usury and investment; Difference between profits and usury; Origin and nature of debt; Taxation; Bank deposits and debt; Bank debt irredeemable; The debt cycle; Real basis of taxation; Real foundations of finance.

#### **CHAPTER 6: THE 'OBJECTIVE' OF THE FINANCIAL MECHANISM**

Importance of determining the 'objective,; "Efficiency" versus 'objective'; Application of the Postulates of mechanism; Reputed objectives of banking; Real 'objective' is debt or negative money; Proof in the founding of the Bank of England; Another proof; Who created the present financial machinery, and for what purpose?; That no long-distance plan exists; That banking operatives do not understand their own mechanism.

#### **CHAPTER 7: THE WORLD DISEASE**

Slowness of the usurious cycle; 'Usury' amongst the ancient Jews; 'Usury' in ancient Greece and Rome; Classic signs of social decay under 'usury'; Analogy of medicine - The World Disease; 'Usury' and natural law; Epitome of monetary policy from Tolstoy's "What Then Must We Do?"; The cycle of 'usury' described; 'Usury' and the Moneylenders' Act; The Fourth stage of 'usury'; Futility of past attacks on 'usury'.

*Contents of Human Ecology by Thomas Robertson; copies of the 1996 Black Books edition are available from Bloomfield Books, 26 Meadow Land, Sudbury, Suffolk, England CO10 2TD (Tel: 01787 376374).*

## **PART TWO (continued)**

### **THE MONEY MECHANISM AND OUR SERVITUDE THERETO**

#### **CHAPTER 8: THE ABRACADABRA OF FINANCE**

Evolution of the money mechanism; Rise of the bankers inevitable; Monetary history of Mythland: (a) metallic money phase; (b) Invention of paper money; (c) The bankers' device to increase money volume; (d) Invention of commercial banks and bank deposit money; Mythland's banker appropriates his debt claims; The King is shackled; The community is put in pawn; Results of lending money into existence at interest; Banker's need to destroy debt claims: Interactions of money in Mythland's politics; Mythland analogy and the bankers' conscious control; English financial history; Banking system not a neutral device; Inflation and deflation: Inflation and the price level; The mechanism of the trade cycle; Fundamental error in the price system: Artificial surpluses and international trade.

#### **CHAPTER 9: THE MYTH OF MONEY**

Questions and doubts which arise; Has the financial system been exposed or opposed?; Indirect or unconscious opposition; Russian revolution and finance; The direct opposition; Banking in ancient Greece and Babylon; Opposition from orthodox financiers; Survival of banking system due to 'myth'; The 'myth' of orthodoxy; Deposit Delusion Theory of Banking; Verbal subterfuges of bankers; Bank of England notes examined; More verbal subterfuges; The depositor's "initiative"; The embezzlers' problems; 'Accountancy money'; Economics, its definitions and its laws; Wages Theories; Real nature of economics; Servitude to negative money; The twelve postulates of finance.

## **PART THREE**

### **THE MENTAL MECHANISM AND OUR SERVITUDE THERETO**

#### **CHAPTER 10: MIND - THE MYTH MAKER**

Function of mind in response to environment; Importance of psychology in social problems; Nature of 'reality'; Difference between 'knowledge' and belief; Function of the mental mechanism; Necessity of labels or symbols; Method of analysis; Method of synthesis; Abstractionism and the Greedy Boy; The Creation of 'myth,'; Dangers of 'myth' and the mythopoeic faculty.

#### **CHAPTER 11: THE SERVITUDE TO 'MYTH'**

Need of 'myth' to defend debt system; The money myth; 'Myth' in religion and especially Christianity; .Myth in Education; 'Myth of State,' 200; " England snubs Japan, '. 201; Snare of Personification, with examples, 203; 'Myth of Action'; Its variants ('myth of union', Utopia myth'); 'Myth' and paranoia.

#### **CHAPTER 12: THE 'MYTH OF ACTION'**

Analogy of Greedy Boy; Two modes of approach to phenomena; The Baconian-inductive or "ascending" technique; Definition of Cursory or Pseudo-principles and the Hellenic-deductive or "descending" technique; Cardinal faults in descending technique; Need for suitable terminology; Definitions of scientism, nescientism, etc.; 'Myth of Action' defined; Classical v. Scientific education; Classical tradition in religion; In the British oligarchy; In politics, economics, etc.; Failure of nescientism generally.

#### **CHAPTER 13: THE 'MYTH' OF HISTORY**

Importance of history as 'myth' maker; Purpose of history; Nature of present history; Uselessness of this episodal history; Failure to assess financial factors; History and the financial factor (Greece, Rome, Europe, Britain, etc.); Truth about "national" combat; Is man a fighting animal?; Historian's distortion of truth; 'Myth' of State and the Historical Cleavage; Need for 'realistic' or Baconian-inductive history; The four great 'myths' which enthral men.

## **PART FOUR**

### **THE OTHER SIX MECHANISMS OF SOCIETY**

#### **THEIR NATURE AND 'OBJECTIVE'**

##### **CHAPTER 14: INDUSTRY**

Industry a five-fold mechanism; Capital owning; Technical manufacturing; Employing; Selling; Buying; 'Objective' of Industry.

##### **CHAPTER 15: ADMINISTRATION**

Classification adopted; The Treasury; Tax collecting; Public Services; Rationing; Legislative Function; Local Government; The Judicature; 'Objective' of Administrative Mechanism.

##### **CHAPTER 16: SANCTIONS**

Police; Military; 'Objective' of Sanctions.

##### **CHAPTER 17: POLITICS**

Machinery of politics and financial factors; Party system; Its corruption; Nomenclature of Parties; Parliamentary effectiveness; Composition of the Commons; 'Objective' of Politics.

##### **CHAPTER 18: EDUCATION**

Education defined-scholastic, propaganda; Financial factors in scholastic education; in 'Propaganda' education: 'Objective' defined.

##### **CHAPTER 19: RELIGION**

Organised religion conditioned by money and usury; money control within the Churches; 'Objective' of Religion.

##### **CHAPTER 20: CENTRALISED POWER AND ITS APPLICATION**

Pyramidal structure of society with apex of finance; Power of Bankers and centralised control; Centralised Power defined; Its application to the people; The Financial Filter; How the Filter operates (a) on individuals generally; (b) on the middle-classes; (c) on the administrative classes; (d) in politics; (e) in armed forces; The official caste; Filter in Education and Religion; Filter not consciously directed; Centralised Power and Publicity: (a) the Press; (b) Radio and Cinema; Centralised Power and technique of government; Role of usury in sustaining power; Ideological factors; Coercion of Successive Minorities; Committee Rule; Evasion of responsibility.

*Contents of Human Ecology by Thomas Robertson; copies of the 1996 Black Books edition are available from Bloomfield Books, 26 Meadow Land, Sudbury, Suffolk, England CO10 2TD (Tel: 01787 376374).*

**PART FOUR (continued)**  
**THE OTHER SIX MECHANISMS OF SOCIETY**  
**THEIR NATURE AND 'OBJECTIVE'**

**CHAPTER 21: THE SOURCE OF ILLUSION**

Religion and Education as mediators of 'Reality'; Religion and Education in the organised State; Their origin in historical times: (a) in Ancient Greece; (b) in Rome and the Mediterranean; (c) in the Christian Church; Role of Education in Roman Empire and its incorporation into the Church from Hellenic sources; Devices of deception by organisation, democracy and ideology; Role of Church in sustaining illusion; Church, State and the Financial Filter; Education and its three varieties: (a) Scholastic; (b) Academic; (c) Propaganda; Nature of realistic education; Failure of false education; False education, democracy and State authority; Nature and validity of authority; Unconscious perversion of Education and Religion; Moneylenders and the *Suppressio Veri*.

**CHAPTER 22: THE STRUCTURE OF SOCIETY**

Work and 'Basic Needs' in primitive society; Servitude to Financial Mechanism in organised society; Nature of ownership; Banker's powers; Need for creditworthiness; Emergence of the oligarchy; The Social mechanisms and Centralised Power; Centralised Power defends itself; It organises society to serve the ends of finance; Finance and 'myth' democracy; Decay of politics; Decay of education and religion; The emergence of the Servile State; No conscious plan apparent; All arises by nescience; Four postulates of the present social order.

## PART FIVE THE LIBERATION OF MAN

### CHAPTER 23: INTEGRAL MAN

Man's essential nature; Stumbling blocks to understanding it: (a) Nature of 'knowledge'; (b) Nature of proof; (c) Nature of "cause"; What man is not; Integral man described; His needs (a) 'Basic Needs'; (b) His aesthetic mental and Supramental Needs; Growth in 'Reality' and its proper conditions; Need for Contemplative Leisure; The purpose of man's life; Its attainment by the free expansion of the individuality; Practical aspects of freedom and Individual Sovereignty; Basic Needs not obtainable at expense of freedom; Nescientism destroys freedom; The conditions of human progress; Postulates of Integral Man.

### CHAPTER 24: INTEGRAL SOCIETY

Man a social being; Stumbling blocks to understanding of society: (a) The unity of life; (b) Natural law and the causal nexus; Fact of Individual Responsibility; Reflex nature of most human action; Personal and higher purposes of life (Lower and Higher Sequence of Events); Nature and extent of human control over affairs; Three practical purposes of society; Social Mechanisms and these purposes; Function of true nationhood.

### CHAPTER 25: THE BASIS OF SOCIAL SCIENCE

Man's struggle with environment and the scientific method; Essence of this method; The nescientic technique of the politician; Baconian-Inductive method; How human affairs cannot be directed; Human ecology the basis of correct social science: (a) Analogy of plant life; (b) The two available methods of control; The requisites for a correct social order: (a) Dispelling of 'myth'; (b) Need for correct data; (c) Correct assessment of human activities; These activities (a) Creation and maintenance of human bodies; (b) Balanced treatment of the land; (c) Conservation of natural resources; (d) Cleaning and cooking; Industry and research; Coercion in society; Politics as applied social science; International correlation of social problems.

### CHAPTER 26: HUMAN ECOLOGY

Basis of human ecology; Alteration of human response to environment (a) by altering the physical body (nutrition, etc.); (b) by alteration in aesthetic response; (c) by alteration in mental response; (d) by awakened religious or 'Supramental' response; Alteration in human environment means chiefly alteration in social mechanism 'objectives'; What constitutes Correct 'objectives' for society; Present and correct 'objectives' tabulated; Automaticity and efficiency considered; Importance of changing 'objective' of financial mechanism; Basic conditions for correct financial mechanism; True function of employment; "Money for nothing" Price system and reality; 'Free Money'; 'Free Money' and financial experts; Summary and conclusions.

## **PART FIVE (continued)**

### **THE LIBERATION OF MAN**

#### **CHAPTER 27: THE PANACEAS OF "LEFT" AND "RIGHT"**

Socialism and capitalism; Communism; Failure of these theories; 'right' wing theories.

#### **CHAPTER 28: THE PANACEAS - DEMOCRACY**

Definitions; Their meaning; Democracy and 'myth'.

#### **CHAPTER 29: THE PANACEAS - POLITICAL PLANNING**

Better world by planning; Planning (a) Price control and "marching in step"; (b) Social Security; (c) The New Britain, education and health, etc.; The Planners; Planning examined; Federal Union delusions; Summary.

#### **CHAPTER 30: THE PANACEAS - ORGANISED RELIGION**

Church and State; Declaration of Pseudo-principles: (a) The Roman Church; (b) The "Times " declaration; Galileo; Futility of Pseudo-principles; The Realistic approach; Churches' failure to understand social mechanisms; "Heart-changing" technique; Dogs and tin-cans; Change of men or change of mechanism; The role of 'myth'.

#### **CHAPTER 31: REFORM BEGINS AT HOME**

History and recurring crises; Old order being demolished; Future in the hands of the English-speaking peoples; How a new order cannot be attained; Need to destroy 'myth' and false history in particular; Effective demand and the legislature; Dangers of total economic collapse; British financial situation; Post-war inflation and deflation; 'Free Money' for Britain and USA; Problem of India.

#### **CHAPTER 32: THE PATH OF RETURNING**

Religion in the 'natural order' of society; Personal religion and its disappearance in Europe; Mind-ridden nature of organised Christianity; The 'myth' of Ancient Greece; Hellenic Heritage: (a) Religion; (b) The State; (c) Art and Philosophy; Influence of Greek philosophy; Civilisation of Asia; Religious and philosophic literature of the East; Contribution of 'India,; Need for mutual exchange between East and West.

*Contents of Human Ecology by Thomas Robertson; copies of the 1996 Black Books edition are available from Bloomfield Books, 26 Meadow Land, Sudbury, Suffolk, England CO10 2TD (Tel: 01787 376374).*

## **PART FIVE (continued)**

### **THE LIBERATION OF MAN**

#### **CHAPTER 33: THE SHARP QUESTIONS**

Answer to question 1; To question 2; To question 3; To question 4; Need for religion as social regenerator; Religion and its persecution; Is Christianity sufficient?; Contribution of India; European culture and condescension; Religion and politics in India; Force as a social Policy; Social organisation and the Codes of Manu; Western and Oriental exchanges.

## **APPENDICES**

**APPENDIX A** - Economic House Rental Analysis

**APPENDIX B** - The Financial Analysis: an explanation

**APPENDIX C** - Soviet Russia

**APPENDIX D** - Toynbee's 'A Study of History'

**APPENDIX E** - Education, Religion and The State

**APPENDIX F** - Too Much Money or Two Few Goods

**GLOSSARY OF TERMS**

**BIBLIOGRAPHY**

**INDEX OF QUOTATIONS**

*Contents of Human Ecology by Thomas Robertson; copies of the 1996 Black Books edition are available from Bloomfield Books, 26 Meadow Land, Sudbury, Suffolk, England CO10 2TD (Tel: 01787 376374).*