

*"All that is necessary
for the triumph of
evil is that good
men do nothing . . ."
— EDMUND BURKE.*



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Whiggism and the Unholy Trinity of Collectivism: A False Individualism and Its Consequences By Peter O'Brien

In the realm of political and economic ideologies, few concepts have been as seductive as Whiggism. Emerging from the British Whig tradition and evolving into classical liberalism and its more radical offspring, libertarianism, Whiggism promises a vision of individual liberty that has captivated thinkers and societies for centuries. What I want to suggest, however, is that beneath its rhetoric there lies a profound contradiction: what it heralds as individualism often serves as a mask for a subtle but pervasive form of collectivism that favours Big Business and International Finance. This false individualism not only fails to deliver its promised freedom, but also sets in motion a chain reaction. By first provoking Socialism and Communism as responses to the gross inequality and exploitation that it fosters, Whiggism then ignites Fascism and National Socialism as subsequent counter-reactions. Together, these three ideologies — Whiggism, Socialism/Communism, and Fascism/National Socialism — form an unholy trinity, each reinforcing the others in a cycle of collectivism that offers no genuine liberation for the individual. This essay defines Whiggism as understood in this context, exposes its flaws, and traces its primordial role in this destructive triad.

Whiggism Defined: The Illusion of Individual Liberty

Whiggism, as we use the term here, encapsulates classical liberalism and libertarianism, which are rooted in the historical Whig emphasis on constitutional government and personal freedom. It is a philosophy that champions the individual as an autonomous, atomized actor, defined by negative rights—freedom from interference—under a minimalist state. Its core tenets include limited constitutional government, equality before the law, and an unshakable faith in free markets as the mechanism for prosperity and liberty. Now, it must be admitted that many of these principles, often touted as uniquely Whiggish, are broadly appealing—few would dispute the value of fairness or restraint on tyranny. Yet, Whiggism's distinctiveness lies not in these ideals, but in how it pursues and even eventually betrays them:

through a secular, rationalist lens that prioritizes a procedural negative liberty over substantive outcomes, trusting markets to sort human affairs with minimal oversight.

The liberal vision posits society as a contractual arrangement between independent individuals, unbound by tradition or inherent social ties. The state's role is reduced to a night-watchman, enforcing contracts and protecting rights, while economic life is left to the invisible hand. Whiggism's appeal is its simplicity: leave people alone, and freedom will flourish. But this simplicity is its undoing, for, in practice, it creates a vacuum where power consolidates not in the hands of individuals, but in unaccountable collectives, namely, Big Business and Big Finance. Indeed, I would say that Whiggism's core error is that it elevates an abstract conception of freedom as 'negative freedom only' above any & all concerns regarding the functionality of social systems (the optimality of which is actually necessary for maximizing the real concrete freedom for the individual).

To use an analogy, Whiggism, when taken to its logical extreme, could conceivably object to any rule about which side of the road we should drive on as "interferences in personal liberty" even though such a rule is actually functional; i.e., it serves to maximize the freedom and safety of all individuals who use or depend on the road system. A fetishistic obsession with maximizing the scope of negative freedom as an end in itself blinds the Whigs to the fact that sometimes certain limits on negative freedom are functionally necessary as part of a financial, economic, political, or social system. When these function well, they maximize and deliver positive freedom (the resources/ability to make choices) to the common individual within the context of society.

The False Individualism: Serving Big Business Collectivism

Whiggism's claim to individualism is thus a mirage, undermined by its refusal to grapple with the realities of economic and political power. By fetishizing non-interference, it leaves the financial system in particular — a system that is structurally skewed toward debt, usury, and speculation — unregulated, allowing wealth and influence to concentrate in the hands of a few. This is no accident or a bug; it's actually a feature of Whiggism's design. The atomized individual, stripped of protective social bonds or the oversight of public authority in line with natural law, is left vulnerable to market forces that favour those already endowed with capital under a financial system that is structurally dishonest and dysfunctional in consequence (as per the analysis of C.H. Douglas). Far from subordinating the group to the individual (as a true individualism should), Whiggism inverts its promise, birthing a corporate collectivism where Big Business and International Finance reign supreme. Money and money values become the determining forces and the individual becomes a cog in a societal machine that serves those values. He is then rewarded or punished accordingly, based on his ability to serve those ends, and, by extension, those who occupy higher places in the social pyramid above him.

Consider the historical evidence: the Gilded Age in the United States (late 19th

century) saw Whiggish *laissez-faire* policies enable monopolies like Standard Oil and railroad trusts, amassing wealth for tycoons while workers faced poverty and exploitation. Today, global corporations and banks wield power rivaling states, their dominance unchecked by Whiggism's hands-off creed. This isn't liberty for the farmer, the labourer, or the small merchant. It's liberty for the elite, cloaked as a universal good. The individual, promised autonomy, becomes a pawn in a system where economic power (or the lack of it) dictates life's terms, from wages to debt burdens. Whiggism's individualism, then, is false, not because it rejects collectivism in theory, but because it delivers collectivism in practice while disguising it as true individualism, freedom, and market meritocracy. Some might even argue this outcome is intentional, a deliberate fail engineered by those who aim to benefit the most: International Finance and corporate magnates. Whether by design or flaw, the result is the same: power centralizes in private hands, not public ones, yet remains collective in its scope and impact. The group, in the form of Big Business, is the ruling power, while the common individual, isolated and powerless, bears the cost.

Provoking Socialism and Communism: The Leftist Reaction

Whiggism's failures do not end with corporate collectivism; they sow the seeds for further collectivist reactions. The economic inequality, exploitation, and poverty it engenders, which are consequences of unchecked markets, cry out for redress. Enter Socialism and Communism, ideologies born to counter Whiggism's excesses. Where Whiggism enriches a financial elite, Socialism seeks to redistribute wealth, and Communism aims to abolish private property altogether, replacing corporate dominance with state or proletarian control. Both promise equality and justice, addressing the glaring disparities which Whiggism ignores (and indeed causes or at least intensifies).

Historically, this pattern is clear. The Industrial Revolution, fueled by Whiggish policies, produced vast wealth alongside squalid slums. Think, for example, of Manchester's factories in the 1840s, where workers toiled for pennies while owners amassed fortunes. Karl Marx and Friedrich Engels penned *The Communist Manifesto* (1848) in direct response to such conditions, calling for a collective uprising against capitalist exploitation. Socialism then gained traction in Europe's labour movements, and, by the 20th century, Communist revolutions (e.g., Russia, 1917) sought to dismantle Whiggism's economic order entirely. These ideologies reject Whiggism's atomized liberty for a vision where the group, in this case the working class or the state, takes precedence, aiming to level the playing field that Whiggism tilts toward the powerful. And yet, this leftist collectivism merely swaps one master for another. The individual, freed from corporate subjugation, is now subordinated to the state or the party. Stalin's Soviet Union (1920s–1950s) replaced factory bosses with bureaucrats, enforcing equality through purges and gulags. The promise of liberation thus became a new tyranny, centralizing power in a different collective, but centralizing it nonetheless.

The Reactionary Right: Fascism and National Socialism

Whiggism's provocation doesn't stop with the left; it triggers a backlash from the right in Fascism and National Socialism. These ideologies emerge as reactions to Socialism and Communism, which are themselves reactions to Whiggism's failures. Whereas leftist collectivism champions class or the state, Fascism and National Socialism elevate nation or race, rejecting both Whiggish individualism and Communist universalism. They promise strength and unity against the perceived chaos of markets and the threat of Marxist leveling, appealing to those disillusioned by Whiggism's hollow liberty and the left's oppressive equality.

Mussolini's Fascism (Italy, 1922–1943) arose amid economic strife and socialist agitation, offering a nationalist antidote to Whiggism's *laissez-faire* neglect and Communism's internationalism. Hitler's National Socialism (Germany, 1933–1945) went further, fusing racial ideology with anti-Marxist fervor and blaming Whiggish capitalism and Bolshevik collectivism alike for Germany's woes post-Versailles. Both regimes centralized power: Fascism in the state and National Socialism in the Führer and "Volk". Both crushed individual autonomy under martial or racial banners. The Night of the Long Knives (1934) and the whole Second World War period exemplify how individuals were sacrificed for the collective's glory or purity, a stark contrast to Whiggism's supposed focus on personal rights.

This reactionary collectivism mirrors its leftist counterpart: power concentrates, whether in a dictator and/or a racial ideal, leaving the individual as fodder in the service of what is sold as "national destiny". Whiggism's initial failure, i.e. its corporate collectivism, thus ignites a pendulum swing between left-wing and right-wing collectivistic attempts to deal with the fallout, each extreme reinforcing the other's rise.

The Unholy Trinity: A Cycle of Collectivism

Whiggism, Socialism/Communism, and Fascism/National Socialism form an unholy trinity—not a deliberate alliance, but a self-perpetuating cycle of collectivism that offers no real solutions. Each ideology, born from the flaws of the last, promises to fix its predecessor's ills, yet all end in the same place: the individual is subordinated to a group, be that subordination corporate, statist, or nationalist in its orientation.

- Whiggism: Begins the cycle, promising liberty but delivering Big Business collectivism. Its atomized individualism isolates people, leaving them prey to economic elites, centralizing power in private hands under a veneer of freedom.
- Socialism/Communism: Reacts to Whiggism's inequality, replacing corporate rule with state or class dominance. The individual, freed from market exploitation, is shackled to bureaucratic control, centralizing power in public hands.

- Fascism/National Socialism: Counters leftist collectivism with tribal unity, subordinating the individual to nation or race. Power centralizes again, this time in a leader or ideology who promises to deal effectively with Whiggism's chaos on the one hand and Communism's threats to flatten everything on the other.

These three ideologies feed off each other in a number of ways. We have seen how Whiggism's failures as manifested in poverty and exploitation provoke the rise of Socialism/Communism, whose radicalism and repression then fuel Fascism/National Socialism. But the reactionary right's aggression, in turn, justifies leftist militancy, while both expose Whiggism's inadequacy. Eventually, calls for a "moderate" fix become prominent, only to restart the cycle. Just as the Paris Commune (1871) led to conservative backlash, the Weimar Republic's Whiggish liberalism also birthed both Communist and Nazi extremes. Each ideology reinforces the others' existence, a trinity bound by their shared outcome: collectivism.

No Real Solutions: The Individual Betrayed

This unholy trinity offers no escape for the individual. Whiggism's liberty is a privilege for the wealthy, its markets a tool for corporate dominance. Socialism/Communism's equality is a mirage; its state takes on the role a new oppressor. Fascism/National Socialism's unity is a lie, it turns the state and/or the nation into a machine that devours dissenters. All centralize power — whether in boardrooms, politburos, or führerbunkers — leaving the individual powerless, their autonomy crushed by the group they're forced to serve.

The farmer enslaved by debt under Whiggism, the worker purged by Stalin, the citizen sacrificed in Hitler's war ... all are victims of this cycle. No ideology in the trinity addresses the root: a system where power, unchecked, consolidates into collectives, public or private. They differ in form — capitalist, socialist, nationalist — but not in essence, each betraying the individual they claim to champion.

Conclusion

Whiggism, as we define it, is a false individualism: a philosophy that promises liberty but delivers corporate collectivism, centralizing power in Big Business and Big Finance. Its failures: inequality, exploitation, and poverty, provoke Socialism and Communism, which replace one elite with another, only to spark Fascism and National Socialism as nationalist reactions. Together, they form an unholy trinity, a vicious cycle of collectivism that reinforces itself while offering no real solutions. Whiggism's atomized liberty sets the stage, but all three end in the same tragedy: the individual is subordinated to, not liberated by, the group. In this triad, freedom remains an illusion, power the only constant, and the human spirit the ultimate casualty. ***

The Whole World in Debt (GOLD) Chains

Major C. H. Douglas in "Manchester Despatch" (1920s)

- The crisis, the poverty, the mental and physical stress of these times are in a certain sense artificial.
- Many are starving in the midst of plenty.
- It is not goods and services which are lacking, it is the money with which to buy them.
- The 'problem' is described as an 'unemployment' crisis. It's not!
- Organisers, scientists and engineers have been engaged for hundreds of years, in successfully producing this so-called 'unemployment' crisis.
- The so-called 'problem' is really the transfer of economic labour from the backs of men on to the backs of machines.
- We have been trying to do it for centuries, and have succeeded!
- The machines are capable of making the goods, but the unemployed lack the money to buy.
- Our situation should be one of freedom and leisure, but is disguised as one of 'economic catastrophe'.
- The actual and potential wealth of the world is far beyond the requirements of the highest standard of living -- for the whole of the population.
- Why do our politicians and 'inspired' press keep harping that we cannot afford even our present standard of living, that our taxes must be increased?
- Why do they keep harping we must work harder and our social services must be curtailed? Why do they keep insisting our wages must be lowered? Sound familiar?
- Which, in effect, means: more taxes and lower wages.
- Which equals: less money to spend and we draw less upon the real wealth of the country.

The two claims cannot both be right:

- First, that the world is rich and getting richer (which is the claim of the engineer and the scientist).
 - Second: On the other hand, that it is poor and getting poorer (which is the claim of the financier and his protagonist, the orthodox politician).
- (Both claims cannot at one and the same time be true.)
- The man in the street is finally arriving at the conclusion; the scientist is right, and the financier is wrong!

Steps toward understanding:

How is it that the financial system presents a fictitious picture of poverty when, in fact, there is no fundamental poverty anywhere?

Do you realise that when you make goods or grow food - you do not make the money with which to buy the goods that you have made, or the food that you have

grown?

The greatest factor in the creation of real wealth is the cultural inheritance of civilisation --scientific knowledge, tools, processes, organisation, and so forth. Then comes raw materials, and especially solar energy, and of diminishing importance, is that of labour.

This cultural inheritance is beyond dispute the birthright of the whole community and not of any section of it.

The money which is required to distribute this real wealth comes from an entirely different quarter.

It is actually made by the banks, and the ownership of it is claimed by the banks.

The process is mainly a book-keeping process and has been epitomised by an historically well-known banker -- the Rt. Hon. Reginald McKenna -- in the words: *"Every bank loan and the purchase of every security creates a deposit, and the repayment of every bank loan and the sale of a security destroys a deposit."*

Suppose you grew a ton of potatoes, and I wrote you out a cheque for £5 (remember this was written in the 1920s) and took your potatoes. If you were willing to accept my cheque indefinitely, it is obvious that as fast as you grew potatoes I could come into possession of them by writing out cheques for them.

If your only method of getting the goods and services which you require was by obtaining cheques from me for the purpose of handing them on to someone else, so long as I retained the monopoly of writing cheques, I should be potentially the owner of everything you and your neighbours could produce.

Although banks have the monopoly of the creation of money, no bank has ever been known to give money away.

It lends money: that is its business, and it expects repayment, with interest.

In consequence, there is a certain volume of money flowing out from the banks in the form of loans, and a certain volume of money always returning to the banks in the form of repayment of loans.

It is this volume of money, and not the amount of available goods, which governs the purchasing power of the general population.

In order, for goods to be disposed of in the face of an inadequate supply of purchasing power, prices are driven down, with the result that producers make a loss and their producing plants are put out of action.

While the technical details of this situation are too complex for treatment in a short article, it is accurate to say that ultimately the core of the problem can be put into four words --

"the monopoly of credit," and that the solution of the problem is also contained in four words -- "the distribution of credit."

Put simply, this means:

· The cultural inheritance is the birthright of the community, and forms the main basis of our immense productive capacity.

- The financial purchasing power necessary to transfer this production to the members of the community essentially belongs to them and not to the banking system.
- We are all of us entitled not merely by right, but by expediency, (i.e., suited to the end in view) to a large and increasing dividend based not upon work, but upon our inheritance.
- Without that dividend, it is impossible for the economic system to function since it is obviously useless to produce goods if they cannot be used, and the orderly production and distribution of goods depends upon orders backed by money.
- If our present civilisation survives the growing stresses and strains which are being placed upon it by an ineffective monetary system, future generations will owe a great debt to such individuals as Mr. Montagu Norman, (a former) Governor of the Bank of England.
- The banking mentality is conspicuously unsuitable for the position of immense power in which circumstances have combined to place it.
- Neither a change of system nor a change of personnel by itself is sufficient, the issue lies in the outcome of a conflict between financiers and the general population.
- We must distinguish facts from figures!
- If our civilisation can provide both this change of system and the personnel to operate it...!

THE WHOLE WORLD IN (DEBT) GOLD CHAINS

By Major C.H. Douglas in "Manchester Despatch" 1920s

Out of the welter of discussion and recrimination which has been proceeding on the subject of the economic and social crisis through which the world in general, and this country in particular, is passing, one idea stands out clearly. It is a new idea, and yet it has been, I think, grasped by a majority of the population.

It is that the crisis, the poverty, and the mental and physical distress which are the features of these present times, are in a certain sense artificial. We are starving in the midst of plenty. It is not goods and services which are lacking-it is the money with which to buy those goods and services which either actually exist or could potentially be made. Money is only a ticket system.

It would appear that every effort has been made to confuse and obscure this issue. The crisis is described as an unemployment crisis, whereas a little consideration will make it clear that our scientists, our organisers, and our engineers have been engaged for hundreds of years, and successfully engaged in producing this so-called "unemployment" crisis, which properly considered is, of course, the successful transfer of economic labour from the backs of men on to the backs of machines.

That is what we have been trying to do, and that is what we have succeeded in doing. The machines are capable of making the goods, but the unemployed cannot buy them because they lack money, and to them a situation which should be one of freedom and leisure, appears disguised as one of economic catastrophe.

The actual and potential wealth of the world is demonstrably beyond all the requirements of the highest standard of living for the whole of the population.

What are we told by our politicians and our inspired Press and Broadcasting agencies?

That we cannot afford even our present standard of living, that our taxes must be increased, which, if it means anything at all, means that we have less money to spend on our personal requirements and can therefore draw less upon the real wealth of the country.

That we must work harder and our social services must be curtailed. That the wages of labour must be cut down, and the dividends of railway shareholders, amongst others, must be so reduced that they, in turn, will be powerless to obtain even that portion of this abundant and increasing wealth to which they have been accustomed.

Obviously these two claims, first, on the one hand, that the world is rich and getting richer (which is the claim of the engineer and the scientist), and on the other hand, that it is poor and getting poorer (which is the claim of the financier and his protagonist, the orthodox politician) cannot at one and the same time be true.

In spite of every hindrance to the formation of an instructed opinion, the man in the street has arrived at the correct conclusion. The scientist is right, and the financier is wrong.

Now, the first step towards understanding how it is that the financial system presents a fictitious picture of poverty when, in fact, there is no fundamental poverty anywhere, can, I think, best be taken by realising that when you make goods or grow food, you do not thereby make the money with which to buy the goods that you have made or the food that you have grown.

The greatest factor in the creation of real wealth is the cultural inheritance of civilisation -- scientific knowledge, tools, processes, organisation, and so forth. A second factor is that of raw materials, and especially solar energy, and a third factor, of diminishing importance, is that of labour. This cultural inheritance is beyond dispute the birthright of the community and not of any section of it.

But the money which is required to distribute this real wealth comes from an entirely

different quarter. There is now no dispute possible in regard to the matter. It is actually made by the banks, and the ownership of it is claimed by the banks.

The process is mainly a book-keeping process and has been epitomised by a well-known banker -- the Rt. Hon. Reginald McKenna -- in the words: "Every bank loan and the purchase of every security creates a deposit, and the repayment of every bank loan and the sale of a security destroys a deposit."

Suppose you grew a ton of potatoes, and I wrote you out a cheque for £5 and took your potatoes. If you were willing to accept my cheque indefinitely, it is obvious that as fast as you grew potatoes I could come into possession of them by writing out cheques for them.

It is also obvious that if your only method of getting the goods and services which you require was by obtaining cheques from me for the purpose of handing them on to someone else, that so long as I retained the monopoly of writing cheques I should be potentially the owner of everything you and your neighbours could produce.

Although banks have the monopoly of the creation of money, no bank has ever been known to give money away. It lends money: that is its business, and it expects repayment, with interest. In consequence, there is a certain volume of money flowing out from the banks in the form of loans, and a certain volume of money always returning to the banks in the form of repayment of loans.

It is this volume of money, and not the amount of available goods, which governs the purchasing power of the general population. In order, quite ineffectively, to enable goods to be disposed of in the face of an inadequate supply of purchasing power, prices are driven down, with the result that producers make a loss and their producing plants are put out of action.

While the technical details of this situation are too complex for treatment in a short article, it is accurate to say that ultimately the core of the problem can be put into four words - "the monopoly of credit," and that the solution of the problem is also contained in four words - "the distribution of credit."

Put into language which anyone can understand, this means that just as the cultural inheritance, to which I previously referred, is the birthright of the community and forms the main basis of our immense productive capacity, so the financial purchasing power necessary to transfer this production to the members of the community essentially belongs to them and not to the banking system.

We are all of us entitled not merely by right, but by expediency, to a large and increasing dividend based not upon work, but upon our inheritance, and without that dividend it is impossible for the economic system to function since it is obviously useless to produce goods if they cannot be used, and the orderly production and distribution of goods depends upon orders backed by money.

If our present civilisation survives the growing stresses and strains which are being placed upon it by an ineffective monetary system, future generations will owe a great debt to such individuals as Mr. Montagu Norman, the present Governor of the Bank of England.

For he has succeeded in demonstrating, even to the more public spirited amongst our bankers, that the banking mentality is conspicuously unsuitable for the position of immense power in which circumstances have combined to place it.

Neither a change of system nor a change of personnel by itself is sufficient, and in the last resort the issue lies in the outcome of a conflict between reactionary financiers and the general population.

Not only do we require a radical modification in the credit and financial system, but this modification requires for its operation a type of mentality which is capable of distinguishing facts from figures.

If our civilisation can provide both this change of system and the personnel to operate it, we can pass within a short period of time into, at any rate, an economic millennium.

As you read the following, remember C.H. Douglas was writing the above words nearly eighty years ago. He saw then the problem was not production... the problem was the distribution of production.

The answer is a philosophical answer!!!

World rulers en route to a different civilisation-- the 20:80 society.

"World-class dreams are at home in San Francisco's Fairmont Hotel," wrote the authors of "The Global Trap" in 1997. "In this site steeped in history, the man welcoming the world's elite in late September 1995 is one of the few who has made himself history. Mikhail Gorbachev..."

The world's elite came to discuss and plan for the future - our future, only we have not been invited to have a say.

The following took place at the meeting:

"...The ageing self-made billionaire doesn't bat an eyelid. He is completely focused as he asks the central question in response: 'How many employees do you really need, John?' (asks David Packard, co-founder of the hi-tech giant Hewlett-Packard.)

'Six, maybe eight,' Gage dryly comes back. (John Gage, top manager at Sun Microsystems) 'We'd be really stuck without them. It's all the same no matter where on earth they live.'

The leader of the discussion, Professor Rustum Roy from Pennsylvania State University, tries to dig deeper: And how many people are currently working for Sun Systems? Gage: 'Sixteen thousand. All but a small minority are rationalization reserves.'

Not a murmur passes through the room. The prospect of previously undreamt-of armies of the unemployed seems to go without saying for those present. None of the highly paid career managers from the company divisions of the future believes that there will be enough regularly paid jobs in any sector of the economy in the technologically demanding growth-markets of hitherto affluent countries.

The Fairmont pragmatists sum up the future in a pair of numbers and a concept: '20 to 80' and 'tittytainment'.

In the next century, 20 per cent of the population will suffice to keep the world economy going.

'More manpower won't be needed.' thinks Washington SyCip.

A fifth of all job-seekers will be enough to produce all the commodities and to furnish the high-value services that world society will be able to afford. This 20 per cent, in whichever country, will actively participate in life, earnings and consumption to which may be added another 1 per cent or so of people who, for example, have inherited a lot of money.

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