International Finance for Everybody

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To you and Harold Petersen and C. Arild Olsen for whose ideals I have great respect. Your philosophy of life—and mine—is too justified to argue about; but I believe there is a story behind it which ought to be told. It is a story of hard realities, its chapters lending emphasis to the philosophy. Or—if you please—it is the philosophy translated into terms of dollars and sense. I grant you that it is rather satisfying for us Americans of Danish birth and descent to live and breathe in the memories of our cultural inheritance and think of it only in realms of the spirit—but to other people, to people who have no such pre-requisites, our ways of thinking are not easy to comprehend. Therefore, I believe, it is important for us to produce certain facts, and one fact is that during the past one hundred years the people of Denmark added a significant chapter to the history of economics by challenging the mighty forces of international capital and made it serve the purposes of peace rather than the purposes of war—willingly. This is the story which I prefer to call:

INTERNATIONAL FINANCE FOR EVERYBODY

THE STORY.

In the year of our Lord 1848 the people of Denmark went before their king and demanded a free, constitutional government similar to that established by the American colonies seventy years previously. The king, Frederik VII, said: "Sure! Why didn't you ask long ago?" Within two years, in 1850, and under the provisions and protection of their new constitution, the farmers of the country had their toughest problem licked, that of pioneering a system of financing that would facilitate a transition from tenancy to home ownership. It was the historical beginning of a series of surprises for absentee landowners and owners of mortgages claiming usurious proceeds of their investments. They found themselves creditors—fired by the debtors. They were paid off in full before they really knew what had happened. The system is still in operation, its principles unaltered. It has brought about an almost total abolition of farm tenancy and extended far into the fields of urban home financing. It is unique in the way that its administration is entirely in the hands of the debtors—but still satisfying the creditors. It stands out as one shining example of "the mountain coming to Mohamed," international capital—represented by individual investors—seeking a market, and finding it among common, ordinary people who managed to provide satisfactory security. And the security lies in civilized man's eternal desire to possess a home of his own.

THE SYSTEM.

The system referred to is that employed by the Danish Credit Societies, the organizing of which was authorized by special legislation in 1850. The functions of these societies may be compared with the functions of labor unions doing business with employers. A labor union tells employers: "You can hire our members at union wage scale—take it or leave it." A credit society is a union of borrowers who tell investors: "You can invest your money in properties occupied by our members—at our terms—take it or leave it." Employers "took it." Investors "took it." For the proposition was legal and fair in both cases, and in both cases there was a supreme regulating factor, the law of supply and demand.

Usually, memberships of a credit society are limited to properties of a certain size rather than being confined to a certain district or area. Although the system applies to both rural and urban properties, the following description is presented with rural credit societies in mind. The membership of a rural credit society may include tenant farmers who want to become owners, and operator owners of farms whose properties may or may not be mortgaged.
previously. The exclusive purpose of the society (or union) is that of serving as the sole agency between individual investors and individual borrowers. It provides the borrowers with what they want, the money; and it provides the investors with what they want, interest and security. The society being owned and operated by the debtors, excludes the creditors from having any say in or control over its affairs. Excepting for routine supervision, a credit society operates also independently of the state. (The U. S. Farm Loan agencies are managed by the government.)

A credit society employs its own assessors who make all around valuations of the properties represented. On the basis of valuations each member signs a mortgage to the society. Whereupon the society proceeds to issue bonds against the total of first mortgages held in trust—but never in excess of three-fifths of assessed value. The bonds are issued in Danish or foreign languages (which makes a credit society an international affair). The bonds are transferable, free of stamp duty, and sold in the open market at owner's risk. For example, a member who signed a mortgage to the society for, say $5,000, may have to dispose of his bonds for $4,750, if the official rate is 95. If the rate is 100 (as many of the bonds are rated at present) he would receive $5,250. In either case he pays interest of and amortizes $5,000. His mortgage runs for sixty years at 4% or less interest. With the cash available the farmer buys out his landlord, or he uses the money to pay off an old mortgage held at inconvenient terms.

WHO BUY THESE BONDS?

Anybody, anywhere, who has money to invest. The farmer with the $5,000 mortgage may receive the cash from fifty different persons who may live far apart and away in other countries. In 1915, for instance, bonds owned by foreign investors totaled 248,000,000 Kroner. Each bondholder collects his semi-annual payments through his nearest bank and—always on time. If any or all of the fifty investors want their money back, they can have it at any time—at no discomfort to the farmer—because all that happens is a change in ownership of the bonds. So there are no hard feelings to cause petty wars between creditors and debtors—no little wars to spread and develop into big wars. For the founders of the Danish credit societies knew better than to stir up trouble by blaming investors for wanting their money back at times inconvenient to those who borrowed their money. So they organized accordingly. To them international capital was one big, brute bull that had to be tamed—and they took the bull by the horns and made him behave.

WHAT ABOUT SECURITY?

Supposing securities in general take a nose dive. We have seen such things—Then, what happens to the value of credit society bonds? Next to nothing and the reason is that the system is studded with safety valves. For example, if a credit society has 60,000 members (some of them have) then there are 60,000 “safety valves”, a grand show of that many individuals watching the behavior and pulling the strings of International Finance. The farmer with the $5,000 mortgage, for instance, may pay off his mortgage unexpectedly—with bonds he managed to buy at a lower price than the price he received when he sold his bonds originally. Or he may ask for a reconversion of his loan (which is but a matter of routine) if the bonds sell at a higher price than the price he obtained originally. In both cases he'd be money ahead — Or the societies may force an all around re-conversion by redeeming series of bonds in cash—whereupon new series are issued and sold at 5% lower interest. In some cases whole new series have been taken over by a bank—at the stipulated lower interest. In 1899 and 1895, for instance, all 4% bonds were reconverted to 3½%—which transaction saved the debtors 2,500,000 Kroner in interest annually.

A SUPER SAFETY VALVE.

If the pressure of the market taxes the 60,000 "safety valves" to capacity, a super safety valve goes into action—the state. Excepting for routine supervision, this is the only function of the state in the business of the credit societies. The state maintains a bank for the exclusive purpose of stabilizing the value of credit society bonds. When the market is low, the bank buys up bonds. When the market improves, the bank unloads its holdings. (The crafty Danes got you coming and going). It is this bank, "The Kingdom of Denmark's Hypothek Bank", that handles occasional foreign loans. The loans are used to buy up bonds. In 1906, for instance, a 20,000,000 Kroner foreign loan was obtained and used that way. Thus, when the state of Denmark borrows a dollar in The United States, then some individual homeowner, somewhere, is personally responsible for the return of that dollar—at the peril of losing his home.

TOTAL RESPONSIBILITY

Insuring the proper function of the "safety valves" is an ingenious principle invented by the founders of those debtor enterprises. It is called "Total Responsibility." A credit society is a one for all, all for one proposition. If one member fails to meet his obligations, then his obligations become the obligations of the rest of the members. Their obligations, however, are limited to the series from which each individual member has been financed. But although being financed only to the extent of 3-5 of assessed value, each member is responsible with full 5-5 of the assessed value of his property. For this reason a credit society is armed with a most unusual authority, that of having the right to foreclose on defaulting members—without court action—but then again only to the extent of satisfying its claims. Foreclosures are rare, but the Total Responsibility clause and the right to foreclose has proved to be a master key to socio-economic progress, and this is why: When a community consists almost exclusively of homeowners, and when the financial interest of each homeowner are tied in with the financial interests of his neighbor—directly, then it's good business to be a good neighbor. Rather than looking at your neighbor as a competitor—or, instead of looking for chances to "beat the other fellow", you take a genuine interest in him being successful—because it pays. Hence the Danish "co-ops" that became the envy of the world. Experience taught the Danes to hang together—lest they may find themselves hung separately. The Total Responsibility principle in their system of home financing forced them to conclude that they could not hold on to the strings of International Finance—unless they all
pulled at the same time. Too many loose strings would have given the big, brute bull too much of a chance—and when or wherever at large, they knew, he'd be off to make trouble.

NO CASUALTIES.

Of all the credit societies organized since 1850, only one has failed—but it paid its bondholders in full. At present there are 13 credit societies in Denmark, 8 of which are owned and operated by the farmers. The remaining 5 are for urban properties. Together they cover the country. The system is so universally accepted that property owners not in need of loans take the loans anyway and keep the bonds as an investment. Total cost of administration and contribution to reserve fund varies between 1 and 2 pro mille. That would be $10.00 annually, at the most, for a $5,000 mortgage. The bonds are steady at rates varying between 100 and 105—the big, brute bull behaving nicely.

LET'S BE HONEST ABOUT IT.

A true story is never all harmony and roses. And this is a true story. So let's look at the records: Denmark is about the size of Massachusetts and New Jersey combined. Her population equals that of Chicago. Excluding her farmland, which is relatively poor, Denmark has next to no natural resources. Yet, the Danes managed to work up a per capita foreign trade thrice that of either Germany or The United States. (These statistics are from 1933). The national income, i.e., the total output of industries and trades was estimated to be $1,100,000,000. Of this $620,000,- 000 came from the farms. Export of farm products amounted to $40.00 per cultivated acre. Total export of industrial products was $85,000,000—but in the year 1900 that figure was only $4,000,000. All of which serves to prove that the progressive farmers with their ingenious system of financing became good customers. Their activity resulted in industrialization of the country. But industrialization of a country lacking natural resources with which to sustain the industries is an artificial thing—so here is where the harmony ends and the roses have thorns. In order to support the industries—and the masses of Industrial Labor—the state developed a serious case of "bureaucracy." By claiming exorbitant taxes, and by entangling the farmers in a mess of regulations and restrictions, the state has stifled free enterprise and discouraged the farmers in pursuing their ideals of free trade and manipulating the strings of International Finance. This, of course, is maybe mainly due to disturbances abroad, 5 years of German occupation, "sterling bloc" policies and other evils; but today—I am told—there are no credit society bonds issued in foreign languages. This, I believe, marks the beginning of another story—so here endeth mine.

SO WHAT?

An example only—but important. The owners and operators of the Danish credit societies made individual investors form lines to the right for chances to meet and greet individual borrowers—and both were satisfied. They proved that a reasonable interest of money invested is a just claim—and that organized and efficiently managed borrowing of money serves like a funnel through which international capital flows freely into a million channels of trade. That is money serving the purposes of peace by creating more real wealth. And who will deny that it is the clogging of the channels of trade that makes money serve the purposes of war and consequent destruction of real wealth?

Now consider the situation in reverse—organized investments dominating national economy—huge accumulations of capital managed, not by the debtors but by the investors and investors agencies such as banks and insurance companies and, to top them all, the government itself. By this time banks and insurance companies own over half of total mortgages in the United States—while our government transfers billions to governments of other countries where the concentration of capital is much worse. In the long run do you think that individual investors average 3¼% interest on their investments, or 5% at the most? They don't. If there had been a United States with billions to spare by the time the Roman empire began to crumble, do you think money would have saved it? It wouldn't. If money could have saved it, do you think it should have been saved? It shouldn't.

That brings us to this point: Would "capitalism," "free enterprise," "our way of life," or whatever we like to call it, be safer with international capital controlled and managed by the creditors? If so, the capitalism, as we know it, is only in its infancy—its booms and depressions, wars and miseries being inescapable infantile diseases. Then capitalism is as ready and ripe for reorganization as Rome was to liberate its slaves—and Rome fell because failing to free its slaves. Therefore, our strongest, if not our only defense against the anti-theory of capitalism, communism, would be that of transferring the control and management of international capital from the creditors to the debtors. It would be that of advocating, sponsoring and offering to finance borrowers everywhere when organized according to principles proved workable by the Danes—rather than handing out billions admittedly in fear of the peoples of the world going communistic and rising against us.

The gospel of fear, as emphasized by our flagrant denouncing of communism and our fancy fireworks of the atomic bomb then appears a stupid one—because it makes the opposition even more determined to solicite adherents. The Romans couldn't scare the world by building bigger and better galleys and by capturing more slaves. We can't scare the world with our atom flashes—nor alter people's faiths by handing out billions.

We cannot win the peace—by paving the road to peace with war talk. We cannot win other people over to our ways of thinking—by telling them that they're all wrong, even if they are—nor can we sell "our way of life" to the peoples of the world—by way of compromising. Capitalism is dollars and sense. Period. The problem is a question of improving and diffusing the management of capital. To accomplish this it would be a good business for us to advertise—among ourselves and to the world: "Borrowers, everywhere—unite!—and play the bond market to your heart's content. You'll win if you obey the rules of the game. It may take a hundred years for us to tie down the big, brute bull called International Finance—but we'll have peace while doing it.

Into the Future

By HOLGER J. KOCH.

In this attempt to envisage an American Folk-School the question at once presents itself: to what extent should such a school serve the economic and material welfare of the community? The Danish folk-schools have been lauded for raising the economic status of the Danish farmers, and in this country it is generally taken for granted that the primary purpose of folk-schools, adult education, etc., is to give aid to such groups within the people which for reasons of geographical isolation or economic distress are denied the privileges of education or other training tending to promote their economic independence.

In my opinion the school must be completely dissociated from this struggle for economic security. There must be no confusion of the school “for living” with a school for making a living, or for making life comfortable. The aim of this school must be to create an area of spiritual security in the midst of moral and intellectual confusion. The highly educated and the wealthy are as much in need of this as the “underprivileged”—if not more.

Going into the American community, rural or urban, it would be a grave error to meet its essential materialism with even a tacitly admitted need for a compromise on the assumption that unless some concession is made to the powerful demand for personal benefits no foothold for truly social principles can be gained at all. The reason we have had so remarkably little success in creating a wholly cooperative society, concerned equally with the welfare of ALL its members, is that we have found necessary to accept SELF-INTEREST as the prime mover in man’s existence, morally as well as economically. And a powerful mover it is, but always moving us away from our goal: a peaceful society, in mutual trust and solicitude equally concerned for the welfare and happiness of all its members regardless of race or station. The time has come to reject, unequivocally and forever, the principle of self-interest under any guise as the foundation for a human society worth perpetuating. The human race is arriving at the stage in its evolution where an increasing number of individuals prefer to walk upright on two legs; freeing their hands,—metaphorically, morally speaking,—for the finer arts of living.

While self-interest is still the rule, it is rooted in and belongs inexorably to the past. It may have served a purpose; in the society which is emerging it can serve no purpose except to disrupt and postpone the realization of all our dreams. The school we are hoping for must therefore reject the will to individual survival as a propellant toward its goal. To sow the fast growing tares of selfishness with the tardly growing wheat of social righteousness invites the danger—yes, the certainty—of seeing the field turned back into the open range of mutual exploitation with which we started. Thus completing the circle.

To those who would caution against too much idealism (“We are not perfect, you know!”) we can only insist, that in so far as idealism denotes loyalty to eternal verities it is quite impossible to have too much. It is never the idealism of a movement which causes its failure but the “realism” of its adherents. The proper time to guard against the corrosive action of “realism” is when it appears as the modicum of “natural self-interest” without which righteousness is not supposed to be palatable to human nature. It is my hope, therefore, that the NEW school will manifest itself as avowedly and unashamedly idealistic in its personal beliefs and social principles, depending entirely on the regenerative function of truth and righteousness upon the individual and the group, rather than on political pressure, majority rule, or any other form of violence by which one group may attempt to serve righteousness by imposing it on others.

We have made many speeches, long and loud, demanding economic security for all. We have made considerable progress, too; though some got too much and some preferred to stay broke. But even with the obvious raising of the standard of living in this country, we have witnessed no corresponding elevation of moral and spiritual levels. On the contrary, whenever the manner of social behavior enters the conversation, someone is sure to remark that people were more genuinely considerate and generous during the late depression than in these lush times. It can also be said that there was less spiritual confusion and moral irresponsibility then than now. It seems impossible, therefore, to escape the conclusion that material well-being does not insure or even promote social behavior, and that moral and spiritual stability in good or evil days is the prerequisite for healthy, happy, constructive living.

Instead of offering help to attain economic security and social advantages, therefore, the school must strive to fill the really critical need in every nation, every class, every age: the need for SPIRITUAL SECURITY. Such security can not be attained through “belief” in dogmas, theologies, hearsay or scripture. It presupposes one thing: a firm personal conviction that rests on no outside “authority”, but derives all its assurance from the individual’s first-hand contact with the “I AM” of Life. We have too much “faith” of the “believing with all your might what you know isn’t so” type. We may be forced to reduce the area of faith in order to heighten its intensity within a lesser area. Trying to believe too many unbelievable things vitiates the soul’s ability to grasp anything with vital intensity. Unless there is such a heightening of impelling spiritual Intensity our civilization is doomed. If we go on drifting from compromise to concession with no better guide than “to make the best of things,” we are going to end up with the worst. We either learn to believe SOME things whole-heartedly, or our society will bog down in the slough of spiritual inertia or be drugged to death by fanatical pseudo-religious and pseudo-social quackery.

FUNCTION.

On the basis of this orientation (which will be generally rejected) the school would then approach its essential function: that of spurring the latent self-propelling vital force within the personality into action. The secret of spiritual growth we understand as little as we understand the secret of growth anywhere, in plants, in our own bodies. We know the chemical composition of both, but we don’t know what makes them LIVE. However, they do, and that
knowledge must suffice for the present. Nor do we need to know; both plants and bodies perform miracles for us in spite of our ignorance. Obviously “life is not what we make it.” Life IS. With respect to the life of the personality, however, we know that a spiritual impact may arouse this latent drive toward completion. Kold called it “winding up the young people so they never run down.” It may be that, or it may be a birth. We needn’t explain it—we accept it gratefully. But only spirit begets spirit. There are no shortcuts and no substitutes. Grundtvig held that only the LIVING word is creative. That isn’t synonymous with the “spoken” word; it means a spiritual “agent”, in whatever form, itself charged with dynamic vitality. For that reason, the “school for living” is never a curriculum, a body of knowledge, a technique; it is a personality, it is contact with spirit.

The school may find its symbols (subject matter) in a great variety of forms. The story of man: his struggle toward the light, the outreach of his soul in religion, in poetry, music, song, sculpture, drama and philosophy. The object of this “study” would not be to establish a fund of information, but to recapture the inspiration which created the symbols. There is only one superlatively important “date” in history: the present, living moment. It is the fusion point of the past with the future. The flaming “are” in which the past re-enters the current of life resurrected. For the very reason that this fund of experiences, recorded in history, thought and art, constitutes the symbols if the race’s past experiences with life, they may readily become expressions of this experience in any age, and the school’s primary purpose of the study would then be the two-fold one of tracing man’s path toward spiritual emergence and to give expression to the surging tides of the moment.

In order that this may be brought about, both teacher and pupils—who are now fellow-wayfarers—must retain complete freedom from compulsion on the part of the subject matter, such as the necessity for remembering dates and details, or the fear of test and grades. True teaching is the waving of the magic wand that touches the wax figures of history or legend with the spark of life and returns the bloom to the pressed flowers of the poem. Whether the pupil is armed with a Ph. D. or just a Sixth Grade certificate is entirely irrelevant in this connection. Ignorance is certainly not to be coveted, but even less is the attitude that knowledge is synonymous with understanding. Before Life the great inequalities created by heredity and training disappear; as do, of course, those of wealth, race and caste. The school, therefore, is able to address itself to the entire community, with no need for the customary segregation in groups according to age and “interests.” The common need acccents the common bond, and age has no bearing on spiritual receptivity.

CREATIVITY.

The third objective of the school would be the field of creative activity. Here again the focus would not so much be on the things created, their artistic excellence, market value, etc., as on the creator. Creative activity is the breath of the human soul. Mass machine production may make the manufactured articles available to a great number of people, but the rub of the matter is, that we grow, not by enjoying, but by creating. We complain not of machines that free men and women from the slavery of toil, but we deplore the fact that hands and minds have been robbed of the crafts and arts which, until the advent of industrialization, made the home and the small shops centers of creative activities. Because the “practical” need has disappeared, we have left our hands and minds no medium through which we may express our individuality and our souls are shrivelling within us. It isn’t that we need the things, but we need to make them. Things fashioned by our hands in manual crafts and arts; or things of the mind and emotions: music, poetry, stories, songs, thoughts. When civilizations or individuals cease to be creative they decline. The personality disintegrates, the springs dry up. History has given its verdict: no creativity—no future! It’s the law. Both the media and the incentive for such activity must be returned to the American homes and communities. The school must do both.

(Next month: “The Wayfaring School.”)

Concerning Gandhi

By ESTHER HARLAN.

II.

We all know, even we who are most prone to such laxness, that we habitually use but a fraction of our available lung tissue. A similar inertia seems to beset us mentally and spiritually. We allow whole aspects of our being to all but atrophy; vast horizons of experience and realization elude us. We ourselves are “wireless stations,” so to speak, our capacities as yet undiscovered. Gandhi simply LIVES his conviction that we are inherently fitted for interaction with a wider, richer world, a more real and vital dimension of experience. He is intensely aware—and this awareness amounts to a phase of genius—of a truth more or less fumblingly apprehended by a few others among us today: that the next step in human experience must be four-dimensional, so to speak, toward the horizon of the immaterial, the spiritual; any sovereignty worthy the name must be inherent, not dependent upon some detachable mechanism (machine-guns), or any phase of force, coercion. Incidentally, in “the childhood of time” when “words meant what they said,” the “king” was literally, naturally, the “man who CAN.” It was only with the waning of haloes—those probably once quite normal adumbrations of a supercharge of inherent personal power or intensity of realization—that we resorted to manufacture and traffic in transferable “crowns” and have gradually become so machine-minded that “power” is now almost inextricably associated in our minds with some phase of noise, violence, coercion, death—typically, the machine-gun.) Normally, of course, human power should be a constructive essential of living experience, (spiritual conviction, literally “soul-force.”)

Gandhi is versed in the kind of knowledge that we call
“science” to an extent that would put many of us complacent westerners to shame, but he holds it as yet very immature; his emphasis is on the laboratory of experience, spiritual experience. Once, after my return to America when talking of some of these things, the extracts that follow were given me as representing to those who quoted them, an outlook similar to that of Gandhi's. I give them here because their idiom is our own, their authors are our contemporaries, well known, and sincerely revered by many: “Our outstanding HUMAN characteristic is hunger toward complexity, intensiveness of experience; pain itself is, technically, only ‘heightened sensation’.” “Religion has meant many things to many minds, but I use the word here in relation to the belief that the so-called order of nature that constitutes this world’s experience, is perceived as but a comparatively small portion of the total universe and that there permeates and stretches beyond this world of ours, a world unsensed by us for the most part, and of which we know nothing positive but in relation to which the true significance of our present mundane life consists. (We all talk glibly in these days, of ‘violet rays’—what is this but admission of the ‘unseen’, at least to this one small elementary degree?) I hold that we have a definite, intelligent RIGHT to supplement all that science knows, by the assumption of an unseen order which we hope for or assume, because of certain reactions otherwise inexplicable. (As we assume the ether—ether being merely the noun for the verb ‘to undulate’—we know nothing more of it). Every soul has a right to its own risks, its own adventure of exploration. And no scientist is more completely possessed by the urge to discover the secrets of this visible world, than are some pioneering souls by the desire to experience the unseen, the subjective. In my estimation one desire is quite as normal as the other. I am firmly convinced that the world of our present knowledge is but part of a greater and more vital world of whose residual properties we at present can frame no intelligible idea. It seems to me that but slight reflection will show how really barbaric is the assumption that we already have all the framework of knowledge in mind. Think how many absolutely new scientific conceptions have arisen in our own generation. In the matter of time, four thinkers since Galileo, each informing his successor of such discoveries of his lifetime had seen achieved, might have passed the torch of science into our own hands. . . . Is it credible that such a comparatively mushroom-knowledge CAN represent more than the most minute glimpse of what the universe will really prove to be? Even agnostic positivism admits this theoretically, but insists we must wait for material proof of any such dreams or hopes before we assume the right to turn them to practical use. I reverse this order, and claim that ‘facts are only half the story of mankind’; a map of the world that does not include utopia is scarcely worth glancing at; and that ‘belief in an hypothesis’ (faith—the faith that meets ten thousand cheats but drops no jot of faith) ‘is demonstrably one of the basic factors in the realization of that hypothesis . . . . Once we have projected the pattern of an ideal and tend to warp our conduct in conformity with that pattern, that faith, we begin distinctly to overcome the momentum of existing patterns, institutions’. We must never lose sight of the biological fact that ‘the will to do a thing can and does at a certain pitch of intensity, create and organize new tissue to do it with.’ And ‘only the greatest obstacle that can be contemplated without despair, rouses the will to full intensity.’ Psychologists point out to us that belief and doubt and their ilk are living attitudes and unavoidably involve conduct on our part. Even inaction is a kind of act, and in the series of small crises that we call ‘life’, not to be FOR certain things is to practically range ourselves against them . . . Even in the realm of ‘pure science’ without an imperious demand for ideal, logical, mathematical harmonies, we should never have attained to the proof that such harmonies lie hidden in all the chinks and interstices of our crude superficial world. Hardly a law has been established in science, hardly a fact ascertained, that was not first sought after, often with sweat and blood, to gratify an inner need. Whence such needs come, we do not know; we find them in our minds, our souls, and biological psychology so far only class them with Darwin’s ‘accidental variations’. The inner need of believing that this visible world is a symbol of something more spiritual and significant than itself is just as strong and authoriative in those who feel it as is the inner need of uniform laws of causation in a professionally scientific mind. The toll of many generations has proved the latter need prophetic; why may not the former be prophetic, also? But ‘what use can the scientific life have for maybes’? the positives exclaim. I reply that the scientific life has vital needs of its maybes, as has all human life. So far as man is productive or originative at all, his entire vital function may be said to deal with these ‘maybes’. Not a victory is gained, not a deed of faithfulness is done, except upon a maybe; not an act of human service, not a scientific experiment or exploration, that MAY not prove to be a mistake. It is indeed only by risking our persons from one hour to another that we live at all. And again, often enough, it is our faith beforehand in an uncertified result that is the deciding factor in making that result come true. The alternatives before us were mere ‘maybes’, until we hoped or desired or trusted (call it what you will) and contributed our precipitating action . . . . When I use the word ‘trust’ in relation to these inner demands, I emphatically do not use it in any sense of licence to define in detail an invisible world and to anathematize and excommunicate those whose inner needs are otherwise. These finer faculties of ours were surely intended for richer experiences than to make orthodoxies and heresies wherewith to barbwire our fellows. They were given us to live by. To trust these innermost demands of ours means first of all to, ourselves, live in the light of them; to act as if the invisible world which they suggest were indeed the real world. And our own reactions, infinitesimal as they seem, are yet integral parts of the whole and of necessity decisive elements in its determination—as any large bulk may have its unstable equilibrium overturned by the addition of a feather weight . . . . I confess that I do not see why the very existence of an invisible world may not in some part depend on the response which any one of us may make to the religious appeal within us. God himself, in short, MAY draw vital strength and increase of being from our fidelity, our idealities and faithfulnesses. Again an analogy—in the finger tips of one long blind there develop ganglia, like ten little separate brains (as doubtless did the brain now habitually
located in our skulls originally pioneer and develop; as indeed we might conceivably develop by concentration, any part of our nervous system. May not our individual souls to serve a universe ‘feeling after truth’ through us, perhaps. How else than through the willingness of at least some of us (whom we have agreed to call prophets and seers, but unfortunately have relegated to previous ages) can any new truth get into what we call our world? . . .

The deepest thing in our nature is this dumb region of the heart in which we dwell alone with our willingness and unwillingnesses, our faiths and fears. As through the cracks and crannies of subterranean caverns the earth’s bosom exudes its waters which form the fountainheads of springs, so in these crepuscular depths of personality the sources of all our outer deeds and decisions take their rise. Here is our deepest organ of communication with the nature of all things; and compared with these concrete senses of our innermost selves, all abstract statements and arguments (the veto, for example, which the strict positivist pronounces upon our faith) sound to us like mere chatterings of the teeth. For here so-called possibilities and never finished facts are the realities with which we always have to deal and as ‘the essence of courage is to take one’s life on a possibility and the essence of faith is to believe that the possibility exists,’ so the essence of life is to endeavor to make it exist to the fullest, on all levels of being and realization—to pour one’s whole self into the actualization of the ‘emotion of the ideal’. We must never lose sight of the fact that ‘super-natural’ means merely above or beyond the laws we NOW KNOW, and by no means necessarily contrary to them in their wider application. The commonplaces of today—wireless, for instance—would have been essentially supernatural, a ‘miracle’ in the not far distant yesterdays . . . I hold that we are under moral obligation to the psychological implicative of life, to our own souls, to satisfy any inner urge toward wider horizons of experience . . . Science has authority to tell us only what is; it cannot legitimately assume the right to say what is not . . . Who can say that we are not enveloped, permeated, by a dimension of being, of life, that we at present have no organ for apprehending? Take the analogy of our dogs—they live in our lives most intimately but for the most part uncomprehendingly: they witness all the events of our lives but the innermost meaning of these can never by any possibility that we now know, be conveyed to them. Similarly, we may ourselves sense the outer or grosser aspects (as we now see the red but not the violet rays) of this phase of existence that we now call ‘life’, while for its deeper significance we have not as yet developed any means of perceptual contact—as the microscopic organisms in our blood, indeed, may feel and rejoice in the ferment and warmth of our quickened circulation but obviously can not compass the full extent of an enthusiasm or inspiration that stimulated this . . .”

Gandhi has probably never heard of William James (from whose writings the quotations above have been culled,) but he has mentally and spiritually adventured in the same directions, and has illumined such ‘feeling after truth’ as this, by the courageous living of a life whose essential characteristic is spiritual adventure. Of the multiple facets, elements, of this vivid particular life that bears the name of Gandhi, there are but two that may be indicated here—his directness (of necessity in sharp contrast with the many current superficial tangents of mental attitude toward and comment upon such directness); and some slight suggestion (I am incapable of more than this) of Gandhi’s own understanding of a deeper significance, not of his own life alone, but of LIFE.

The following (by way of background for Gandhi’s “thinking at the core”, his directness) are given, not as isolated, arbitrarily detached instances, but rather as typical of the attitude of an overwhelming majority; indeed—I was forced to believe—of definite trends of which we have had all too long been heedless, in contemporary thought and action.

On my return to New York (after several years in India) changes in mental atmosphere that had probably been gradual, appeared to me, startling. Also, of course, my own perceptions were keyed to new contacts and meanings. I became interested in groups of men and women who had stood “against war” at all costs, in many instances at the cost of life itself. I had not before known any of these as individuals; of a few I had heard vaguely as exponents of opposition to some phase of industrialism, in no aspect of which I had ever been interested. But what I had known in India had given me an outreaching interest in ANY kind of human who valued an intangible IMMATERIAL reality more than his own skin, and I made an effort to get into personal contact with some of these groups, to study them and their background as possible indication of a vital urge similar to that I had witnessed in the East. But after a year or more of such association I found scarcely half a dozen in any hundred, who evinced a sense of anything deeper or more humanly valuable than “standing by the organization,” “defying economic tyranny”—the whole gamut of such patter down to the level of “get ours while we can”. There were, of course, eloquent and reiterated rationalizations of all of this, but their superficiality was obvious even before subsequent action proved it. The very small percentage who were at all coherent as to purpose were chiefly at the stage of: “God help me! I can do no other!” that is to say, they were at least alive to an inner intangible impetus dissociated from any prospect or hope of personal gain, as well as from reliance upon violence. But their thought-patterns were still those of current superficialities and their aims vague and confused. An ex-preacher (who became “ex” when, some years before he had, as a self-styled “knight of the new day”, championed the cause of the underdog in an industrial dispute) said frankly that since that initial “knighthly” sally he had met with “so little response” that he was “disillusioned” and had been so often forced by his personal economic circumstances to compromise practically all his own ideals that he “felt he was not now one to take up defense of principle even in behalf of others.” He had, he said, at least saved his intellectual integrity—he at least realized how far he is today from the ideals with which he started out.

“From any ideal?” I ventured.

“Perhaps,” he admitted, rather shame-facedly.

Another ex-preacher, also widely known as a lecturer, and author of several popular books on political and economic subjects, actually argued (referring to men still in prison for their opposition to war) “I suppose, of course,
they will have to stick it out, now they are already in the lime-light. But see how quickly everyone has forgotten what the others, the majority who compromised, ‘sold out’, did or didn’t do—no one cares a whit now, one way or the other. And that is the point I am trying to make—this minority just now personifies a certain thing to certain people and for that reason I suppose they’ve got to stick it out. But if they were off in the woods, so to speak, and nobody would ever know what they did, it wouldn’t matter one iota which side of the fence they jumped.”

“It would at least matter to THEM,” I protested, incredulously, “It would matter in the sum total of the manhood, the moral decency, of the world?”

“How could it,” he returned, flippantly, “if nobody ever knew of it?” And shortly after this he frankly ranged himself with those who (to quote one of his friends) “have lost patience with ‘liberalism’ and seek by violence a victory more speedy than education can ever give.” Speed! Victory! And this from a ‘preacher’, and in the face of the fact that a single soul in India has in less than a generation wiped out, LIVED out, race hatreds, creedal antagonisms, caste abuses of centuries’ duration to a degree that all the paid preaching of nearly two hundred years in that country had never attained, all the ‘force’ and ‘violence’ of all time had never been touched.

What had happened to this side of the world, I found myself wondering, after scores of such revelations regarding leaders of thought. Were these crude mental methods an inevitable aftermath of war? Of that long, deliberate intensive training for murder, was this the harvest of dead ideals, stolid, blind, opaque machine-mindedness? So dense, so dense, that another teacher of Christianity should, quite recently, be impotent to sense further in relation to Gandhi’s work than such slap-stick misleading generalizations as: “The immediate results which Gandhi promised himself and the nation were impossible of realization...” An ambitious program that had followed rather closely the Irish situation...” Categorically, Gandhi never “promised” anybody anything. And nothing more Unlike the “Irish situation” could well be conceived than are Gandhi’s point of view and method of procedure. With politics and ‘diplomacy’ he has absolutely no concern. He scorns all traffic with such hypocrisy as is current under these terms and the methods they represent. In the sense that all his work is humanly constructive and he has an extraordinary grasp of international values, he is a great statesman. But he thinks and acts in straight lines. Much of his unique power lies in this invariable directness, his transparent and unimpeachable sincerity. These are weapons that disarm, dumbfound, his opponents; with these they have had no experience and are all at sea; realization of their own moral vulnerability befogs them with fear. Even Gandhi’s bitterest enemies can find no flaw in his sincerity. For more than a quarter of a century every act, every hour, of his daily life has been as open as the sunlight to friend and foe alike—an invincible armor. He continually explains: I have no need of secrecy, I do not aim to ‘outwit’ anyone, but only to try to convince those who oppose the truth, of the rightness of what I see and believe. Why then, should I seek to hide anything from them? Is it not more courteous as well as more informing to tell them in advance exactly what I am planning? And he invariably notifies the government some days in advance, when he decides that a certain ‘law’ must be opposed—“civil disobedience” must be undertaken. For instance, salt is a government monopoly in India and is sold at such an exorbitant price that only people of considerable means can afford to buy any. Gandhi made a point of publicly “breaking the law” in regard to salt, explaining: “Quite often what in ‘law’ is a deliberate ‘crime’, yet my own intelligence and conscience tell me is, rather, the highest duty of every intelligent citizen.” His aim was not only to secure this necessity for the poor, but also to educate, change the minds, of those who had enacted such an unjust law. The chief purpose in all that he does, is to enlighten, uplift, broaden minds, and build character, especially that phase of character that we call social conscientiousness. But Gandhi never “preaches”—which is essentially, he says, passing the problem over to someone else to solve; he has never asked others to do something he has not already himself tested by long experience—basing all his statements and conclusions on experiential proof. “Non-Violent resistance is” he insists “by no means a passive state, but on the contrary is an intensely active attitude of mind and spirit—far more active than any kind of merely physical resistance could be, or any degree of violence...” Terrorism and deception are not weapons of the strong and confident but of the weak and confused—those who at bottom dare not trust completely to the justice of their own cause and the truth of their own motives... It is really from deep cowardice and fear that men take refuge in brute force—at heart distorting their own inherent powers. In reality an evil or unworthy action is a cry for help. A man who acts evilly is as it were at war with himself. To ignore his unworthiness and, instead, share with him your own kindness of heart, is like extending your hand to him to help him out of a bog into which he is sinking... To try to remove (kill) my opponent is practically the same as admitting that I am powerless while he remains in opposition to me. But to refuse to resort to brute force (refuse to degrade myself to the level of mere animal) and hold steadily to the truth that my opponent is mistaken and can not finally prevail against the truth—this is making use of soul-force and is true manliness... Violence in any form or for any so-called “reason” only multiplies evil. To rely on soul-force (complete non-violence) means that you have counted the cost beforehand and will not fall yourself and your cause no matter what the cost.

“...The greater intellect one has the more originality one finds in men. Ordinary persons find no difference between them.”—Pascal.

“Ordinary persons, furthermore, expect others to be like themselves. The undistinguished mind misses distinctions.” Van Doren.

“Life is action and passion. I think it is required of a man that he should share the action and passion of his time at peril of being judged not to have lived.”—O. W. Holmes.

“History is full of the sound of wooden shoes going upstairs and the patter of silken slippers coming downstairs.”—Voltaire.