

Douglas toured the world lecturing of the phenomena called ‘*Social Credit*’ – the increment of association ‘experienced’ when human-beings work together to achieve something. A new financial system is required, distributing a corresponding amount of spending power to the public, against the goods and services produced, (without incurring debt). While there is a disciplined science to be considered behind this type of novel thinking, the understanding is within the grasp of an average graduate.

A National Vision

Banking policy must be directed back to the national-interest – yes. And a new financial policy must also be initiated - constituted by a Royal Warrant, being above government and bureaucratic interference. A ‘*National Credit Authority*’ – whose main function is to assess the capacity of production - with associated PRICES, against the current SPENDING POWER of the people (in the form of wages, salaries and dividends). The disparity, or shortfall between PRICES and WAGES etc. is to be made up with the periodic issuing of a NATIONAL DIVIDEND to liquidate all costs associated with PRICES at the point of sale.

What is physically possible from the means of production, for a self-reliant and resilient people, must be made financially possible.

Clifford Hugh Douglas proposed a decentralised Financial Policy called ‘*Social Credit*’, which would place financial policy at the foot of every individual, where it rightfully belongs. Read further about Douglas Social Credit here : Veritasbooks.com.au

No realistic vision for Australia’s future is possible without looking to the nation’s philosophical and cultural roots. A vision for the future should embody the conception of Australia making its own distinctive contribution, enriching that historical stream of Western Civilisation into the future. The conscious aim should be

*‘to save ourselves by our own endeavours
and the rest of the world by example’.*

Voters Veto

Significant swings of the political pendulum do not indicate satisfaction with the incoming government, but rather, some hope the new government will be better than the former. We badly need new initiatives, which will result in legitimate economic policies enhanced by sound financial policies that benefit ‘our’ community. There is no indication of such a possibility coming from the Uniparty - Lib/Labs.

The casting of a vote is an exercise involving delegating and withdrawing political-power from each individual, which should never be relinquished in exchange for a ‘mess of pottage’. It is false thinking to believe we can discharge our responsibility by putting a mark on a piece of paper every three or four years. We need another mechanism, which enables us to either withdraw or vary our political-power in-between elections, to get better results. Switzerland grappled with this problem over 150 years ago and introduced a novel approach called Citizens Initiative, Referendum, and Recall, which included the Voters Veto.

Voters Veto enables voters to void unwanted legislation or policy change in-between elections. Twenty-three States of the U.S.A. have adopted it, as have other nations. Voters Veto enables an active community to stop ‘existing or proposed State or Local Government legislation, bi-laws and regulations, including tax increases’. Under this process, a required number of signatures on a petition (about an existing or proposed law, or policy-change), would compel the Government, or the Local Authority concerned, to hold a referendum (at an opportune time) and be bound by the result. Ask all your aspiring candidates in every election, local, state, and federal, where they stand in regard to this excellent initiative, and then cast your important vote accordingly. Don’t be part of the problem by doing little or nothing, when you can be very much part of the political solution towards upholding representative and responsible democracy under a limiting federal constitution.

The State of Australia

Tom Dolling, Port Lincoln, and Arnis Luks, Adelaide
Inflation and Rising Debt

Inflation, like coin-clipping, erodes spending power. It does not occur by chance, but is in fact a deliberate policy driven by those in control of the financial system.

Looking at several indicators, being the increases in rates, taxes and insurance against property, it becomes obvious that inflation of these costs is running at least into double-digit figures, if not more.

Financial stress experienced on the ground, are with families seeking extensions for property loans (to make the debt multi-generational). Parents, more secure in their own property, are being asked to assist with the financing of their children’s mortgages. From a strategic perspective, this can put both under mortgage-duress leading to confiscation through foreclosure of both assets, rather than just the one. The inflation and rising-debt menace reflects one branch of a many-branched-attack - to deliberately breakdown society.

Breakdown of the Family Unit

Compelling women unnecessarily (in this age of automation, advanced control, AI and robotics), into the workforce is another outcome of inflation and rising debt. Industry must recoup its rising costs through the reduction of labour. This manoeuvres our young children into state-care where they are more-readily orientated towards state perspectives/objectives with the use of quite-sophisticated propaganda programs.

Universities Preparing Propaganda Zealots

Our universities, which provide all the next generation of elites, are riddled with activist professors promoting a culture that destroys the common language. You can’t speak openly without the threat of failing to appease, acknowledge, or mis-gendering someone.

Cancel-culture, which includes a rewriting of our

history, is a deliberate psychological ‘message of shame’. Our rural landscape is littered with monstrosities to ‘save the planet’ while shutting down all our main primary industries and capping our abundant fuel reserves, losing our self-reliance and independence in the process.

De-industrialising Our Nation as Policy

Whyalla’s problems began in earnest in the early 1980s under a Federal Liberal Government with the shipyard being shutdown to transfer this vital industry to third world nations under the North-South Dialogue: <https://core.ac.uk/download/pdf/43541655.pdf>.

One of those third world nations now have 3 warships, having been produced from iron-ore and coal we supplied, outside Botany-Bay test-firing live rounds, and menacingly circumnavigating our continent.

The records show that the Trade Unions readily accepted the demise of our National Industry. You would have thought that securing member’s jobs and vital industries would have been their priority. Not so!

Our politicians and elites appear incapable, or more aptly, unwilling to find permanent resolution, building further upon demoralization and breakdown. This isn’t occurring because of sunspots, or visitors from another planet. It is occurring due to the pursuit of this policy-of-breakdown by those who believe they have a right to own the whole world, and you will own nothing...

Societies Adapt to Natural Events

People readily adapt to most calamity when natural disasters occur. Society doesn’t collapse but is being tested as to its resilience. War, famine, and inflation on the other hand, are man-controlled events that can bring about complete societal breakdown.

Ukraine, having its vital infrastructure physically destroyed, and experiencing significant loss of life, is certainly being tested to the limits, as is Palestine. Both nations have lost control of their own administration. Policy is dominated by central banks, with asset transfers, inflation, and on top, irredeemable-reparation (as debts).

Alternatives Exist – Philosophy and Policy

The primary cause, or the source of the world’s

dilemmas, is the weaponised financial system, designed to bring about societal unrest, inflation, irredeemable debt, and removal of any semblance of security-of-tenure. Whether it be the environment, climate, covid-19, bio-security, or another World War, all have a financial root-cause that benefits only the financial sector from this ‘created chaos’ - Boom and then Bust cycles.

Did you know that money is created out of nothing every time a new loan is issued? Did you know that the interest charges for these new loans are not included with this process of ‘issuing’ (as debt)? There is never enough money issued to clear the debt. But that is not-nearly half of the problems of the financial system in the modern era.

Humans Are Becoming Redundant for Industry

Automation, Advanced Control, AI, and Robotics are replacing human involvement within the industrial and manufacturing processes. This has been occurring for over 100 years, but never before at this rate of implementation. Robbo-Debt was an experiment trialled by the Liberal-National Coalition governments under Tony Abbott, Malcolm Turnbull, and Scott Morrison. Elon Musk is spearheading the AI displacement of people in the USA. Don’t think it won’t happen here, it has already been trialled, and is now being implemented – world-wide.

Our Banking History

The story of the Commonwealth Bank is part of our folklore, certainly not taught in schools, and yet it was a demonstration of our national resilience across the formative years 1911-24, when a sound financial policy was pursued. We built the railway line across the Nullabor, infrastructure like water, sewer and power systems, purchased Steam Ships for the Commonwealth Fleet, and processed the First World War, all virtually debt free. Britain was still paying B. of E. war-debts 100 years later.

The financial policy of the 1911-1924 Commonwealth Bank allowed farmers, home-owners, entrepreneurs and innovators to open up Australia while simultaneously developing new industries, all by having access to long-term low-interest loans. Farmers and Industry also rely heavily on a competitive fuel/energy price to remain

viable. Stable and affordable energy systems, and access to long-term low-interest loans are the key to remaining competitive on the world stage. Neither is ensured under the UniParty Lib/Lab governments. They collude together to hamstring all our efforts.

State Banking

The relatively modern (1980s) history of the Bank of South Australia being driven insolvent, as was the State Bank of Victoria, clearly shows the level of rot. The record is there to be searched out: ‘*Things Fall Apart: a History of the State Bank of South Australia, 2002*’, for those willing to seek the truth of our time: *Tricontinental: The Rise and Fall of a Merchant Bank*.

Our Federal Constitution allows State Banking, provided lending is conducted within the state borders. (Sect. 51 Legislative Powers : xiii) The recent announcement for Whyalla steel-production, could be financed by long-term, low-interest loans, as could a new power station for Port Augusta, to ensure both plants meet and exceed emission, reliability, and efficiency standards. The existing plant at Whyalla could physically produce the highest-quality steel necessary. The CSIRO, once a bastion of scientific research instead of being a climate-propaganda outlet, could be re-orientated to its original commission as the Commonwealth Scientific Industrial Research Organisation. The designs for these new plants may be rocket-science, but the financial precedents have been set, and the Constitution allows State-financing, providing elite and public are both willing and able.

A New Financial System is Required

A man called CH Douglas saw this (day coming) more than 100 years ago when he was spearheading the advanced engineering of the London-Mail-Rail, an early version of automatic-machinery displacing human labour. The London-Mail-Rail continued in service from 1927 until 2003. Douglas wrote extensively of human displacement by automated machinery requiring a novel financial approach - to get over to the public what industry can produce, with the least effort.