CONSCIENCE VOTING by Jeremy Lee 1980

The average person, if asked the type of person they would like to have represent them in Parliament, would come up with something like this:

Firstly, I would like an honest representative - a person who would judge each issue - each Act and Bill - with a clear and unfettered conscience, voting accordingly. Such a person would NEVER vote on an issue which he had not had time to study and consider from all angles. He would regard any attempt to interfere with his conscience as an unlawful and an immoral intrusion - an improper interference with his duty.

My ideal representative’s conscience would be tempered by two all-important things; firstly, his own belief in what is right and wrong; secondly, the will and requirement of his electors. If it was clear that a majority of his electors wanted something he considered wrong - and no reconciliation of views could be achieved - he would feel it his duty to resign. He would allow no party, pressure, force or inducement to interfere with his total commitment to these two factors.

My ideal representative would have a clear understanding of those things which are not the province of Caesar; and would resist the temptation to involve government in areas where it does not belong.

My ideal representative would undertake to resign if an agreed percentage of his electors petitioned him to do so.

My ideal representative would refuse to fix his own salary and expenses by voting on them in parliament, but would seek means whereby his electorate had some say in what he received.

My ideal representative would act impartially for ALL those he represented, refusing to unfairly penalise - or favour - some individuals over others.

My ideal representative would consider himself the servant of his people, which, in its right context, is the most honourable station to which anyone can aspire.

My ideal representative would seek the best means possible to meet and consult with all interests in his electorate as frequently as possible.

My ideal representative would, at this stage, be much more interested in repealing the mountain of conflicting, confusing and often oppressive regulations resulting from years of over-government, rather than adding to what has already been passed.

Above all, my ideal representative would insist that the bureaucracy had NO PLACE in policy making - either in the political or economic field - and returned to its true function of administration.

Now it’s quite clear, from the examples given that our politicians no longer act in this way. In fact, they do the opposite.

Conditional on their preselection is the demand that they will sell their conscience to their party!

And, what’s more, they claim that this is the only way the country can be run. Thus, they have - perhaps without even realising it - made a mockery of the principles undergirding our Christian institutions. For example, every word spoken and every vote taken in Parliament is printed in Hansard. This stems from the belief in the right of every voter in the land to know what his representative had said and how he had voted. It was a means of making each member accountable, by publicly recording his performance.

Originally, political parties did not interfere with the member’s conscience. While generally abiding by the philosophy of his party, his conscience was his own, and he could cross the floor if he felt it necessary. But the corruption of the party system robbed the member - and the electorate - of his conscience. The real debate was moved from the public forum of parliament to the secret privacy of the party room.

(continued on next page)
The individual member of parliament is now expected to swallow his conscience and abide by the secret vote in the party room, however wrong he may feel it to be. The elector has thus been robbed of accountability. Day after day the recording of votes in Parliament lines one Party in the “Ayes” and another in the “Noes”. Each member is told how to vote before even entering Parliament. To rub in the perversion, occasionally the government allows a conscience vote - usually when it has no vested interest in the outcome. For a brief and all-too-rare moment the fresh breath of integrity enters and the real feelings of the members can be expressed - and then the ban on conscience is re-applied again.

However, voters who abhor this state of affairs and would prefer an honest representative have no-one to blame but themselves. For, by voting in candidates under these conditions, they have directly sanctioned the very evil they profess to oppose. They cannot expect honest representatives until they are prepared to vote honestly themselves. Today’s elector votes, in the main, in a spirit of fear. He has confined his role in government to a brief attendance at a polling booth every three or four years, where he apprehensively selects the name which he imagines will do the least harm. This has led to a modern - and shameful - cliche; that governments are voted OUT rather than in. The present situation can never be changed until a few electors exchange fear for faith and hope.

**Please consider, then, the following proposition:**
The right to vote, and the very idea of individual participation in government, is something the first Christians never had. Death or imprisonment was the only alternative to strict obedience to Caesar. Only the faithful struggle of Christians since that period has endowed us with our present rights and liberties. We have, in our vote, by God’s authority and as part of our Christian heritage, a responsibility which, if we fulfill it correctly, can be used to God’s glory. In other words, the way we use our vote is just as much a Christian responsibility as everything else in our lives.

A small minority, using their vote differently, could change the politics and economics of the world!

The Christian should now consider dedicating his vote to Christ’s service, as he should with all things in his life. This is an awesome responsibility. For the Christian who consecrates his vote to Christ’s service can never vote the same way again. Under no condition may he vote for evil - whether it is a choice of the lesser or the greater.

**Quite simply, each voter must bear some responsibility for what those he has voted for subsequently do.**

The moment of realisation for me came in 1974, when I heard a Senator speak on China at a dinner in Brisbane. It was a brilliant word-picture of the real China - a land of terror and persecution, where the family and the Christian faith were suppressed. The first question at the end of the address was something like this: “Tell me, Senator, if your Party becomes the Government, what will be its policy on China?” “I’m ashamed to say,” the Senator replied. “That my Party is committed to the recognition of China, and non-recognition of Taiwan.” “Well, then,” he was asked. “How can you stand for Parliament on a policy which you believe to be wrong?” “That’s politics,” replied the Senator. “Compromises, have to be made.”

> Perhaps it should be noted that an Oxford Dictionary definition of the word ‘compromise’ is “to modify one’s principles”

After the meeting was over, a heated debate took place in the street amongst departing members of the audience. Some said it would be wrong to vote for a Senator who was standing on a policy he knew to be wrong. Others said: “We must vote for him, because the other party is even worse!” The real truth was that a vote for that man was a vote IN FAVOUR of continued and increased persecution in China, and its probable extension to Taiwan. That was no less true because of the Senator’s personal views on China.

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**ACTION TARGET FOR THIS ELECTION**

All candidates can now be known by going to the Australian Electoral Commission website or watch the local media. Using the previously supplied *Voter’s Test Kit* is a very easy way for you to test your candidates offering to represent you in Parliament. Simply copy the pages and fill in the details in the *Voter’s Test Kit* and post it to all your candidates. The importance of the exercise is not only to discover their answers but to get their written commitment to act.

*Voters Test Kits* are available from all League offices or from our website. http://alor.org/Library/Voters%20Kit.pdf.

**You are able to see how your existing member has represented your interests here:** https://theyvoteforyou.org.au/

Jeremy Lee has done an excellent job with his booklet *Conscience Voting*.

**The booklet in PDF is available here:** http://alor.org/Library/Lee%20-%20Conscience%20Voting.pdf

OR by mail ($3.00 posted in Australia) from Heritage Book Mailing Service, PO Box 27, Happy Valley, 5159 SA.

Remember to report the results to Head Office - ND

New Times Survey Page 2 June 2016
LET ALL VOICES BE HEARD, HOWEVER DISTASTEFUL by Matthew Lesh

The following article was posted last week on various public media outlets. It does not cover the issue of the Safe Schools Program but simply ‘freedom of speech’-ed.

The decision of La Trobe University to suspend Marxist academic Roz Ward following her Facebook comments is more complex than it first appears.

Last week Ward, in a personal Facebook post, stated the Australian flag was “racist” and that it should be replaced with a “red one” — effectively calling for a communist revolution. The fact Ward is a co-founder of the Safe Schools program is an entirely separate issue. At stake is intellectual freedom on Australian campuses.

However, it is worth first considering how hypocritical her left-wing defenders are when it comes to freedom of speech. The National Tertiary Education Union has called the move an “anti-intellectual, anti-democratic attack” akin to the Soviet Union. However, it seems its belief in academic freedom is reserved only for the comrades it agrees with. The union does not speak out when non-Marxist academics are under fire.

For instance, these warriors for free speech were nowhere to be seen when esteemed University of Sydney poetry professor Barry Spurr was forced to resign in response to a political campaign by students. Even more striking, the NTEU was actively opposed to the Bjorn Lomborg-led Australian Consensus Centre at the University of Western Australia because he didn’t play along with the fashionable thinking on how to respond to climate change.

That hypocrisy notwithstanding, Ward should be free to express her views, no matter how absurd they are.

The very essence of university life is that academics and students are able to ponder a diverse range of ideas, free from political pressure or fear of repercussions.

Although it may be legally permissible for La Trobe to stand down Ward for breaching her employment contract — that does not mean we should welcome this turn of events. A university should not be standing down academic staff for expressing their political opinions.

The irony is the Australian flag Ward called “racist” represents the kind of free society that permits her to make such a comment in the first place. History proves that there are very few countries that have flown the red flag that would offer her such liberty.

There is also nothing wrong with Marxists in our universities. Indeed, if our universities began removing academics simply for professing a Marxist viewpoint, that purge would obliterate most social science faculties.

The key issue facing universities is not one outspoken Marxist but the lack of alternative, non-Marxist voices. This episode is a chance to examine the importance of balancing Marxists in academe with liberal, libertarian and conservative perspectives.

Such a balancing might prevent the sort of absurdity presented by the University of NSW’s Diversity Toolkit, which instructs staff and students to say Australia was “invaded”, not “settled”. That guide, which made national headlines in March, told students not to say that “Aboriginal people have lived in Australia for 40,000 years”, because this “tends to lend support to migration theories and anthropological assumptions”.

When we observe the direction universities are going, it is clear Ward is a victim of the sort of the politically correct culture now sweeping campuses.

The Institute of Public Affairs’ Free Speech on Campus Audit 2016 found that four out of five Australian universities have policies or have taken action that unambiguously infringe free speech. In the name of shutting down differing perspectives, or even just political correctness, everyone’s speech is now under threat on campus.

Just last month the Catholic Society at the University of Sydney had an event repeatedly interrupted by protesters, and the microphone disconnected multiple times, for having a speaker who endorsed relationships between men and women — a not particularly offensive notion.

Foreign Minister Julie Bishop has been interrupted during an address on campus, and assaulted by students when exiting the venue. Former Liberal MP Sophie Mirabella was shouted down and physically confronted during a guest lecture at the University of Melbourne. Tony Abbott, when he was prime minister, was forced to cancel a visit to Deakin University because of the security and logistical issues posed by student protests.

Meanwhile, university policies prohibit a wide variety of speech, including “insulting” and “unwelcome” comments, “offensive” language and, in some cases, “sarcasm” and hurt “feelings”. These policies seriously chill free speech by discouraging students from making provocative statements. Anything, at any time, can cause a feeling of offence. This should not be prevented.

When a university administrator or group of students forbids certain ideas from being expressed they are assuming an impossible infallibility of their viewpoint. They are preventing the ability for criticism to help develop ideas and find the truth. Indeed, they are punishing everyone else by forbidding them from hearing the alternative perspective.
Ultimately, freedom of speech is meaningless if it applies only to those with whom you agree. It works only if you defend the right of people you fundamentally disagree with to express ideas you find deeply offensive. This is an absolute necessity to a healthy intellectual environment on campus, and robust national debate.

Finally, much has been made of Ward’s involvement in the controversial Safe Schools program. Given her radical political views, the Victorian government should have never placed her on an advisory committee or allowed her views to influence the program.

Matthew Lesh of the Institute of Public Affairs has gone to the heart of the free speech debate. In a nation possessing genuine freedom of speech, people will be allowed ‘to express ideas [others] find deeply offensive. This is an absolute necessity to a ‘healthy intellectual environment’. And, as he adds, to ‘robust national debate’. He is right to argue that we need to vigorously oppose ‘the politically correct culture now sweeping campuses’ and even the nation itself. The principle of free speech is vital because it enables ‘criticism to help develop ideas and find the truth’.

By contrast, as Lesh notes, the forbidding of the expression of certain ideas or views, whether by a university or a government, presupposes ‘an impossible infallibility of their own viewpoint’.

And repressive policies inhibit public debate. They also discourage ‘provocative’ and, thus, interesting use of language.

George Orwell explored extensively the debasement of language by tyranny in his presentation of ‘Newspeak’ in his novel Nineteen Eighty-Four. Lesh has implicitly provided an unassailable argument for the total repeal of section 18C of the Racial Discrimination Act.

More significantly, he has also shown why the refusal to allow historical revisionists respect and a fair space in public forums cannot be justified ethically. -N. Jackson

David Morrison on Gender Speak

Australian of the year David Morrison says gendered language like “guys” should be phased out. On ABC television the former Army Chief and current Australian of the Year had a chat about his/her latest mission for the Diversity Council. He/she wants to get rid of gender stereotypes in language. One of the words he/she wants us to eliminate from our lexicon is “guys” and he/she is leading the way. Morrison does not use this sexist word any more.

“The campaign by the Diversity Council is certainly not trying to be the language police,” said Morrison.

No - it is just that they want to police our language.

He/she was interviewed by an ABC presenter who was wearing a dress and appeared to have breasts and went by the name of Virginia. And Virginia confessed to using the “guys” term “all the time” and went on to say “this is a problem because I’m not a guy”.

We might safely then refer to Virginia as “not-a-guy” given this was a voluntary term of self-identification. Or is it wrong to use the term, even in the negative sense?

Perhaps we’ll have to seek further advice from Morrison because he/she has talked about the “tap-drip effect of exclusive language or gender-based language”.

If he/she chose to be referred to as whatever, it must be up to Virginia — not up to Us or Morrison — surely.

-D. Astin

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"NewTimes Survey" is printed and published by The Australian League of Rights, Level 9, Suite 8, 118-120 Queen Street, Melbourne, 3000

Postal Address: GPO Box 1052, Melbourne, 3001. Telephone: (03) 9600 0677

Subscription $30.00 p.a. can be paid at http://veritasbooks.com.au/subscriptions

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Jessica Martucci and Anne Barnhill, “Unintended Consequences of Invoking the “Natural” in Breastfeeding Promotion”, Paediatrics, March 2016, have launched an attack on the idea that breastfeeding is a “natural” way to feed infants. They claim that recent research challenges the benefits of breastfeeding, presumably over formula. Most of all they are concerned that, crazily enough, accepting the naturalness of breastfeeding “may bolster this belief that “natural” approaches are presumptively healthier. This may ultimately challenge public health’s aims in other contexts, particularly childhood vaccination”. Well, well, well!

Even though the article is purported to be about the limits of breastfeeding the authors go on to discuss the anti-vaccination movement and its concern that vaccines cause autism or contain harmful toxins, such as mercury. This, they say, is part of the same naturalism philosophy, along with concern about an ethically modified foods, concerns about environmental toxins and water fluoridation.

Presumably, all these concerns are in some way flawed, just like breastfeeding. There subtext is that formula is fine and may be “ethically” better than breastfeeding as, to give the gender agenda away:

**MORE ON THIMEROSAL, VACCINES AND AUTISM by Mrs Vera West**

Natural News.com, May 26, 2016 reported that the United States CDC, which has long maintained that mercury preservative thimerosal, had no ill-health effects, actually had a data establishing the opposite, that thimerosal causes autism. The data relates to over 400,000 infants born between 1991 and 1997. A CDC epidemiologist warned of statistically significant associations of thimerosal with autism, non-organic sleep disorders and speech disorders. It was found that there was a 7.6 - fold elevated risk of autism for infant thimerosal exposure. There was even a 1999 CDC paper presented to the

**ALUMINIUM FOIL AND FOOD**

Human health is just as much of social credit, the human social capital of life, as money and finance. All of these things are important of course, but with failing health sometimes money seems of lesser importance. Health issues truly focus one’s mind. I confess that although I don’t use aluminium pots and pans, I have lined the Combi oven with aluminium foil for some grilled fish and things like that. It was lazy and I regret doing it, especially after reading G. Bassioni(et al.)*


Here are the main conclusions reached from an experimental test on minced meat:

“The results clearly indicate that the use of aluminium foil for cooking contributes significantly to the daily intake of aluminium through the cooked foods. The amount of leaching was found to be high in acidic solutions, and even higher with the addition of spices. According to the World Health Organisation (WHO), the obtained values (are) considered to be unacceptable. Finally, excessive consumption of aluminium from leaching aluminium foil has an extreme health risk effect”.

The authors say that the ill health effects of aluminium are too vast to even be summarised. Having read this, I threw away my role of aluminium foil.

**Epidemic Intelligence Service (EIS) conference of the time, entitled: “Increased Risk of Developmental Neurologic Impairment After High Exposure to Thimerosal Containing Vaccine in the First Month of Life”**

Mike Adams of Natural News.com personally tested flu shots and found that they contained over 50,000 ppb of mercury, more than 25,000 times the United States EPA Mercury limit for drinking water. There is no question that Mercury is a highly toxic substance. That factor too needs to be addressed in the Australian vaccine debate.

**PREPARATION by Mrs Vera West**

**“Coupling nature with motherhood, however, can inadvertently support biologically deterministic arguments about the roles of men and women in the family (for example, that women should be the primary caretakers of children). Referencing the “natural” in breastfeeding promotion, then, may inadvertently endorse a controversial set of values about family life and gender roles, which would be ethically inappropriate”**.

**Tell that to our ancestors!**

That though is not science, but feminist ideology, and of course, the real agenda: Big Pharma vaccines.

Well, we should be critical of all of the above: vaccines, formula, GMOs and Big Pharma and Big Agri. There is enough information saying why, to take several lifetimes to read. But the best reason is given in articles under discussion here - that the technocrats have their own agenda, almost identical with radical marxism. ***
In the period between the two world wars, a British engineer by the name of Clifford Hugh Douglas (1879-1952) developed a highly original economic theory. This theory constituted (at least from one point of view) the key component of what would gradually come to be known as ‘Social Credit’. Douglas asserted that the chief responsibility for the economic conundrum lay with society’s financial system, that is, with the standard conventions that govern banking and industrial cost accountancy. His remedy followed the diagnosis quite naturally:

the restoration of a full and proper functionality to our economies would require the introduction of appropriate changes to the money system.

Douglas’ carefully developed proposals for monetary reform were designed to meet this challenge.

The Economic Problem According to Social Credit Theory
The gist of the Social Credit analysis can be most easily understood by focusing on the putative ‘law of the markets’ that was first articulated by Jean-Baptiste Say (1776-1832).

According to Say’s law, or at least to the financial interpretation of Say’s law, the act of production disperses sufficient purchasing power to consumers so that the corresponding volume of production (composed of goods or services) can be bought in full.

Orthodox economics, alongside every heterodox economic theory and/or system with which I am familiar, are at one in accepting or tacitly assuming the validity of Say’s law. That is, they assume that if it is ever the case that there is insufficient consumer income to clear the market in consumer goods and services, it must be because a certain proportion of that income is saved or re-invested and is therefore not available to fulfill its intended function of liquidating the flow of consumer prices.

Social Credit stands apart by insisting that even if no consumer incomes were being saved or re-invested and everything received in the form of incomes were being spent on consumables, there is never, under modern, industrial conditions, sufficient income being distributed in the first place to offset the prices that are simultaneously being generated.

The basic diagnostic claim, in other words, is that there is a chronic deficiency or lack of proper consumer purchasing power, i.e., income that is derived from the corresponding production.[1] This deficiency plagues our economies, rendering them structurally anemic.

In order to illustrate this claim in more concrete terms, let us assume that a given society is organized in such a way that it will produce in the course of a year all the goods and services that the population can use with profit to themselves: shelter, food, clothing, education, health-care, transportation, etc. Nothing superfluous is being produced, nor are genuine needs going unmet. Douglas’ contention is that under existing economic conditions the production of these consumer goods and of the volume of capital goods necessary (either through new production or replacements) to deliver that consumer production will not distribute sufficient income to consumers to offset the corresponding costs and hence the prices that industry is obliged to charge in order to remain solvent. As a result, the aggregate prices attached to that consumer production cannot be liquidated in full with the purchasing power that is dispersed in the process of delivering that same production to the public.

The Cause of the Price-Income Gap
While it can be exacerbated by profit-making, savings, the re-investment of savings, and a variety of other factors, the structural gap between consumer prices and incomes is primarily due to the fact that, under existing financial conventions, real capital (machines and equipment, etc.) gives rise to costs that are not distributable as current income to consumers, either at all or in the same period of time and at the same rate as they are collected. In effect, consumers are forced to invest their money in industry because of the presence of capital charges in consumer goods.

As technology improves and labour is being increasingly displaced by real capital in the production process, the portion of costs that is not distributable as concurrent income is continually growing.

Conventional Methods of Compensating for the Price-Income Gap
Naturally, the imbalance in the price system must be overcome in order for the economy to attain equilibrium and to continue in operation. However, the existing economic system has no means of distributing such ‘surplus’ production except via new or additional production.
Even in the case where distribution of the ‘surplus’ is effected by the expedient of consumer loans (in the form of additional debt-money borrowed from private banks to facilitate consumption), this money is only lent on the condition that the recipients will be able to recover principal and interest from future earnings (wages, salaries, dividends, etc.) and is thereby tied to production.

The lack of consumer income combined with additional production as the only means (ultimately) of compensating for the gap means that there is always a financial incentive (ahead of, and possibly apart from, any independent desire for the resultant goods and services) for businesses to invest more bank credit (borrowed from the private banks) in the hopes of increasing market share or of finding demand for a new product at some point in the future.

This business expansion (especially for capital production and production for export) increases the rate of flow of incomes with which existing goods and services can be bought without simultaneously increasing the prices that consumers must meet. The costs of new capital production will not filter into the consumer market for some period of time and even then will only be discharged gradually over a period of many years.

Production that is exported is even more advantageous because its costs will never have to be met domestically. Instead, foreigners will be relied on as a source of funding for the incomes and profits of the exporting businesses.

When the private sector fails, the government, by borrowing money for the sake of public expenditures, can distribute additional incomes without simultaneously increasing the rate of flow of prices (in the form of taxes).

Warfare, in which bombs and other military production are ‘exported’ to the enemy, constitutes a special case. Indeed, the universal deficiency of consumer buying power is the main and constant impetus behind international military conflict and the colossal waste and destruction uniquely characteristic of warfare.

Because each country is incapable of automatically absorbing its own domestic production, countries are forced to compete with each other in the attempt to achieve ‘favourable’ trade balances. In this game there must be losers as well as winners.

The translation of the commercial struggle into armed conflict is only a matter of time and opportunity.

The bottom line is that the economy must continually grow at the required rate, as this is the condition of the possibility of maintaining an equilibrium between prices and purchasing power and of servicing past debts.

As noted, this ‘compensatory’ production, if it is not exported, must eventually be sold (or otherwise charged) to the public. Some of it can be offloaded via easy credit in combination with manipulative advertising. Indeed, advertising is itself a whole industry that has grown out of proportion to any sane or rational need that it would serve in an economy that was not suffering from an artificial scarcity of purchasing power. Its overriding purpose is to induce as many people as possible to buy more than they really need or can reasonably make use of, so that firms can continue to grow and profits and employment incomes can be maintained.

Another proportion can be consumed by relying on the fact that the need for ‘compensatory’ production produces its own demand, similarly artificial, for goods and services that are required to make the compensatory work in that production possible or tolerable. Thus, additional production necessitates additional cars and roads, additional buildings, additional office furniture, equipment, services, and supplies, as well as wardrobes, convenience foods, and daycare, etc.

According to the Social Credit analysis of the economy’s financial infrastructure, it is impossible to turn our backs on consumerism and on the culture of consumerism, without jeopardizing the sustainability of the current economic order. We must remain on the economic treadmill and run ever faster on it under threat of economic collapse. Excessive and wasteful production, economic sabotage of all different kinds, is necessary for the purpose of distributing incomes and maintaining equilibrium.

The implications of this state of affairs for ‘sustainable consumption’ as an existentially, socially, aesthetically, and/or environmentally worthwhile policy should be clear. As beneficial and therefore as desirable as it may be to have a provision-centred economy that aims at delivering a sufficiency of goods and services so that people can survive and flourish, it is simply not practical under existing financial conventions.

The Social Credit Remedies

Social Credit also offers a solution, however, to the problem of chronically deficient consumer incomes and this solution, by eliminating the need for compensatory production as a method of filling the gap, would make sustainable consumption financially viable and economically realizable.
Instead of relying on governments, business, and or individual consumers to borrow additional debt-money from the private banks (which is money created by the banking system) in order to fill the recurring gap between prices and incomes, Social Credit proposes the establishment of a National Credit Office to determine the volume of compensatory credit that is needed to achieve equilibrium in each economic period, to create this credit free of debt or of any other costs, and to distribute it directly or indirectly to consumers.

The direct contribution would take the form of a National Dividend or an income that would be granted to each citizen whether he be employed in the formal economy or not. The indirect contribution would take the form of a National Discount on retail prices, i.e., on the prices of consumer goods and services. These would be sold at the price that reflects the real costs of producing them and the difference would be made up to the retailers so that the latter can cover the full accounting costs associated with their wares.[2]

The continual and dynamic balancing of prices and incomes in accordance with Social Credit principles, i.e., the introduction of a self-liquidating price system, would render present consumption entirely independent of additional production as a necessary condition for obtaining full access to what the community has already produced. No pressure to overproduce means no necessity of finding or otherwise inducing a market domestically or of exporting the surplus. People could be free to enjoy in full what the efforts of the community make possible alongside increased leisure or the freedom from compensatory work that goes along with the need for compensatory production.

Though it may seem paradoxical, the Social Credit path to sustainable consumption requires that the consuming power of the community be brought into step with its productive power. In one sense people need to be given more, so that in another they can be satisfied with less. If people were financially enabled to automatically consume in full all that is produced, there would be no incentive to produce and consume many other things which are best described as waste. The economy could then begin to operate quite naturally on a smaller, more human scale that would, while being more satisfactory with respect to genuine needs and desires, also be more environmentally-friendly and socially responsible.

[1] Proper consumer buying power designates purchasing power that can actually liquidate costs once and for all, rather than merely transferring them as debt-claims against future incomes connected with separate periods and cycles of production.

[2] Both forms of compensatory consumer credit, so long as they are issued at the correct rate, would be anti-inflationary, rather than inflationary. In the first place, they would be issued in lieu of all conventional palliatives; this would mean the elimination of excessive government and corporate debts and the complete elimination of consumer credit. The economy cannot be flooded with an excess of money if credit is only issued for wanted production, and prices and incomes are properly balanced in each period by the addition of the right volume of ‘debt-free’ credit. In the second place, and in contradistinction to what happens under the present practice of borrowing more and more to fill the gap, these consumer credits would not leave an inflationary trail of debt behind them. Finally, neither the dividend nor the discount funds will accumulate. They are issued precisely for the purpose of covering price-values in the cost structure of goods and services for which no purchasing power has been automatically distributed in the course of production. When businesses receive compensatory credit, it will be used, alongside the community’s regular flow of income, to pay off their production loans from the banks (or to replace their capital reserves), and will thus be cancelled as purchasing power.

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