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THE ROLE OF THE PUBLIC AUTHORITY IN ECONOMIC LIFE by M. Oliver Heydorn (Notes from a lecture delivered at the Public Schools Club on July 2nd 2023)

 $\mathbf{I}/$

One of the perennial questions in the arena of economic theory is: How should the economy be organised? You will all be familiar with the conventional economic spectrum which places socialism, let's say in the form of Marxist Socialism, on the extreme left of the spectrum, and *laissez-faire* capitalism on the extreme right ... with various forms of the mixed economy somewhere in-between.

In the case of Marxist Socialism, the public authority, by which we mean the state and/or the government, basically runs the economy, while, at the other extreme of the spectrum, the public authority is only responsible for the barest minimum of institutions, laws, and regulations to ensure the survival and operation of the free market. This is the night watchman state of the libertarian ideologue.

It is assumed by many of those on the extreme right of the conventional economic spectrum that all we need to do is to keep the government's hands off of the free market and the invisible hand of the market will deliver the best possible results. The 'best possible results', in turn, would seem to be understood more or less exclusively in terms of a general 'prosperity'.

We can refer to this as the *laissez-faire* free market model.

II/

Now, in the course of this presentation, I am going to be outlining three critiques or objections to what I take to be one of the central claims of the *laissez-faire* model, i.e., that the free market is sufficient for the achievement of true economic functionality, and its main corollary, that the proper role of the public authority is limited to securing the conditions for the stable operation of the free market.

Two of these critiques will be general in nature, while the third will be specifically from a Douglas Social Credit perspective.

I want to stress that these objections are friendly objections rather than hostile objections ... in the sense that everything that free marketers value: property rights, personal initiative and responsibility, profit-making, the fact that the market mechanism is generally superior to the government management of the economy, the preference for low taxation, the need to simplify laws and regulations, etc., is also valued by Douglas Social Credit theory.

The disagreement between the two positions boils down to this: Douglas Social Credit holds that there is some need for an active or positive role for the public authority beyond what the night watchman state would countenance. The nature of this intervention is quite different from what we see in socialist or conventional mixed economies and that's why DSC transcends the conventional economic spectrum, and cannot be thought of as 'left' or 'right' in conventional terms.

III/ 1st Objection:

So the first objection that might be raised against the *laissez-faire* market model, is that the free market alone is not sufficient for achieving true economic functionality because there is, as a matter of empirical fact, no society, no nation, that perfectly embodies the free market ideal ... and it would appear that it is so for the simple reason that unfettered capitalism would be too socially unstable. There would be too much gross inequality between the haves and the have nots, etc. What tends to happen in practice is that for the sake of preserving the market economy, various concessions are made, over time, to socialism.

In other words, it seems that the *laissez-faire* free market model, while it may sound nice in theory, isn't perfectly embodied or incarnated in a pure form anywhere, simply because it doesn't work. And if it doesn't work

in practice, how can it be the true or correct model for economic organisation?

Some people, perhaps out of patriotism or because they have uncritically fallen prey to rhetoric, like to blithely proclaim that the United States, for example, is the world's pre-eminent free market showcase, the bastion of liberty, with all the associated benefits and wonders on full display.

But the reality is otherwise: America does not possess a *laissez-faire* economic system – however much *laissez-faire* attitudes abound amongst the populace and colour debate on economic matters.

35-40% of the GDP is composed of government spending. Tax Freedom Day typically falls between mid and late April and that's nearly 1/3 of the year working for government at its various levels. Regulations and bureaucracies abound.

Even 'Economic Freedom Indices' put out by free market think-tanks often rank the US at a lower or 'less free' position than Canada (which all American right-wingers know to be socialist). See, for example: https://www.theglobaleconomy.com/rankings/economic_freedom/#:~:text=Economic%20freedom%2C%20overall%20 index%20%2D%20Country%20rankings&text=The%20 average%20for%202022%20based,available%20from%2019-95%20to%202022

The American economy, like most Western economies, is a mixed economy, more 'right-leaning' in certain respects relative to a number of others, but a mixed economy nonetheless.

The lessons of experience would seem to be that all markets presuppose, as a condition of stability and long-term functionality, various institutions and laws, as well as various government goods and services, social safety nets, and hence also corresponding taxes.

There are no absolutely free markets, only relatively free markets. The free market 'Shangri-La' does not exist anywhere because it doesn't work.

So the question then is not whether some sort of state or government intervention beyond what the night watchman state envisages is justified, but what kind and/or degree of intervention is justified.

IV/ 2nd Objection:

The second objection to the *laissez-faire* economic model is that, contrary to what many people suppose, 'free markets' alone are not a sufficient condition for economic functionality (however that might be defined) *because* free markets, the mere fact of a market being free of external government or state interference, does not in and of itself guarantee the kind of intra-market competition between producers which is necessary to yield a variety of favourable economic outcomes. As Manuel Velazquez brilliantly explains in his textbook *Business Ethics: Concepts and Cases* - a text I used to teach from - the economic benefits that, according to orthodox economic theory, are supposed to

be derived from the market mechanism, things like 1) an efficient allocation, use, and distribution of resources, 2) capitalist 'justice' or the idea that there is a dollar paid for a dollar's worth in value received (getting your money's worth), and even 3) full respect for the freedom and rights of all market participants, etc., are only delivered to the extent that a free market is also a perfectly competitive market, or at least approaches conditions of perfect competition (rather than its being a monopoly or oligopoly market):

"If free markets are justified, it is because they allocate resources and distribute commodities in ways that are just, that maximize the economic utility of society's members, and that respect the freedom of choice of both buyers and sellers. These moral aspects of a market system depend crucially on the competitive nature of the system. If firms join together and use their combine power to fix prices, drive out competitors with unfair practices, or earn monopolistic profits at the expense of consumers, the market ceases to be competitive and the results are injustice, a decline in social utility, and a restriction of people's freedom of choice." [4]

It is not the 'free market' in isolation, therefore, which delivers the benefits which free marketers trumpet when they defend the free market, but only a certain sort of free market: the perfectly competitive free market. Indeed, as we have just seen, perfect competition is even a condition for maintaining the integrity of a market as being fully and truly 'free', i.e., with respect to the internal freedom of market participants.

Now, one of the most interesting things about perfect competition is that when you have a vast multitude of small or medium-sized competing firms, profits are driven towards an equilibrium point which represents costs plus the barest minimum necessary to serve as a continued inducement to production. In other words, profits are reduced to their lowest possible level while maintaining sufficient incentive to produce. This raises an interesting question: if we actually had the type of free market which delivered economic efficiency, capitalist justice, and consumer choice, i.e., a perfectly competitive free market, how many ideological free marketers would still be such vehement supporters or defenders of the free market ideal? Unfortunately, most of the markets in the typical Western economy fall short, in many cases woefully short, of perfect competition.

We tend to have monopoly markets; we tend to have oligopoly markets and in these markets you typically have monopoly and oligopoly profit-making, which is significantly higher than what would be the case under perfect competition – so you fail to achieve capitalist justice – you also fail to have an efficient allocation, use, and distribution of resources because the lack

of competition removes one of the key driving forces towards efficiency (people and firms which enjoy monopoly or oligopoly conditions can get complacent and lazy), finally, you also fail to have full respect for the freedom and rights of all market participants because if you are the consumer, for example, you suffer a lack of choice ... you can't discipline a monopoly by taking your business elsewhere because there is no alternative and ditto with oligopolies.

So there is an argument for the public authority to play some sort of active role whether through regulation, the breaking up of monopolies/oligopolies (we can argue about what sorts of interventions are best equipped to achieve the desired outcome) in order to move markets towards or maintain markets as close to perfect competition as possible, or to ensure that they give results that would be akin to what one would expect under conditions of perfect competition

Unfettered, hands-off capitalism tends, for a variety of reasons, to degenerate into monopoly capitalism and that tends to undermine the various social and individual benefits that one associates with the market mechanism generally.

This also helps to explain *why* the *laissez-faire* economic model doesn't work all that well in practice and is not incarnated anywhere as per the first objection that was presented.

V/3rd Objection

So that brings us to the 3rd and final objection to the *laissez-faire* economic model, which is the specifically Douglas Social Credit objection.

Just a brief introduction to Clifford Hugh Douglas and his ideas – C.H. Douglas was a British engineer (born 1879, died 1952), and was the originator of the original Social Credit movement ... which was a significant movement in various parts of the British Empire.

Douglas published many books and articles, went on a world tour, gave speeches before people as eminent as the King of Norway, was invited to give evidence before the Canadian and British banking enquiries, and so forth. We even had Social Credit governments in the Canadian provinces of Alberta and British Columbia which held on to power for decades. Unfortunately, they weren't able to implement any of Douglas' ideas because, as provincial governments, they were routinely overruled by higher authorities.

As a body of thought, Douglas Social Credit involved 4 main areas of inquiry: there is a philosophy, especially a well-developed social philosophy, a financial and economic theory, a political theory, and finally there is also a theory of history ... but DSC is known mostly in connection with Douglas' analysis of the current financial system and his proposals for monetary reform.

So when you think of Douglas Social Credit you can think of it as a programme for monetary reform, but a programme that is built on a particular philosophy and policy, which, in the broadest sense, may be described as Christian.

I must stress, because of the presence of the word 'social' in 'social credit', that Douglas Social Credit is not socialist. It's social credit, not socialist credit. 'Social Credit' was a term that was first introduced by Douglas and his associates to describe a particular phenomenon, a power that is present in all societies, namely, the power of individuals working together in association to achieve intended results.

Thus, the objection against the *laissez-faire* free market ideal that I will be bringing forward from a Douglas Social Credit perspective is not a critique of the free market as such, nor is it a critique of those who honestly support private property, private initiative, and the market mechanism as generally better than government management of the economy, for the simple reason that Douglas Social Credit is also in favour of all of those things. DSC is generally pro-freedom, proproperty, pro-competition, pro-personal responsibility and so forth.

I must also stress that this Social Credit, the original Social Credit, has absolutely nothing to do with the totalitarian surveillance reward and punishment system that has been introduced in the last few years by the Chinese Communist Party. In fact, Douglas Social Credit, if anything, is the total opposite of the CCP system because its aim was not the centralization of power and control over the individual, but rather the *decentralization* of financial, economic, and political power *in favour* of the individual to the greatest extent feasible.

Unfortunately, it would appear that "the other side", after having sent DSC down the Orwellian memory hole for so many decades, has now appropriated the name to mean the very opposite of what Douglas intended – and this, of course, makes the job of Social Crediters that much more challenging.

VI/

According to Douglas Social Credit theory, free markets alone are not sufficient for economic functionality because the financial system that we have in place plays a substantial role, indeed the pivotal role, when it comes to determining whether and to what extent an economy achieves due functionality.

Interestingly enough, supporters of the *laissez-faire* free market model tend to either ignore the financial system entirely and treat it as a non-issue, or else they believe that finance is indeed a problem, but that the solution is not the intervention of the public authority, but to rigorously apply a free market solution-approach to the question of money itself, where you might have many different private currencies that compete against each other in the open market ... in other words, from their point of view the failure of the free market model under the current financial system requires, as a solution, more

free market.

Douglas Social Credit says 'no', as important as it is for the public authority to act as a night-watchman or umpire which enforces contracts, protects property rights, and so forth, "something more" is required if economic functionality is to be achieved.

More specifically, there is an urgent need for the public authority to intervene and to regulate the financial system ... and to regulate it in line with objective truth. The general idea here is that the financial system needs to function with the same sort of objectivity as the bureau of weights and measures does when it comes to determining the units of measurement that are commonly employed in a society.

Again, I want to make it clear that this "something more", this expanded role for the public authority as Douglas Social Credit understands it *vis-à-vis* the libertarian conception of economic life, has nothing to do with the kinds of interventions that characterize socialism or even the mixed economy as this is conventionally understood – Douglas Social Credit is decidedly anti-socialist, anti-fascist, anti-communist, anti-collectivist – but rather it is an argument for the type of intervention which Conservatism – traditionally understood as Toryism – has always favoured.

Toryism recognizes that there is sometimes a need for a guiding hand to discipline or otherwise properly contextualize the free market so that it will, in its operations, serve the public interest and the common good, rather than its being left to serve the private interests of a plutocratic few at the expense of the common good.

This is also the position of Catholic social doctrine. In his encyclical *Quadragessimo Anno*, Pope Pius XI wrote:

"Attention must be given also to another matter that is closely connected with the foregoing. Just as the unity of human society cannot be founded on an opposition of classes, so also the right ordering of economic life cannot be left to a free competition of forces. For from this source, as from a poisoned spring, have originated and spread all the errors of individualist economic teaching. Destroying through forgetfulness or ignorance the social and moral character of economic life, it held that economic life must be considered and treated as altogether free from and independent of public authority, because in the market, i.e., in the free struggle of competitors, it would have a principle of self direction which governs it much more perfectly than would the intervention of any created intellect. But free competition, while justified and certainly useful, provided it is kept within certain limits, clearly cannot direct economic life - a truth, which the outcome of the application in practice of the tenets of this evil individualistic spirit has more

than sufficiently demonstrated. Therefore, it is most necessary that economic life be again subjected to and governed by a true and effective directing principle. This function is one that the economic dictatorship which has recently displaced free competition can still less perform, since it is a headstrong power and a violent energy that, to benefit people, needs to be strongly curbed and wisely ruled. But it cannot curb and rule itself. Loftier and nobler principles - social justice and social charity - must, therefore, be sought whereby this dictatorship may be governed firmly and fully. Hence, the institutions themselves of peoples and, particularly those of all social life, ought to be penetrated with this justice, and it is most necessary that it be truly effective, that is, establish a juridical and social order which will, as it were, give form and shape to all economic life. Social charity, moreover, ought to be as the soul of this order, an order which public authority ought to be ever ready effectively to protect and defend. It will be able to do this the more easily as it rids itself of those burdens which, as We have stated above, are not properly its own."[1]

The views of the classical liberals, libertarians, and others with respect to economic questions are, historically speaking, not conservative views at all. That is to say, they are not Tory views, they are Whig views, where money, material gain, and the theoretical negative freedom of the abstract individual tend to triumph over all other values and considerations. "Money *über alles*" describes, to a large extent, the world we are living in ... albeit in the form of a mixed economic model where we are caught between Whigs and socialists.

VII/

Now, the first step in understanding the Douglas Social Credit critique of the *laissez-faire* economic model with respect to finance is to understand the DSC concept of economic functionality.

Unlike the unfettered capitalism of the *laissez-faire* economic model, the 'good economy' of the Douglas Social Credit view is not about some generalized (if vague and ill-defined) 'prosperity', but is rather about an economy that fulfills a very specific purpose, namely, its own *raison d'être*.

This poses the question: what is the true purpose of the economy? Why does the economy exist at all? For what end does it exist?

I want to immediately introduce the Douglas Social Credit answer to this question, which is a response in the line with the Tory tradition. I also believe it is the correct answer to the question.

According to Douglas, the true purpose of economic association is to deliver the goods and services people need to survive and flourish with the least amount of labour and resource consumption (in some formulations Douglas says: with the least amount of trouble to everyone).

Is this a blind assumption or assertion on Douglas part? No, it's a rational insight into the necessary essence of economic association that can be brought to evidence. One way of bringing it to evidence is to perform a series of thought experiments.

Let us consider what would happen if we posited something else that is generally associated with economic life as THE purpose of the economy What would be the fallout or the inevitable consequences?

Take, for example, the existence of jobs or employment. Someone might say (and politicians often seem to think) that the purpose of the economy is to provide people with jobs.

Well, what would happen if we could employ everyone doing some kind of work, but the work itself did not actually deliver the goods and services that people needed to survive and flourish?

Let's say we had a command economy and the government ordered everyone to pick up rocks from one side of a street and to carry them to the other sideback and forth, over and over again, all day long. We could even pay people to do this work. But what would happen? The work wouldn't last very long; economic association wouldn't last very long because the workers would have nothing to eat, drink, etc. They wouldn't be able to clothe or house themselves. They would get sick and die and the economy would collapse. So the provision of jobs, of work, is not sufficient for an economy to survive and thrive.

On the other extreme, we can imagine an economy where no one had any jobs at all because everything was done by machines, AI, automation, androids, robots, etc. This may have been science fiction at one point, but we are very quickly moving in this direction. Would production and consumption carry on in such an economy even though no one was working, no one had a job? Yes, as long as people get the goods and services they need the economy can continue to function, so jobs are not necessary for an economy to exist either.

Sometimes people suggest, as an alternative, that the purpose of the economy is money-making, to maximize financial returns, but we can also bring that supposition to an absurd conclusion.

Let's say that a country could, by exporting all of its production abroad and purchasing nothing in return, earn the largest, most profitable financial result possible. This would be the most favourable balance of trade conceivable: export everything and import nothing.

The only problem would be that there would be nothing for the domestic population to consume and they would eventually die and the economy would collapse. So treating purely financial objectives as the economy's true or final purpose is not sustainable either and therefore cannot be the reason why the economy exists in the first place.

The only objective which keeps the economy going, which enables it to survive and flourish, is if people get the goods and services they require from it in order for them to survive and flourish And the more efficiently this is done, the less time and effort it will require from them and therefore the more time and energy they will have to enjoy those goods and services and make use of them.

I submit that this is the economy's true purpose because it is the only objective to which the economy can be directed that is not self-defeating when taken to its logical conclusion or to its natural extreme.

Once we have identified the economy's true purpose, we can apply Aristotle's well-known 'function argument' from the *Nichomachean Ethics* in order to evaluate how good this or that economy is by how well it achieves or fulfills its purpose.

If the purpose of a knife is to cut, then a 'good' knife will be one that cuts well. A bad knife will be one what that doesn't cut well because it is too blunt (let's say). In the same way – extending the analogy - if the purpose of the economy, of economic association, is to deliver the goods and services that people need to survive and flourish with the least amount of labour and resource consumption, then a good or healthy economy is one that does that well. (It fulfills its true purpose easily, effectively, efficiently, etc.)

And how can we be sure that the economy is, in fact, serving that purpose well? Answer: we can measure its performance against the physical potential of the economy.

In other words, a good or healthy economy will be one that fulfills its purpose to the extent that the realization of that purpose is physically possible.

A bad economy, an unhealthy economy, would be one that, to some significant extent, fails to actualize its due objectives to the degree that their realization is physically achievable.

Now I am going to say something controversial, something scandalous.

On this measure (if we use this physical economic potential as the benchmark), all modern economies would have to be put in the 'bad' or 'unhealthy' categories because they all fall woefully short of what could and should be the reality economically if we are just looking at it from the point of view of the physical potential. At our current level of technology and physical economic development, it should be easier than ever before in history, to survive and flourish in both real and financial terms and yet, very often, the opposite is the case

VIII/ Money Economics vs. Real Economics

Accordingly, the second step in understanding the Douglas Social Credit critique of the *laissez-faire* economic model with respect to this question of finance is to sharply distinguish the real or physical economics

from what we might term as the money economics. The real, physical economics has to do with the physical production and consumption made possible by physical resources ... things like land, labour, real capital in the form of machines, equipment, tools, know-how, and now things like automation, telecommunications, and artificial intelligence, etc. So if you took money, and everything related to money, i.e., the money system out of the picture, what you would have left is the real economy.

The money economy is what is superimposed on the physical economy by the conventions that we follow with respect to finance. So we are talking here about the calculation of costs and prices, the making and the distribution or issuance of money in whatever form, taxation systems, the stock and bond markets for investment, etc. If you like, the money economy is a by-product of the financial system and the financial system we can regard as a type of software on which or according to which we run the hardware of the real economy.

The money economics is thus a tool by which we interact with and direct the real or physical economics. IX/ How should the financial system work? Truth is easier to grasp than error.

Douglas' position is that money economy should *mirror* or reflect the physical or real economy as much as possible, as accurately as possible. There should be a one-to-one correspondence between the real world on the one hand and the monetary depiction of the real world on the other, with the real world being the determining factor and the monetary depiction being the determined factor. The real world should take the lead, and the money economy should follow by mirroring as best as possible the real economy.

Money in DSC is thus seen as a neutral tool that should function reliably by providing us with accurate information concerning the physical world, not as an artificially scarce or manipulated commodity that is to be bought and sold at interest.

What would this mirroring look like on the level of production?

Well, whenever there exists, on the one hand, a legitimate need for certain goods and services amongst the population of a country, and there is, on the other hand, the raw materials, labour, technology, etc., to meet those needs *via* appropriate production (or the elements in question could be easily acquired or manufactured), then the financial system should be designed in such a way that it will automatically supply a sufficient flow of producer credit to catalyze the required production. If it can't do that, then the system should be redesigned and re-deployed until it can. In no way should finance or money serve as the limiting factor in our economic lives. Rather, finance and money should be subordinated to the needs of the real, or physical economy.

Since money is merely symbolic and informational in nature, there can't be, or there ought not to be, any artificial limitation of the quantity of money that can be created, or the volume of money that can be issued. The only limitations that should actually matter are those that are inherent to the society's real credit, i.e., its ability to produce in conjunction with the need/desire to consume on the part of its members. Provided that there is both the need and the ability to answer to that need, there is an adequate basis upon which money can be created and then issued to catalyze the desired production. Money should be automatically forthcoming to make the wheels of production turn in response to genuine consumer demand.

Hence, one of the key axioms elucidated by C.H. Douglas was: "Whatever is physically possible and desirable should be financially possible".

What does this mirroring look like on the level of consumption?

Well, the financial system should, at all times, provide the body of consumers with sufficient money in the form of income so as to clear the market of whatever desirable goods and services are on offer at any given point in time. The rate at which costs and prices are built up in the productive system should be equal to the rate at which consumer income is being distributed. If the public have produced 100 million worth in goods and services in a certain period of time, the public should receive 100 million dollars in income with which those goods and services can be bought, distributed to consumers, and the corresponding costs covered.

Hence, another key axiom of Douglas might be expressed as follows: 'Whatever is produced should be capable of being paid for in full without the necessity of increasing the societal debt'.

X/What's wrong with the existing financial system?

Unfortunately, the existing financial system does not work like this. It does not accurately mirror the real economy – which would then allow the real economy to do whatever it can do and wants to do to meet its ends – but rather it artificially limits, distorts, and misdirects the real economy instead. And this failure of the financial system to map on to the real world is the number one reason that existing economies fail to fulfill their purposes to the extent that this fulfillment is physically possible or feasible.

Because money itself is the limiting factor in this scenario, it becomes the determining factor and the real world becomes the determined factor. It's a complete inversion of what should be the proper relationship between the money economics and the physical economics.

To use a concrete analogy, you are familiar, probably, with the mirrors that they used to put up in fun houses in amusement parks.

Some of the mirrors made people appear taller,

shorter, fatter, thinner, etc. than they actually were in reality.

Douglas is basically claiming that the financial system, as it stands, makes the physical economy appear weaker, smaller, than it actually is It makes us appear poorer – both on the level of our economic potential, our raw productive capacity, and on the level of the real wealth that is actually coming forth from production – than we actually are.

On the level of production, we are often confronted with situations where a) we have a *bona fide* need on the part of the population for housing, healthcare, whatever and b) we have the means or could easily acquire the means to produce the good or service that would satisfy that need ... and yet production does not occur merely because the financial system says that there is no money, money is lacking. And yet money should never be the limiting, determining factor, the physical reality is the only factor that ultimately matters. The due

relationship between the physical economics and the money economics is thus inverted by the current financial system.

On the level of consumption, for every 100 million dollars in value, for example, that the public produces in a given economic period, only some portion of that, say 70 million dollars in income is *automatically* distributed to consumers. There is gap between the remuneratively priced value of what is being produced and the means to pay for it.

Now, the existing system has various ways of dealing with this gap, of compensating for it, but it's mainly by borrowing more debt-money into existence that it tries to make for the lack of income, for the deficiency of consumer purchasing power, whether through increased consumer loans, government loans, or business loans, or exporting more than import and so forth...

(Article will Continue in August Issue)

POLICY by Neville Archibald

Sometimes a policy about something, sounds good. Just having it can make it seem that you are concerned. But it is the philosophy behind the policy that ultimately decides its outcome.

Whether it is government, business or school council, having a policy in place, generally means you've examined a problem and found something wanting. The steps to address it, are written down and formulated to achieve a result. Sometimes the policy sounds good, but it actually does the opposite.

The Victorian government issues policies for schools on just about every subject you can think of. School Council then has to review and accept these policies, which have to be revisited every three years. This makes for a major workload if you are on council. In my time on school council I found myself disagreeing with some, but to no avail because they were passed whether I agreed with it or not.

One of these that I was involved with was an equality policy. It had to do with help for disadvantaged kids. Without going into it to specifically it was there to help those who were struggling. There was a specific group of children singled out for special treatment, despite it being about equality. This immediately Drew my ire, not that I had anything against these children, but our school had a wide range of children from many different ethnic backgrounds and a wide range of poverty levels. A true equality policy would not mention race or background, for this was only drawing a distinction in the playground to me. I stressed to my fellow councillors that a child is a child is a child, doesn't matter what colour. If they needed help they should be receiving it. Instead of singling some out perhaps we should be looking at how we identify that need.

As a nation we have been pushing for equality and fairness for a long time, if we truly believe in it, it should be lead by example and start in the schoolyard. Singling out one group from all the rest by skin type or ethnicity teaches the wrong thing. Singling out particular groups within the playground leads to the creation of division between them and doesn't help engender equality.

If the problem was identifying those in need of help, that was what was needed to be addressed, not putting something in writing to create division.

Sometimes policy sounds good, the intention is noble. It is the reading of the fine print that determines whether policy actually meets the intention.

'The Voice', is currently being pushed as being the recognition of Aboriginal people in the constitution. The details of policy behind it is anything but clear. The working part of the policy means they get an extra voice to government. Preferential consideration over and above every other group that make up this nation. Again the reverse of the equality they are looking for.

Acknowledgement of culture and need already exists. There are many government departments dealing with Aboriginal issues, many of them, are aboriginal corporations, that are to supposedly represent them populations. A large amount of money is spent each year, in fact, so much so, that you would wonder why the problems they are facing have not been solved long ago. The very people from these existing groups, we are being told, will make up the voice. What will change?

If you listen to those who have had a hand in its making, it is far more than its simple premise.

Another area where policy does not reflect its background philosophy is housing.

We see the rise of homelessness, people living on the streets or out of cars. We see a shortage of government housing, of private rentals and house prices going through the roof. Do we have a policy for this? Yes, we do. Labour has a National Housing plan to build 30,000 new homes over 5 years. Yet Migrant intake this year alone is 650,000 individuals. With our own population also looking for housing and a huge waiting list for the public, the policy does not produce a result. To say that they have a plan does not mean it will provide the solution we are looking for.

We need to look further behind the policy, at the actual housing aims before it becomes clear, what philosophy that is being pursued. The labour party and many other parties in our parliament will pay lip service to the housing crisis, but policies being enacted these days, show a different agenda,

You've probably heard something about the 'Great reset' and owning nothing and being happy. The World Economic Forum (WEF) has pushed this idea during the recent 'pandemic'. Their leader, Claus Swabb has mentioned it many times. It is out there to be seen.

Many of the people in local council, CEO's, their left and right hand men and women, have been to training schools run by the WEF. Ostensibly "local government improvement seminars", are given by the WEF agenda followers. What direction they are taking and what underlying philosophy are they following?

Mainstream media, including Channel 7, Channel 9, and even the ABC have recently run stories about zoning issues or evictions. Several of the investigative reports have touched on this as well. Local councils appear to be limiting or even removing access to housing.

With a housing crisis in full swing, many have tried to go for a cheaper option and arrange share houses or a shared property with their own tiny homes. Instead of facilitating a process to ensure people can have a roof over their heads, council has been against it and it's nothing to do with safety or contamination of waterways by effluent. Others have had zoning issues either reinterpreted or newly created, that has forced them from their homes. Many of these being listed on rates notices as residential. It is all about zoning. A recent problem arose in Melbourne. People who had been living in an old industrial estate that was turned into housing and had been there for many years, have now been evicted or told they have to leave because it is no longer approved by council. Units that were listed on rates as residential. At the drop of a hat, council can determine people are going to be homeless?

Housing policy has been changed to some degree by us, the public, by demanding safer and more efficient homes. I think we all understand the need for new homes to be built with certain efficiencies in mind and within certain zoning's. There will always be limitations of one sort or another and everyone should be safe. I don't

think these things are the things that we argue over, but the removal of old buildings from the property market, the forced retrofitting to upgrade to today's building standards, can make the cost-prohibitive. In the midst of a housing crisis it makes no sense. Our forebears once lived in tents or bark huts when they first moved to this country. There has to be an entry level point for housing. Older homes ensured that people could move in and with a bit of sweat and determination, could achieve something that was livable. Maybe not up to current government standards, but it was a roof over their head and somewhere to raise their kids. The very people who are now on the housing list, waiting for public housing, would be able to help themselves in many cases.

In my area, an eviction of tenants from a rental was done under the guise of danger to life. The paperwork was issued for the wrong property and the tenants told they had two days to get out. Even though the paperwork was wrong, they were intimidated out. The property in question was listed as residential on the rate notice and neighbours confirmed that it'd been occupied for many years. Council refuses to acknowledge these issues and says that sometimes rates notices are not always right. Needless to say it is ongoing, with professionals now involved.

In any rental residence with more than two different surnames you now need to rezone to a 1b boarding house. So many changes are being made like this and Councils are becoming increasingly difficult to deal with.

These housing issues I've mentioned are but a few of the examples I've seen and a definite policy seems to be implemented. It should be of concern to all as this is being seen at local council level, Australia wide. The very philosophy behind the housing crisis would appear to be that which is driving policy, that of the aforementioned WEF.

While this discussion has been about various things, each of them has been connected to a single idea.

No matter how good a policy may sound initially, if the philosophy driving it, is faulty, you will never get the correct outcome. ***

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