

A WEEKLY COMMENTARY

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The Price of Freedom is Eternal Vigilance

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Identity Politics By Neville Archibald

The Trump bad, Trump good, factions in America, also have their parallels in Australia. In fact, the Trump phenomena is proving to be almost as pervasive here, as our own politics, often overshadowing the Albanese /Dutton Campaign Trail. What? They're not yet campaigning?

I look at comments made, on what passes for News services, and find more common sense being expressed in the comments sections of social media despite the misinformation stigma. The whole Democrat /Republican thing, which seems to culminate in Leader worship, has seen Trump hated or adored. The middle road, where, *what does the community want?*, seems not to be explored. Package A or package B is on offer! This is what we have pre-prepared! We have a Democrat stew, or a Republican stew, the spices have changed, but all have the meat and potatoes of global control as the basic ingredients. Then of course, slow cooked or rapid boil.

Our own Liberal or Labour has become more of a personality contest, with Albanese or Dutton. Some of the same marketing techniques are in use here, as they are also in the rest of the Democratic Western world. We seem to have forgotten, in this personality contest, what true representation looks like. The prevailing argument in many circles for the American experience, often focuses on Trump's appointed positions. The accusations of: '*we didn't elect them to destroy the DEP, they are unelected!*'; yet the other side, see them as legitimate, because Trump was elected with his group to do a job.

Both have some merit in what they are saying, but like picking the personality, the cover of the book, does not somehow, properly reflect the contents. Each side claims to have the legitimate argument as why they are right. If I was expected to take sides here, I would be asking what it was, that would satisfy both.

What does responsible governing look like? Does it focus on 'Responsible

leadership’? or ‘Responsive Leadership’? To pick a ‘responsible’ leader and allow them to do as they see fit, or one that will respond and accept the peoples desires. In fact, should it focus on leadership at all? What a government should be, is responsible and responsive. The elevation of leadership, where we focus on picking a responsible leader, rather than focus on picking the whole of parliament so that it will respond to our desires, is also a big problem. As our history shows, leadership (singular) is easily corrupted. To corrupt the entire parliament is another matter!

Hitler came to power under the rules of the German system, and to quote just the first entry on Google, the Holocaust Encyclopedia: ‘*He did not seize power in Germany. Rather, a series of political and economic crises helped him rise to power legally.*’ <https://encyclopedia.ushmm.org/content/en/article/hitler-comes-to-power>

I could have used any source for this, it is well recognised. It was what he did after, that changed everything. If you had asked him, I dare say he would have suggested he was providing the only responsible leadership to achieve what he saw as his role, his direction for his nation.

Now I am not equating Trump with him, nor am I apologising for Hitler, both things that when people play identity politics, they will grasp at and endeavour to accuse you of doing. We need parables, or past examples of incidents in other times, to realise what the outcomes could be when you follow a certain policy. A visionary leader has his or her end point in view! They know where they want to go and the means they will use to get there! But do we know where they will go? Do we have that control: the ability to direct them, or do we just suffer through it? Their actions will eventually label them as good or bad. What does it benefit the population, if a vision for better living conditions arises, but turns out to be at the expense of population reduction and not societal improvement.(an extreme example I know) ‘*In the future I will make sure everyone is well fed!*’ says the Dictator.

Knock-off half a population and suddenly the leader was right! More food for those who are left!

A manipulative leader, who is conforming to ‘responsible’ leadership, will have a vision, a set of morals (or not) on how to achieve this! They will convince us, that this, or that, is the only responsible way to do things. They will then implement them for ‘our benefit’ or as I have stressed in the past, for the benefit of the greater good.

Where does this idea of responsible come from? Who decides it? Look at the base word here: **respond**. What is it that we have created as a society that reflects this? Do we consider this at all or do we just accept it at face value? Do we believe it is already written in law, and like that of the law of gravity, it will always be there? To what are we responding? Who determines the correct response, the very concept of being responsible?

A response to a crisis is easy, virtually anything you do could be considered a response, even no response. What is it we are looking for? To simply survive, a knee jerk reaction, or to survive and improve, so that the next response need only

be smaller or easier? Sometimes you have to take the bull by the horns and just deal with it! Afterwards, in the calm, you assess if that was the best way. If that way resulted in a better outcome or worse. Can you get to the point where there is no bull to deal with? or where you have fences and a crush to direct and capture the bull solidly, without people getting hurt. I believe that a considered analysis of the corrections we make, allows us to respond better next time (if there need be a next time). It is this responsive attitude that I believe people would call responsible.

This response mechanism has been a part of political development, it is embedded in our system of government to ensure that it is arrived at, by society, in a democratic way, where all are entitled to participate. We are all supposed to play a part in determining societal policy, we are all supposed to benefit by that inclusion. How have we arrived at that, as a whole society? How have we determined, who's benefit our direction is for?

Constitutional limitations on the wielding of that power for a start. Limits that see authority vested in the population rather than the leaders alone. Unfortunately society has allowed this system to be captured by vested interests, and is travelling in the direction those interests desire. The big, the unscrupulous, the power hungry, have a different world view than that of the rest of us. These are the things our political system must be designed to rein in.

I like to think we are looking for a responsive leadership or - better worded - as responsive government. The distinction between the two has been clouded. We have lost focus on what our role in government is, keeping them responding to OUR wishes. We have seen a change in our word usage and in our learning. To me, and to the Pocket Oxford Dictionary 1924,: government is: '*persons governing a state, the state as an agent*' and among the definition of govern are the words: '*conduct the policy and affairs of (state)*'

in both those cases the state is an agent for (the people)

Going then to the Macquarie School Dictionary, 1995. We see a simpler definition of government: '*the group of people who rule or govern a country or state*' and looking at govern: '*to rule by authority, such as laws.*'

Here we see, 'rule' used as if they are over us, not of us! A distinct difference.

To me, the dictionary's change, reflects the simplified version of the thinking we are asked to undertake when we are learning about what society is, and when learning about our past. We have been conditioned to accept authority without really figuring out where authority rises from. We are ruled by authority, simply because they have that authority. A circular argument.

'I have the authority to rule, so I will rule.'

'I rule because I have the authority to do so.'

Who then questions this authority and from whence it arises?

Back to my starting point; If I was elected to lead you, but only in a general direction, who then establishes the destination?

If all roads lead to Rome, then in Rome we will end up.

So, the Pocket Oxford, in saying to govern is the result of policy or affairs of state, is saying who it is they govern for! The 'who' is the country? or the state? It is the electors, the people within that very state, that determines which policy they desire.

In following a leader or leadership group, our policy comes as a package. This is not freedom to choose our destiny, it is a selection of only two versions presented; whereas there are unlimited policy choices in reality. Our ability to determine one thing at a time, policy by policy, is what we want! No package A or package B. We may not want meat stew with potatoes, let's leave them out!

As Eric Butler so well explained in his booklet: *'The Moral Implications of Centralised Power.'*

'A fundamental truth .. I ask you to consider it. If the essence of freedom is freedom of choice, that power to accept or reject one thing at a time, not some of those false package deals which the modern political parties present to you where you agree with one proposition out of ten and completely disagree with the nine others. It means in rejecting the nine you also reject the one you want. But real freedom is the freedom to accept or reject one thing at a time, one proposition at a time. That is, I suggest, something very important to think about as we work through this discussion, to some type of realistic political action.'

and

'One of the most dangerous delusions afflicting the minds of many who have grasped some aspects of the problem is to suggest that we can appeal to power in an attempt to curb power. That, I believe to be a fatal philosophy. We can only curb power by an appeal to that which is outside power, and make power subordinate to it ... proper authority.'

Is this the appeal of Trump and the likes. The use of power to stop power, without proper consideration of where it could lead? Without asking what part of our original power have we, as the Authority, lost to big government?

Many who are looking at Trump, or here, at Albanese or Dutton, are seeing a package, in which the solution to one set of problems (visible and usually spun by media) drags in with it, the other, all encompassing 'will to power', where the stage is set for greater control in the future; but that greater control is now vested in authority other than individual authority. Again from Eric:

'... every increase in the power of the State, in fact every increase in the power of the monopolistic groups whether it is in the big city, or big business, or big finance apart from big government, irrespective of the plausible arguments used to try and justify the increase, must inevitably take from the individual his right, his divine right, to personalise his life in the only way possible .. through exercising of free will.'

At the turn of the previous century, our constitution and that of many of the western style Nations, tried to place power in the hands of the people. Thus the term democracy, or people rule. It is not simply, a Personality who rules, but it becomes more the image of a judge and his fellows in a courtroom. Those who wear a wig, do so to show that they are representing others in their actions. Perhaps if our politicians had to wear a wig that itches, for their duration in parliament, they may remember who they are supposed to be representing. The wig wearers, I guess you could say, are supposed to be a reflection of the moral judgement of the people, the population they are serving.

True political solutions, come not from one responsible person, but from one person responding on behalf of the many who put them there. Thus he re-presents the will of the entire electorate he belongs to. He should ask, or determine his actions solely by speaking with and getting the feel of the whole electorate.

‘It is too much to go back to your electorate each time you vote on each individual thing!’ you say.

‘It would be unworkable to keep going back and forth every time he has to have some question, he needs some autonomy.’

This is a false argument, there is no real reason for the sheer amount of regulation and administration that is continually enacted. A major portion of this arises purely out of the adversarial nature of our divided parliament, a created problem where puff and bluster is all about looking good for re-election. No problem has such an important reason for being, that it needs to be rammed through without consideration and consultation time. The fact that we are used to it, and have watched it get steadily worse, does not mean it is an inevitable fact of life. It is a perversion of a response!

I dare say, the designers of our constitution would never have envisaged the ‘explosion in a printing factory’ that our bureaucracy has become, with endless laws, regulations, and virtual forests of paper covered with ink, detailing every last detail of how we are to live our lives. We have so many written directions that apply to us now, that it is impossible to know it all, or to make sure each one interacts properly with the other. This in itself is designed to be that way, just to confuse us, to lead us into further control. If the majority of these interpretations and regulations disappeared tomorrow and we were left with a simple written guidance, then many of our problems would cease. The unelected creators of this material, are only doing so because some Minister has asked them to. They could, as easily, be doing an efficient summary and turning volume after volume into pages, and then pages into lines or statements.

The issue, in all truth, is not about who is the best leader to choose: Trump good, or Trump bad, or in our case Albanese good, Dutton bad, or vice versa. It is not, *‘is our government responsible?’*, it is, *‘is our government responding?’* Our system must be made to reflect this. If it has been hijacked (and I contend it has), we need to recognise ourselves as the hostages we are, and free ourselves, not wait for

intervention by another force, only to be held hostage again. Authority must come from and reflect truthfully the will of the people, not some charismatic's idea of what 'they' want that can only ever lead us to dictatorship. ***

All quotes by Eric Butler are from, *The Moral Implications of Centralised Power*. Available from: <https://alor.org/Storage/Library/Butler%20ED%20-%20Moral%20Implications%20of%20Centralised%20Power.htm>

Trump's Deregulation of Finance and the demise of the CFPB

By William Waite

The Trump base is what remains of middle America. Their residual self-image is hard-working, independent, resourceful, puritanical. From here it look like they voted for Trump because he was the only hope for a sane border policy, ending the madness of DEI and the broader culture war and making the American economy more self-reliant. There are signs that he will do these things and I hope he does. But what else did they get?

At some variance with middle America is Trump's pick for Secretary of the Treasury who is responsible for the "financial, economic and tax policy of the United States, Mr Scott Bessent. Bessent lives with his husband John Freeman and two children in a pink palace.

Bessent is one of Trump's billionaire picks. He's been an investment banker all his life, notably for Soros Fund Management where he was head of the London office. It was in this role he collected \$1 billion for the fund when the British pound collapsed in 1992. He has donated to both the Democrat and Republican parties. Given this choice it is probably safe to assume that if there were to be a financial crisis during Trump's term Wall Street interests will be well looked after.

On February 3 Trump put Bessent in control of the **Consumer Financial Protection Bureau (CFPB)**. The CFPB was setup in the wake of the Global Financial Crisis to be responsible for consumer protection in the financial sector and, in its relatively short life, has returned more than \$20 billion in restitution to wronged consumers. ¹ It regulates and prosecutes for fraud and scams and sets enforceable rules limiting excessive overdraft and credit card fees, oversight of payday and short term lending, consumer protection against junk fees and excessive mortgage fees on foreclosures. Along with the **Federal Trade Commission (FTC)** the CFPB is also the agency most closely working on regulating the crypto space and tech companies offering digital wallets and payment services. Digital wallets enable users to buy and sell the growing plethora of digital currencies as well as use them to buy goods and services in the regular economy.

Consistent with the recent de-fanging of the FTC and the **Securities and Exchange Commission (SEC)**, Bessent's first order to the agency was to cease all supervision and examinations. In the last few days the CFPB's office has been closed, Musk's DOGE crew (Department of Government Efficiency) has been given access to its system, parts of its website has disappeared and its X profile deleted. On Friday Musk posted on his X account "CFPB RIP" with an emoji of a

tombstone. This morning I wake up to the news that it will not have access to its next draw of funding. “Trump, Elon NUKE ‘Anti-scam’ Agency” is the headline on *Breaking Points*.² The CFPB and in particular its boss, former head of the FTC Rohit Chopra, was one of the most assertive regulators of Big Tech’s advance into the financial sector. It speaks to its importance that both Zuckerberg and Andreessen have recently complained about the agency. It is therefore noteworthy that one of Bessent’s initiatives was to provide a belated protection for Big Tech. In a second email to the agency, Bessent’s office specified that the CFPB is “not to initiate supervisory designation proceedings or designate any nondepository institution for supervision.”³ These nondepository institutions is a reference to, among other entities, Big Tech corporations moving into the financial sector. With the innovations in fintech (financial technology) over the last decade or more it was necessary that regulators expand their range to include companies offering digital wallets, payment facilities and other services traditionally provided by banks.

One such corporation which was to come under the supervision of the CFPB is Elon Musk’s X as he seeks to expand the services available to users to build an “everything app.” On the road to his everything app is Musk’s recent deal with Visa for a payment system through X which would have undoubtedly attracted the attention of Chopra and the CFPB.⁴

Aside from the CFPB’s function as a defender of consumer’s financial interests it is very dangerous to throw open opportunities for private companies to basically issue money outside the conventional banking system. I’m not saying that the central and commercial banks are doing a good job but I doubt letting Silicone Valley monopolists in on the money game will do anything for either the restraint of the financial sector or the stability of real economies. I’m talking largely about crypto here. Digital exchanges like Coinbase that readily convert crypto currencies to national currencies and enable payments in the regular economy are essentially a mechanism for an increase of money completely out of step with the performance of the real economy. Combine this with the public reach of Big Tech companies with billions of users on their social media platforms and no regulation — what could go wrong?

The idea that we should open the creation of the money supply up to market forces (whatever that means) is a Pandora’s box with potential repercussions that are difficult to imagine. It seems the CFPB saw the danger and now it’s all but gone.***

References

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² Breaking Points, Trump, Elon NUKE Anti-Scam Agency

³ bid.

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