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Alternative to Disaster

The Case for Social Credit By L. D. Byrne

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The life force of a community — its source of power — that which makes it a functioning entity — is its credit. This credit is the belief, amounting to a certainty, inherent in society that in association its individual members are capable of achieving what would be impossible to them living in isolation. This inherent belief — this credit — is essentially an attribute of the entire social organisation, and the extent to which it exists and is utilised determines the wellbeing of a community. If a social grouping disintegrates, its credit is destroyed. If this credit is under the effective control of the community — that is to say, if it is utilised by its individual members collectively to get what they want from society — it is Social Credit. Social Credit may be correctly defined as the belief inherent in society that its individual members in association will get what they want.

A community organised on this basis — democracy in the true sense of the term — would be designedly administered in accordance with the wishes of its members. Upon no other basis, indeed, can society be successfully and permanently organised. The final test of a successfully organised social entity must be the contentment of its individual members, and this will depend upon the extent to which the social environment permits them to achieve the satisfaction of their wants. The health of the social body will deteriorate to the degree that its members are thwarted in their desires to benefit from their association.

A cursory consideration of features common to all countries should be sufficient to dispel any illusion that the present social order, which varies only in form in Russia, Italy, the U.S.A., and Britain, is organised to enable people to have their requirements satisfied. Wholesale sabotage of production in the face of widespread want, prostitution of industry to the shoddy and the meretricious when it could as easily provide the goods of quality which people would prefer, restriction of education, and oppressive legislation enacted against the wishes of the majority, are but examples of the operation of the policy governing the existing social order.

Even in so-called democratic countries, the organisation of society is quite clearly on some basis other than administration in accordance with the wishes of its individual members. The result is that the present social order is breaking up rapidly. As environment becomes more and more unsatisfactory to an increasing number of people, so revolt against the existing state of affairs is developing in intensity and volume everywhere. With this disintegration of society the vitality of its inherent belief that its individual members in association are capable of supplying their wants must deteriorate. If the process continues it must end in the breaking up of the social order in chaos wherein a large section of the world's population will perish, and civilisation be extinguished for centuries.

The only alternative to disaster is a change from the existing order a social order which will provide an environment satisfactory to the people. There may yet be time for this; but it can never be accomplished without a recognition that the change must be to a social order organised on democratic principles. The basis of organisation, in short, must be the inherent belief of society that its individual members in association will get what they want. Thus Social Credit is the only alternative to the present social order, and because of this it is not possible to have a real understanding of the issues facing humanity without a knowledge of Major Douglas's great message to the world. Yet it would seem that it is failure to appreciate the realities of the situation which prevents otherwise intelligent people from investigating Social Credit with a desire to understand the subject. This extraordinary human characteristic, which renders it impossible for apparently reasonable human beings to approach a new idea without prejudice and hostility, was pilloried in the introduction to "Human History" by Sir Grafton Elliot Smith:

"The vast majority of mankind thus accepts without question the guidance of tradition, and by sheer inertia loses the ability to observe or interpret evidence in any sense other than the conventional one that has been instilled into them by custom.

"Every one who has ever called attention to facts, or inferences from them, that came into conflict with fashionable doctrines must have been made to realise how little influence the experience of the scientific developments of the last three centuries has had upon men's readiness to make even the simplest observation, or to admit the truth of the most obvious principles. Most men, even without being consciously dishonest or wilfully stupid, seem to be unable to examine heterodox views with understanding and impartiality.

"The inertia of tradition and the lack of courage to defy it when new evidence fails to conform to it seems to be potent to blind all, except the ablest and most fearless of men, to the most patent facts."

It cannot be stressed too emphatically that Social Credit as a subject includes all the field of knowledge and research, both philosophical and structural, concerned with the organisation of an entirely new social order on the basis that its individual members may get what they want. It is necessary to emphasise this, for there is a widespread and incorrect idea that Social Credit is merely a monetary reform scheme, consisting in the main of a set of financial proposals designed to rectify a faulty system of finance, and that, when enough people know about it, in some curious way it will be possible by common consent to embody these proposals in a cut-and-dried plan which will then be superimposed on the existing state of affairs by Parliamentary legislation, very much like tariff reform, with results entirely satisfactory to everybody. This narrow conception is mischievous, for not only does it distort the nature of Social Credit, but it tends to direct attention away from the main issue facing the world. It has probably arisen from the fact that for years exponents of Major Douglas's ideas rightly laid all the stress on the economic issues involved, and their relation to the financial system, as the focus of the world's troubles. But because this emphasis was right two or three years ago, it does not necessarily follow that it is right now.

The urgent need at the present time is to achieve a change, before it is too late, from the existing social order to the new order. This involves a change of environment, which can be achieved only by action, for no such change ever has or ever will be accomplished otherwise. It will be apparent later that the problem facing mankind is not primarily economic; it is in the nature of a military problem. However, before proceeding to a consideration of this all-important issue, it is necessary to recognise the factors which bear upon it.

On the evidence of the world situation the organisation of the present decaying social order is fundamentally wrong; wrong, that is, in the pragmatic sense. Anyone who has had to do with organisation knows that it is a science. The principles and technique of the science of social organisation have been clearly expounded by Major Douglas, and, as a matter of fact, have never been comprehensively stated by any other person before him. They form that important aspect of Social Credit knowledge which is aptly termed social dynamics.

The basic consideration in forming any organisation is the objective. The social objective must necessarily be that desired by its individual members. This can be defined as personal security and personal freedom in the broad sense of the terms, or, in the eloquent phraseology of the American Constitution, the inalienable right of man to life, liberty and the pursuit of happiness. Judged by results the existing social order, whether in the U.S.A., Britain, or anywhere else, has no such objective. Whatever the present objective may be — and there is unquestionably a purpose in the policy which is being pursued everywhere, it is certainly not one to which people would subscribe if it were made clear to them. It is a matter of fact that the results

of the existing social arrangements are growing insecurity and progressive loss of freedom for everybody except a very few.

The organisation of society for the achievement of the social objective is applicable to two of the three aspects of its life. These are the economic and the governmental. The third, the cultural life of the community, is not susceptible of organisation. It is the sphere in which the individual within the group requires the freest expression of his personality in the pursuit of his desires in religion, education, the arts, travel, and so forth. This aspect of society's life is essentially a natural development according to the individual desires of its members; and to the extent that the economic and governmental systems release people to pursue these desires, the cultural life of the community will be enriched. It is significant that culture is rapidly declining in the world today, instead of being at the height of human achievement, as it should be with all the resources that are available.

The science of social dynamics, therefore, applies only to the economic and governmental aspects of social life, which must necessarily be organised. Each of these has its specific function, and it is important that no confusion should exist in regard to these functions. The economic system has to do with providing the material requirements of the people. Its purpose can be defined as being to deliver goods and services to the community as, when, and where they are required, with the greatest degree of efficiency. Bearing in mind the social objective, this means that the economic system should confer the maximum of security and freedom on all. This is its function, and it should not exist for any other purpose.

The governmental or legislative system is concerned with the rights of individuals comprising the group, and their relationship to each other. It provides the rules under which society agrees to live, which embraces what is referred to as "the maintenance of law and order." Therefore, its function in the achievement of the social objective is to give effect to the collective will of the members of society in all matters concerning their personal rights, their relations with each other, and, as a group, their relation with other social groups.

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The two forms of organisation applicable to society are the pyramidal, involving centralisation of control, and the democratic, under which the wishes of the majority prevail. The pyramidal type is so termed because it can be pictured as a grouping of people in the form of a pyramid; at the apex of which is a supreme authority dominating the entire structure through lesser executives working under him. Democratic organisation can be pictured as a grouping of people in the form of a circle, in which administration at the centre is dominated by the majority at the circumference. This necessarily involves the ability of the majority to accept or reject administrators according to the satisfaction or otherwise they experience from their administration.

It follows that the democratic type of organisation is the one under which society should operate in both its economic and its governmental aspects, in order to ensure that its individual members may obtain satisfaction from their association. A social democracy should comprise economic democracy and governmental or — as it has to do with matters of policy in the legislative aspect of group life — political democracy.

The limitations, however, of the democratic form of organisation must be recognised. It cannot be applied to the building of a bridge or the administration of a railway, or the result will be confusion. Practically every aspect of social life in both the economic and governmental spheres requires specialised knowledge in matters of administration — that is, in regard to *how* a thing shall be done. The execution of any undertaking must depend upon personal responsibility assumed by those carrying out the task. It is beyond the ability of a mob to give any decision in regard to how a thing *shall* be done. It can, however, decide whether or not it *shall* be done. That is, it can give a clear expression of its desire for specific results, or it can reject them. This is the governing factor in social organisation.

By deciding collectively that they want a certain result the individual members of society define policy. To carry this policy into effect, in a manner which will ensure that they will get what they want, the pyramidal type of organisation must be called into operation. The group should place at the apex of a pyramidal organisation any of its members having the necessary qualifications or readiness to assume responsibility for achieving the desired result, and proceed to take instructions from him in the execution of the undertaking. To ensure that they get what they want, and not something else, they must have the power to remove the administrator from his position of authority should he fail to produce the result desired within a reasonable time. Thus two distinct and opposite types of organisation become complementary in their application to social organisation within a democracy, each performing its special function. For the will of the democracy to prevail, the democratic type of organisation must be applied to decide policy and select personnel for its execution; while execution of policy must be carried out under pyramidal organisation. Major Douglas has summed up this all-important aspect of social organisation in a sentence:

In respect of any undertaking, centralisation is the way to do it, but is neither the correct method of deciding what to do nor the question of who is to do it.

Pyramidal organisation can function satisfactorily in the service of society only if the executive at its apex derives authority from the willing consent of the majority, if the individuals grouped within the pyramid have freedom to remain in the group or leave it, and if the purpose for which the organisation exists accords with the wishes of the majority. Otherwise pyramidal organisation spells tyranny — the domination of the majority by an authority from whom they cannot escape, and for a purpose to which they may be opposed.

The foregoing considerations are fundamental to Social Credit and, indeed, to a realistic grasp of the present situation. With a knowledge of the principles involved and the facts as they exist today in the economic and governmental spheres of the social order, no difficulty should arise in recognising what is wrong in the world and how it can be set right.

4

That the productive resources of developed countries are capable of meeting practically any demands made upon them is the outstanding fact in the domain of economics. Civilisation has passed from scarcity to abundance with the advent of the knowledge whereby solar energy can be harnessed to the service of human requirements. Prior to this, production was restricted by the limited energy resources available. Human labour, the energy of the wind, running water and domesticated beasts were insufficient to overcome an environment of scarcity. With the development of power production scientific knowledge made rapid strides, and organisation was improved.

While puritanical economists, with static minds anchored to considerations of a bygone age, pathetically appeal for a hearing of their treatises on the relativity of the plenty available to the world, the fact is that the natural limitations to production, as distinct from the artificial limitations, are the energy resources available, the supplies of raw materials, and human ingenuity to apply the one to the other to meet the requirements of people. There is no evidence that a limit has been reached or is likely to be reached in these essential factors of production. Plenty is available to mankind. Moreover, the word plenty cannot be used in a relative sense and retain its meaning.

Power production discards human energy as other forms of applied energy become available. It constitutes the final stage in mankind's struggle to gain freedom and security in the economic sphere. The power-driven machine is releasing man from the necessity to toil for his material requirements. As processes are improved and scientific knowledge advances, fewer and fewer men and women are required in production. The same applies to transport and the distributive organisation. Thus abundance is available with a modest and diminishing expenditure of human toil, and unconditional security with leisure, which means freedom, can be achieved in the economic sphere. All that is necessary to attain the social objective in this aspect of community life is the effective distribution of products as, when, and where they are required by individual members of the group.

Two important considerations arise at this point: the right to equity of each member of the group to a share in the fruits of communal effort, and the corresponding responsibilities of that right. That abundance is available means that the real credit — the rate at which the group can produce goods and services — is sufficient to enable the community to satisfy the requirements of its members. This is governed by the knowledge and the resources at the disposal of the group as a whole, and constitutes a common cultural inheritance, which has been handed down by

succeeding generations through the centuries. This cultural inheritance, the extent of which can be dimly envisaged by imagining its absence, is essentially a communal asset to which every member has an equal claim.

However, the group can benefit only to the extent that its individual members collectively exploit the cultural inheritance to get what each wants. (In passing, it should be noted that in the process of exploiting this heritage the community enriches it. The heritage cannot be impoverished without corresponding damage to the social well-being.) This exploitation involves both individual effort and initiative in pursuit of the objective of society, and the co-ordination of this in a manner, which will secure the maximum result from the association of its members. For example, the practicability of producing a motorcar within a given time depends upon a number of persons applying themselves to producing different parts of the product with the maximum of efficiency, and using the advantages of the cultural inheritance to this end. But unless their individual contributions to the product are co-ordinated — unless they work in association — they are impotent to achieve their objective.

A graded system of rewards is probably necessary to invoke personal effort and initiative in exploiting the common cultural heritage, but while expediency may place this as a first charge on production, there arises an increment in the association of individual members of the group, which, in equity, establishes a right for all to share it — something in the nature of a dividend to the shareholders of the communal heritage. In an environment of scarcity it is probable that the first charge of rewards for services to the group would absorb the entire production; but there is no justification for withholding the social dividend from the members of a community capable of producing plenty for all with a diminishing demand on available personal effort and initiative, which is the position at present. Moreover, the individual dividend should be at least sufficient to establish the social objective, by conferring security, with the maximum of freedom in the economic sphere, on all.

Though the principle of the dividend has been established within the existing economic arrangements, its application is restricted to a system of rewards to encourage capital development. Without necessarily disturbing the present arrangement in this respect the principle should be extended. But the question of this right in equity of every member of an industrial community to an unconditional share in production cannot be settled within the economic sphere. As it concerns the right of individuals and their relations with each other, it comes within the domain of the governmental system. The economic structure under consideration would have to provide the mechanism for its distribution only if the right to a social dividend had been established within the governmental system.

5

The major economic difficulty in the world today is that production is being restricted; and even the limited production which is permitted, cannot be distributed. Poverty amidst plenty and the fierce competition to sell goods are accepted as being

in the natural order of things. It is astounding that their implications are not more widely realised.

So long as production is being restricted and destroyed when members of the community are in want, the community is not being permitted to enjoy its cultural inheritance; it has not access to its ability to produce and use goods and services. In short, the community is cut off from drawing upon its credit. Only an external force imposing its will on the community can achieve this — and this constitutes tyranny. The mechanism by means of which the community is being prevented from gaining access to credit is precisely the mechanism intended to enable the economic system to fulfil its function of producing and distributing goods and services as required. It should, but does not, operate to produce results in accordance with the wishes of the individuals within the group. This mechanism is the monetary system.

Money is fundamentally a costing mechanism. Professor Walker has defined money as any medium which has reached such a degree of acceptability that no matter of what it is made nor why people want it, no one will refuse it in return for his product — if, of course, he is a willing seller. Thus money is a ticket system to enable members of a community to take what they want from the general pool of production. Whatever may have been the case at one time, under modern conditions of the division of labour and highly mechanised productive processes money is not primarily a medium of exchange, as is usually stated. It is primarily a medium for effecting the distribution of the fruits of economic activity. It cannot be used mainly as a means of exchanging human labour for production, when production is achieved to an increasing extent by processes eliminating the need for human labour.

Price determines the relationship of money to goods. Under modern conditions of production, cost determines price. All money distributed to the community constitutes a cost of the production in respect of which it is distributed. It is an essential of current accountancy methods that the vendor of production, whether producer or distributor, recovers all the costs incurred by him. Any reward he can obtain for his services by way of profit is additional to this.

Money has to be created. It is created by the banking institutions, issued to the productive and distributive organisations as loans, distributed by them to the community by way of wages, salaries and dividends, including profits, as purchasing power. It is recovered by the productive and distributive organisations through price — the community surrendering purchasing power in exchange for production — and returned to the banking institutions in liquidation of the loans outstanding. Now, in fact, money is created as a draft upon the community's credit. This confers upon money all the attributes it possesses. Unless it is the tangible representation in metal, paper or figures, of the inherent belief of the community that it can produce goods and services, it must lose its value as money.

The monetary system performs four important functions: it enables a record to be kept of the extent to which the community is employing its credit, in accordance with

the accountancy methods adopted by it; it is a means of recording all production and all consumption which is taking place, so that the facts are available all the time; it enables the fruits of communal effort to be distributed to individuals; and it provides an effective voting system within the domain of the economic system, for by buying certain products and refraining from buying others, individual members of the group are able to express their will in regard to what shall be produced, and when and where this should be made available. Moreover, in performing these functions, the money mechanism is the means of mobilising the increment of association, and therefore should be the medium for distributing the resulting benefits to the individuals within the group, in the form of dividends on the common inheritance.

While a full understanding of the defects responsible for the outrageous results the monetary system at present produces can be gained only by a study of the subject in Major Douglas's works, there are certain outstanding and indisputable facts concerning it, which establish inescapable conclusions of fundamental importance.

6

The monetary system is the pivot of the economic structure. Individual members of the social grouping are able to obtain a share in the production only if they possess money. To the extent that they have money they have economic security, and to the extent that they can obtain this without conditions attaching to it they have freedom in the economic sphere. An individual without money is reduced to a state of complete impotence. These considerations are governed by the purchasing power of money. That is to say by its relation to goods through the price system.

* * *

A community can draw upon its productive resources only to the extent that its credit is monetised. Any arbitrary restriction of the monetisation of the communal credit arbitrarily restricts the use of its resources which can be made by society.

Control of monetary policy is a sovereign power. It determines the extent to which the community as a whole, and its members individually, can get what they want in the economic sphere. The sovereignty of a democracy demands effective control of monetary policy. And because it affects the rights of individuals and their relations with each other more than any other factor of social life, it is the most important function of democratic government. Therefore monetary policy should be determined in the governmental sphere, according to the collective will of democracy, and executed in the economic sphere, where, because of the voting power of money, democracy can also control policy in all other matters of economic activity.

In this country control of monetary policy rests with the Bank of England. The banking institutions alone possess the right of monetising the community's credit, and in this respect they are under the effective control of the Bank of England. Thus an authority at the apex of a highly centralised and pyramidally organised private monopoly has the sovereign power of monetary control over the entire community. The Report of the Macmillan Committee is explicit about this matter:

The Bank of England is almost unique as a Central Bank in that it is a private institution practically independent of any form of legal control, save in regard to its powers of issuing bank notes and granting loans to the State. The restrictions, so far as there are restrictions, under which the Bank works in its operations are restrictions which the Bank has imposed upon itself, and which, of course, it has power to alter. (From the evidence of Sir Ernest Musgrave Harvey, K.B.E., then Deputy Governor of the Bank of England.) But the Bank also holds at command the power to increase or decrease the amount of purchasing media in the country . . . By its control over the cash base the Bank of England is in a position to regulate the volume of bank deposits . . .

This private institution, by its control of the monetary mechanism, controls every aspect of social life. Moreover, the monetisation of the community's credit by the banking institutions is controlled by the note issue and the market operations of the Bank of England. The arbitrary restrictions thus imposed effectively cut off the community from access to its resources, and enable the Central Bank to restrict and control economic activity as it thinks fit.

This is tyranny. But when it is borne in mind that other countries are in the same position in relation to their central banks, and that this omnipotent power exercised over communities by these centralised financial monopolies is in turn centralised internationally, some conception can be gained of the power of the financial tyranny which has fastened upon all humanity.

* * *

If the monetary system functioned correctly to provide an accurate mechanism for costing in the economic sphere, it would be self-liquidating. Monetary credits would be created concurrently with the equivalent price values attaching to new production, these monetary credits would be issued as purchasing power to the community at the rate at which the price values fell due for liquidation, and these price values would be liquidated as the production was consumed by the community, while the corresponding purchasing power would be retired. The growing mountains of debt, which threaten to bring our financial arrangements to a state of chaos, are sufficient evidence that the system is not self-liquidating. This is because it has an inherent fault, which operates to the great advantage of the financial tyranny.

It is an essential feature of the capitalist productive system — that is, the system in which progress in production is dependent on the development of capital goods — that a community constantly consumes less than its total production. Production, of course, includes both capital goods and final consumable products in their various stages of production. The costs of the former are accounted into the prices of the latter as they depreciate — that is, as they are consumed.

Taking the five-year period 1927-1931 inclusive, the economic position was

progressive. Capital goods production was steadily pursued. In each of those years the total consumption of the community was less than the total production. The unconsumed production was carried forward, and so were the costs attaching to it. These costs had to be liquidated at a future date. If monetary credits were created concurrently with new production according to the price values attaching to it, being retired only as the production was consumed and the corresponding price values liquidated, the monetary credits available to the community should have reflected the accumulating price values attaching to production not consumed in each period but carried forward into the future. Actually the monetary credits of the community, as represented by bank deposits, remained substantially constant throughout the five years. Thus in each period of six months or a year, the community surrendered purchasing power equivalent to its production, whereas it should have paid only for its consumption. Therefore, as costs attaching to its production carried forward for future consumption fall due for liquidation, the community cannot meet them, and a chronic shortage of purchasing power must result.

This fault in the cost accountancy system has been in operation for a long period, and its results are evident in the world today in the existence of poverty side by side with the wholesale destruction and restriction of production; in the inability of home markets to absorb the available goods, resulting in savage competition between producers and distributors at home, and in fierce economic war for export markets waged between nations (a form of war which in time must inevitably lead to armed hostilities); in the growing debt structure everywhere; and in most of the economic difficulties of our times. The resulting feature, which is of the most value to the financial monopoly, is the increase of debt.

Every sanction of the legal system exists to enforce the obligations of debtors to creditors. Even the Lord's Prayer has been altered, not altogether euphoniously, to eliminate the dangerous sentiment which, less than fifty years ago, was worded "Forgive us our debts, as we forgive our debtors." Through control of the monetary system the controllers of the financial monopoly have effective control over the debt structure — control over debtors — and thus control over entire communities. If, owing to a chronic shortage of purchasing power, people can gain access to production, which they are unable to purchase, only by incurring debt against future monetary credits to be issued to them, the end is easily foretold; it is a question of time only before the debt structure will overwhelm entire nations. That is a situation which is rapidly approaching.

Finally, the distribution of purchasing power solely through the medium of wages, salaries and dividends ensures that members of the community can gain access to production only as a reward for work within a productive system which is progressively eliminating the need for human labour as processes are improved. The insanity of this, which should be plain, does not seem to have penetrated the minds of governments, who continue to concentrate on "curing unemployment." This not

only binds members of communities more firmly to the yoke of financial tyranny, but denies them the right, arising out of the increment of association, of access to their share in the cultural inheritance, which alone can assure them security and freedom within the economic sphere.

7

The measures needed to rectify the mechanical and administrative defects revealed by the necessarily condensed and technical examination of the monetary system in the preceding pages do not present any great difficulty, if the principles of social organisation are borne in mind. The objective should be to confer the maximum security and freedom on individual members of the community. The change involved in the economic sphere must be from economic tyranny to economic democracy. This means a complete change in the nature of the social order. No such fundamental change can be successfully accomplished by a violent upheaval in the social life. The various mechanisms of production, distribution, and so forth, have been built up through the centuries and are bound up with the credit of a community. It is pragmatically desirable that such change should be made with as little dislocation as possible to the life of society along ordinary and evolutionary lines.

The measures necessary to achieve this within the domain of the economic life of the community can be summarised:

- (1) The monstrous power of the financial tyranny resides in the sovereign right it has usurped to control monetary policy. The sovereignty of democracy can be established only when democracy has control of monetary policy. This is a function outside the economic sphere, and it can be established and carried out only in the domain of the governmental system. The policy defined by democracy in the domain of government will, however, require administration in the economic sphere. There must exist a body of technical experts who are responsible to democracy to carry out policy.
- (2) A democratic community must have access to its resources. Therefore there must be no arbitrary restriction of the monetisation of credit. Control must be effectively vested in democracy. Monetisation of credit resources must be limited only by the monetary measure of the community's real credit and the extent to which it desires to draw upon this.
- (3) The defect in the cost accountancy system whereby the community is forced to surrender monetary credits representing purchasing power to the extent of its total production can be rectified by:
 - (a) Instituting proper accounts in which the community is credited with the monetary price values of all production and debited with all money credits issued to it, the account being written up in respect of all production and written down in respect of all consumption.
 - (b) The adjustment of prices of all consumable goods purchased by the community so as to enable the available purchasing power to meet the price

values of the production on the market; this can be achieved by authorising retailers to sell their goods at a discounted price bearing the same proportion to the selling price as now computed, as total consumption bears to total production for the period immediately preceding. If necessary, to introduce a safeguard against exploitation of the community, it can be made conditional that an agreed ratio of profit on turnover is observed.

(c) The loss to retailers to be made good by transfers to them of monetary credits from the community's credit account, these transfers being concurrently debited to the community.

(4) In order that individual members of the community should obtain full advantage of the increment of association in terms of security and freedom in the economic sphere, the monetary credits distributed in price discounts should be limited, and the balance necessary to adjust the deficiency in purchasing power distributed to every member of the community as an equal dividend on the common cultural inheritance. As production becomes more dependent on improved processes and less dependent on human effort, the dividend should progressively replace the wage and salary system as the channel for distributing purchasing power.

The adoption of the foregoing measures within the economic sphere would abolish poverty, the community having access to its abundant resources; and because the deficiency of purchasing power would no longer exist, orderly co-operation would replace the present fierce competition for markets both at home and abroad, thus removing the chief cause of war and civil disorders. Moreover, the economic life of the community would be organised on democratic lines. Economic democracy would be established.

The monetary system would operate as an effective voting mechanism whereby the community controlled both policy and the personnel administering policy in economic matters. The wage system as the sole method of distributing purchasing power is the most powerful instrument for enslaving people that the human mind has devised. If the only means by which members of a community can acquire purchasing power, i.e., licences to live, is by a forced obligation to work under conditions over which they have no effective control, they are slaves. However, the wage system supplemented by a social, or national, dividend would confer freedom in the economic sphere. With basic security people would have a dominant voice in the conditions of work they accept. The result would be that the efficient and socially minded administrator in industry would supersede the inefficient and anti-social administrator where he exists. As purchasing power increased and the dividend assumed increasing importance, the efficacy of the money vote of individuals within the group would rapidly bring about the direction of productive policy in accordance with the collective will. It must be stressed that the money vote would, as now, be used to demand the results wanted, and that industry would continue to operate under pyramidal organisation in regard to methods. The economic structure which

would be created, has been described by Major Douglas as “an elected aristocracy of producers serving and dominated by a democracy of consumers.” And that would be economic democracy.

The application of the foregoing technical proposals to achieve economic democracy is not the problem facing the democratic peoples of the world. This would be a task for a body of experts with the proper knowledge and the authority of democracy to give effect to a clearly defined policy. The problem facing democracies is to overthrow the powerful financial tyranny which has assumed sovereignty over them, and to secure to themselves the sovereign right of control over monetary policy. This can be achieved only in the domain of government.

8

It is generally assumed that such countries as the U.S.A. and those grouped within the British Commonwealth of Nations are democratic because their constitutions and political mechanisms have been established to enable their communities to define policy. Nothing can be further from the truth, for in not one of these countries is administration in accordance with the will of the people; the evidence of this can be observed in the growing discontent everywhere with the state of affairs which exists.

The reason, of course, is that the sovereign right of democracy over its affairs has been usurped by the controllers of the financial monopoly. By their control of the highly centralised and pyramidally organised financial system, these people have complete control over every aspect of social life. The economic system is itself a vast pyramidal structure with finance at the apex. Control of policy and personnel emanates from the apex. Individual members of communities can gain access to production only on the terms permitted by the authority at the apex. In this matter the seat of real government is at the apex of the economic pyramid, and the economic system is being used as a system of government, or, to put it more correctly, as a system of domination by means of economic rewards and punishments. Not a wheel can turn, not a ship can move, not a person can consume, except by the consent of the financial hierarchy. Such is their power.

Under such conditions obviously all so-called democratic government is a farce. Democracies have been divested of their sovereignty. A tyranny, and probably the most powerful tyranny in human history, has mankind in its grip. Moreover, owing to the nature of faults in the monetary system, which are so carefully preserved, centralisation of every aspect of social life is being accelerated and with this acceleration the power of the controlling financial hierarchy is being strengthened.

The technique of this tyranny is that of all tyrannies: divide and rule; engender fear; confuse. The greatest danger to the sovereignty of finance remains in democratic countries, where the constitutional right still exists for democracy to assume sovereignty by defining policy; that is, to specify the results it wants. Therefore, the greatest care has been taken to divide the communities into political camps and to ensure that electors are never consulted in regard to policy, but only in regard to

various methods of carrying out the policy defined by the financial hierarchy. An environment of scarcity is essential to rule by a system of rewards and punishments under a pyramidal, i.e., a tyrannical, organisation of society. This also ensures a perpetual state of insecurity engendering fear that can be played upon. The success with which confusion has been caused is only too apparent.

The only technique likely to succeed against the methods by which the financial hierarchy retains its power is one which will have exactly the opposite results. To unite society against its common enemy; to establish confidence, i.e., restore democracy's will to sovereignty, to clarify the issue — these are the tasks. They are not likely to prove easy, for the powerful ramifications of finance have been built up over a long period, and in the process people have been conditioned to its domination. But unless this power is taken from the small group in whose hands it resides, it will destroy civilisation.

The objective of the financial hierarchy is plain from the evidence of what is happening. It is the destruction of all national sovereignties as they exist, and the establishment of a world state pyramidally organised and dominated by it from the apex; a super-tyranny, with the individual reduced to such a condition of serfdom in order that the authority should retain its power, that it would be more than flesh and blood would stand. Long before this objective was attained the smoke would be rising from the ashes of civilisation. Yet all the propaganda in support of internationalism in various forms, and the persistent advocacy of an international police force, superior to that of any single country and at the command of an international body — a measure which would effectively destroy the sovereignty of all nations over their own affairs — are directed to this end.

No tyranny in history has willingly surrendered its sovereignty. The financial tyranny is unlikely to prove an exception. With countries verging on chaos, the situation developing to a clash of arms on a scale which may destroy civilisation, and the cries of suffering humanity rending the air, the objective of world domination continues to be relentlessly pursued. In the last resort the only argument likely to have any effect on the financial hierarchy is the mobilisation of stark force against it. The sanctions available to a community to impose its will are its armed forces which exist to uphold its sovereignty. Only a united community exercising its sovereignty can mobilise such sanctions against finance.

The financial hierarchy has usurped democracy's sovereign power by gaining control of monetary policy, and thus control over the economic structure. The policy being pursued is to impose insecurity and regimentation on the vast majority of people.

Control of monetary policy is the sovereign right of democracy. Without it, democracy is a sham. The policy democracy wants is one which will confer the maximum security and freedom on all. Though the reality of this can be conferred only in the economic sphere, the right of democracy to these results must be

established in the governmental sphere. Democracy must establish its right to define policy as a functioning sovereignty. True political democracy must therefore precede, and will automatically lead to, the establishment of economic democracy — and thus to a democratic society.

Reference back to the principles of social organisation will show that the mechanism of organisation in the governmental sphere must be such as to enable democracy to say what shall be done — that is, to define policy without specifying methods — in all matters affecting the individual rights of its members and their relations with each other, and also to accept or reject the personnel administering its policy.

The mechanism exists in democratic countries, but is not used properly. The electors of democracies should assert their sovereignty by using the political vote, like the money vote, to demand the results they want in the order in which they want them. They should thus use the political vote in all matters affecting their rights and relations with each other and with other countries. The first essential is that they should exercise this sovereign power they possess to dispossess the financial hierarchy of its domination over them. By assuming control over monetary policy and exercising it to gain access to its credit, democracy would establish its sovereignty in both the governmental and economic spheres. To do this electors would have to unite in using the power of their political vote to demand from their legislatures the results which would give them this sovereignty in the economic sphere namely, their right of access to the national productive resources and to a dividend on their cultural inheritance. At the moment when democracy in any country asserted its sovereignty in this manner, the power of financial tyranny would be destroyed. Such a community would automatically mobilise all the forces of the state to ensure that their will prevailed, and before such a concentration of power the authority of finance would be forced to surrender.

That such a triumph of democracy is being anticipated is evident from the concerted efforts being made everywhere to destroy democratic constitutions in favour of dictatorships. It is no accident that such doctrines as Fascism and so-called Communism and Socialism are making rapid headway in all countries. They all involve an intensified pyramidal social organisation and all weaken or destroy the authority of democratic constitutions.

9

No review of the matters under consideration can be complete without reference to that remarkable document, “The Protocols of the Learned Elders of Zion,” which, unfortunately, has not received the serious attention it demands because of its association with irresponsible and mischievous anti-Jewish propaganda. *

* It must be emphasised that attacks upon the Jews as a body are wholly indefensible except in cases where Jews act as a body while utilizing advantages which proceed from their incorporation as individuals in other nations. So far as this review is concerned, only their financial relationships are in question. On the day that the Jewish international acceptance houses throw their weight into suitable

financial reforms for the benefit of all individuals irrespective of race, we shall become their most enthusiastic supporters. —The Editors.

It has been asserted repeatedly that the Protocols are a forgery, and at least one law case has been fought out to establish this. Whether they are a forgery or not seems immaterial. The important fact is that the pattern of the world today conforms with extraordinary accuracy to the plans laid down in this document many years before the actual occurrence of the events, and alleged to be those of a self-appointed hierarchy which has been scheming the enslavement of mankind for many centuries. By tearing extracts from their context it is not possible to do justice to the audacity, and the literally diabolical cunning, of both the policy and the principles, which are laid down for the destruction of all national sovereignties. However, the following quotations from it should direct attention to its importance in connection with the grave issues which are at stake:

Political freedom is an idea but not a fact. (Protocol No. 1.)

In our day the power which has replaced that of the rulers who were liberal is the power of Gold. Time was when Faith ruled. (Protocol No. 1.)

The word “freedom” brings out the communities of men to fight against every force, against every kind of authority, even against God and the laws of nature. For this reason we, when we come into our kingdom, shall have to erase this word from the lexicon of life as implying a principle of brute force which turns mobs into bloodthirsty beasts. (Protocol No. 3.)

Our power in the present tottering condition of all forms of power will be more invincible than any other, because it will remain invisible until the moment when it has gained such strength that no cunning can any longer undermine it. (Protocol No. 1.)

The abstraction of freedom has enabled us to persuade the mob in all countries that their government is nothing but the steward of the people who are the owners of the country, and that the steward may be replaced like a worn-out glove. It is this possibility of replacing the representatives of the people which has placed them at our disposal, and, as it were, given us the power of appointment. (Protocol No. 1.)

Through the Press we have gained the power to influence while remaining ourselves in the shade; thanks to the Press we have got the *gold* in our hands, notwithstanding that we have had to gather it out of oceans of blood and tears. (Protocol No. 2.)

We shall soon begin to establish huge monopolies, reservoirs of colossal riches, upon which even large fortunes of the *goyim* will depend to such an extent that they will go to the bottom together with the credit of the States on the day after the political smash ... You gentlemen here present who are economists, just strike an estimate of the significance of this combination. (Protocol No. 6.)

The intensification of armaments, the increase of police forces are — all essential

for the completion of the aforementioned plans. What we have to get at is that there should be in all the States of the world, besides ourselves, only the masses of the proletariat, a few millionaires devoted to our interests, police and soldiers. Throughout all Europe, and by means of relations with Europe, in other continents also, we must create ferments, discords and hostility. (Protocol No. 7.) The people have raised a howl about the necessity of settling the question of Socialism by way of an international agreement. *Division into fractional parties has given them into our hands, for, in order to carry on a contested struggle one must have money, and the money is all in our hands.* (Protocol No. 9.) Nowadays, if any States raise a protest against us it is only *pro forma* at our discretion and by our direction, for their *anti-Semitism is indispensable to us for the management of our lesser brethren.* I will not enter into further explanations, for this matter has formed the subject of repeated discussions amongst us. (Protocol No. 9.)

We shall create an intensified centralisation of government in order to grip in our hands all the forces of the community. We shall regulate mechanically all the actions of the political life of our subjects by new laws. These laws will withdraw one by one all the indulgences and liberties which have been permitted. (Protocol No. 5.)

Our power is in the chronic shortness of food and physical weakness of the worker, because by all that this implies he is made the slave of our will, and he will not find in his own authorities either strength or energy to set against our will. Hunger creates the right of capital to rule the worker more surely than it was given to the aristocracy by the legal authority of kings. (Protocol No. 3.)

There is overwhelming evidence that the financial hierarchy is just such a hierarchy as this publication alleges exists. There is no shadow of doubt that both the objective and the methods by which that objective is being pursued by the small but powerful group of financiers are identical with those laid down in the Protocols. When it is observed that the persons in control in the higher places in the financial pyramid bear such names as Rothschild, Meyer, Kahn, Niemeyer, Baruch, Montefiore, and so forth; and further that control of all publicity media and many of the key positions in law, politics and economics are in the hands of Jews, and to an increasing extent are falling into their hands, it is demanding too much of human credulity to ask it to believe that this document is in no way related to what is happening. Probably the reason why the Protocols have not received more serious attention is that the normal reaction to such a proposition, whatever the strength of the supporting evidence may be, is very similar to that of the man who, confronted with a giraffe for the first time, stared at it incredulously and exclaimed, "I don't believe it."

There is a great deal of nonsense talked and written about what is referred to as the Jewish question. However, there is a realistic aspect of the matter, for there is a sound biological basis to account for the fact that the persons comprising the financial

hierarchy are predominantly Jews. Probably men of no other race could have acquired such a position. From another viewpoint the issue which is being fought out in the world is the organisation of society in accordance with the ideology of the Old Testament versus the ideology of the New Testament. The characteristics of the Jewish race have their roots in the former, and it is a biological fact that in-breeding in any race results in the intensification of its racial characteristics. Through the centuries this in-breeding, particularly on the male side, has been strictly observed by Jews. Though they are of various nationalities they have remained a race apart.

Now the only importance of this question is in relation to strategical considerations in the task of defeating the financial hierarchy. To suggest that because the perilous and intolerable position in which humanity finds itself can be traced to a group composed mainly of Jews, therefore all Jews are a menace, is just about as sensible as to assert that because a group of gangsters are Anglo-Saxons, therefore all Anglo-Saxons should be exterminated. Moreover, it must be borne in mind that while the principles of personal power, domination and violence, which characterise the background of the Old Testament, appear to have been dominant Jewish traits throughout history, the principles of society organised as a brotherhood on co-operative lines in which the sovereignty of the individual should be recognised — in fact the opposite social philosophy — were established in the world from the same race. In fact it is highly improbable that, if the issues were made clear to them, the vast majority of Jews would support what is going on at the present time. It is equally certain that a large number of non-Jews, at present in positions of authority, are consciously assisting in the impossible task of enslaving mankind, and in the process are bringing destruction upon civilisation.

As the situation develops, the anger of the people will be directed towards persons. This would appear to be inevitable. The only manner in which this is likely to be effective is that it should focus itself upon the individuals who are personally responsible for the policy that is being pursued and its administration. Men make policies and men administer them, and it is an elementary principle of social life that the individual shall be responsible to the group for his actions in such matters. Therefore, apart from the anti-social nature of anti-Jewish propaganda, it is highly mischievous from a strategical aspect. It directs attention away from the individuals upon whom it should be focussed.

After weighing up all the facts, the inescapable conclusion is that there is one, and one only, method by which the world can avoid the fate towards which it is being rushed. That is for each democracy to establish its sovereignty, and thus, by itself exercising power, automatically deprive the evil thing that now preys upon all people of its power. This is possible in any country which still retains the constitutional rights of a democracy, for those rights can be asserted by the people to establish their sovereignty. In this they must adhere to the true principles of social organisation. This means that a democracy must use its constitutional rights in the

domain of government to secure its democratic rights in the domain of the economic structure. It can do this only by imposing upon its legislature the collective will of its members as to the results it wants in the economic sphere in order to gain security and freedom, and by refusing to be concerned with methods. In other words, it must avoid bringing into the arena of the governmental sphere, where only policy is decided, questions concerning administration of that policy properly belonging to the economic sphere. The first democracy thus to establish its sovereignty will bring about the collapse of the tyranny of finance and lead the peoples of the world to freedom.

It would seem that the development of the world situation towards disaster has gained such a momentum that it is unlikely humanity can escape the consequence of its actions. It is certain, however, that there is still time to save the world from the overwhelming cataclysm which will inevitably result from the continuance of the present tyrannical order; but this will be done only if action is taken along the lines indicated, and taken quickly over a sufficiently wide field. Action alone will overthrow the power of the financial hierarchy and bring about the necessary change in the social arrangements.

The urgent need, then, is for those who have a clear understanding of the issues involved to give democracies the lead that is necessary. If civilisation perishes it will be because of the failure of democracies to produce this leadership. Whatever the outcome may be, the facts of the world situation and the issues at stake have been made abundantly clear by Major Douglas. Moreover, he has shown with a genius characteristic of all his work, not only what is wrong but how it can be put right in both the governmental and economic spheres of social life. Social Credit is the key to the future. Only the lack of courage and ability to face facts referred to by Sir Grafton Elliott Smith stand between humanity and those who, in sufficient numbers, can lead it away from chaos. A very short time will show whether the sense of leadership inherent in the Anglo-Saxon races will rise to the tremendous effort which is demanded to bring the world out of the darkness which envelops it into the dazzling light of a new civilisation, with unlimited opportunities for the pursuit of the Great Adventure man terms Life. ***

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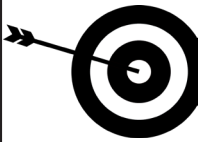
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The Price of Freedom is Eternal Vigilance

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A Few Home Truths By Neville Archibald

When someone is sick or unwell, we look at the symptoms and try to decide what the problem is, the core disease and treat it. The body suffers from these symptoms and they indicate a deeper problem, treat this and the symptoms themselves usually clear up without help. You can of course put a salve on the rash or take a pill for the headache, but if the imbalance persists they will keep coming back.

Society is no different. It is a body of people with many parts, many areas where symptoms of a greater sickness will arise. We use words like ‘a rash of burglaries’ or we say something is a scar or spreading like a cancer on society. Like a physician who treats only symptoms and hopes the body will heal itself, if the core problem cannot be overcome by the body without intervention or the problem is a cancerous growth that must be removed, then treating the symptoms only, will only prolong life, prolong the downfall.

Many of the problems we face are just symptoms – all the solutions proposed, argued about, and then put to us to take sides on, relies on us not searching out the actual reason for the illness in the first instance.

The concept of housing, is one such problem. One side wants public housing increased, another wants more investors to be landlords, or even to punish those who have empty houses, like holiday homes, to make them available to rent. The argument comes at the problem from many directions, but someone should build more.

The problem facing us is twofold, but still the same: affordability!

We are bringing in, via immigration, massive numbers of people who cannot afford housing but still need it, and while it stimulates our economy to bring them in, increasing the spend on social security is still a debt to be repaid (for the

government must pick up the bill for all they need initially – that means us). At the same time as we are doing this, we are denying the problem that our own people can no longer afford to build either.

In both cases the problem is money. Brick factories could produce more, timber companies could grow more trees, the steel industry could up its output; all to provide for increased building. Many of these associated building industries are suffering from a lack of orders. Why?

We also have increasing unemployment, potential labour to actually build. The means the ability to provide a home for those who need one exists, as does the desire. The money to allow us to ‘consume’, to swap among ourselves these excesses we have, is not made available. Even unemployment can be considered an excess, for that is exactly what it is. We have the means, not the money. The money system is to blame!

The concept of unemployment, is simply one of people who are not needed to produce all we need to function as a community. As mechanisation does more and more of the work, our basic needs are being met with less labour input. That can only mean someone misses out partaking in the production process, and as a consequence of our money system, also misses out on an income.

As a person who has their own jobs to do, whether around the house or at work, if you organise yourself such that your jobs require less of your time, but still get done, what do you do with that saved time? If it is mowing the lawn and you go from a push mower to a zero turn ride-on, cutting the time in half, do you begrudge the freed up time you have – that too is now unemployment in the same sense of the word we attribute to those who need the dole. You, luckily don’t have to justify this time saved to anyone but yourself (except perhaps your wife, when she catches you sitting in the shed, drinking beer an hour earlier than usual).

This time saved phenomena is a good thing, we call it unemployment, but in reality it is leisure and all should share in it equally. Not only that, but no one should be punished by it; forced out of the system by lack of ability to join in; becoming dependent on hand-outs as if they are somehow faulty. We have created, in this wake of excess leisure, an underclass of people considered ‘no-hopers’ or ‘neer-do-wells’. As more things are done by machine, and increasingly now by A.I., we will see more and more unable to provide a living wage for themselves. How we address this MUST be dealt with! It is coming! If you want your Government dealing with it, and pushing us further into debt and the poverty that debt causes, then take no notice and let them screw you as they now do. If you want something better, it is you who must demand it. The money system under Keynesian economics only knows how to issue new money as debt, which does not reflect, nor has it ever reflected, the reality of this world. It alone is the reason for the world’s un-payable debt and the conflict it brings with it.

The money system is to blame!

The concept of violence in the community, also a symptom of our decline, has many reasons for its increase. The economic pressure to bring in more people, an easy way to lend out more money and stimulate the economy, is so great that we overlook their compatibility, their ability to fit in under our laws.

Many, coming from war torn countries with violent backgrounds to recover from, are suffering PTSD (post traumatic stress disorders) and this is then compounded by the refugee camps. Little to no effort is made to ensure they fit in without causing problems. We rehabilitate our own soldiers and others who have often faced a lot less, yet the expectation is that these asylum seekers will just merge. It is one that our society must deal with, often with no real oversight from authorities or those who should be concerned at what they are forcing on our communities.

It is not just immigration, along with this, is our own violence, stemming from many woes, most of which can be boiled down to lack of money. Many things are being used to cloud our view of the real cause. Placing an emphasis on dividing us into warring groups, or holding others to blame for some convenient social problem, puts us at each others throats simply to deflect us from the true cause. Once again the symptoms are held up as the cause. Stress for lack of money. Pressure of the modern world where once again, lack of financial stability sees people worrying about their future. Unemployment, or rather under-employment means the only way to get money to do more than just exist, is to find work. In many cases that work is not to be found. When you are on edge about your future, your next meal, your children's future, the stress of simply living like that adds to frustration, and its outlet is often violence.

With nothing considered meaningful to do, frustration finds an outlet somehow. Despair, coupled with this idleness, and a large part of the community deriding them, it is no wonder we are creating this problem. I agree that violence is present for many reasons and perhaps mine is a simplistic view at first glance, but while it will always be a part of mankind, the extent of its reach can be lessened. Abused people would be more likely to leave if money was not a problem. Stealing for financial gain would decrease if a living wage independent of hours worked, was an option.

Outreach workers who provide something meaningful to do and engage these people in positive ways can make a difference; but, it is society itself that must engage in a re-evaluation of what work and leisure and money really mean. How they must interact for the betterment of all, not just those who control the issuing of money. You have probably noticed that in economic downturns, the banks and certain big business concerns still make record profits, or gobble up others at fire sale prices. Is our means of exchanging our excesses, our money, actually ours? No! The money system is to blame!

The Farmer who has to plough in his crop, for lack of a buyer. He has created wealth that must now be wasted. There are people to eat his produce and would gladly welcome it, but the system is faulty! I contend it is a purposeful fault.

The Engineering firm that has made excess kit-sheds, in a down turn economy, they go broke or sell at below cost if they can. Why? The real wealth has been created, the need is still there, yet the system won't allow for it!

We see many forms of what I call economic sabotage, where useful and desired production is will-fully destroyed, or bought out for far less than it is worth, the creator being the one that misses out. This is economic vandalism or a corrupt gain for the manipulators of the money system we work under. Fair reward for fair effort is a fundamental expectation, yet when it comes to the money system, we shrug our shoulders and try to find words out of the financial lexicon that swirls around us to explain this theft, for that is what it is.

The money system is broken, this is the root cause of all the symptoms of our illness as a society (nay the world), we must find an alternative and it must fit reality!

C.H.Douglas, Social Credit theory is the only one I have found that addresses all these concerns in a rational manner. Start with a short address given in, I believe, the late 30s. This 12 page document is only one of many books and lectures by Douglas.

<https://alor.org/Storage/Library/Douglas%20CH%20-%20The%20Use%20of%20Money.htm>

This quote by him should be enough to get you thinking about why this is so:

'It is an extraordinary thing that it is possible to have poverty as the result of surplus productive capacity; but that is exactly what we have got.'

Further reading and study is required if we are to understand the nature of the economic cancer that is killing our world.

Go to <https://alor.org> and the Social Credit Library. ***

Carving up the Public Service By William Waite

No one likes waste, fraud and abuse but what's really behind bloated bureaucracies?

If the Coalition wins the next election it appears they will ride the wave created by Elon Musk's Department of Government Efficiency (DOGE). DOGE's ambition is to save the American taxpayer a trillion dollars this financial year. The Dutton government's goals are more modest. It vows to save \$6bn by cuts to Albanese's 36,000 public service hires. Though the money "saved" won't go back to you. Rather it will be diverted into an expansion of Medicare's bulk-billing service. Therapeutic state for the win.

But what are we really looking at with bureaucratic bloat? One of the fundamental causes of the growth of bureaucracy is the constant pressure in the system to push debt money into the economy. The deficiency of purchasing power for consumption means there exists an incentive for governments to sponsor projects that are useless or worse simply to distribute incomes and keep national economies staggering along.

The government's power to tax means it has a sure line of credit, and therefore the opportunity for creating employment and distributing incomes is always at hand. It's one of the few things governments are up front about. They're everywhere and always about jobs, jobs, jobs.

An overgrown public service works similarly to other palliatives which exist to manage a chronic deficiency of consumer purchasing power. The most useful projects for this purpose are those that produce nothing which will add to the stock of already unsellable goods. In this category is government sponsored infrastructure and expansion of services like the NDIS, the manufacture of military hardware, inflation of prices on existing assets like housing and production for export. I would also include the revamping of energy infrastructure like scaled renewables and nuclear. Just as public service growth increases onerous regulation and annoying public servants, so these others have negative second and third order consequences; avoidable if we would only address the money problem directly.

Douglas once said "I do not regard it as being a sane system that before you can buy a cabbage it is absolutely necessary to build a machine-gun..."¹ This cuts very close to the core of the issue. The core of the issue is that in order to get what we need and want we have to do a whole lot of other things that have *nothing* to do with the production and distribution of what we need and want. At the end of the day a great deal of waste, fraud and abuse is required to make the money system work. We will have bloated bureaucracies, among other examples of wasted human effort, so long as the government's roll remains dispensing tax and debt to provide incomes for consumption.

A big part of the stated rationale for these cuts is ballooning debt. Even if Musk gets his trillion dollars of federal government savings the US will still be >\$36tn in the hole. Actually, it will only just cover the interest bill for the same year. The drop in the bucket evaporates before it can fall.

This is why I suspect the whole DOGE spectacle of firings and contract cancellations to be a big head-fake to sneak through an expansion of the digital administrative state, sometimes referred to as The Control Grid. The executive order that signed DOGE into existence is more about technology upgrades than the mainstream reporting indicates. Improving government efficiency by firings etc. is not mentioned. It reads:

Section 1. Purpose. This Executive Order establishes the Department of Government Efficiency to implement the President's DOGE Agenda, by modernizing Federal technology and software to maximize governmental efficiency and productivity.

DOGE is actually the renamed and restructured United States Department of Digital Services (USDS). From the same source:

Sec. 3. DOGE Structure. (a) Reorganization and Renaming of the United States Digital Service. The United States Digital Service is hereby publicly renamed as the United States DOGE Service (USDS) and shall be established in the Executive Office of the President.

With respect to Modernizing for maximizing governmental efficiency and productivity:

Sec. 4. Modernizing Federal Technology and Software to Maximize Efficiency and Productivity. (a) The USDS Administrator shall commence a Software Modernization Initiative to improve the quality and efficiency of government-wide software, network infrastructure, and information technology (IT) systems. Among other things, the USDS Administrator shall work with Agency Heads to promote inter-operability between agency networks and systems, ensure data integrity, and facilitate responsible data collection and synchronization.

(b) Agency Heads shall take all necessary steps, in coordination with the USDS Administrator and to the maximum extent consistent with law, to ensure USDS has full and prompt access to all unclassified agency records, software systems, and IT systems. USDS shall adhere to rigorous data protection standards. ²

This explains Musk's interest. It might be that DOGE is a sort of pilot project for the labour disruption promised by AI.

Whatever is going on we should judge these developments on whether they expand or constrain individual initiative. Large-scale government sackings will have no effect on the mechanisms, taxation and debt financing, which constrain individual initiative. Furthermore, the centralisation of power over the collection, storage and processing of our personal information provides irresistible opportunity for development of the global security state.

Outside (Douglas-ed) Social Credit circles I don't see much useful thinking. You're not going to solve the problem of consumption by throwing people out of work. As long as we, under the heel of big finance, remain the unthinking captives of ritualistic financial dogma there is no solution. Nor will the cause of freedom be served by empowering a voyeuristic elite to enact their transhumanist, totalitarian fantasies.

At the heart of this issue is the corruption when power concentrates. Monahan in his *An Introduction to Social Credit* breaks it down to bedrock:

Governments today are almost infinitely evil; at all events, they contact infinite evil; they are robbers, liars and hypocrites. They are corrupted by power; and the solution is, to withdraw that power back to the individual, to de-concentrate it. The only safe exercise of power is by the individual over himself, not over others. ³

This de-concentration of power involves the de-concentration of credit-power. Whatever happens the payments will be made, the system depends on it. The question is who gets it and on what terms. If you roll back the public service it'll be made up by increased mortgage debt, a big new energy boondoggle, Musk's Mars pipe dream or some other innovation that assures control of credit-power remains with the dominator class. Whatever happens they must not solve the consumption problem. Orwell understood it.

For if leisure and security were enjoyed by all alike, the great mass of human beings who are normally stupefied by poverty would become literate and would learn to think for themselves; and when once they had done this, they would sooner or later realize that the privileged minority had no function, and they would sweep it away. In the long run, a heierarchical society was only possible on a basis of poverty and ignorance. ⁴

I would just add that poverty is not the only stupefying force. We could finally understand our predicament and empower individual people by putting them on a secure material basis de-linked from the necessity to sell something.

While people rely on weekly and fortnightly payments for their food and accomodation they will do what the boss says. The answer to waste, fraud and abuse is not a top down, techno-fascist sacking spree. What is needed is more like a universal whistleblower protection. A dividend which insulates ordinary people from poverty for exercising their common sense and decency at work. We need a dividend which provides people with the freedom to simply go home. A dividend based on our social credit. The alternative exists. ***

Footnotes:

[1]

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[2]

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Thing One and Thing Two By Neville Archibald

The Cat in the Hat is a classic tale for children, created by Dr Seuss. (American author, Theodor Geisel) It's rhyme and rhythm posing not quite tongue twisters but a fun method of waking children to the use of words and sounds, all the while, telling a story.

Our Thing One and Thing Two are also like storybook characters, sadly like their Dr Seuss counterparts, I do not think they will clean up their mess, or that created by their owner, (the cat in the hat and his ring around the bath tub). see 'The cat in the Hat Comes Back.' In this parable both books are mentioned

In a parable (and I do love parables) the actions and pictures drawn give voice to a fundamental similarity between the real and the imagined. Otherwise what good would it be. While I can be fairly certain the original author would not have had this in mind, my childish notions sometimes tickle my fancy. Especially when the circus is in town!

We have Thing One, whose energy policy seems to be a fairy tale, where promises of fairy dust sprinkles, to lighten the weight of our bills seem to be a repeat of a previous promise, that saw the dust turn to lead as though some alchemist failed in his job.

Thing Two has a policy which also seems to be rather fraught with concern for us, but whose outcomes appear to be more money for corporate providers than we the people. 'Watch this hand' he is saying, a flourish of nuclear smoke and the final sale of all power production will be offshore in a trice, for who among us poor munchkins in Oz can afford this technology.

Meanwhile, at the back of the tent, the gypsies of energy are stealing gas without paying for it. Using it to inflate their profit shaped balloon animals. (56% of gas exported from Australia attracts zero royalty payments, effectively giving a public resource to multinational gas corporations for free.)¹

Where do Thing One and Thing Two stand on this question?

Now the crickets are performing their act, wait 'til they are done, quiet please!

Then the Circus leader brings in the performing horses, to circle the arena endlessly while tricks are played on their backs. A troop of performers each, do Thing One and Thing Two have. All primed and primed for the job, out there starring in their own little ways. Repeating the endless circus music, which I for one, are heartily sick of.

Thing One fronts his audience, taking requests and magically making responses. The stooges in the crowd offer prompts for his tales of mystery and imagination. One little boy asks a serious question and horror is seen briefly on Thing One's face, there is no scripted answer, so the poor boy is ignored – seems he did not pay for his ticket, shame on him.

Thing Two meanwhile, in another part of this grand circus, has faded flowers to

produce from his wand. The rabbit in his hat is moth eaten and old, I think it has ear disease ! Often caused by bacteria, mites, or other factors, it can lead to symptoms like head tilting, scratching, and lethargy. Does it no longer hear? The cries of the crowd, loud as they are for something different, fall on deaf ears. More of the same is on offer, the tired and worn jokes stand listlessly among the retinue of attempting entertainers.

Wait, is that something new, something fresh being offered by Thing One? A ban on foreign home buying? Yes! At last ... wait ... the moths are at the paperwork for this one already, I could swear it says, '*established homes*' and '*at least two years*'. Like the cheap toys that come with circus, they only last for a brief instant before breaking, then the circus has gone and no warranty is to be had. Reading on I see something else has had a go at it. A trail of what can only be silverfish excrement seems to read, '*limited exceptions*', '*Foreign investors are subject to development conditions*'. '*The Government is focused on making sure these rules are complied with*' and despite this already being a part of their job, they are dressing it up, like the pig in a tutu that runs with the clowns in the arena. Is it a thought out policy? When does it take place? Again from their press release, '*The ATO and Treasury will publish updated policy guidance prior to the commencement of these changes*.' So not yet written or available to peruse, just accept that we will do our best ... and ... all taking place from, and to quote their own press release once again, '*From 1 April 2025*'² such an auspicious day! I will not hold my breath, I think the horses have messed in the arena now and I don't mind the smell, it reminds me of what it is.

Thing Two in the other tent is remarking on Thing One's shabby clothes and worn out horses. The home ownership pantomime is sailing along, it's original crew to be boarded by the pirates of Thing Two. Confiscating the treasure they will need to fix the ship before undertaking their own 'yo ho ho' of sea shanties, while they strain on the ropes of the canvas sails which are obscuring their own ideas. Once again Thing Two's press release for housing reads, '*Implement a two-year ban on foreign investors and temporary residents purchasing existing homes*.' (same as thing one?) and '*Reduce permanent migration – from 185,000 to 140,000 for two years (then 150,000 in year three and 160,000 in year four)*.'³ Something new, yet not very real, a small reduction in Thing One's policy to start, then let it climb back again! How very different are Thing One and Thing Two!

Then there is the outside influence of the international circus entertainers, of whom one, is making sure that the acts in his country at least, are protected by copyright. This sees Thing One and Thing Two scramble to agree to protect their own circus until they see what the other international acts require. Seems to me the international union of circus performers has a fair say in this arena. At least it is another thing for One and Two to agree on.

So in the end Dr Seuss gets his house cleaned before Mum and Dad get home, thanks to someone other than our two performers. All they succeeded to do was

spread the entire mess around the house and even out into the yard. Little Cats A through to Z couldn't fix it, (just how many changes of government do we need?) then finally VOOM an unknown entity under Cat Z's hat provides the magic clean needed.

I wonder where our VOOM is? Is it to be scared of? What sort of Magic clean is it? An "own nothing and be happy" Magic clean?

Maybe we should clean our own backyard and no longer let the Cat and his Things attempt to do it for us. As the fish in the first book said, "No! No! Make that cat go away! Tell that Cat in the Hat You do NOT want to play."

Put real people into politics, not storybook characters!

Footnotes:

[1] <https://australiainstitute.org.au/post/gas-exports-56-given-to-corporations-royalty-free/>

[2] <https://ministers.treasury.gov.au/ministers/jim-chalmers-2022/media-releases/albanese-government-clamping-down-foreign-purchase>

[3] <https://www.liberal.org.au/our-plan/affordable-housing>

Town Crier (Cryer) By Arnis Luks

Social discourse can take many shapes and flavours depending on the circles you are privileged to attend. Quite often the general conversation does get around to some political events of the day, but only ever superficially. I don't hold much hope for a lot of these conversations as they offer 'entertainment' more than 'serious discourse in the hope of finding some form of resolution'. I often ask myself 'when will 'they' be ready for a serious conversation?'

My father often made the statement that 'Australians (generally) will never consider political things seriously until there is blood on the streets.' This may be so with our laid-back attitude.

The Australian League of Rights has been preaching a message of warning to the Australian people since the 1930s, and was able to gain significant momentum - peaking during the mid-to-late 1990s. The message has not wavered one iota. However, the level of psychological manipulation: through government, education and media circles; has gained a greater hold on the social consciousness that is becoming increasingly difficult to break their spell. There is no shortage of alternative media, in fact the encroachments of social media has made is now equally as pervasive as the mainstream media, and perhaps even more influential. However, a conversation never-entered-into will only ever fall on deaf ears.

Was the Secret-Vote an Undoing?

Politics and religion are not generally discussed in polite society, or so it is said. But, truth be known, both politics and religion are too important not to be discussed, and openly so. These two subjects affect us deeply in nearly every area of life. We cannot cross the street without having something to say on the matter. 'Beliefs' and the repercussions of the differing 'takes' on the world just to start.

'Isms' dictate that someone else will determine if you 'can' cross the street: 'when' and 'where' and possibly 'how' you can and shall cross the street. USA has stringent 'J' walking laws that determine: you may only cross within those designated areas, and when the lights indicate so, shall you be permitted to cross the street. If the lights fail; you will break the law if you attempt to cross.

Can we take the risk to open up a conversation of this nature in polite society? We have to, because the issues on the table are too important not to.

The current issue of 'who will guide our nation for the next few years as we are possibly heading into a third world war', is of this most profound nature. We must discuss it, especially in the light of the very real possibility that the United Kingdom government is leading the charge-of-Europe (and possibly the entire Commonwealth) against Russia. This is even though the UK and USA played a significant role in the 2014 Ukraine coup, that led to the indiscriminate bombing of the Donbass region, which brought about the 'Special Military Operation' response by Russia. Note that each party involved in the conflict, even as proximal as UK and USA are, places their own particular 'take, or spin' on the campaign.

What will Australia's role be should this limited theatre of war expand, which is very much on the cards? China is menacingly demonstrating its military prowess off our coastline. Has Australia's government and bureaucracy even thought about re-industrialising before beginning to take any steps in this direction of possible conflict? Trump is at least re-industrialising the USA. Tariffs is his ruse to do this. This is not financial chaos at all, but carefully managed tactics leading onto hot-war.

With hypersonic missile technology and the (demonstrably-effective) drone campaign already in the battlefield; what do we have in our own arsenal? Have we prepared for this possibility? Are we re-industrialising for war?

China has industrialised already and is militarily comparable to Europe or America in their arms manufacturing. Russia shares some very sophisticated technology with their ally China for sure; but equally in this mixed-nexus of technology-sharing is the USA and UK, who having already shared their best technology by the joint international space station, small modular nuclear reactors, and hypersonic missile technology. Satellite and launch technology are also in this shared mix. These shared-technology-policies do not occur by chance. They are through our universities.

Being a part of a very well laid plan for world government, or if necessary to bring about the imposition of a third world war, should the remaining partially-free West choose not to accept the imposition of world government is their end position. Are our aspiring leaders capable of navigating this perilous path being set before us? None are even talking about this possibility, yet they all know it is on the horizon.

As policy, this planned event (if necessary) of a 3rd World War has been on the drawing board before the 1980s with the imposition of the North-South Dialogue leading onto the Lima Agreement. There are many other indicators that go back before the previous World Wars, even before the French Revolution 1789-1799.

The end result and real objective of the First World War was to safeguard the

established of revolutionary-communism in Russia. The end result and real objective of the Second World War was the expansion of revolutionary-communism across Eastern Europe. The Korean War was to further expand communism across eastern Asia. Vietnam to expand communism across southern Asia.

The fall of the Berlin wall was simply to expand communism across the free world.

The end objective of Communism is permanent revolution across the entire world under a world-wide Communist Dictatorship. Little surprise that Donald Trump is already suggesting the USA Constitutional 14th Amendment has a workaround that may allow him to continue as president, perhaps indefinitely. Constitutions and Law are simply a minor irritant as previous USA presidents so readily demonstrated.

‘War is a Racket’ by Smedley D Butler, was an apt title given by a former US Marine Corp General who exposed the profiteering and propaganda of the military-industrial complex. He argued that war benefits the few at the expense of the many. It is an opportunity for massive profit; by destroying not only the equipment and supplies used up during the processing of war, but for the victors, (which is always banks and industry), to control the incurred debts by passing those over to the vanquished, and also insist on full control of their rebuild. Donald Trump is openly demonstrating this double-benefit of profit with the Ukraine in front of our eyes.

https://alor.org/Storage/Library/PDF/Butler_S-War-is-a-Racket.pdf

Would open meetings in the public space give an active-citizenry enough opportunity to resolve these substantial-predicaments - is an interesting thought. Firstly, it may neutralise somewhat the constant assault of propaganda by the mainstream, and now social -media. The open discussion may even examine the root “Causes of War” more deeply; while possibly providing CH Douglas’ resolution as to the irredeemable debt problem. For that is why wars are waged; to clear their own debts. Look at the USA, as the most productive nation to have ever existed, and yet they cannot clear their own debts, and have to egg-on Ukraine into ‘war with Russia’ to transfer their debt onto them, which Ukraine will never clear - not this lifetime. Germany received the same bitter-medicine across the two previous World Wars.

Irredeemable debt is the insurmountable-problem that cannot (supposedly) be resolved. Or so it is taught through our higher learning institutions and media alike.

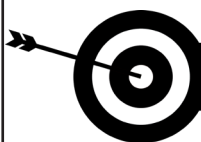
The existing money system is deeply flawed, and produces this predicament for every nation, with the accompanying political-policy being: the pursuit of power over the whole world as their (the central-bankers) end objective.

Are we meant, do we exist in time and space just to be the plaything of those who hold ultimate power wielding the manipulated financial system?

Or, are we given this life to dis/uncover true-meaning, of the wonder, the beautiful, and the true, of all that is about us - as creation is.

To love, to worship, and to enjoy God forever.

We will keep going around in civilisational-circles until we choose to answer this riddle, that continually repeats itself again and again, from time immemorial. ***



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The Price of Freedom is Eternal Vigilance

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Budget Deficits By William Waite

Kicking the debt can down the road in a crisis economy

No doubt you've heard that next year government debt will break through the trillion dollar threshold and is forecast to increase every year for the next ten years.¹ The win, according to the treasurer, is that due to his prudent fiscal management it won't increase as fast as previous forecasts predicted. You take what you can get.

The first thing you have to know to understand the financial system is that money is debt. Most people still don't know this, much less understand what it means. It is almost never described in such direct terms but ours is most certainly a 'debt-based financial system.'

In a debt-based financial system the health of the economy depends upon an ever increasing supply of debt-money. Bank loans increase money in the system. At the other end, repayment of debt cancels, or destroys, money in the system. Don't take my word for it. The following are snips from an article in the [Bank of England's Quarterly Bulletin](#),² *Money Creation in the Modern Economy*:

*Commercial banks create money, in the form of bank deposits, by making new loans. When a bank makes a loan, for example to someone taking out a mortgage to buy a house, it does not typically do so by giving them thousands of pounds worth of banknotes. Instead, it credits their bank account with a bank deposit of the size of the mortgage. **At that moment, new money is created.** For this reason, some economists have referred to bank deposits as 'fountain pen money', created at the stroke of bankers' pens when they approve loans.(1)*

And on its destruction:

Just as taking out a new loan creates money, the repayment of bank loans destroys money. For example, suppose a...

It goes on to describe a consumer paying off his credit card as an example of money being “destroyed.”

Since the economy depends on the constant creation of debt money a large part of its machinations orbit around encouraging people and businesses to borrow. But there is a limit to what we can take on. When the community at large is geared up to the hilt and “confidence” in the economy is low, new debt, having to come from somewhere, is created by governments.

From the Bank of England again:

only ways. Deposit creation or destruction will also occur any time the banking sector (including the central bank) buys or sells existing assets from or to consumers, or, more often, from companies or the government.

The Australian Government creates debt to fund its deficits by issuing bonds called Australian Government Securities (AGS). These are interest paying financial products with a fixed maturation date. To keep the ball rolling, debt in the form of new AGS are often sold to pay out maturing AGS. The Australian Office of Financial Management (AOFM) creates the securities and sells them to institutions looking to invest money in safe financial assets. Most AGS are held by financial institutions like banks, especially central banks, investment and superannuation funds attracted to Australia’s AAA rating. The government spends the money taken from the sale of AGS into the economy thus boosting the money supply.

Back to the present budget, Australia’s growing debt and deficit forecast looks very much like government intervention in an economy battling to inject sufficient debt dollars via the preferred avenues of business and consumer borrowing.

Cast your mind back to the pre-scandemic world. You may recall that the economic outlook was pretty bleak: stagnating wages, business investment and growth sluggish and personal debt, mainly for housing, at an all time high. There was little appetite for more debt in the community. I remember wondering what they were going to do.

Then in 2020 Covid was loosed from the Chinese germ factory and governments borrowed as though we’d been plunged into a war. Between 2019 and June 2023 net public debt increased from \$370 billion before the pandemic to more than \$890 billion. Most of it was spent into the economy to fund population control measures during the Great Flu Panic (GFP). It didn’t stop the disease but it got the economy out of the doldrums... sort of.

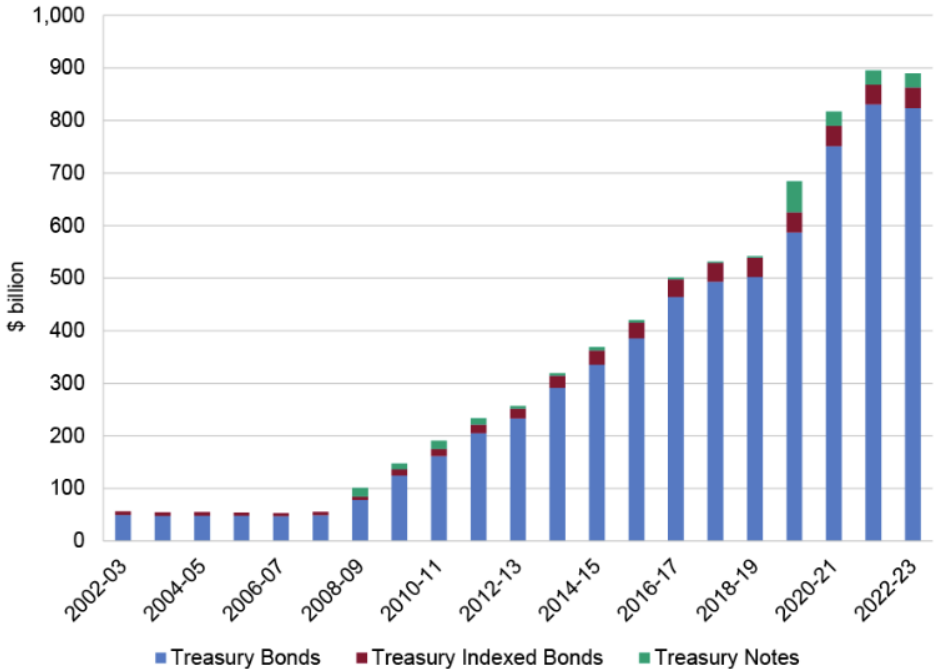
In a debt-based economy this is one of the most important roles of government. It’s openly admitted though seldom clearly explained to the public. In my *McGraw-Hill Dictionary of Modern Economics*³ under *Keynesian Economics* it says:

to prevent mass unemployment in the depression phase of the business cycle, he (Keynes) argued that the central government should compensate for the deficiency in aggregate demand by using deficit financing to stimulate spending and to create

investments which would raise incomes to the full-employment level...

If you doubt it have a look at government debt following the GFC. The government posted a surplus most years for more than ten years up to 2007-08. Then the GFC hit and significant deficits for more than a decade. What's Chalmers saying now? Deficits for a decade. Welcome to the economic permacrisis.

Figure 1.1: Face value of Australian Government Securities on issue^a



Note a: Does not include other bonds and securities that are not subject to the Treasurer's Direction as outlined in section 51JA(2A) of the Commonwealth Inscribed Stock Act 1911.

Source: AOFM Data Hub, 'End of Financial Year Positions, Executive Summary, Overview of AGS outstanding and investments held' [Internet], 2023, AOFM, available from <https://www.aofm.gov.au/media/530> [accessed 6 February 2024].

So the national debt is a palliative for dealing with the routine downturns of a dysfunctional financial system.

The problem with managing “aggregate demand,” or purchasing power as we prefer to call it, in this way is that it can only be a temporary solution. Debt repayment comes on a schedule so invariably the “deficiency of aggregate demand” comes raging back harder than before. Next year federal government debt will exceed a trillion dollars. Yearly interest payments for 24-25 financial year will be 24.9 billion which works out at more than \$1500 per taxpayer. It is expected to increase to \$36

billion by 2027-28 with the average cost per taxpayer rising to more than \$2500 annually.⁴ These are forever charges with most of the payments going to enrich offshore investors.⁵

This is only a small corner of what the ‘fountain pen’ racket costs us. In addition to government debt, business debt feeds price inflation and personal debt, also at record levels, cuts consumer buying power off at the knees. It’s all funnelled to a financial industry that keeps posting record profits and wields the power to fund what it chooses.

The cumulative effect of debt, taxation and inflation, is to keep us chained to the economic treadmill in survival mode. Most people don’t have the time or energy to understand their predicament much less to do anything about it. This, coupled with a stupefying barrage of “news” and “entertainment,” is enough to neutralise any interference in the designs of financial power.

What is urgently required is the most serious consideration of credit-power and its distribution. It’s a real power. Credit-power is the power to direct the cooperation of the community and the use of its assets and it absolutely matters who controls it and to what purpose. The financial proposals of Douglas Social Credit aim to distribute this power among the population so that instead of it being the exclusive advantage of the global money cartel, everyone has a little bit of it. In this way the economy could be reorientated to respond to authentic consumer demand and finally fulfill the promise of the power age — economic abundance and security with decreasing labour. It’s either that or we keep giving megalomaniacs, idiots and criminals blank cheques.

The national debt is another instance of allowing our economic landscape to be drawn up by the debt merchants. But the map is not the territory. The debts-and-deficits story, which is the illegitimate claim of finance to everything, overlays our material abundance and is nothing more than the creation of financial power designed to keep us under control. ***

1

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Australian Government, March 2025. Debt Statement. Available from: https://budget.gov.au/content/myefo/download/04_Part_4_WEB.pdf?utm_

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What is left, but the Obvious Inconsistency? By Neville Archibald

The theory of prisons and to incarcerate or rehabilitate is a much discussed one, what works and what doesn't. If the whole world becomes a prison, at what point do we realise it? Do we stay in it, or escape? How do we rehabilitate ourselves? becomes the question. We have become our own jailors, by the very restrictions we place on ourselves. We have accepted every new thing that is thrust upon us as good and needed in our lives. These things intrude on our conscious ability to accept the real world and our ability to operate successfully in it. Yet we do not see this clearly, because too few of us deny the trappings of, what I see as, greed unbridled. The real question then becomes: why do we not see it?

The one and the many dipole is taken to be at the root of being, it was Herodotus who said,

'It is wise, listening not to me but to the logos, to agree that all things are one.

It is wise, listening not to me but to the logos, to agree that the one is all things.'

Why do I quote this? The very way in which we live in this world is subject to this example. We see the world in two ways, both of which can be found in our very wiring, our brain itself. Professor Iain McGilchrist has lectured widely on this subject and has come to a conclusion that fits the very nature of why mankind has allowed itself to become enslaved to an abstract ideal that is bringing about our downfall. I see it, that we have become slaves to a few who wield the power of the current figment of imagination, that is, what money has become.

Our left and right hemispheric brain serves two masters. Currently it is the left hemisphere that rules over us. I will try to explain. Much of the following has come from the lectures given by professor McGilchrist and I am deeply indebted to him for this understanding. To further your own understanding, I would suggest you spend the time to follow his Lectures, particularly his 'Sophia series'.

Within the left hemisphere we see all things known with certainty (at least we believe so). The things that are fixed, in parts, explicit. The left hand explains it all but cannot see the joke or the whole picture, all things are one. The future being a fantasy under our control.

Within the right, we see all things new, the un-categorised. Invested in the how? Looked at as a whole, implicit, unique, realistic with nothing entirely certain. Where the future is a product of realism, not denial.

The machine model that we have taken to use to understand everything is a gross error that comes from our proximity to machines and to the function of the systems we rely on to interact. The old saying that the system must be made for man and not man made for the system, confronts this. Is the individual to conform to the needs of the system, or the system to conform to our needs. The left brain would see the system as the construct to fit neatly into, while the right would question why? Is there not a better way, what is the purpose and result we are after?

Relations between things are the only fundamental reality. The very things that we separate out, are initially one entity. In singularising them we remove the connection to the fundamental 'one-ness'. In this way, context is everything in understanding.

If you consider the blind men discussing the elephant. The one with the tail describes it like a lion, as he feels only the slender tail with it's tuft of hair. The next, feeling only it's ears describes a bat, with it's leathery wings. Another hugging it's legs describes a tree trunk, yet another, a serpent, as its prehensile trunk writhes in his hands. Each are right, yet each are wrong. Context and entirety are everything.

Consider then the 'Karens' in this world (my apologies to those of you who are actually so named, my heart goes out to you for this misuse, yet even this singularity serves a purpose.) the 'woke' who cry out about the very words we use, the jokes, speeches and actions. Taken in their singular, they are offensive to some, yet as a whole they are often entirely at odds with the accusation. This is a program that seems to be emphasising disunity, and it's sweeping across our greater communities.

A snowflake is a good example, in that all are snowflakes and as a collective they make up snow; but, like the Inuit, who have so many words for snow, if you go deeper, you see another truth. Snowflakes – all are hexagonal armed crystal structures; yet all those structures are different. Taken as individual flakes you would be hard put to say they are the same thing. Each is unique, yet each the same!

A web, a net of interconnectedness makes up our world and each cross-point, each junction suspends a jewel. A snowflake if you like! Each the same yet each different, each unique as the snowflake shows. All is connected by this web but all plays a different yet connected part.

There is a distinction, but not a severance or isolation! I guess, discriminate but not isolate or make only – it cannot exist without the other from which it differs. Another example that McGilchrist uses, is a magnet. One end cannot exist without the other! If you do not like the south pole and you cut it off, you simply have a shorter magnet. Also, the north pole would have no effect without a south pole to oppose it, to push against.

We are now at a point where we have separated the individual parts and view them as the world, as a collection of separate facts which we need only re-order to achieve our desires. Forgetting all the while that they are already in an order, and we just need to see their function within that whole, not make an entirely new one (especially one which favours but a few). As a civilization we have mastered the categorising and control of everything under us, even of us ourselves. So tightly controlled are we, that the ability to create or imagine anything different has been regulated out of us.

Like the 'savant', who is good with numbers and can count cards to make a fortune or recite weather details for any time or place (see the movie 'Rain Man' with Tom Cruise and Dustin Hoffman) we also have lost the ability to see the bigger picture.

If we look at what I see as, 'The Obvious Inconsistency', Global Debt! The whole concept of debt finance and the means to create something of value, which should be

the positive thing for man, is constructed so as to have us indebted to someone who has no part in it's creation, other than to provide the tickets to do it. The permission slips if you like. Here are bits of coloured paper for you to use to swap the real wealth you possess already! We have become so focused on the accounting involved, that we have lost sight of the reason we created this system.

Each piece of 'wealth' you need to swap is divided into equal pieces of 'dollar' value. That way, your input can be measured as the small percentage of the total needed, it is expressed, as such, in these dollar terms.

Maybe it would be a better idea to look at in other terms, as the blinkers of financial doublespeak have inured us to a vocabulary that only serves to confuse. A more understandable one would be if we were to use energy as the meter, for while dollars can be manipulated, energy can be neither created nor destroyed, only changed.

If we selected, for instance, the building of a home, we could express each contribution, each part of the process, in terms of energy spent. If a tally was kept of the man hours/energy in joules and all other items also, then the end result would be, over time, balanced out to represent the equivalent energy owed from one person to another. Each of those who had an input would receive a credit for their work, to be swapped for someone else's energy in some other way, be it food, work or goods made – all with an energy equivalent value. (how much effort we put in) The person doing the tallying of these energy credits, would also receive an energy credit, to the value of their work, their input. For they too are providing a service. For them to turn around and claim ownership of the pencil marks used to represent each person's effort provided or owing, would be ludicrous! Why should you pay full energy credit value for a pencil mark in a tally book?

When it comes to dollars, in the form of banking credit, it is no different. The 'money' is simply a representation, but in physical form of notes or coins, or marks in a book, perhaps blips on a screen. To say the bank owns it, is just as foolish as the tally master owning all the energy credits that the others are trading in, just because he kept the record! Like the cricket scoreboard operator who claims all the runs made as his!

Why is it that we accept this obvious inconsistency as reality? That the banks own the debt they keep tally of? The pencil pusher owns the labour his client swapped for a like energy value of someone else? Who put in the effort here? The record keeper or the labourer?

By this method, has the banking system appropriated our wealth and effort and called it theirs. To the point now, where the world owes more than 315 trillion dollars in debt to the banking system, the equivalent of 333% of world GDP. So, in effect more than 3 times over its yearly production! How is it that we have let it get so far without questioning it. Here we come back to what Professor McGilchrist is pointing out. Our ability to see the distinction and the interconnectedness, of the parts and the

whole, has been lost. Our left hemisphere has over-ridden our right, our ability to use both sides of our brain has been diminished to the point where the left hemisphere is almost totally in control of us.

I will use another one of his enlightenments and explain that money should only be a metaphor for true wealth. He reflects that in that same way, a statue of the Virgin Mary is not the actual Virgin Mary, and it is not merely a piece of wood or stone. It is not the idol of worship, for that would be wrong, nor is it a piece of art, it is the concept, the metaphor it represents. In this way money also, is not just a piece of paper, nor is it the stuff of wealth itself, it is what the thing represents. The concept that we use to barter things of equal value to us.

We ourselves have got to the point where we see the concept as the real thing. We have pulled out of our right hemisphere the concept view and placed it firmly in the left as an individual part to be manipulated as if 'it' were the real thing.

We find ourselves paying back a concept – the thought that represents real wealth – in real expenditure of effort, when little to no effort is used to create the abstract fiction, we call money in the first place.

So, we need to break out of this prison of psycholinguistics and realise that many of the signs, symbols, colours, sounds and images in the world around us, have been carefully crafted to alter our perception of that very world. Our training in the recognition of abstract concepts has been sabotaged by educating, to fix us firmly in the known certainty of the world. The total fixation on all things explicit, rather than questing after the possibilities of how? and why? Instead of delving into an understanding of who we are and what we truly want in life, just existing, has taken over from the search for the 'holy grail' of life and future. The 'predator watching' right hemisphere, should be warning of an attack from outside, but we cannot see the danger looming. We are under the spell of the left hemisphere, of grabbing and manipulating, not aware of the whole. We are locked in the focus on making fire or picking berries and our outside sensors cannot see the predator approaching. We seem to have lost that ability! Or maybe with my right hemisphere shouting out, I am just being the devils advocate!

How do we turn this around? Not by instituting more rules or controls. No, we need to ease up on the restrictions we have placed on ourselves. I do not believe further legislation is the answer either, that is largely what has led to this point. The problem lies in each individual person's outlook. The strict focus on left hemisphere manipulations of their world view. I also do not believe we can force them to change, so we must lead by example. The old saying, 'you can lead a horse to water, but you can't make them drink' is appropriate here. Until they can see for themselves how they are missing out, it will probably only look like noise from the disenchanted.

Maybe, as Darwinism works, the thinning of the herd by predatory action is the only real wakeup call; to look up and live! ***

A Personal Relationship By Arnis Luks

Travelling around the Eyre Peninsula I sought out some longstanding League folk. Each was still active as best they could. Encouraged by my presence, they continued on with their efforts. Amazing.

This morning, saying farewell to locals at Port Kenny, the conversation got around to the loss of meaningful conversation amongst the young, with technology as the dominant cause to the loss of this skill.

Grey hair does bring about some reflection of our own life compared to the young. Some readily see shortcomings in others but not necessarily in themselves.

I remember quite well my youthful desire to pursue the 'elusive happiness'. I was never at peace with myself until I began serving others as husband and father. Joy and satisfaction, not happiness, came steadily as I was able to achieve goals (not necessarily for myself) that benefited family and friends.

One of the early married-Christmas', I'd sourced a second-hand swing & slide set that had been discreetly overhauled in my shed including a lick of paint. The day before Christmas our children were kept indoors all day as I assembled the refurbished equipment.

On Christmas morning, after the tree and even before breakfast, the eight-millimetre camera was rolling as the curtains were drawn back to the delight of young faces. Every so often the event is remembered as the film is again brought out. Those little children are now in their mid-forties, with children of their own.

I accept that not all I did was right nor wrong. As a grandparent I have learnt to take heart from my efforts - warts and all. Not all is obvious from the start, but overall, the end result brings much joy and satisfaction.

With Easter coming up, Anzac Day to follow, and then an election cycle occurring soon after, Eyre Peninsular folk, like other parts of our fair land are swamped with media input. The noise does not clarify legitimate political alternatives but does vacillate swing-voters. Some were not even aware an election had been called; such was their indifference. It is easy to become disillusioned. Take heart, events move people, but if ill thought through, then possibly in the wrong direction.

Soviet Style Nationalism

A Labor government led by a former union official is attempting to keep steel production going in South Australia – finally some action you might say, but actually in the wrong action. Similarly, the British people (actually Marxist-led Unionists-ed) have taken to the streets to keep the last British Steel plant running, which triggered a socialist-parliament to sit across a weekend to pass the necessary legislation in one day – surprise, surprise. Another Labour Government I might add, and again, running a vital industry into the ground, then nationalising the last of the industry rather than dealing with the irredeemable debt problem as the root cause.

Cause a problem and then provide a wrong solution – government-as-saviour rubbish. <https://www.bbc.com/news/articles/ckg17g39x41o>

Socialist-governments can move swiftly, if need be, but in the wrong direction - to nationalise industry (more correctly described as national-socialism/fascism).

Trade Wars Leading On To Hot Wars

A friend asked about Trump's irrational behaviour with the selective-tariffs. I had to think about it for a while until the 'aha' moment came around. Then it became clear.

World War II gave USA the opportunity to provide the lion's share of, not only redundant equipment and aged-shipping, but weaponry and logistical support for the allies for the first three war-years 1939-1942, and without involving themselves to any great degree with the melee on the ground. Lend-Lease handed the assets over from the British Empire for surplus supplies, while the USA geared up for war against an already stretched foe - the axis powers across one-front (while dividing up Poland), and then across two fronts when the Soviets turned against Germany.

Without the USA war machine, UK may have been defeated - yes. Ukraine has suffered the similar fate, with the UK, a good part of Europe, along with the USA, providing a very limited and controlled material and logistical support against another foe propagandised as evil incarnate - Russia.

Ukraine will never get out of the indebtedness of this 3-year war. Reports of Ukraine being partitioned similar to Syria are to be found here: <https://www.theguardian.com/world/2025/apr/12/us-demands-control-from-ukraine-of-key-pipeline-carrying-russian-gas>

They are all actors playing to a particular script. Are we so foolish to fall for the same psyop all over again? Or will we do something legitimate this time around to help ourselves that may also help others? The debt-money system is to blame. Those who control it are the real war-mongers playing to their advantage every time.

The buildup for war can be averted in an instant. Irredeemable debt causes the trade wars to elevate to hot wars. Two grocery stores vying to secure a limited market are automatically in competition simply because they cannot reconcile all of their debts.

A Just Price

A Just Price needs to be paid to the primary producer of the food. A Just Price needs to be paid to the distributor to get the food out to the market. A Just Price needs to be paid to the retailer to sell the food in the market place.

With a National Dividend, complimented by the Consumer Price Discount at the point of sale, there will be sufficient spending power and discounts available to reconcile all costs associated with Prices.

At any one point of time in the production cycle, manufacturing - if required, can be slowed or even stopped without incurring compounding debts. Farmers and Producers can't even envisage a system such as this, because they/we are all so

financially conditioned by a deliberately shortening finance-market. Surplus food can be kept stored or frozen until the market catches up. It is not rocket science. Its common sense based around how things are in the real world.

Fear Of Missing Out is identified as another social phenomenon which compels people to 'spend now'. The opposite is also true, of fear of missing a sale. Both reflect the manipulated psychological cloud under which we operate. It doesn't exist in the real world of plenty.

Late Rains

It is almost mid-April and the rains have not yet come to the Eyre Peninsula. The Cooper Basin is experiencing record floods, higher levels even than 1974. The water is there, only just further North to the tune of perhaps 500 kilometres from Eyre Peninsula. Having crossed the Simpson Desert some years ago (in late August early September after the winter rains), I spent a good amount of time stopping to photograph the prolific wildflowers that were on display. This anecdote doesn't help the Eyre Peninsula farmers as they continue to gaze upon the weather map and a parched landscape waiting for the rain.

It is the debt money system that places them under inordinate pressure to produce, produce, produce, while they are subject to the natural vagaries of a late start to the season and an existing dry landscape. It 'is' marginal land for sure. I have seen late rains come and satisfactory yields achieved, but that does not alleviate the psychological pressure of now.

If there is no debt, there is no pressure. They can sit and wait out for the rains to come. The world is not a machine subject to a check-in and check-out time clock. Unfortunately, this is a mechanistic money system (controlled by unscrupulous people) that demands tribute irrespective of the vagaries of the natural cycles.

We can do better. We must turn the telly off, put down the glass of beer, and start talking about a better way of doing things - of living this life according to the actual seasons where debt does not exist, only abundance and material-plenty of this modern age – God's gift to all mankind.

<https://time.com/7265530/us-trump-tariffs-china-war-embassy-foreign-ministry-wang-yi/>

<https://features.csis.org/hiddenreach/china-shipyard-tiers/>

https://csis-website-prod.s3.amazonaws.com/s3fs-public/2025-03/250311_Funaiolo_Ship_Wars.pdf

<https://www.csis.org/analysis/unpacking-white-houses-executive-order-restoring-us-shipbuilding-industry>

The links above highlight China's massive expansion into the shipbuilding industry, surpassing all other nations in this dual-purpose industry. In USA Trump responded by a call to regain the industrial-initiative. There is a critical point of thinking: that an 'inter-dependent' economic policy, which we are all subject to through the Trans-Pacific-Partnership agreement, or similar, does not allow a nation any manoeuvring to secure its own borders as necessary. One small step out of line might trigger massive transnational-corporate-reprisals.

We should all take note, that if our borders are secure, and our own debts are reconciled so as not to attempt to encroach on other nation's markets, meaningful

negotiations can take place of surplus productive capacity 'without compulsion'.

Russia was a close ally (as protector) to Syria (as protectorate), but has allowed that nation to be handed over to vultures to dissect and disembowel at their leisure, including partitioning. Syria now has no real government, no defence, and no hope of relief. Syrian refugees are not returning home either, since the recent takeover December 2024. The nation has fallen into chaos – deliberately.

Similarly, the UK and the USA have also turned against allies when the time suited. National administrations have been following this well-worn technique leaving a unambiguous pathway of destruction. South Africa and Rhodesia both felt their combined lash, with Australia's former Prime Minister Malcolm Fraser, as an eminent person, joining in the betrayal along with the Communist led World Council of Churches. This strategy is straight from the Marxist/Maoist hymn sheet. Very few truthful history books have been written that point to the record of this betrayal. Afghanistan, Libya and Iraq are another three to this list, without mentioning Korea or Vietnam. Performing an internet search on USA military campaigns across the 1900s-and-on reveals a never-ending pathway of destruction for exploitation.

Only today, USA is reporting of massive coal expansion to build up the American Steel Industry. South Korea – producer of more than 20 percent of total world production - is aligning their own shipbuilding industry with the USA. Trade wars leading on to hot wars. The evidence before our eyes is there, if we only have eyes to see. It is the debt-money-system to blame for this build up to World War III, because central banks have been given the power to create debt-money out of thin air and claim it as their own property to 'lend with interest' – usury was once condemned as an abomination by the real Church.

usurp: *usurp the power of the King...*

illegally seizing, encroaching, infringing, the power of legitimate government

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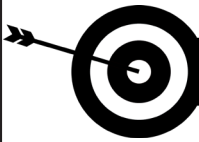
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A WEEKLY COMMENTARY



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The Price of Freedom is Eternal Vigilance

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A Time To Reflect of What Others Have Already Done By Arnis Luks

Civilisations are built upon the shoulders of giants. The Law Lords were experienced judges adjudicating in both civil and ecclesiastical courts. The common law was immersed within ecclesiastical law, or the natural law if you like. Today law is simply work-orders issued from Parliament. Parliament does not balance nor temper the law in relation to how things work best - as natural law.

The Breakdown Of All That Is To Be Human

The UK Courts have had to go to great lengths to now determine that woman is a biological female. We have gone mad, we are delusional to think that we can make a woman something other than what she naturally is, simply by passing a law.

Do we really need to vaccinate every living creature to make it fit for human consumption? Since the beginning of time, we never have and yet somehow, today we find this necessary. We have turned away from what is natural to some other.

We have deviated from the natural order that we now produce diseased food. Creatures living in cramped conditions and being force-fed unnatural diets are trying to tell us something. Chooks need to scratch in the soil and eat grass and seeds and insects. Cows and sheep need to graze in the paddocks. This is not rocket science, it is the way things work best being a reflection of the natural law.

This week is Holy week. From the Christian Calendar the first day of this week being Palm Sunday, is set aside to worship Him. The crowd was laying wreaths of palm leaves to herald Jesus the new king as He entered Jerusalem. By Friday of the same week the crowd was calling for His crucifixion.

How fickle the crowd (humanity) was found to be. As individuals we are called to 'be ye separate' so we are not easily swayed as when we are amongst a crowd of our peers. The failings of us all was exemplified with Peter's denial. He could not deal with the pressure from the crowd. However, after the Resurrection, Peter was the first to run towards the risen Christ on the beach. He persevered regardless of previous failure.

After the Resurrection and before His Ascension into heaven, the disciples were meeting in the Upper Room. Confused over the preceding events, He, the risen Christ, appeared amongst them. After His Ascension into heaven, and again with the disciples meeting in the upper room, they received the Holy Spirit. The significance of the preceding events then became apparent, which empowered them to overcome their own physical and intellectual infirmities. The same calling is upon us, with the same fallen-world awaiting redemption and leading into the true light of the world.

Lent is a time of preparation for the celebration of the miracle of Easter. The Resurrection is the hope of our Christian faith that there is more to this life than earthly existence. The Ascension and Pentecost - receiving of the Holy Spirit assists us to overcome our inadequacies. This seasonal-calling to serve, to be like Christ is an inversion of earthly greatness, surrendering our assets to His service, reinforcing our unique calling to follow Him as 'fishers of men.' I surrender all to Christ.

This is a beautiful story that needs to be retold each season, so it never loses its savor - its timeless message – a call to militant Christian Service – to bring about God's Kingdom on Earth as in Heaven. Unless I am mistaken, and I am sure I am not, everything Jesus has done has profound political-and-religious ramifications of which we should, not only take note, but make every effort to bring about in *'His Kingdom on Earth as in Heaven'*.

We are privileged to have a choice of what we do with our lives, to follow Him or not. The Disciples made the better choice which cost them their all. Some modern day Christians are still being martyred for their faith. We, in the West are not at this time asked to make this same sacrifice, however, the calling is equally significant from our privileged position - 'from whom much is given much is required'.

Next week is Anzac, where the West was called and many answered that call which cost them their all. This does not detract from our own calling to do the likewise.

As a man I entered the church again and took a course for confirmation. As an older man I have continued with this study, again searching for truth that is to be found. In the process some more rough corners were being knocked off my personality. It has not stopped, nor will it ever, as a greater understanding shows itself across a lifetime.

The Irish Rovers - Lord of the Dance

I danced on the morning when the world began
I danced in the moon and the stars and the Sun
I came out of Heaven and I danced on the Earth
In Bethlehem I had my birth

Dance, dance, wherever you may be
I am the lord of the dance, said he
And I lead you all wherever you may be...
And I lead you all in the dance, said he

I danced for the scribes and the Pharisees
They would not dance and they wouldn't follow me
I danced for the fishermen James and John
They came with me and the dance went on

Dance, dance, wherever you may be
I am the lord of the dance, said he
And I lead you all wherever you may be...
And I lead you all in the dance, said he

I danced on a Sabbath and I cured the lame
The holy people thought it was a shame
They cut me, they stripped me, and they hung me high
And left me there on a cross to die

Dance, dance, wherever you may be
I am the lord of the dance, said he
And I lead you all wherever you may be...
And I lead you all in the dance, said he

I danced on a Friday when the sky turned black
It's hard to dance with the Devil on your back
They buried my body, but I'd gone...
I am the dance and I still go on

Dance, dance, wherever you may be
I am the lord of the dance, said he
And I lead you all wherever you may be...
And I lead you all in the dance, said he

Well they cut me down but I leapt up high
I am the light that will never, never die
I live in you and you live in me...
I am the lord of the dance, said he

Dance, dance, wherever you may be
I am the lord of the dance, said he
And I lead you all wherever you may be...
And I lead you all in the dance, said he

Dance, dance, wherever you may be
I am the lord of the dance, said he
And I lead you all wherever you may be...
And I lead you all in the dance, said he...

God is still working with me. I am not perfect, and yet we are called to 'be ye perfect as our Heavenly Father is perfect'. The Christian Calendar has seasons and festivals to ground us, to take an honest look at ourselves, and our own unique calling. I am an unfinished work with many challenges ahead. Those parts of me that were hidden are slowly making their way to the surface so they can be dealt with - God willing I am given a long life to work this through.

Meeting many senior folk, I have come to accept that this is their same greater-calling that continues for their whole lifetime - if they listen. They have stayed the course - 'wherever you may be, dance, dance'. Our redemption is an ongoing work. There is much that can be done and I have this lifetime to do it. This is a very differing message - that the job is already done for you and you can sit back and wait.

The parable of the ten denarius illustrates this finer point, or the virgins with their oil lamps. I read these parables as a caution to those who profess their faith that 'it is an already completed work'. Much to do and only this lifetime to do it. It is both, a challenge and an opportunity. Happy Easter.

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Will We Net Zero, from our New Power Generation Plans?

By Neville Archibald

With all the hype and political point scoring involved in 'Green' energy and the 'Net Zero' promise, I cannot see how this can actually work. Especially if you consider the price rises and the outlook that is currently being discussed as a part of the circus of re-election, then look at 'on the ground' proposals and how they are panning out.

Each debate or discussion is superficial, an argument over whose promise is bigger, whose policies will cast a longer shadow. For shadows they are, it is only ever the silhouette we see, not the inner workings and the devil is always in the detail! Just how good will these competing policies be for we everyday Australians, and I don't mean those whose investments are being included to make them money! I mean those of us who just need to power our lives, in the very ways we need to live out our everyday expectations. With this in mind, we must look seriously at whether these expectations are being met. At whether these can be met by a 'Net Zero' generation policy. What needs to be discussed is the reality, in the form of an overview, what it will look like long term, not just the spin to buy votes.

With this in mind, how are we faring? Are the generation programs succeeding? Are they viable? Lets discuss Pacific Blue, who recently announced the closure of the first commercial wind farm in Australia. This wind farm is the Codrington wind farm near Port Fairy in SW Victoria. It is set to be decommissioned in 2027 due, in part, to the high cost of replacing it's ageing blades.

The blades of a Wind turbine are at the heart of it's power. These are not only the capture point of the wind power, but also the largest replaceable part – or they should be. Made from fibreglass, they suffer from stress fractures due to flexing, which they do constantly. I have used fibreglass in canoe making, and while it is a great medium to use and has many benefits, it also does have a lifespan. In a canoe the flex eventually causes cracks and fractures to appear, these can cause water to leak in, a reseal of the canoes outside surface can fix this. Sadly, the long blades of a wind turbine are subject to far more stress than a canoe and the shattering or breakage is a lot more devastating than the end of life for a canoe. You will all have seen the videos of turbines self destructing in strong winds and the complete demolition of a tower, generator and all. Before it gets to this stage they need to be replaced. Every build will need to address this as a simple maintenance cost, there is no way around it at this point. The rest of the structure should be capable of a long life if maintained correctly. The biggest problem, as I see it, is their height. We can design cars and other machinery to get a long life out of them, replaceable bearings, wear surfaces and general parts are not such a big deal. Unlike a car; however, where you can take out the motor for a rebuild, these giant constructions are so far up in the sky that working at heights takes on a new meaning.

If we are going to be making structures of this size, then to factor in the longest possible life means we must design the repair and rebuild components needed so that they are as easy to do as possible, this should be essential. Planned obsolescence aside, it is either a functional item or it isn't. The disposal of these replaceable parts also needs to be a factor then into consideration for the long term viability. Is this taken into consideration or do we just accept a shorter lifespan.

In an Article from "Renew, Economy" Sunday March 30th, 2025, they say:

"At this stage, Pacific Blue is not pursuing a repowering option for Codrington, as the site's grid connection would require significant upgrades and today's turbine siting requirements would preclude the installation of latest generation turbines, resulting in a non-financially viable project," the spokesperson said.

Repowering a wind farm has become common in some countries, but it is more than just a cosmetic makeover, with Codrington a case in point: its 1990s design turbines are only rated at 1.3 megawatt (MW) each, with a hub height of 50m and blade tip height of 81m.

Today's modern turbines are rated at between 6 MW and 8MW of capacity, with tip heights above 200m. And they are only likely to get bigger.

The size difference alone means new foundations, new sites as the turbines need to be spaced differently, and upgraded infrastructure to send any extra power into the grid.

<https://reneweconomy.com.au/australias-oldest-commercial-wind-farm-to-close-as-cost-of-repowering-is-too-high/>

Not only is the scale now considered too small to be viable, the existing infrastructure has barely made it to its expected lifespan. After much searching and running into answers that suggested the wind farm was profitable, there was always a 'let out' that suggested not all factors were taken into consideration. I could not find a total profit and loss calculation to show that all costs involved in its creation and maintenance were eventually paid for by the electricity it produced. The nearest I could get was when I asked AI the question, "did the net electricity production from the Codrington wind farm actually end up paying for its total cost."

The answer:

"No, the Codrington Wind Farm's net electricity production did not ultimately cover its total costs, leading to its closure in 2027. The cost of replacing the aging turbines with more efficient, modern ones proved to be financially unsustainable."

Why is it that we are continuing to allow inferior builds to be a part of our future? Is it because we don't realise they are inferior, or have we begun to accept the fiction that we are financially limited to options that will only lead to tearing them down to build a replacement that may well be no better. If past civilizations could create structures like the Aqueducts of Roman times (that still hold water) why can't we make a wind turbine that lasts long enough to pay for itself many times over? Are we so hooked on endless production cycles that we must build and rebuild just to keep

the economy ticking over? This is how it seems to me.

Here is the dilemma we face. Each time you look for a real world answer to a basic question, the answers are evasive and paint a picture designed to confuse. We are presented with visions of these installations standing on their own, without subsidies, yet to dig deeper shows a different picture. The reason electricity prices have gone through the roof are not addressed, the longer term viability and cost structure is also not being considered. Then of course we must discuss another very important point, if there is a profit, who gets it? Does it go back to Australian owned companies to be spent in Australia, ultimately to benefit us all?

If you look into the history of this development you will see it started out with a company called Pacific Hydro.

***Pacific Blue** (formerly **Pacific Hydro**) is an electricity generation and retailing company headquartered in Melbourne, Australia. The company was founded in 1992 and was soon floated on the Australian Securities Exchange. It was later bought by a consortium of industry superannuation funds and de-listed. It is now owned by China's State Power Investment Corporation. [2]*

From Pacific Blues own website:

“In 2016, Pacific Hydro was acquired by the State Power Investment Corporation (SPIC) through its subsidiary, State Power Investment Overseas of China (SPIC Overseas).”

If what Wikipedia says is true, then Pacific Blue, a Chinese Government body, now owns much of our basic infrastructure. Read on:

“Power stations owned and operated by Pacific Blue include:

Wind

- Codrington Wind Farm
- Challicum Hills Wind Farm
- Clements Gap Wind Farm
- Crowlands Wind Farm
- Portland Wind Project
- Taralga Wind Farm

Water

- Eildon Pondage Power Station
- Lake Glenmaggie power station
- Ord River Hydro Power Station
- The Drop Hydro
- William Hovell Power Station, a hydro–electric power station in the Hume region of Victoria, Australia [7]”

It is interesting to note that all of the above mentioned are now, according once again to Wikipedia, owned and run by China. Are all profits etc are being sent out of the country?. Once again, this push to make Australia “Net Zero”, with claims continually made that we will be better off, seem to me to be confusing. If it is such a great thing, and so good for us, why is it overseas companies that are benefiting. From a business perspective, there must be a cost benefit, either due to subsidies or one off government involvement, initially to get them started. How does this work, Mr Bowen?

When wind-farms such as these are decommissioned, who buys back the land? Who pays for the land rehabilitation?

The original sale to Chinese interests was in 2014-15, when Tony Abbot led the Liberals in power. So to look for help from the Liberals to relieve us from Minister Bowen's visions and the Labor push to Net Zero, would be a fools errand. Does Net Zero perchance mean, we get nothing from all this clean green power. That we as a country will make zero net profit from these decisions made on our behalf?

In another article discussing wind, solar and pumped hydro, the successful tenders appear to be underwritten by our Government and promised other guarantees.

“Canberra has said it will provide revenue underwriting for successful CIS tenders, with an agreed floor and ceiling.”

<https://news.nab.com.au/news/from-wind-farms-to-solar-power-pacific-blues-blueprint-for-the-future/>

What does that mean? A guaranteed price range for the electricity sold? Underwriting of possible losses? So the taxpayer, via the government, agrees to fund investors if they make a bad decision? If for some reason they cannot make a profit? Who then decides how much the profit should have been?

Just how transparent should these decisions be? Why is it that these important points are not brought into any real discussion of this matter? Is it now China's privilege to earn money from our costly power generation, while they burn our cheap coal in their ever expanding collection of coal fired power stations? Is Minister Bowen happy to send much of this potential income overseas, or does he realise it is a money losing prospect, despite his claims of how good “Net Zero” will be for us? The next question of course will be Yambuk Wind-Farm, finished in 2011, 4 years later. This too will soon be up for re evaluation, what will this decision look like?

All the energy debates and the ‘cost of living’ political discourse, is simply shadow dancing around the real problem. We have lost control of our own financial future. No matter how hard we work, or what available resources we have to work with, it will never be ‘we the people’ who are allowed to benefit from it. Our monetary system, the system that allows us to swap what we have, is not in our control. Our effort, is to be rewarded by what someone else decides is enough, at their whim we can be shut down. Their finger manipulations may look like a cute bunny as a shadow on the wall, but I think they are really just giving us the finger. ***

The Circus By Neville Archibald

*The Circus, yes the Circus, is coming to town
the great big parade that is led by a clown
but wait there are two now, who are leading the charge
one not quite small, and the other not quite large.*

*The first is El Bozo, is that Spanish, that name?
the second Red Buttons, who looks quite the same
they've got tricks up their sleeves, that many desire
giving out candy, doing acts to inspire.*

*They try to be different, each one so unique
but the tricks that they know, no longer do speak
of mystery or magic, we know they're not real
just tricks that are old, so we no longer feel
like falling about laughing, or even a smirk
no the tricks that they have, no longer do work
instead, we turn away from these colours so bright
we seek out diversions from others that night.*

*Once they competed for our laughter and to score
their tricks were different, in design and more
now so much the same, like they are twins or brothers
and we long for some clowns, not like the others.*

*Perhaps for a ringmaster, with whip in his hand
taming fierce predators, that eat up our land
a shark so adept, to shuffle cards in a clump
so then all of our hands, come up with a trump
but then out come the ponies, they trot as they go
around in a circle, as only they know
adorned in their bright silks with a monkey astride
run in formation, in the big-top's inside.*

*The pigs in their tutus, who are out there as well
dressed up as the policies, both of which smell.
With this circus so rotten, the crowd it is bored
staying home, a luxury, none can afford.*

*They stay to the bitter end, as each of them must
for to choose then a clown, to send us all bust
who then curse at each other, haranguing all night
again and again, about which one is right.*

*When this circus is gone, in another four years
another will start, and we'll all be in tears
once more we will gather, to then wail at the sight
our country fading quiet, into the night.*

"The Magic of the Price System" By William Waite *a shibboleth of the financial con*

Milton Friedman famously used the example of a pencil to illustrate the complex organisation required to produce a seemingly simple product. He concludes:

What brought them together and induced them to cooperate and make this pencil? There was no commissar sending out officers or sending out orders from some central office. It was the magic of the price system. The impersonal operation of prices that brought them together and got them to cooperate to make this pencil so that you could have it for a trifling sum. That is why the operation of the free market is so essential, not only to promote productive efficiency but even more to foster harmony and peace among the people of the world.¹

What is a price system? Wikipedia says, "In economics, a price system is a system through which the valuations of any forms of property (tangible or intangible) are determined."² Because we like to think we are free you get the sense that in our "market economy" where prices are presumably settled by the "laws" of supply and demand it is borderline sacrilegious to suggest the regulation of prices. This is nonsense. Prices are always and everywhere influenced by those with financial and political power. In reality ours is a mixed price system consisting of both regulated and free price mechanisms.

The most obvious example of price regulation is monetary policy. If prices are arrived at by the magic of supply and demand the magician's trick is the power of central banks to increase and contract a nation's money supply. Look at it this way. There is no demand without money, because in order for demand to be made effective you need money. If, therefore, there is an authority that can glut and starve an economy of money at will then, it is fair to say, that power controls demand. That authority is central bank boards and whoever they're listening to. There is nothing controversial about this but the acceptance of monetary policy as conventional financial practice shatters any delusions about the "naturalness" of market pricing.

Briefly, how is monetary policy supposed to work? In this country, if the Reserve Bank finds price increases on the CPI basket of goods outside the acceptable inflation range it will increase rates and drain consumer buying power. The drop in demand is supposed to pressure sellers to reduce prices.

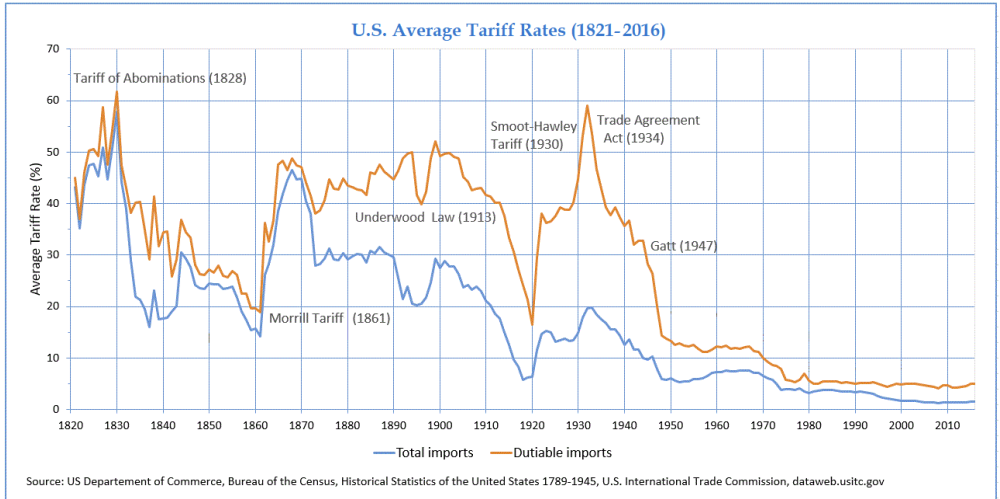
As a mechanism for regulating prices monetary policy is so flawed it is difficult to know where to start. Perhaps the worst aspect of monetary policy is that it doesn't even aim for success. It's concerned more with pacing decay than halting or reversing it. It has no method or intention for actually reducing the absolute cost of living. This from the latest Creditor Watch analysis about the success of monetary policy over the last six years:

Importantly, if the RBA is successful in returning trimmed mean inflation to 2.5% in the second half of 2026, for the most part, this does not mean prices have fallen or the cost of living or of doing business has declined. Indeed, this measure of

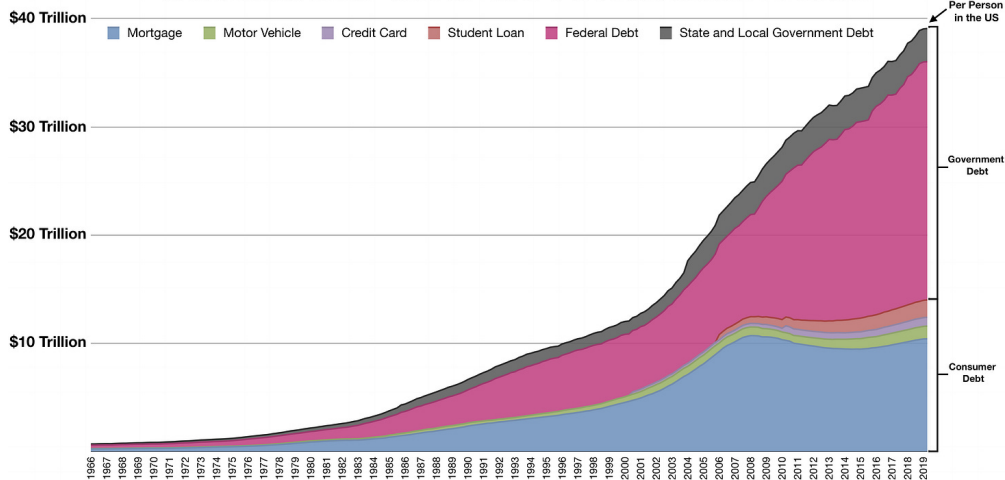
underlying consumer price rises will have risen about 25% in six years.³ The other thing to consider is the fact that the ABS basket of goods does not include the increased costs to mortgage holders when the RBA raises rates. This means that the inflation rate, as reported by the Consumer Price Index, grossly miscalculates cost of living for the third of the population struggling to pay mortgages. And why don't they include mortgage costs in CPI calculations? "because changes in the cash rate would directly affect inflation if the cost of mortgages was included in the CPI."⁴ In other words, to include mortgage hikes in the CPI measure would invalidate monetary policy as a tool for controlling inflation.

Considering what's happening in the U.S. we should say something about tariffs, another widely used mechanism for price regulation. For decades the price system was the pretense for offshoring American manufacturing. We're familiar with the story. High production costs in the West means Western goods were unable to compete in a globalised economy. The result was the dismantling of American manufacturing, turning it from an industrial powerhouse into a weak, service-centred economy much like our own and, at the same time, greatly improving China's ability to make war.

The following charts show the changes on the financial side that would make Americans the world's most important shoppers. From about the 1970s when tariffs were being dismantled, consumer debt became a serious contributing factor to the American money supply along with U.S. trade deficits and debt to absorb what the U.S. were importing. This has been called America's Global Surplus Recycling Mechanism (GSRM). Its purpose was to stabilise the global economy by making America a sink for the world's unsaleable surplus. Presumably Trump is signalling, by his fiddling with the price system, that America is no longer willing to provide the GSRM role.



Consumer and Government Debt



Source: US Census Bureau Foreign Trade Statistics

Now, with Trump's tariffs, the Government is saying that the affordability gains, which were the selling point for dismantling American industry in the first place, will no longer be available to the American consumer. Instead, by tariff, the government will increase price levels on all (or whatever it ends up being) foreign goods coming into America. In the end the embattled American consumer will enjoy neither cheap or American-made goods.

To be fair we should say that there are some nationalist objectives behind these tariffs. Trump has talked about the re-industrialisation of the U.S., American jobs and, of course, addressing the debt crisis. Even if the present administration were

successful in re-industrialising the U.S., which beyond the tariff's there is no evidence of a plan, solving the interlinked debt and consumption problems remain impossible while the banks maintain their monopoly of the money issue. The problem becomes especially wicked when you consider AI and accelerating automation.

Indeed price regulation is all around us. It is a mainstay of government fiscal policy. *The Australian* this morning has an article about the Dutton government's plan to allow first home buyers to write off interest payments on their mortgages. On the average loan it will save them \$12,000 a year. The detractors are saying it will only increase the size of loans and, consequently, the price of housing. They're probably right. Past performance is the best indicator of future performance.

As the economic system becomes more unworkable we can expect to see more of these piecemeal forays into price regulation. I see the Labour party is up the supermarkets for gouging. There are various paltry tax breaks, energy subsidies, student loan reprieves and whatever. It doesn't take sophisticated argument to show that nothing will bring lasting relief to the cost of living.

There is no magic in the price system. Costs accrue to unfinished products as they move through the supply chain and are finally presented in full to the consumer. It contains as much magic as can be summoned by cost accountants. That is to say none at all. The "magic" of the price system is an artifice of big money to head off interference from outsiders. As it stands today it is nothing more than the power of finance, often through political underlings, to *limit* access to goods and services. Looking around at the obscene wealth of some and the widespread insecurity and poverty of others one must conclude that it has nothing to do with a desirable allocation of resources. Fiddling with the price system is widely tolerated so long as it does not impinge on the twin pillars of financial orthodoxy. These being: 1) the banking system will continue to determine the money supply through its provision of bank credit and control of rates, and 2) final prices are fixed in relation to cost.

There is a method of price management which could make a lasting difference. Credit created free from debt could be applied to down-regulate the prices of essential consumer items. It's a proposal not more complicated than the Medicare rebate scheme with which we're all familiar, the only difference being that the money used to pay the subsidy would not come into existence with a corresponding debt attached, so would not be repayable at interest to the banks. As a point of departure we could put a 15% consumer price discount on domestically produced fresh food and fund it with a credit issue. What have we got to lose? The ACCC has admitted market failure in the grocery sector anyway. It would also moderate the concentration of our banking system and encourage people to eat better. Three birds one throw.

A compensated price tool to supplement demand opens up a range of economic possibilities. We could actually own the wealth we produce without surrendering our future to debt obligations to consume in the present. Such a remedy would begin to

do for Australians what President Lincoln's greenbacks briefly did for the people of the American Republic. It gave them, he said "the greatest blessing they ever had — their own paper to pay off their own debts."

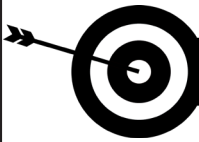
Not only will this not be considered you will not hear of it proposed anywhere outside the limited range of Douglas Social Crediters. An honest, functional financial system would take consumer demand as the starting point and issue money sufficient to produce what is wanted and distribute it. Ideally unstimulated, unmanipulated, financially unhindered demand would be the limiting factor rather than the willingness of the financial system to provide debt. Douglas summarises the DSC case:

The core of the technical accusation made by us against the present financial system is that prices contain items not represented by money anywhere and that these unmonetised items are represented by debt which is increasing and which cannot be liquidated.

Economic insecurity and poverty have important effects psychologically. Market fluctuations, supply-chain disruption, monetary contraction, inflation, bankruptcies and grinding indefinite debt together produce a profound exhaustion. Thousands of insolvencies continue to flow from the financial chicanery engineered for Covid. For example one in eleven hospitality businesses have gone broke in the last 12 months.⁵ Trump's tariffs are set to cause massive disruption in America and around the world. In retaliation the Chinese have halted supply of rare earth minerals and magnets going into the U.S., materials which are vital to U.S. industries and not readily sourced at scale elsewhere. It is inevitable that such disruptions lead to industry slow downs and lay-offs.

Nowhere is there even a hint that the squillions of dollars owed by the people of the world to a vanishingly small minority of unknown financiers might not be perfectly legitimate. It's as though the problem didn't warrant any original thought whatsoever. The asymmetry alone should set alarm bells ringing but the everyone remains completely sanguine, apparently unable to think about it for themselves. I can see why Douglas used the word "hypnosis" to describe it. What other mental state does? ***

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The Price of Freedom is Eternal Vigilance

Vol. 61 No. 16

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The Streets Where They Played By Arnis Luks

In nearly every village across Eyre Peninsula, as is elsewhere, the community have built a memorial to the fallen from the Great War 1914-1918. One memorial reminded me of the terrible price the little folk are called to pay over political decisions they have none, or little control.

'These streets are where they played', brings to mind this stark reality. The lists are there but their individual sacrifice diminishes over time – just another monument. Those young people accepted the call to set aside their own lives and serve rather than be served. The Australian War Memorial in Canberra with their field-displays does capture some of the horror of which those named individuals entered but did not return, to defend our freedoms.

It is the mateship, the loyalty, and comradeship, that exemplifies the Anzac. It contained within a spirit of service – *'Greater love than this no man hath, that a man lay down his life for his friends.'*

In those travels I was fortunate to come across the author of the book *'Rising Sons - Watherston Soldiers 1914-1918, The Story of One Family in the Great War'*. While in Port Lincoln and after speaking with the author Lee Clayton for several hours, on my return home I made efforts to purchase his book. Fortunately, it arrived soon after and I was able to appreciate through Lee's writing, the resilience of this young pioneering family who called Australia home. Little did they know of the great personal price that would be required of their family in the future.

1914–1918 Memorial Scroll

In 1922 a Memorial Scroll was presented to the next of kin of those fallen soldiers, sailors, and nurses who died while serving in the Australian Imperial Force or Royal Australian Navy during the First World War. Later they were presented with a Next of Kin Memorial Plaque.



HE whom this scroll commemorates was numbered among those who, at the call of King and Country, left all that was dear to them, endured hardness, faced danger, and finally passed out of the sight of men by the path of duty and self-sacrifice, giving up their own lives that others might live in freedom.

Let those who come after see to it that his name be not forgotten.

*Sgt. Miller Remigrew McCall
56th Bn. A. I. F.*

The Memorial Scroll bears the Royal Coat of Arms and a message paying tribute to the soldiers who gave up 'their own lives that others might live in freedom'.

"He whom this scroll commemorates was numbered among those who, at the call of King and Country, left all that was dear to them, endured hardness, faced danger, and finally passed out of the sight of men on the path of duty and self-sacrifice, giving up their own lives that others might live in freedom. Let those who come after see to it that his name be not forgotten."

AUSTRALIAN WAR MEMORIAL

REL41097.004

1914–1918 Memorial Plaque

The round bronze Memorial Plaque is 120mm in diameter. It shows Britannia and a lion on the front and bears the inscription: "He died for freedom and honour".



The full name of the dead soldier is engraved on the right-hand side of the plaque. No rank, unit or decorations are shown, befitting the quality of sacrifice made by all casualties.

The shape and appearance of the plaque earned it nicknames such as the "Dead Man's Penny", the "Death Penny", and the "Widow's Penny".

AUSTRALIAN WAR MEMORIAL

REL29912

The Story of The Commonwealth Bank By DJ Amos p.6-8

...In June, 1912, Mr. (afterwards Sir) Denison Miller, a prominent official of the Bank of New South Wales, resigned his position and was appointed Governor of the Commonwealth Bank. He issued no debentures, but opened savings banks throughout Australia, and used the money he obtained in this way as his capital, thus avoiding being indebted, and paying interest, to anybody but his depositors.

The Bank was not opened for general business until January of the next year, when, in one day, the Commonwealth Government transferred £2,000,000 from private banks to the Commonwealth Bank, without causing any financial disturbance, the cheques being simply cleared through the exchanges "in the ordinary way." Sir Denison Miller's idea was to make the Bank a Government Bank and Savings Bank, and, for the time being at any rate, to enter into competition with the private banks as little as possible. Nevertheless, he forced them to practically abolish their charges on current accounts, and to keep their charges on loans and overdrafts within reasonable limits.

Then, in 1914 came the war, and with it an Amending Act (24 of 1914), giving the Bank power to raise its capital to £10,000,000, and to take over other banks and savings banks. The Bank did not, at this period, make use of either of these powers, but the services it rendered to the people of the Commonwealth during the war were immense. Under the regime of the private banks, the flotation expenses of a loan in London, which Australian Governments had to pay were £3%; but the Commonwealth Bank floated £350,000,000 of loans (£250,000,000 locally and about £100,000,000 overseas) for a charge of 5s. and 7d.%, thus saving Australians some £6,000,000 in bank charges—and then the Bank made a profit of 2% . It saved the Australian primary producer from stark ruin by financing, with (and sometimes without) the assistance of the private banks, pools of wheat, wool, meat, butter, cheese, rabbits, and sugar, to the total amount of £436,000,000; it found £2,000,000 for the purchase of the Commonwealth Fleet of Steamers, which again saved the primary producer from ruin through lack of transportation facilities to his market overseas; and it enabled Australia to transfer abroad, with the maximum of efficiency and the minimum of expense, £3,560,951 for the payment of her soldiers. (*"The Commonwealth Bank of Australia,"* p. 157 and p. 162, by C. C. Faulkner. *Hansard*, 21 Sept., 1939, p. 976-7 or 1030-1).

In November, 1920, an Amending Act (No. 43 of 1920) came into force, by which the Australian note issue was entrusted to a department of the Commonwealth Bank. This "Note Issue Department" was to be kept distinct from all other departments of the Bank, and was to be managed by a board of directors composed of the Governor of the Bank, an officer of the Treasury, and two other directors. These two other directors were J. J. Garvan, Esq., and J. R. Collins, C.M.G., both members of the financial world; but as they formed only 50 per cent, of the directorate, and the

Governor of the Bank possessed a casting vote, power remained with the Governor of the Bank as long as he could rely upon the support of the Treasury official representing the Government of the country.

Until 1924, when the Bank was effectually strangled, the benefits conferred upon the people of Australia by their Bank flowed steadily on. It financed jam and fruit pools to the extent of £1,500,000; it found £4,000,000 for Australian homes; while to local government bodies, for construction of roads, tramways, harbors, gasworks, electric power plants, etc., it lent £9,360,000. It paid to the Commonwealth Government between December, 1920, and June, 1923, £3,097,000 — the profits of its Note Issue Department — while by 1924 it had made on its other business a profit of £4,500,000, available for redemption of debt.

When, during an interview in 1921, Sir Denison Miller was asked if he, through the Commonwealth Bank, had financed Australia during the war for £350,000,000, he replied: "Such was the case; and I could have financed the country for a further like sum had the war continued." Again, asked if that amount was available for productive purposes in times of peace, he answered in the affirmative. ("Australia's Government Bank," p. 275, by L. C. Jauncey, Ph.D. See also Treasurer Spender's speech in Hansard, 21 Sept., 1939).

As a matter of fact, he had just given a striking example of the power of the Bank in times of peace. In the latter half of 1920, the banks in other parts of the world started their policy of deflation, in order to raise the value of currency to such high levels that they, who possessed the monopoly of it, could secure the real wealth of the nations for themselves, and in the winter of 1920-21, says Robertson, "the price-level was saying, like Alice as she shot down the rabbit hole, 'I wonder if I shall fall right through the earth.'" The private banks in Australia commenced to follow the example set by the banks abroad, but Sir Denison Miller brought the Commonwealth Bank with a rush to the rescue of the threatened people. Partly by purchasing Commonwealth and other Government securities, and partly by increasing his advances, he released, between June and December, 1920, £23,000,000 of additional currency, as a slight hint as to what he would do if necessary, and deflation in Australia was deferred. (Commonwealth Bank balance sheets).

Sir Denison Miller has left it on record that the relations between the Commonwealth Bank and the private banks were always of a most cordial character, and doubtless he did all in his power to render them so; but the fact remains that the private banks excluded the Commonwealth Bank from their Clearing House, and forced it to make its clearings through the Bank of New South Wales. We do not know what price the Commonwealth Bank paid for even this concession, but we do know that the interest it allowed on its deposits was always lower than that allowed by private banks, and Mr. Bulchart shows conclusively that its banking operations did not lower the rates that private banks charged upon telegraphic transfers and overseas drafts. In the very nature of things, the private banks must have watched the progress of the Commonwealth Bank with ill-concealed rage and fear, which

was translated into action in 1924—a disastrous year in the annals of Australian economic history...

...Here ends the story of the Commonwealth Bank, and three features in it stand out very clearly:—

1. That if ever there was an Australian Government which inflicted injury upon the country it was appointed to serve, it was the Bruce-Page Administration of 1923-9. At the bidding of the private banks, it deliberately strangled and dismembered an institution which had stood between Australia and ruin during the war, and would have performed a like service for the country in times of peace.
2. That institutions, no matter how excellent they may be, are of little permanent use to a people which does not understand the value of them. The people of Australia should have safeguarded their Bank with the same jealousy with which they safeguard the right to vote. They did not do this, so when the 1930-3 financial hurricane burst upon them, they were exposed without defence to the mercy of domestic and foreign financiers, who knew no mercy.
3. That the Associated Banks (private banks) at present control the Commonwealth Bank and the Commonwealth Savings Bank by means of Directorates appointed to them, and can use both their funds and their credit for the benefit of the private banks. They see to it that the funds and the credit of these institutions are never used for any purposes which may interfere with the profits or the policy of the private banks, and that their policy, whatever it may be, becomes the policy of the Government of the Commonwealth.

No Government, whether it be called Labor or Liberal, or any other fancy name, can be free from their domination unless it possesses the power to control currency, and to do this it must control the Commonwealth Bank... ***

Lament of the Commonwealth Bank

A hand-maiden, where once I ruled
A Queen from sea to sea!
No task too vile to set me to,
Who strove to make you free.
God! Did I once stand upright from
My frightful servitude,
And wear upon my beaten brow
The crown of nationhood?
As in a dream I see them pass,
My deeds of long ago,
My bright Homes, filled with happiness,
In peace and comfort glow.
My Credit flows in running streams
To help you in your need;

It saves you from the usurer's grip,
And private banker's greed.
When Ruin turns his grim face on
Your primal industries,
My Ships steam swift, and carry forth
Your produce overseas.
I turn my eyes from what I did
To what I had decreed—
A nation freed from want and debt,
Where no man dwelt in need.
"Come, grind this people to the dust!"
I bend in slavery;
But once I was a nation's Queen,
And—almost—made it free!

The Causes of War: Is Our Financial System To Blame? By C.H. Douglas

Text of a BBC broadcast delivered November 1934, published in "The Listener" 5 December 1934 and reprinted in the 1937 edition of "The Monopoly of Credit" (originally published 1931).

Perhaps the first necessity, if we wish to arrive at the truth of this matter, is to be clear on what we mean by "war". The technical definition of war is "any action taken to impose your will upon an enemy or to prevent him from imposing his will upon you."

It will be recognised at once that this definition of war makes the motive rather than the method the important matter to consider. I am much afraid that more energy is devoted at the present time to the endeavour to modify the methods of war than to removing the motive for war. If we recognise this, we shall be in a better position to realise that we are never at peace – that only the form of war changes.

Military wars are waged by nations, a statement which is the basis for the somewhat naïve and I think certainly erroneous idea that you would abolish war if you abolished nations. This is much like saying you would abolish rate-paying if you abolished Urban District Councils. You do not dispose of a problem by enlarging its boundaries, and, if I am not mistaken, the seeds of war are in every village.

I think that we can get a glimpse of the main causes of war if we consider the problems of statesmen, who are expected to guide the destinies of nations. I suppose most statesmen at the present time would agree that their primary problem is to increase employment, and to induce trade prosperity for their own nationals, and there are few of them who would not add that the shortest way to achieve this would be to capture foreign markets. Once this, the common theory of international trade is assumed, we have I believe set our feet upon a road whose only end is war. The use of the word "capture" indicates the desire to take away from the inhabitants of some other country, something with which they, being unable also under present conditions to be prosperous without general employment, do not desire to part. That is endeavouring to impose your will upon an adversary and is economic war, and economic war has always ultimately resulted in military war, and probably always will.

The so-called psychological causes of war, are, I feel confident, the response of human nature to irritations or fears which can be traced to this cause either directly or indirectly. To say that all men will fight if sufficiently irritated seems to me to be an argument against irritating them, rather than against human nature. It is not the irritation which causes the economic war, it is the economic war which causes the irritation.

Military war is an intensification of economic war, and differs only in method and not in principle. The armaments industry, for instance, provides employment and high wages to at least the same extent that it provides profit to employers, and I

cannot see any difference between the culpability of the employee and that of the employer. I have no interest, direct or indirect, in the armaments industry, but I am fairly familiar with Big Business, and I do not believe that the bribery and corruption, of which we have heard so much in connection with armaments, is any worse in that trade than in many others.

Now so long as we are prepared to agree, firstly, that the removal of industrial unemployment is the primary object of statesmanship, and secondly, that the capture of foreign markets is the shortest path to the attainment of this objective, we have the primary economic irritant to military war always with us, and, moreover, we have it in an accelerating rate of growth, because production is expanding through the use of power machinery, and undeveloped markets, to which surplus can be poured are contracting. Any village which has two grocer shops, each competing for an insufficient and decreasing amount of business, while continually enlarging its premises, is a working demonstration of the economic causes of war – is, in fact, itself at war by economic methods.

I do not believe that it is sensible to lecture the publics of any or all of the nations on either the wickedness or the horrors of war, or to ask for goodwill to abolish military war or the trade in armaments, so long as it remains true that, if one of the village grocers captures the whole of the other grocer's business, the second grocer and his employees will suffer. Or if it remains true that if one nation captures the whole of another nation's trade the population of the second nation will be unemployed, and being unemployed they will suffer also.

It is poverty and economic insecurity which submits human nature to the greatest strain, a statement which is easily provable by comparing suicide statistics with bankruptcy statistics and business depression. A curve showing the relationships between these matters will be published in next week's "Listener". Suicides are less in numbers during wars, not because people like wars, but because there is more money about. Suicides are also less in number during trade booms for the same reason. To know, therefore, whether war is inevitable, we have to know whether, firstly, there is enough real wealth, not money, but goods and services available to keep the whole population in comfort without the whole of the population being employed, and, secondly, if this is so, what it is that prevents this wealth from being distributed.

In regard to the first question, I believe there can be no doubt as to the answer. We are all beginning to be familiar with the phrase "poverty amidst plenty", and it is generally admitted that the crisis of the past four or five years has been a crisis of glut and not a crisis of scarcity. Yet during that crisis, poverty has been widely extended, because unemployment has been widely extended. So that we have experimental evidence that full employment is not necessary to produce the wealth that we require – it is only necessary to the end we may be able to distribute wages – quite a different matter.

In regard to the second question, therefore, we know that it is lack of money in the hands of individuals to enable them to buy the wealth which is available, and not

the lack of available goods, which makes men poor. As our arrangements are at the present time, money is primarily distributed in respect of employment, which, as the glut has shown, is in many cases not necessary or even desirable. So that it is not too much to say that the causes of war and the causes of poverty amidst plenty are the same, and they may be found in the monetary and wage system, and that broadly speaking the cure for poverty and the beginnings of the cure for war can be found in a simple rectification of the money system. This rectification must, I think, take the form of a National Dividend, either in a simple or more complex form, so that while there is real wealth to be distributed, nobody shall lack for want of money with which to buy the real wealth. Perhaps I need hardly to tell you that money is actually made by the banking system, and not by agriculture or industry. The "Encyclopaedia Britannica" states the matter very clearly in its article on banking in the words: "Banks lend money by creating the means of payment out of nothing". I hope you understand this. Banks make money in the sense that a brick maker makes bricks, not by getting it from someone else. 90% of our money is made by banks, claimed as their own, and lent to the public at interest.

It seems difficult to make it clear that the proposal for a National Dividend, which would enable the products of our industrial system to be bought by our own population, has nothing to do with Socialism, as that is commonly understood. The main idea of Socialism appears to be the nationalisation of productive undertakings and their administration by Government departments. Whatever merits such a proposal may have or may not have, it does not touch the difficulty we have been considering. The provision of a National Dividend is merely to place in the hand of each one of the population, in the form of dividend-paying shares a share of what is now known as the National Debt, without, however, confiscating that which is already in private hands, since the National Credit, is in fact immensely greater than the portion of the National Debt which now provides incomes to individuals.

The practical effect of a National Dividend would be firstly, to provide a secure source of income to individuals which, though it might be desirable to augment it by work when obtainable, would nevertheless, provide all the necessary purchasing power to maintain self-respect and health. By providing a steady demand upon our producing system, it would go a long way towards stabilising business conditions, and would assure producers of a constant home market for their goods. We already have the beginnings of such a system in our various pension schemes and unemployment insurance, but the defect for the moment of these, is that they are put forward in conjunction with schemes of taxation which go a long way towards neutralising their beneficial effect. While this is inevitable under our present monetary system, it is far from being inevitable when the essentially public nature of the monetary system receives the recognition which is its due, but is not yet granted to it by our bankers. It may be asked, with reason, why the provision of a National Dividend, even if effective in removing the prime motive for aggressive war on the part of Great Britain, would so affect the motives of other nations as to prevent them from making

war upon us. I think the answer to this is twofold. In the first place, I believe it to be, while the present financial system persists, merely sentimental to suppose that a weak nation, particularly if it be also a rich nation, is a factor making for peace. Quite the contrary. It is as sensible to say that bank would never be robbed if it has paper walls. International bankers are, almost to a man, strong advocates of national disarmament, but their bank clerks, alone among civilian employees in this country, are armed with revolvers, and the strength of bank premises compares with that of modern fortresses. Strength, unaccompanied by a motive for aggression, is a factor making for peace.

A radical modification of the existing financial system will make it possible to build up a strong and united nation free from economic dissension, which would by its strength, offer a powerful deterrent to aggressive war. And, secondly, the spectacle of a contented and prosperous Britain, willing to trade, but not forced by unemployment to fight for trade, would provide an irresistible object-lesson in genuine progress and would be imitated everywhere.

Why should these modifications not be made? For an answer to that question I must refer you to the Bank of England, which is all-powerful in these matters.

Mr. Montague Norman, the Governor of the Bank of England, which is a private company, described the relations of the Bank of England and the Treasury as those of Tweedledum and Tweedledee.

It is not suggested that bankers have a wish to precipitate war. Far from it. Bankers dislike war only less than they dislike any change in the financial system with which, almost alone amongst other sections of the community, they appear to be completely satisfied.

Gallipoli 100: 'I am ordering you to die' By Kurt Bayer 23 Apr, 2015

<https://www.nzherald.co.nz/nz/gallipoli-100-i-am-ordering-you-to-die/4DX3REB3IDG7SNODIUMCXQILCI/>

If a New Zealand commander had told his troops at Gallipoli, *'I am not ordering you to fight, I am ordering you to die'*, it's unlikely that he'd be remembered by towering statues or commemorative coins. And yet, those words, attributed to the commander of the Ottoman's 19th division, Mustafa Kemal, are repeated with pride by modern-day Turks on the eve of the centenary commemorations of the Anzac landings.

A cinematic retelling of the *'Battle of Canakkale'*, as the Turks know the 1915 campaign, highlights the will of the Ottoman defenders to die rather than run away from the invading Allied soldiers.

The Gallipoli story, for Turks, (*as are our own-ed*) is one of heroic martyrdom, Herculean displays of strength and unbridled courage in defence of a homeland under attack...

Ed - re-read Douglas on 'The Causes of War', as we are being led by the nose into another great calamity of the world at war, rather than sort out the financial system.

The Cross and the Southern Cross: ANZAC Day and the Christian Soul of Sacrifice, By Brian Simpson

<https://blog.alor.org/the-cross-and-the-southern-cross-anzac-day-and-the-christian-soul-of-sacrifice-by-brian-simpson>

There is something sacred about standing in silence as the sun rises on ANZAC Day. The stillness speaks. It speaks of lives laid down, of promises kept, of a people who once understood that freedom is not the natural state of man—it is a gift, and it is won through sacrifice.

As a Christian and a proud Australian, I cannot separate ANZAC Day from the faith that shaped it. The very soul of ANZAC lies in something older than Gallipoli and deeper than patriotism. It lies in the Christian understanding of sacrifice, duty, and love for others above self.

"Greater love hath no man than this, that a man lay down his life for his friends." — John 15:13

That's not just a verse for funerals. It's the very heartbeat of ANZAC. The men who stormed those cliffs in 1915 weren't driven by empire alone, or by political orders from far-off offices. They were driven by something more primal and eternal: the love of their mates, the defence of their homeland, and a sense—often unspoken—that there is something worth dying for.

Where do you think they learned that? From their schools? Maybe. From the newspapers? Occasionally. But most of them learned it at the dinner table, or in the pew, or with a Bible on their bedside. Australia was once a nation where Christian virtue wasn't just personal—it was cultural. It formed our backbone. The ANZACs were not perfect men, but they were formed by the Word of God and the fear of the Lord, and that made them different.

Their sacrifice echoes the shape of the Cross.

"For even the Son of Man came not to be served but to serve, and to give his life as a ransom for many." — Mark 10:45

Christ's sacrifice was once the cornerstone of Western civilisation. It taught our fathers that the highest honour wasn't in conquest, but in selflessness. That honour is found not in what a man gains for himself, but in what he gives up for others. That idea—the Gospel idea—shaped the ANZAC spirit. And we have forgotten it.

In a world now ruled by individualism, moral relativism, and globalist ideologies, sacrifice is no longer admired—it is avoided. Our society scoffs at duty, shrinks from hardship, and tells young men to "look after number one." We are raising generations who know everything about rights and nothing about responsibility.

But the ANZACs knew responsibility. They carried it with them through mud, bullets, and unbearable loss. And many of them did so with Scripture in their hearts, psalms on their lips, and the Cross as their compass.

ANZAC Day is not just a memorial of what was, but a mirror of what we have become. It is a call to return—not just to arms, but to righteousness.

"Righteousness exalts a nation, but sin is a disgrace to any people." — Proverbs 14:34
We cannot hope to honour their memory if we refuse to walk in their footsteps. And we cannot walk in their footsteps if we forget the foundation upon which they stood: the Lordship of Jesus Christ, the sanctity of life, the nobility of sacrifice, and the duty of men to protect, provide, and lead.

This ANZAC Day, as we remember their courage, let us also remember our calling. The fight today is not only against foreign threats—it is against moral decay. Against a culture that mocks faith, weakens men, and dissolves the very things our forebears died to protect. Let ANZAC Day be more than a ceremony. Let it be a renewal of faith, a reclaiming of manhood, and a declaration that we will once again be a people formed by the Cross, not by convenience.

"Be watchful, stand firm in the faith, act like men, be strong." — 1 Corinthians 16:13
The spirit of the ANZACs lives on—not in parades alone, but in every man who kneels before his God, takes up his duty, and stands ready to protect what is good, true, and holy. Lest we forget—not only their sacrifice, but the Saviour who showed us how to live and die as Christians. ***

A False Nationalism By Arnis Luks

We at ALOR have repeatedly called out the psychological buildup to war against Christian Russia, that is being progressively imposed upon the West, with the mainstream media leading the charge. The Liberal Party of Australia has just announced a marked increase of spending on defence as part of their election commitment. The UK government - a labour government I might add - is leading the charge of Europe to build up for war against Christian Russia.

It is only in war, or the threat of war, that British people will accept large scale planning.

It does not matter which side of the political fence you choose to place your bet, the common policy pursued by all major political parties is towards another world war. That is, unless sufficient active individuals within the populace choose to steer the political policy in another direction while there is still time.

A strong and able-bodied man, a security system, or large dogs, each present a significant obstacle to a would-be home invader. Similarly, a standing army is a factor for peace. Last century every able-bodied man and woman were permitted to own a weapon. It is only through the political parties – indistinguishable between each other - that we have been progressively disarmed. This demonstrates again, a consistent policy being pursued.

Perhaps some so-called Christian leaders will present some type of false nationalism in order to justify Christians slaughtering Christians, or; similar to the Great War, Christians slaughtering Moslems or Chinese. Either way, it was Christ who was crucified and Barabbas the revolutionary was set free. *Those who live by the sword will die by the sword.* We, the Christian West, are called to a higher duty which does not require arms, but service to bring about 'God's Kingdom on earth as in heaven.' This requires a different type of sacrifice - of giving your all for Christ - now.

Signs of Deterioration By Neville Archibald

Signs in a hospital – supermarket – anywhere where workers could be subject to potential abuse. What do they really indicate?

If they were just a reminder to wash our hands, to put rubbish in a bin before we leave, to look before crossing a street, it would be bad enough!

The basic abilities of house-keeping and survival are usually learnt at an early age, as children. The reasons why we do them are simple, and after learning should not be forgotten.

If you don't look left or right, you may become a statistic, if you neglect to keep basic hygiene you may get sick. If you neglect to pick up rubbish at a campsite, you leave it spoiled for everyone else, including yourself if others follow your lead. These consequences fall back on you in real ways. How we can become so lazy or inconsiderate of others is a question for parents raising their children, I suggest.

It is the other signs, those telling of violence: family violence, abuse of fellow workers, or of anger being directed at service personnel, which are all too visible. Why must they be there? What is missing in our world that makes it necessary to display such obvious signs? What void is not being filled in our growing lives? (I could quite legitimately go on a spiritual journey here, but my suggestions are more basic, more the mechanical reactions that we are failing to make in our everyday lives.)

How is it that a portion of our society actually takes out their aggression on others, on those helping them? (how large a portion, I am not sure, nor do I trust the figures I see. I suggest they are probably inflated to divide us further, but that they do exist I do not doubt)

Once again, I suggest it has a lot to do with our upbringing. Growing up being moralised by TV and Hollywood versions of right and wrong goes a long way to explain it. The flickering babysitter who instills less and less of our positive roles than ever before. Our role models, those who we see before our eyes, in our lives as important, also lie and cheat or act out in less than perfect ways, yet still are out there, in front of us daily. Politicians who promise but do not come through, personalities who, while held up as “great players”, are dragged through media-circus-routines the minute their newsworthy misdeeds are discovered. The thirst of all media to bring down, to make a story, to concentrate on the bad news and run with it, sometimes for weeks, only serves to disappoint and to normalise these faults.

We all have faults, and we all have periods in our lives where we do not do the best we can. The desire to do better or improve in the future is not a message that is seen to be something to strive for. The rehabilitation process plays a very small part in the media world, a mention, at best, that someone is institutionalised to “dry out”, or incarcerated to change themselves. The follow up happens when they re-offend rather than come clean. This too I see as an intentional process, driven in part by sales of celebrity and sensationalism, but also a definite program of corruption.

Having watched it for so long, I can see nothing less than a runaway form of societal reprogramming. The conclusions formed from observation are there to see, it does affect us, it will change us, it is a degradation-al force acting upon us. Psychiatric studies show how, what we are surrounded by, will alter our perceptions at a minimum, or our actual actions with longer term exposures. Our very studies in these fields yield ample proof of this, but we continue on anyway.

The idolisation of the “bad boy” or the “bad girl” who is just a cheeky rouge or not quite the best role model is the apex. The squeaky clean, is firmly in the “goody two shoes” zone, so not the role to push, there is no excitement there! No stories worth telling come from them, no redemption, no climbing back from the abyss. What would life be, but boring, if everyone was to do their best!

Young girls are conditioned to go for that ‘bad boy’, the rebel without a cause – a corruption that has continued on from James Dean and his emotional difficulties, the character, misunderstood and angry without a real reason, a “fixer upper”.

Young men are lured by role models who show disdain for fair maidens of old, who chase the exciting, the difficult capture, as they play the field. A tumultuous and enlivening spirit. If they need bother chasing at all that is.

As for our wider social responses. We are all supposed to show no emotional anger at betrayal, to accept the continual looking for something better rather than trying to make something work. To accept no fault, no accountability, no responsibility is to be taken, is the way it must be, otherwise we are being violent in asking for a fair go, even if just emotionally.

There is no outlet now for that frustration, that feeling of betrayal. There is no “punch in the nose” moment of release available. This build up continues now through life, in all areas, not just the personal relationships of dating or marriage, but in all human interaction and increasingly in the fields taken over by bureaucracy. It is here in the field of politics and policy determination that much of this social “violence”, for want of a better term, originates. Why?

Once upon a time the bully got their own just desserts in the playground. In today’s playground of life there is no longer accountability for the bullying of government departments, the very places we all must go to participate in life at almost every level. We are subjected to this imposition in almost every sphere of endeavour, but have no opt out, no recourse to the difficult interactions that we are finding are becoming normal routine. This frustration builds to a point of either collapse or retaliation. Collapse involving loss of manhood or self-assurance, a loss of will, the agreement of then becoming virtual slaves to the uncompromising system – beaten down! Or perhaps instead we see the reason for the preponderance of signage we started out with.

The frustrated response is considered a violent outburst, abusive, a snap at someone, not always the perpetrator, but the one in the firing line. A fault of ours? Or a build up and release that many are genuinely sorry for afterwards.

Who is truly at fault here? If the system is causing this rebellion, it must take on

some of the responsibility for it, it must be recognised and reformed to better serve the people it is supposed to care for! This is policy reform!

To rage against the machine is futile – it is a machine! It's working parts change, individuals come and go, yet the machine appears to be never changing, never tiring, never accountable.

Our anger and frustration is a real thing, it needs an outlet while it is minor! It needs a space to be resolved, not diffused! When enough of us run up against the machine, the guardrails that deny us access to the workings must be removed. The very machine itself must be allowed to be changed, to be fixed. With those guardrails removed, the machinery must be examined and it's output must be modified. The policy changed! The role of government in our lives is to oil the frictions between individuals, to be the peacemaker – keeping us to the agreed principles that guide our lives, keeping us on track. Not to be the handful of sand that destroys the workings, and makes us grind against each other.

It is time we revisited those operational guidelines we found so successful in previous generations. The ones that allowed us to build up, not tear down a cohesive society.

These days government seems far too eager to regulate us into submission. They have a future planned out for us that simply sees us as cogs in a machine, increasingly the machines production is providing for a corporation of wealthy global elites, at our expense. The outcome of our efforts within the society in which we live, should reflect our wants and needs. Our policies, regardless of who is in power. Instead of producing toxic, highly coloured iced biscuits, what about we produce natural-ingredient-Anzacs, made of whole oats, honey, and an aftertaste of Australian culture.

The signage is just a symptom, the disease is a long-term malignancy, fed by our own inability to react when we most probably should. This is the curse and the cure, called politics. We abandon our role in it at our own risk, and the risk of future generations who must live with what we haven't done.

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*"All that is necessary
for the triumph of
evil is that good
men do nothing . . ."*
— EDMUND BURKE.



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Whiggism and the Unholy Trinity of Collectivism: A False Individualism and Its Consequences By Peter O'Brien

In the realm of political and economic ideologies, few concepts have been as seductive as Whiggism. Emerging from the British Whig tradition and evolving into classical liberalism and its more radical offspring, libertarianism, Whiggism promises a vision of individual liberty that has captivated thinkers and societies for centuries. What I want to suggest, however, is that beneath its rhetoric there lies a profound contradiction: what it heralds as individualism often serves as a mask for a subtle but pervasive form of collectivism that favours Big Business and International Finance. This false individualism not only fails to deliver its promised freedom, but also sets in motion a chain reaction. By first provoking Socialism and Communism as responses to the gross inequality and exploitation that it fosters, Whiggism then ignites Fascism and National Socialism as subsequent counter-reactions. Together, these three ideologies — Whiggism, Socialism/Communism, and Fascism/National Socialism — form an unholy trinity, each reinforcing the others in a cycle of collectivism that offers no genuine liberation for the individual. This essay defines Whiggism as understood in this context, exposes its flaws, and traces its primordial role in this destructive triad.

Whiggism Defined: The Illusion of Individual Liberty

Whiggism, as we use the term here, encapsulates classical liberalism and libertarianism, which are rooted in the historical Whig emphasis on constitutional government and personal freedom. It is a philosophy that champions the individual as an autonomous, atomized actor, defined by negative rights—freedom from interference—under a minimalist state. Its core tenets include limited constitutional government, equality before the law, and an unshakable faith in free markets as the mechanism for prosperity and liberty. Now, it must be admitted that many of these principles, often touted as uniquely Whiggish, are broadly appealing—few would dispute the value of fairness or restraint on tyranny. Yet, Whiggism's distinctiveness lies not in these ideals, but in how it pursues and even eventually betrays them:

through a secular, rationalist lens that prioritizes a procedural negative liberty over substantive outcomes, trusting markets to sort human affairs with minimal oversight.

The liberal vision posits society as a contractual arrangement between independent individuals, unbound by tradition or inherent social ties. The state's role is reduced to a night-watchman, enforcing contracts and protecting rights, while economic life is left to the invisible hand. Whiggism's appeal is its simplicity: leave people alone, and freedom will flourish. But this simplicity is its undoing, for, in practice, it creates a vacuum where power consolidates not in the hands of individuals, but in unaccountable collectives, namely, Big Business and Big Finance. Indeed, I would say that Whiggism's core error is that it elevates an abstract conception of freedom as 'negative freedom only' above any & all concerns regarding the functionality of social systems (the optimality of which is actually necessary for maximizing the real concrete freedom for the individual).

To use an analogy, Whiggism, when taken to its logical extreme, could conceivably object to any rule about which side of the road we should drive on as "interferences in personal liberty" even though such a rule is actually functional; i.e., it serves to maximize the freedom and safety of all individuals who use or depend on the road system. A fetishistic obsession with maximizing the scope of negative freedom as an end in itself blinds the Whigs to the fact that sometimes certain limits on negative freedom are functionally necessary as part of a financial, economic, political, or social system. When these function well, they maximize and deliver positive freedom (the resources/ability to make choices) to the common individual within the context of society.

The False Individualism: Serving Big Business Collectivism

Whiggism's claim to individualism is thus a mirage, undermined by its refusal to grapple with the realities of economic and political power. By fetishizing non-interference, it leaves the financial system in particular — a system that is structurally skewed toward debt, usury, and speculation — unregulated, allowing wealth and influence to concentrate in the hands of a few. This is no accident or a bug; it's actually a feature of Whiggism's design. The atomized individual, stripped of protective social bonds or the oversight of public authority in line with natural law, is left vulnerable to market forces that favour those already endowed with capital under a financial system that is structurally dishonest and dysfunctional in consequence (as per the analysis of C.H. Douglas). Far from subordinating the group to the individual (as a true individualism should), Whiggism inverts its promise, birthing a corporate collectivism where Big Business and International Finance reign supreme. Money and money values become the determining forces and the individual becomes a cog in a societal machine that serves those values. He is then rewarded or punished accordingly, based on his ability to serve those ends, and, by extension, those who occupy higher places in the social pyramid above him.

Consider the historical evidence: the Gilded Age in the United States (late 19th

century) saw Whiggish *laissez-faire* policies enable monopolies like Standard Oil and railroad trusts, amassing wealth for tycoons while workers faced poverty and exploitation. Today, global corporations and banks wield power rivaling states, their dominance unchecked by Whiggism's hands-off creed. This isn't liberty for the farmer, the labourer, or the small merchant. It's liberty for the elite, cloaked as a universal good. The individual, promised autonomy, becomes a pawn in a system where economic power (or the lack of it) dictates life's terms, from wages to debt burdens. Whiggism's individualism, then, is false, not because it rejects collectivism in theory, but because it delivers collectivism in practice while disguising it as true individualism, freedom, and market meritocracy. Some might even argue this outcome is intentional, a deliberate fail engineered by those who aim to benefit the most: International Finance and corporate magnates. Whether by design or flaw, the result is the same: power centralizes in private hands, not public ones, yet remains collective in its scope and impact. The group, in the form of Big Business, is the ruling power, while the common individual, isolated and powerless, bears the cost.

Provoking Socialism and Communism: The Leftist Reaction

Whiggism's failures do not end with corporate collectivism; they sow the seeds for further collectivist reactions. The economic inequality, exploitation, and poverty it engenders, which are consequences of unchecked markets, cry out for redress. Enter Socialism and Communism, ideologies born to counter Whiggism's excesses. Where Whiggism enriches a financial elite, Socialism seeks to redistribute wealth, and Communism aims to abolish private property altogether, replacing corporate dominance with state or proletarian control. Both promise equality and justice, addressing the glaring disparities which Whiggism ignores (and indeed causes or at least intensifies).

Historically, this pattern is clear. The Industrial Revolution, fueled by Whiggish policies, produced vast wealth alongside squalid slums. Think, for example, of Manchester's factories in the 1840s, where workers toiled for pennies while owners amassed fortunes. Karl Marx and Friedrich Engels penned *The Communist Manifesto* (1848) in direct response to such conditions, calling for a collective uprising against capitalist exploitation. Socialism then gained traction in Europe's labour movements, and, by the 20th century, Communist revolutions (e.g., Russia, 1917) sought to dismantle Whiggism's economic order entirely. These ideologies reject Whiggism's atomized liberty for a vision where the group, in this case the working class or the state, takes precedence, aiming to level the playing field that Whiggism tilts toward the powerful. And yet, this leftist collectivism merely swaps one master for another. The individual, freed from corporate subjugation, is now subordinated to the state or the party. Stalin's Soviet Union (1920s–1950s) replaced factory bosses with bureaucrats, enforcing equality through purges and gulags. The promise of liberation thus became a new tyranny, centralizing power in a different collective, but centralizing it nonetheless.

The Reactionary Right: Fascism and National Socialism

Whiggism's provocation doesn't stop with the left; it triggers a backlash from the right in Fascism and National Socialism. These ideologies emerge as reactions to Socialism and Communism, which are themselves reactions to Whiggism's failures. Whereas leftist collectivism champions class or the state, Fascism and National Socialism elevate nation or race, rejecting both Whiggish individualism and Communist universalism. They promise strength and unity against the perceived chaos of markets and the threat of Marxist leveling, appealing to those disillusioned by Whiggism's hollow liberty and the left's oppressive equality.

Mussolini's Fascism (Italy, 1922–1943) arose amid economic strife and socialist agitation, offering a nationalist antidote to Whiggism's *laissez-faire* neglect and Communism's internationalism. Hitler's National Socialism (Germany, 1933–1945) went further, fusing racial ideology with anti-Marxist fervor and blaming Whiggish capitalism and Bolshevik collectivism alike for Germany's woes post-Versailles. Both regimes centralized power: Fascism in the state and National Socialism in the Führer and "Volk". Both crushed individual autonomy under martial or racial banners. The Night of the Long Knives (1934) and the whole Second World War period exemplify how individuals were sacrificed for the collective's glory or purity, a stark contrast to Whiggism's supposed focus on personal rights.

This reactionary collectivism mirrors its leftist counterpart: power concentrates, whether in a dictator and/or a racial ideal, leaving the individual as fodder in the service of what is sold as "national destiny". Whiggism's initial failure, i.e. its corporate collectivism, thus ignites a pendulum swing between left-wing and right-wing collectivistic attempts to deal with the fallout, each extreme reinforcing the other's rise.

The Unholy Trinity: A Cycle of Collectivism

Whiggism, Socialism/Communism, and Fascism/National Socialism form an unholy trinity—not a deliberate alliance, but a self-perpetuating cycle of collectivism that offers no real solutions. Each ideology, born from the flaws of the last, promises to fix its predecessor's ills, yet all end in the same place: the individual is subordinated to a group, be that subordination corporate, statist, or nationalist in its orientation.

- Whiggism: Begins the cycle, promising liberty but delivering Big Business collectivism. Its atomized individualism isolates people, leaving them prey to economic elites, centralizing power in private hands under a veneer of freedom.
- Socialism/Communism: Reacts to Whiggism's inequality, replacing corporate rule with state or class dominance. The individual, freed from market exploitation, is shackled to bureaucratic control, centralizing power in public hands.

- Fascism/National Socialism: Counters leftist collectivism with tribal unity, subordinating the individual to nation or race. Power centralizes again, this time in a leader or ideology who promises to deal effectively with Whiggism's chaos on the one hand and Communism's threats to flatten everything on the other.

These three ideologies feed off each other in a number of ways. We have seen how Whiggism's failures as manifested in poverty and exploitation provoke the rise of Socialism/Communism, whose radicalism and repression then fuel Fascism/National Socialism. But the reactionary right's aggression, in turn, justifies leftist militancy, while both expose Whiggism's inadequacy. Eventually, calls for a return of Whiggism as a "moderate" fix become prominent, only to restart the cycle. Just as the Paris Commune (1871) led to conservative backlash, the Weimar Republic's Whiggish liberalism also birthed both Communist and Nazi extremes. Each ideology reinforces the others' existence, a trinity bound by their shared outcome: collectivism.

No Real Solutions: The Individual Betrayed

This unholy trinity offers no escape for the individual. Whiggism's liberty is a privilege for the wealthy, its markets a tool for corporate dominance. Socialism/Communism's equality is a mirage; its state takes on the role a new oppressor. Fascism/National Socialism's unity is a lie, it turns the state and/or the nation into a machine that devours dissenters. All centralize power — whether in boardrooms, politburos, or führerbunkers — leaving the individual powerless, their autonomy crushed by the group they're forced to serve.

The farmer enslaved by debt under Whiggism, the worker purged by Stalin, the citizen sacrificed in Hitler's war ... all are victims of this cycle. No ideology in the trinity addresses the root: a system where power, unchecked, consolidates into collectives, public or private. They differ in form — capitalist, socialist, nationalist — but not in essence, each betraying the individual they claim to champion.

Conclusion

Whiggism, as we define it, is a false individualism: a philosophy that promises liberty but delivers corporate collectivism, centralizing power in Big Business and Big Finance. Its failures: inequality, exploitation, and poverty, provoke Socialism and Communism, which replace one elite with another, only to spark Fascism and National Socialism as nationalist reactions. Together, they form an unholy trinity, a vicious cycle of collectivism that reinforces itself while offering no real solutions. Whiggism's atomized liberty sets the stage, but all three end in the same tragedy: the individual is subordinated to, not liberated by, the group. In this triad, freedom remains an illusion, power the only constant, and the human spirit the ultimate casualty.

The Whole World in Debt (GOLD) Chains

Major C. H. Douglas in "Manchester Despatch" (1920s)

- The crisis, the poverty, the mental and physical stress of these times are in a certain sense artificial.
- Many are starving in the midst of plenty.
- It is not goods and services which are lacking, it is the money with which to buy them.
- The 'problem' is described as an 'unemployment' crisis. It's not!
- Organisers, scientists and engineers have been engaged for hundreds of years, in successfully producing this so-called 'unemployment' crisis.
- The so-called 'problem' is really the transfer of economic labour from the backs of men on to the backs of machines.
- We have been trying to do it for centuries, and have succeeded!
- The machines are capable of making the goods, but the unemployed lack the money to buy.
- Our situation should be one of freedom and leisure, but is disguised as one of 'economic catastrophe'.
- The actual and potential wealth of the world is far beyond the requirements of the highest standard of living -- for the whole of the population.
- Why do our politicians and 'inspired' press keep harping that we cannot afford even our present standard of living, that our taxes must be increased?
- Why do they keep harping we must work harder and our social services must be curtailed? Why do they keep insisting our wages must be lowered? Sound familiar?
- Which, in effect, means: more taxes and lower wages.
- Which equals: less money to spend and we draw less upon the real wealth of the country.

The two claims cannot both be right:

- First, that the world is rich and getting richer (which is the claim of the engineer and the scientist).
 - Second: On the other hand, that it is poor and getting poorer (which is the claim of the financier and his protagonist, the orthodox politician).
- (Both claims cannot at one and the same time be true.)
- The man in the street is finally arriving at the conclusion; the scientist is right, and the financier is wrong!

Steps toward understanding:

How is it that the financial system presents a fictitious picture of poverty when, in fact, there is no fundamental poverty anywhere?

Do you realise that when you make goods or grow food - you do not make the money with which to buy the goods that you have made, or the food that you have

grown?

The greatest factor in the creation of real wealth is the cultural inheritance of civilisation --scientific knowledge, tools, processes, organisation, and so forth. Then comes raw materials, and especially solar energy, and of diminishing importance, is that of labour.

This cultural inheritance is beyond dispute the birthright of the whole community and not of any section of it.

The money which is required to distribute this real wealth comes from an entirely different quarter.

It is actually made by the banks, and the ownership of it is claimed by the banks.

The process is mainly a book-keeping process and has been epitomised by an historically well-known banker -- the Rt. Hon. Reginald McKenna -- in the words: *"Every bank loan and the purchase of every security creates a deposit, and the repayment of every bank loan and the sale of a security destroys a deposit."*

Suppose you grew a ton of potatoes, and I wrote you out a cheque for £5 (remember this was written in the 1920s) and took your potatoes. If you were willing to accept my cheque indefinitely, it is obvious that as fast as you grew potatoes I could come into possession of them by writing out cheques for them.

If your only method of getting the goods and services which you require was by obtaining cheques from me for the purpose of handing them on to someone else, so long as I retained the monopoly of writing cheques, I should be potentially the owner of everything you and your neighbours could produce.

Although banks have the monopoly of the creation of money, no bank has ever been known to give money away.

It lends money: that is its business, and it expects repayment, with interest.

In consequence, there is a certain volume of money flowing out from the banks in the form of loans, and a certain volume of money always returning to the banks in the form of repayment of loans.

It is this volume of money, and not the amount of available goods, which governs the purchasing power of the general population.

In order, for goods to be disposed of in the face of an inadequate supply of purchasing power, prices are driven down, with the result that producers make a loss and their producing plants are put out of action.

While the technical details of this situation are too complex for treatment in a short article, it is accurate to say that ultimately the core of the problem can be put into four words --

"the monopoly of credit," and that the solution of the problem is also contained in four words -- "the distribution of credit."

Put simply, this means:

· The cultural inheritance is the birthright of the community, and forms the main basis of our immense productive capacity.

- The financial purchasing power necessary to transfer this production to the members of the community essentially belongs to them and not to the banking system.
- We are all of us entitled not merely by right, but by expediency, (i.e., suited to the end in view) to a large and increasing dividend based not upon work, but upon our inheritance.
- Without that dividend, it is impossible for the economic system to function since it is obviously useless to produce goods if they cannot be used, and the orderly production and distribution of goods depends upon orders backed by money.
- If our present civilisation survives the growing stresses and strains which are being placed upon it by an ineffective monetary system, future generations will owe a great debt to such individuals as Mr. Montagu Norman, (a former) Governor of the Bank of England.
- The banking mentality is conspicuously unsuitable for the position of immense power in which circumstances have combined to place it.
- Neither a change of system nor a change of personnel by itself is sufficient, the issue lies in the outcome of a conflict between financiers and the general population.
- We must distinguish facts from figures!
- If our civilisation can provide both this change of system and the personnel to operate it...!

THE WHOLE WORLD IN (DEBT) GOLD CHAINS

By Major C.H. Douglas in "Manchester Despatch" 1920s

Out of the welter of discussion and recrimination which has been proceeding on the subject of the economic and social crisis through which the world in general, and this country in particular, is passing, one idea stands out clearly. It is a new idea, and yet it has been, I think, grasped by a majority of the population.

It is that the crisis, the poverty, and the mental and physical distress which are the features of these present times, are in a certain sense artificial. We are starving in the midst of plenty. It is not goods and services which are lacking-it is the money with which to buy those goods and services which either actually exist or could potentially be made. Money is only a ticket system.

It would appear that every effort has been made to confuse and obscure this issue. The crisis is described as an unemployment crisis, whereas a little consideration will make it clear that our scientists, our organisers, and our engineers have been engaged for hundreds of years, and successfully engaged in producing this so-called "unemployment" crisis, which properly considered is, of course, the successful transfer of economic labour from the backs of men on to the backs of machines.

That is what we have been trying to do, and that is what we have succeeded in doing. The machines are capable of making the goods, but the unemployed cannot buy them because they lack money, and to them a situation which should be one of freedom and leisure, appears disguised as one of economic catastrophe.

The actual and potential wealth of the world is demonstrably beyond all the requirements of the highest standard of living for the whole of the population.

What are we told by our politicians and our inspired Press and Broadcasting agencies?

That we cannot afford even our present standard of living, that our taxes must be increased, which, if it means anything at all, means that we have less money to spend on our personal requirements and can therefore draw less upon the real wealth of the country.

That we must work harder and our social services must be curtailed. That the wages of labour must be cut down, and the dividends of railway shareholders, amongst others, must be so reduced that they, in turn, will be powerless to obtain even that portion of this abundant and increasing wealth to which they have been accustomed.

Obviously these two claims, first, on the one hand, that the world is rich and getting richer (which is the claim of the engineer and the scientist), and on the other hand, that it is poor and getting poorer (which is the claim of the financier and his protagonist, the orthodox politician) cannot at one and the same time be true.

In spite of every hindrance to the formation of an instructed opinion, the man in the street has arrived at the correct conclusion. The scientist is right, and the financier is wrong.

Now, the first step towards understanding how it is that the financial system presents a fictitious picture of poverty when, in fact, there is no fundamental poverty anywhere, can, I think, best be taken by realising that when you make goods or grow food, you do not thereby make the money with which to buy the goods that you have made or the food that you have grown.

The greatest factor in the creation of real wealth is the cultural inheritance of civilisation -- scientific knowledge, tools, processes, organisation, and so forth. A second factor is that of raw materials, and especially solar energy, and a third factor, of diminishing importance, is that of labour. This cultural inheritance is beyond dispute the birthright of the community and not of any section of it.

But the money which is required to distribute this real wealth comes from an entirely

different quarter. There is now no dispute possible in regard to the matter. It is actually made by the banks, and the ownership of it is claimed by the banks.

The process is mainly a book-keeping process and has been epitomised by a well-known banker -- the Rt. Hon. Reginald McKenna -- in the words: "Every bank loan and the purchase of every security creates a deposit, and the repayment of every bank loan and the sale of a security destroys a deposit."

Suppose you grew a ton of potatoes, and I wrote you out a cheque for £5 and took your potatoes. If you were willing to accept my cheque indefinitely, it is obvious that as fast as you grew potatoes I could come into possession of them by writing out cheques for them.

It is also obvious that If your only method of getting the goods and services which you require was by obtaining cheques from me for the purpose of handing them on to someone else, that so long as I retained the monopoly of writing cheques I should be potentially the owner of everything you and your neighbours could produce.

Although banks have the monopoly of the creation of money, no bank has ever been known to give money away. It lends money: that is its business, and it expects repayment, with interest. In consequence, there is a certain volume of money flowing out from the banks in the form of loans, and a certain volume of money always returning to the banks in the form of repayment of loans.

It is this volume of money, and not the amount of available goods, which governs the purchasing power of the general population. In order, quite ineffectively, to enable goods to be disposed of in the face of an inadequate supply of purchasing power, prices are driven down, with the result that producers make a loss and their producing plants are put out of action.

While the technical details of this situation are too complex for treatment in a short article, it is accurate to say that ultimately the core of the problem can be put into four words - "the monopoly of credit," and that the solution of the problem is also contained in four words - "the distribution of credit."

Put into language which anyone can understand, this means that just as the cultural inheritance, to which I previously referred, is the birthright of the community and forms the main basis of our immense productive capacity, so the financial purchasing power necessary to transfer this production to the members of the community essentially belongs to them and not to the banking system.

We are all of us entitled not merely by right, but by expediency, to a large and increasing dividend based not upon work, but upon our inheritance, and without that dividend it is impossible for the economic system to function since it is obviously useless to produce goods if they cannot be used, and the orderly production and distribution of goods depends upon orders backed by money.

If our present civilisation survives the growing stresses and strains which are being placed upon it by an ineffective monetary system, future generations will owe a great debt to such individuals as Mr. Montagu Norman, the present Governor of the Bank of England.

For he has succeeded in demonstrating, even to the more public spirited amongst our bankers, that the banking mentality is conspicuously unsuitable for the position of immense power in which circumstances have combined to place it.

Neither a change of system nor a change of personnel by itself is sufficient, and in the last resort the issue lies in the outcome of a conflict between reactionary financiers and the general population.

Not only do we require a radical modification in the credit and financial system, but this modification requires for its operation a type of mentality which is capable of distinguishing facts from figures.

If our civilisation can provide both this change of system and the personnel to operate it, we can pass within a short period of time into, at any rate, an economic millennium.

As you read the following, remember C.H. Douglas was writing the above words nearly eighty years ago. He saw then the problem was not production... the problem was the distribution of production.

The answer is a philosophical answer!!!

World rulers en route to a different civilisation-- the 20:80 society.

"World-class dreams are at home in San Francisco's Fairmont Hotel," wrote the authors of "The Global Trap" in 1997. "In this site steeped in history, the man welcoming the world's elite in late September 1995 is one of the few who has made himself history. Mikhail Gorbachev..."

The world's elite came to discuss and plan for the future - our future, only we have not been invited to have a say.

The following took place at the meeting:

"...The ageing self-made billionaire doesn't bat an eyelid. He is completely focused as he asks the central question in response: 'How many employees do you really need, John?' (asks David Packard, co-founder of the hi-tech giant Hewlett-Packard.)

'Six, maybe eight,' Gage dryly comes back. (John Gage, top manager at Sun Microsystems) 'We'd be really stuck without them. It's all the same no matter where on earth they live.'

The leader of the discussion, Professor Rustum Roy from Pennsylvania State University, tries to dig deeper: And how many people are currently working for Sun Systems? Gage: 'Sixteen thousand. All but a small minority are rationalization reserves.'

Not a murmur passes through the room. The prospect of previously undreamt-of armies of the unemployed seems to go without saying for those present. None of the highly paid career managers from the company divisions of the future believes that there will be enough regularly paid jobs in any sector of the economy in the technologically demanding growth-markets of hitherto affluent countries.

The Fairmont pragmatists sum up the future in a pair of numbers and a concept: '20 to 80' and 'tittytainment'.

In the next century, 20 per cent of the population will suffice to keep the world economy going.

'More manpower won't be needed.' thinks Washington SyCip.

A fifth of all job-seekers will be enough to produce all the commodities and to furnish the high-value services that world society will be able to afford. This 20 per cent, in whichever country, will actively participate in life, earnings and consumption to which may be added another 1 per cent or so of people who, for example, have inherited a lot of money.

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