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Social Credit and Christian Philosophy By Eric D. Butler

Introduction to 1971 Edition

The fourteen years which have passed since *Social Credit and Christian Philosophy* was first published, has provided striking evidence that the increasingly critical state of the world is the manifestation of a false philosophy. During this period the global advance of Marxism-Leninism has continued. The non-Communist world has been unable to offer much more than feeble resistance, primarily because of policies which stem from the same type of philosophy as that of the Marxist-Leninists. In the English-speaking world - including the USA - this philosophy finds expression in what can best be described as Marxism-Fabianism. As demonstrated in my book, *The Fabian Socialist Contribution to the Communist Advance*, the Fabians have permeated the non-Communist nations with Marxist ideas and policies. In the historic statement of the famous Marxist-Fabian theoretician, Professor Harold J. Laski, the Marxist-Fabians are marching on a separate road to the Marxist-Leninists, but towards the same objective. It is significant that Laski made this statement after his long discussion with Stalin in Moscow in 1946.

Karl Marx's major steps towards communizing a state, outlined in *The Communist Manifesto* (1848), are being-implemented in the non-Communist world under the guise of Keynesian economics. The essence of Marx's steps was that they should progressively deprive the individual of power and transfer it to the state. Marx knew that the widespread ownership of property was a decentralization of power in the hands of the individuals of a state.

Today, in every non-Communist nation, the percentage of people owning property in any meaningful sense is becoming progressively less. Financial policy is being used to strip rural communities of their population. Despite their greater efficiency in production, small and medium-sized farmers, who have looked upon farming as a way of life, are now being price-squeezed off the land.

Producing and distributing organizations are becoming bigger and more highly centralized. And now the individual is being told that widespread home

ownership is to become a thing of the past. One of the major features of Marxist-Fabian financial policies is “controlled inflation,” with young couples finding it increasingly difficult to purchase their own homes. This at a time of greater real efficiency in building techniques The vast increase in productive capacity tends to mask the fact that the quality of life is deteriorating. The major factor in the growth of a civilization is the inheritance principle. One of Marx’s ten steps is to abolish that principle. Through the imposition of death duties of various types and a programme of “full employment” - i.e., of compulsory economic activities, however useless - the Keynesian economic experts” are doing exactly as Marx advocated. The same “experts” are also using Marx’s steps of “a heavy, progressive or graduated income tax,” and “centralisation of credit in the hands of the state...”

Although the myth was maintained for many years that Baron Keynes had devised his financial policies to save the free enterprise economic system, based upon private ownership of property, the real Keynes, an early Fabian Socialist, has been exposed in recent years. Keynes’ real concern was with the Fabian tactics of undermining the free enterprise system.

It is significant that Keynes became an international figure after publishing his most important book, *The General Theory of Employment, Interest and Money*, in 1936, during the Great Depression. It was while C. H. Douglas’ ideas on how the financial system could be corrected to serve the individual, to make both security and freedom a reality, were having a growing impact throughout the English-speaking world. Keynes’ ‘money reforms” were to offset and to distort the policy of Social Credit, in the same way that the Welfare State was introduced by the Marxist-Fabians for the same purpose. The individual was told that he need never suffer another Great Depression so long as he surrendered control of his own affairs. The central theme of *Social Credit and Christian Philosophy* is that policies cannot be divorced from their philosophies. Pioneer Marxist-Fabian, George Bernard Shaw, friend of Lenin and Stalin, was frank about the philosophy of the Marxist-Fabians when he wrote in *Intelligent Women’s Guide to Socialism*, that under Socialism “You would be forcibly fed, clothed, lodged. taught and employed whether you like it or not.

If it were discovered that you had not character and industry to be worth all this trouble, you might possibly be executed in a kindly manner, but whilst you were permitted to live you would have to live well.” The philosophy expressed in Shaw’s words is also that of the do-gooder, determined to do good to others whether they want it done or not!

That great Christian philosopher, Shakespeare, observed that the evil that men do lives after them. This is certainly true of John Maynard Keynes. We now

know that this influential Marxist-Fabian was a depraved homosexual. His male sweetheart, the famous writer Lytton Strachey, described him as “a liberal and a sodomite, an atheist and a statistician.”

His depravity extended to the sexual abuse of small boys. He advised his homosexual friends to go to Tunis, “where bed and boy were also not expensive.”

Keynes, the man presented as a harbinger of a new and better world, took advantage of the poverty and ignorance of North Africa, the Middle East and Italy, to purchase at little cost small boys for his own evil uses. (Vide Lytton Strachey, a *Critical Biography*, Michael Holyroyd.)

No amount of sophisticated talk can mask the truth that current political, economic and financial policies are rooted in a false philosophy.

‘By their fruits ye shall know them.’ Christ taught that it was impossible to get figs from thistles.

The fruits of the dominant philosophy of centralized power have become so bitter to many young people that they have been persuaded that the whole of the present social structure, including its institutions, must be completely smashed before any improvements in human affairs can be made.

Clearly, civilization is faced with a major disaster, which C. H. Douglas predicted was inevitable unless there was a reversal of policies of centralizing power, these to be replaced with policies for decentralizing power. Such policies offer the only hope of mankind escaping the hell on earth now threatening.

I offer this new edition of *Social Credit and Christian Philosophy* in the hope that it will open the door of salvation to those searching for a way out of the deepening darkness.

-Eric D. Butler. July, 1970.

Social Credit and Christian Philosophy

I

In a world where Truth is obscured by all the evil power of centralised mass propaganda, and where the philosophy of materialism and connectivism finds increasing expression in policies which progressively centralise all power into fewer and fewer hands, it is not surprising that a movement devoted to furthering policies designed to produce a society based upon an alternative philosophy, the philosophy of Christianity, is given either what is termed the “silent treatment”, or, when it is mentioned, there is deliberate perversion.

Judged by the treatment Social Credit has received from those who control centralised power in this world, it is obvious that it is regarded as a serious, practical challenge to policies which rob the individual not only of his material heritage, but also of the freedom to increasingly personalize his life by the

development of his most divine attribute, individual initiative.

Molotov may or may not have made the remark attributed to him, that the Communists knew all about Social Credit and that it was the only thing of which they were afraid. But because they do understand the fundamental importance of striving persistently to integrate both policies and their philosophy, the Communist leaders have by their vicious opposition to Social Credit made it clear that they recognise it as a deadly threat. And so do their fellow-worshippers of the State, the Socialists. When the originator of Social Credit, the late Major C. H. Douglas, discussed the subject personally with the famous Fabian Socialist, Sidney Webb, and after Douglas had dealt with every objection raised concerning the practicability of his proposals, Webb finally said that he did not like their purpose because he recognised it as contrary to his own views concerning the purpose of man. He saw that Douglas's monetary and other proposals were rooted in the Christian philosophy, a philosophy which he rejected. However, the enemies of Social Credit, when they do mention the subject, always endeavour to create the impression that Social Credit is just one more theory of monetary reform. It is unfortunately true that many monetary reformers calling themselves Social Crediters have furthered this false idea.

'The Great Depression' of the early thirties, caused by the restriction in the rate of credit expansion, naturally attracted a large number of people to Social Credit. But the overwhelming majority of these were only interested in monetary proposals which they hoped would alleviate their desperate material conditions. The unemployed, or those threatened with unemployment, wanted an expansion of new financial credits in order that work, and wages, would be provided. The businessman threatened with bankruptcy because consumers had insufficient purchasing power to buy his goods, saw in the expansion of the community's money supply the prospect of increased business. It is not surprising, therefore, that when material conditions did improve because of the expansion of financial credit, many lost all interest in Social Credit. They never really understood the true nature of Social Credit.

Douglas continually directed attention to this lack of understanding. Even in 1932, when the depression was resulting in a tremendous upsurge of interest in monetary reform. Douglas wrote that "There is too great a tendency to assume that the question of credit is the only subject on which we hold views of practical importance. So far from that being the case the principles of organisation which are discussed in the earlier part of *Economic Democracy* are vital to an effective understanding of the credit problem."

Although there are barely 25,000 words in *Economic Democracy*, Major Douglas's first book, a close study of it today, 37 years after it was first published, reveals that Douglas touched upon, either fully or in principle, every

aspect of the vast subject which was subsequently developed more fully. There are twelve chapters in *Economic Democracy*, but only three of these are devoted to any examination of finance, and this primarily in relationship to the principles of human association dealt with in the other chapters. "...the first book on what has since come to be called social credit, *Economic Democracy*... was concerned almost wholly with the proposition that centralisation of power over initiative as opposed to individual freedom is a persistent and conscious policy . . . every effort has been made to obscure this fundamental issue, and to represent the Social Credit Movement as concerned with 'a discredited monetary scheme, which has been tried in Alberta and has failed'.

The statement in *Economic Democracy*, that "Systems were made for men and not men for systems, and the interest of man, which is self-development, is above all systems", clearly indicates that Douglas accepted implicitly the Christian philosophy. The fact that Social Credit was first presented as a Policy before any comprehensive effort was made to deal with its philosophy, can be attributed to the fact that up until *Economic Democracy* was written, it was reasonable to assume that the Christian philosophy, although misrepresented and obscured, was still widely accepted. The progressive attack upon this philosophy has made it essential to face the fact that there is a re-clarification of the true purpose of man in relationship to his environment, it is a waste of time to discuss policy.

Douglas never tired of stressing the connection between every policy and its philosophy. In one of his most important addresses, *The Policy of a Philosophy*, Douglas said: "In a great many people's minds, Social Credit is a scheme of monetary reform, and the explanation of why any scheme of monetary reform at the present time is having such heavy going is, of course, because we are all suffering under a wave of so-called 'prosperity'; and, obviously, if your conception of Social Credit is that it is merely a scheme of monetary reform, you will follow the curve of monetary reform ... Social Credit is the policy of a philosophy. It is something based upon what you profoundly believe ... to be a portion of reality. It is probably a very small portion, but we have glimpsed a portion of reality, and that conception of reality is a philosophy, and the action that we take based upon that conception is a policy, and that policy is Social Credit.

In the same address, Douglas also said: "In the sense that I am going to use it, and, I think, correctly, the word *religion* has to do with a conception of reality. It is the binding back either of action, or of policy - particularly - of policy in the sense that I am going to use the word policy-to reality. In so far as it means to bind back, to bring into close relation again, and in that sense, I am going to use it, religion is any sort of doctrine which is based on an attempt to relate action

to some conception of reality. It does not necessarily mean that your conception of reality is a correct one, but it does mean that you are postulating that there is something to which we refer as real, and you are basing your policy upon that reality.”

In the same address Douglas warned about the futility of arguing with people about the techniques of Social Credit when they do not agree with the philosophy underlying these techniques. The first essential is for individuals to be definite in their beliefs concerning the true purpose and nature of man in relationship to the universe.

In the attempt to “release reality”, to use one of Douglas’s penetrating observations, it is essential to repudiate the absurd claims of those materialists who talk loudly about “the age of reason”, and who claim that truth can be demonstrated only by logic. Logic, like algebra or any other form of mathematics, is only a mechanism, an instrument. Like the slide-rule, it can only produce a result based upon all the factors fed into it. Truth must be, discovered. And our conception of Truth, or reality, is widened by revelation. Social Credit is such a revelation. It embodies certain truths which Douglas was, as far as we know, the first individual to reveal. For example, he revealed the truth that the true cost of production is consumption. The fact that prices continue to rise despite the obvious fact that the true cost of production has been progressively reduced as man improves his production methods and introduces labour-saving devices, simply means that present financial rules are based upon a lie and not upon the truth. Douglas accepted the Christian view that all man-made systems should be based upon Truth that they should reflect rightness. Unlike many monetary reformers who, having realised the power which centralised control of the credit system gives the controllers, seek their own particular brand of reform in order to impose their own conception of Utopia upon other people, Douglas pointed out that this conception in practice could only mean totalitarianism. In the following statement he dealt with the menace of Utopias imposed by idealism:

“When we accuse the world’s great financiers of being merely conscienceless buccaneers, there is a sense in which we do them less than justice, and at the same time fail to recognise the deadly danger which they embody. The great financier is in most cases a great idealist, and sooner or later constructs a Utopia which it is his constant endeavour to impose upon the world..... society is never in more deadly danger than when it is committed to the mercies of the idealist, and particularly the Utopian. The fact is that there is no single Utopia which would give satisfaction to more than a small percentage of us, and that what we really demand of existence is not that we shall be put into somebody else’s Utopia, but that we shall be put into a position to construct a Utopia of

our own. And this idea of a centrally controlled world in which everyone lived under uniform conditions, elaborated based on statistics, either of the Census or otherwise, is at the back of the drive which is being made to induce us to believe that the world can be considered as a single unit. Cultures, climate, tradition, race, and habit, all give the lie to this idea, and as the human personality develops, it becomes more individualised and specialised in its outlook, and less and less amenable to centralised direction.”

The idealist who strives to use the State to introduce his particular Utopia is generally incensed when told that he is rejecting one of the basic conceptions of Christianity, namely, the uniqueness of the individual. There are many professing Christians who, while objecting to Communism because it threatens individual freedom, will seek to use the State to impose their own particular reforms without realising that, in the words of that great historian and philosopher, Lord Acton, “Whenever a single definite objective is made the supreme end of the State . . . the State becomes for the time inevitably absolute”.

Douglas rejected the view that Christian perfection can be obtained through any compulsory social organisation, and repeatedly stressed the fact that central planning, irrespective of the label attached to it, must attempt to destroy the uniqueness of the individual in order that the planning may be imposed without opposition. Contrary to the idea of many superficial observers, Social Credit is not a scheme to make all people materially wealthy. Seeking to establish Truth in all spheres, Social Credit policies are designed to place the individual in the position where he can freely choose what type of life he prefers. Douglas expressed the view that in a stable society, in which the individual knows that his basic requirements and his liberties are assured, most people would probably develop more simple habits of living.

In an address termed “The Pursuit of Truth” Douglas clearly indicates his genuine Christian humility in endeavouring to discover Truth as a basis for any political, economic, or financial proposals: “Now it is my own belief . . . that there is running through the nature of the Universe something that we call a ‘canon’. It is the thing which is referred to in the Gospel of St. John as the ‘logos’, the ‘word’ . . . The engineer and the artist refer to it when they say that they have got something ‘right’. Other people mean the same thing when they talk about absolute truth, or reality. Genuine success only accompanies a consistent attempt to discover and to conform to this canon in no matter what sphere our activities may lie. For instance, I have no doubt whatever that there is one single test which can be applied to any financial scheme which is put before you for consideration, and that is, whether it represents reality, just as we know that the fundamental falsity of the present financial system is that it distorts and perverts’ reality . . . I am confident . . . that just as departure from the canon

has produced the appalling condition of the world at the present time, so the existence of a growing body of people who are aware of the situation, and singly devoted to bringing back understanding into relation with reality, constitutes not only the great, but the only certainty that eventually a world system founded upon lies will give way to one which is formed upon truth.”

During the post-war years Douglas dealt more extensively with the various attacks upon the Christian philosophy, stressing time and time again that every policy must be traced to its philosophy. “We are engaged in a battle for Christianity,” he said. Douglas was not just another reformer, a man with preconceived ideas and purely materialistic objectives who believed that with a few financial reforms man would automatically enter the millennium.

“Notwithstanding a mental stature unusual in any society, Douglas’s outstanding characteristic was a profound humility which was reflected in his writings and in his life . . . Where others viewed the world in terms of mankind’s struggles and achievements, and society as the creature of man’s brain and behaviour, with the realism of the engineer and the penetrating spirituality of a Medieval theologian, Douglas saw the Universe as an integrated unity centred in its Creator and subject to His Law.

“It was the basis of Douglas’s philosophy, of which Social Credit is the policy, that there is running through the warp and woof of the Universe the Law of Righteousness-Divine Law which he termed the Canon. Because of the higher intelligence and freewill accorded to him, Man can not rely on instinct to guide him in his adherence to the Canon. He must seek it actively, and to the extent that he finds it and conforms to it, he will achieve harmony with the Universe and his Creator. Conversely, to the degree that he ignores the operation of the Canon and flouts it, he will bring disaster upon himself.

“It was inherent in Douglas’s writings that he viewed society as something partaking of the nature of an organism which could ‘have life and life more abundant’ to the extent it was God-centred and obedient to His Canon ... Within it (this organism) the sovereignty of ‘God the Creator of all things visible and invisible’ being absolute, there must be full recognition of the sanctity of human personality, and, therefore, of the individual person as free to live his life, and within the body social, to enter into or contract out of such associations as, with responsibility to his Creator, he may choose. And no person may deny to another this relationship to God and his fellow men without committing sacrilege.

“This concept, reflecting the ideal of Christendom as the integration of Church and Society which was the inspiration of European civilization for centuries, involves adherence to a policy in every sphere of social life, economic, political and cultural. This is the policy which Douglas termed ‘Social Credit’.

“Looking out upon the world with a clarity of vision which was unique in his time, Douglas saw a doomed civilization committed to the opposite policy, stemming from a conflicting philosophy, a philosophy which deified Man and sought to subjugate the world to him.

II

As Social Credit is concerned with a correct relationship of the individual to the Universe, his fellows and his institutions, it is therefore concerned with the subject of constitutionalism. Political thinking is at such a low ebb today that constitutional safeguards of individuals’ rights, slowly and painfully evolved over hundreds of years, are being destroyed without any effective opposition. The fact must be faced that the Christian conception of individual freedom, individual rights and individual responsibility has been so undermined or perverted that comparatively few realize the danger threatening Christendom with complete destruction. In *Realistic Constitutionalism*, Major Douglas said that “Constitutionalism is an extension of the very comprehensive subject we call Social Credit.” Douglas also said that “the crisis through which we are passing is a war against practical Christianity, which has a real bearing on Constitutionalism.” The development of constitutionalism in Western Europe stemmed from the philosophical climate of opinion created by the Christian Church. The Christian message “Ye shall know the truth and the truth shall make you free” led to the freeing of the individual from the domination of the group and the emergence of self-governing, self-conscious individuals developing themselves through the exercise of free-will and the acceptance of personal responsibility; individuals were entitled to make use of certain inalienable rights held on lease from God and not from the State or any Government.

It is impossible to deal realistically with the history of Western Civilization unless the influence of the Christian philosophy is recognised. We can no more dispute this fact than a child can claim that he is not his parents’ offspring. A child may not like his parents, but he cannot deny their reality. If the crisis through which we are passing is to be resolved in a victory for Christianity, it is essential that we understand the formative influences in the development of Western Civilization; that we know how we have reached our present point in history. There are those who attempt to minimise the influence of Christianity on the history of Europe and who contend that we owe most to the legacy of Greece and Rome. But while this legacy was of great importance, it is essential to stress that both Greece and Rome lacked the Christian conception of freedom and the sovereignty of the individual.

“The vice of the classic State was that it was both Church and State in one.

Morality was undistinguished from religion and politics from morals; and in religion, morality and politics there was only one legislator and one authority. As there was no division between power and authority, not even the theories of the famous philosophers like Aristotle and Socrates, which postulated the necessity of balancing powers in order to prevent excesses, could achieve genuine liberty for the individual. Socrates became a victim of the superstition of the State, while both Aristotle and Plato could not conceive of liberty as an end but only as an expediency. Good government and public administration was put ahead of liberty.

It is true that the Stoic philosophers did develop the theory of liberty in accordance with the Christian view that there is a Natural Law superior to both Governments and the will of individuals. As that famous Christian leader Augustine admitted, most truths concerning politics had been enunciated before the Christian era. But “It was left for Christianity, however, to animate old truths, to make real the metaphysical barrier which philosophy had erected in the way of absolutism. The only thing Socrates could do in the way of a protest against tyranny was to die for his convictions. The Stoics could only advise the wise man to hold aloof from politics and keep faith with his heart. But when Christ said, *Render unto Caesar the things that are Caesar’s and unto God the things that are God’s*’ He gave to the State a legitimacy it had never before enjoyed and set bounds to it that had never yet been acknowledged ‘ And He not only delivered the precept but he also forged the instrument to execute it. To limit the power of the State ceased to be the hope of patient, ineffectual philosopher and became the perpetual charge of a universal church.”

Unfortunately, however, the perversion of Christianity has reached the stage where even large numbers of the Christian clergy, instead of striving tirelessly to limit the powers of the State, are helping to urge that society be reformed by the power of the State. They are in fact appealing from God to Caesar. Every increase in the power of the State, or of monopolistic groups, irrespective of the plausible arguments used to try and justify the increase, must inevitably take from the individual his right to personalize his life by the exercise of his free-will. Every retreat from freedom is a retreat from Christianity.

“Real Christianity believes in complete freedom for everyone, a freedom for everyone to take his place in a free society, a freedom which brings the utmost happiness to everyone, on the single condition that his happiness shall not mean the unhappiness of others, and moreover, freedom to choose whether he will do this or that. There must be no compulsion, not even any social pressure. If I could convert a man to my way of thinking by pressing a button on his waistcoat, I ought not to do it.

If the essence of freedom is freedom of choice, the power to accept or reject one thing at a time, as Douglas put it, it is clear that the individual of today has less real control over his own affairs than he had hundreds of years ago. This view will, of course, be rejected by those who accept the falsification of real history and the doctrine of “inevitable progress.” This doctrine is based upon the materialistic view that progress can only be measured by the increase of man’s power over his material environment. Modern man certainly has more material possessions and gadgets than his forefathers. But the Christian must ask: “For what purpose are these extensions of material power being used?” And the truth is, of course, that the individual has progressively less control of individual purpose in spite of the fact that the discovery of truths concerning, for example, the use of solar energy in semi-automatic industrial production, make it physically possible for the individual to have greater opportunities for freedom of choice and self-development than ever before.

Extension of the power of Caesar and the growth of numerous policies of monopoly, have not only undermined individual freedom; they have also resulted in the destruction of many of the constitutional safeguards of that freedom. English Common Law, which was specifically Christian in its conception and growth, has been slowly replaced with the totalitarian doctrine that “Parliament must be supreme.” This means that instead of the individual possessing inviolable rights guaranteed by Common Law and upheld by an independent judiciary, he is at the mercy of what Lord Hewart aptly described as the *New Despotism*: a growing army of irresponsible officials exercising the vast powers delegated to them by modern highly centralised Governments. The mere act of voting offers the individual no genuine protection against the destruction of freedom; in fact, the modern drive towards the totalitarian society is hastened by the perversion of the political voting system.

The majority vote idea has definite virtues only if applied within a definite constitutional framework. In the past, British and American constitutional developments accepted the Christian idea of fundamental individual rights and specific moral values which were not dependent upon majority votes, however big they might be. The American Constitution, drafted in the main by men determined to maintain the heritage of constitutional development from England, specifically states that the individual rights to be enjoyed by Americans were derived from God. Many Christians so little understand this matter today that they fail to see that majorities cannot create moral values of any description. Injustice is still injustice irrespective of how many cast their votes in favour of it. Christ was not proved wrong because a manipulated mob cried “Crucify Him.”

Douglas observed that “the laws of the universe (God’s laws) transcend

human thinking” and that those concerned with creating a Christian social structure should humbly try to ascertain the truth about these laws and observe them. All attempts to defy these laws must lead to the destruction of the free, Christian, society. But today it is considered “reactionary” and “unprogressive” to put forward this view. And so instead of the individual being answerable to God and His laws, we have the prevailing view that man should be governed by man. Despite the appalling results of this type of government, those who hold this view scoff at the suggestion that we can learn from the past. They are products of secular education and contrary to all the evidence, they persist in claiming that it is “romantic nonsense” to suggest that England, for example, was a more Christian country when Common Law was taken more seriously, and Governmental powers were severely curtailed by constitutional limitations. One of the greatest living authorities on this subject, Bertrand de Jouvenal, writing in his study of *Power, Its Natural History and Growth*, has pointed out that “The grossly inaccurate conception of the Middle Ages (as Totalitarian Monarchies) is deeply embedded in the unlettered, whom it serves as a convenient starting point. There is not a word of truth in all this.”

In order that we may know the truth, let us turn to a brief examination of constitutional development, particularly in England, and its relationship to Christianity. Real history is not a series of disconnected episodes. It is, as Douglas defined it, “crystallised politics.” And all policies must stem from a philosophy, a conception of reality. Although not generally recognised as such, one of the great landmarks which influenced Christian constitutional developments was the Athanasian Creed, a creed which draws attention to the threefold nature of reality.

Whenever the trinitarian conception of reality has been rejected, the inevitable result has been the development of Monopoly in one form or another. Today Christendom is faced basically with the same problem which confronted the early Christians after Emperor Constantine’s conversion to Christianity in the fourth century. This conversion ended the persecution of Christians and permitted the emergence of Authority, represented by the Church leaders, as separate from Power represented by the Emperor. The result was a new and unique problem: What was the relationship between Authority and Power? Principles concerning this relationship were examined exhaustively at the famous Council at Nicaea, called by Emperor Constantine in A.D. 325. The Council of Nicaea, at which the young Athanasius was the most outstanding figure, stated that reality was neither unitarian nor dualistic; it was threefold.

Although the Council of Nicaea unfortunately failed to evolve specific principles to govern the relationship between Authority and Power in accordance

with the revelation of the trinitarian nature of reality, it must be regarded by true historians as the first great sign post of European history indicating a road to be followed by those concerned with the development of constitutionalism reflecting Christian teaching. This road led to keen controversy concerning the diffusion of Power and the rights and liberties of the individual.

The most important formative period in English constitutional development was undoubtedly during the eleventh and twelfth centuries, when the basic principles of English Common Law were being shaped. When King John tried to combine Power, Authority and Law in his own person he was attacking the trinitarian idea and violating principles which, even if not formulated, were nevertheless widely understood in England. His actions brought the constitutional issue to a head in England and resulted in another great landmark in constitutional history.

Although Magna Carta was a typically English document, it was the product of a long constitutional development reflecting the climate of opinion created by the Christian Church. As Douglas has pointed out, there were three sovereignties represented at Runnymede, the Crown, the Church and the People. Although the Barons provided the material sanctions, these were in turn modified by the spiritual sanctions of the Church, which in the person of the great Archbishop Langton played a vital role in the creation of Magna Carta. Here was the Christian Church insisting, not that complete power should be taken from one man and given to another group of men, but that power should be divided and subject to God's Laws.

“It was not Langton's wish to see the Crown overthrown, the law ignored, the realm divided, the barons' petty tyrants. What he wanted was that the king should preserve the law his predecessors created. And it was to the law that the Archbishop appealed, not only of man. but of God. For it was the essence of mediaeval philosophy that God ruled the earth, and that man, and kings above all men, must further His ends by doing justice or it was not in Christian eyes government at all.”

Christian theology converged with the nature of reality in the trinitarian constitution: the three Estates of the Realm. It was in the development of English constitutionalism that the trinitarian idea concerning the division of power and authority made a most significant impact.

“...to be successful Constitutionalism must be organic; it must have a relation to the nature of the Universe. That is my understanding of ‘Thy Kingdom come on Earth, as it is in Heaven.’ When England had a genuine trinitarian Constitution, with three inter-related and interacting loci of sovereignty, the King, the Lords Spiritual and Temporal, and the Commons, these ideas were

instinctive, and those were the days of Merrie England.”

What is called English Common Law grew out of the active part taken by English Christian theologians in the general disputation concerning the division of Authority and Power. The development of English Common Law was a development parallel to Roman Law, both originally in part deriving from the endeavours of the Church Fathers to establish in legal form the moral teachings of the Gospels, interpreted as Natural Law.

For three hundred years constitutionalism in England developed successfully upon the basis established by Magna Carta. Christianity was then truly part of English Common Law, one of the greatest of English contributions to Western Civilization. It was during this time that matters mundane were dealt with by the King’s Courts and the Courts Christian dealt with spiritual questions. It is important to note that usury was regarded as a moral question. Usury was prohibited. Church law was reflected in the King’s court by an enactment concerning the “just price.” A Statute of Edward III repudiated, at least by inference, the Roman Law conception of price being governed only by what an individual could obtain. Edward’s Statute attempted to relate price to cost. The wrong use of money was recognised as a source of corruption and attempts were made, not completely successful, to ensure that Christian principles were reflected in all spheres of human activity.

If English constitutionalism had developed along the lines followed up until the sixteenth century, it is possible that the condemnation of usury and the attempt to formulate a “just price,” would have led to a Christian approach to the Industrial Revolution. The discovery of truths concerning great increases in production could have led to an increase of leisure for all and greater opportunities for the individual to spiritualize his life. But unfortunately, a disastrous break in Christian constitutional development in England took place when in 1535 King Henry VIII executed Sir Thomas Moore, recognised as the incarnation of English Common Law and of the Christian theology and philosophy underlying it. Moore resisted the absolutist claims of Henry and with his death started the destruction of all that had been evolved over centuries.

There quickly followed a prohibition of Canon Law. All previous enactments to govern the use of money were abolished. By 1571 it was not considered a usurious transaction if interest did not exceed ten per cent. Cromwell allowed the Jewish money lenders to return to England and in 1694 the Bank of England and the National Debt were established. From then on the rot spread in all directions and today the process towards the complete Monopoly State, the opposite of the Christian State, is being hastened forward in all English-speaking countries as well as other countries.

In *Realistic Constitutionalism*, Douglas outlined what was basically required to meet the situation: “To a very considerable extent, we must retrace our steps, in the face of many false guides, to the fork in the road somewhere about the time of the so-called Reformation ... So that our problem seems to resolve itself into a real understanding and restoration of the functions we have allowed to decay.” But “the functions we have allowed to decay” cannot be restored unless we accept the Christian philosophy out of which these functions originally grew. Christian constitutionalism not only must ensure that the individual is guaranteed his God-given right; it must also ensure that the individual can be held individually responsible for all his actions, including the use of his political as well as his economic vote. Social Credit proposals are designed to achieve this purpose.

III

The general reaction to the Social Credit principle of a universal social dividend paid to every individual as a right- “it would be morally wrong to give people something for nothing” and the insistence in both Communist and non-Communist countries that “Full Employment” is some type of sacred policy that must be pursued at all costs, provide depressing evidence of the retreat of Christianity against the forces of materialism. The Christian who condemns “something for nothing” is in fact condemning God for His unconditional gifts which alone make life possible. And the elevation of work, a means, into an end, is one of the basic evils undermining what remains of Christian Civilization.

That great Christian thinker, St. Thomas Aquinas, quotes one of the early Church Fathers as stating that “The elevation of means into ends is the essence of sin”. Douglas no doubt had this in mind when he wrote: “Institutions are means to an end, and I do not think it is too much to say that the elevation of means into ends ... constitutes an unforgivable sin, in the pragmatic sense that it brings upon itself the most tremendous penalties that life contains”.

The Christian who unreservedly accepts Christ’s teaching that the truth shall make him free, should be able to distinguish between means and ends. Freedom is the end, the essential Christian purpose, but truth is the way to that end. Both are, of course, essential. But they must be properly integrated. There is, however, no such integration in the current economic system. Rather than accept the self-evident truth that the true purpose of the production system is to produce consumption goods genuinely desired by the individual, and to produce these goods with a minimum of human labour, it is insisted by “leaders” of all descriptions that “Full Employment” is the major purpose of the production system. Instead of the development of automation being regarded as a means

of providing the individual with leisure and freedom for self-development, it is widely publicised as a “Problem” to be “solved” by finding other work for those displaced by automation. It does not matter how useless or destructive the work may be; the majority accept it passively because it distributes financial incomes. Any suggestion that the incomes could be distributed without forcing the individual to engage in wasteful economic activities that serve no true human purpose is met with the stern rebuke that it would be “morally harmful” for the individual to obtain money claims to production without first being compelled to work.

As there is no longer any argument (there is a growing literature on the subject) that the use of semi-automatic industries powered by solar energy enables a small minority of the community to produce sufficient necessities for civilized living for the whole community, it is obvious that the world-wide propaganda insisting that “Full Employment” is a policy to be pursued at all costs, is designed to rob the individual of the potential leisure time in which, by using his free-will and initiative, he could develop himself as a self-governing and self-conscious individual. While it is undoubtedly true that acceptance of this policy is made possible by the conditioning of people to associate monetary incomes only with work and economic activity, and the widespread view that money is wealth rather than a man-made ticket system, it is the philosophy underlying the policy which must be examined by those interested in the creation of a genuine Christian social structure.

Every policy has a philosophy, and the philosophy underlying the policy of “Full Employment” is one of materialism. The Communist is logical in his bitter opposition to any policies which provide individuals with independent monetary incomes, however modest they may be, because he views man not as an individual with a sovereign soul who is entitled to life and the power to develop himself, but merely as a part of a collective. Marx wrote in *Capital*:

“If I speak of individuals, it is only insofar as they are personifications of economic categories . . .” An essential feature of Marxist theory is the Labour Theory of Values, usually expressed in the slogan that “Labour produces all wealth.” If this is accepted, then no one is entitled to life unless he first works. Instead of work being a means to an end, it is glorified as the end which all must serve. As the Communist Molotov put it, “The spiritual make-up of the Soviet people today is revealed above all in the conscientious duty to the Soviet State.” The Communists maintain that it is through economic activity that man “solves the riddle of his existence on earth.” When non-Communists insist that “Full Employment” must be planned in order to provide monetary incomes, they indirectly support the Communist theory that “Labour produces all wealth.”

But a little reflection reveals that the greatest sources of wealth, fresh air and sunshine are a gift. The Christian must view them as a gift from God. Not only are the sources of wealth a gift; every technological advance reduces the role of labour in the utilisation of these sources. Modern man is the heir to thousands of years of accumulated knowledge of how to use the truths inherent in God's universe.

The truth concerning what is termed the mechanical advantage was discovered, not created, by the man who first used a lever to lift much greater weights than he could using his own muscular energy. Numerous similar truths, which today are taken for granted, are the basis of modern technology. God's truths can increase freedom, just as Christ taught. The Red Indians of Canada watched the flow of water over the Niagara Falls for centuries without realising that here was an enormous source of power which could be harnessed to serve the individual. Present-day Canadians can use this power, not because they are capable of more physical labour than the Red Indians, but because they possess knowledge, "something for nothing", passed to them by previous generations. Accumulated knowledge concerning the truths of the universe, the cultural heritage, is the main element in productive processes today. Every individual is morally entitled to his share of this heritage, a heritage which could lead to increasing leisure and freedom for the individual to develop himself towards perfection in the eyes of God. To deny man his rightful heritage by control through the "Full Employment" and wage system is to side with the forces of anti-Christ.

There is no more effective way of controlling and directing men's lives than to insist that they must be employed before they can eat. No man can reach his full development as a unique person unless he has basic economic independence and leisure time in which to contemplate - true wisdom only comes through contemplation - to read, to take up a vocation - yes, and time to pray. Getting to know God takes time. God has made it possible for man to develop his personality to the full, to break free from the domination of materialism.

This does not mean that material things are inherently evil: it is the purpose for which material things are used that is important. While it is true that man cannot live by bread alone, it is also true that man cannot live without any bread at all. If bread be used to describe the basic material requirements for life - adequate food, clothing and shelter - then it can be truly said that the prayer, "Give us this day our daily bread", has been answered by God.

Once it is appreciated that there are two major elements in production -
(a) what might be termed God's gift of "capital" - solar energy, etc.
and the accumulated knowledge - the cultural heritage - of how to use the

“capital”; and

(b) the use of this knowledge by those engaged in industry, it must be agreed that it is morally right that every individual is entitled to an equal share of that part of production produced by the cultural heritage. He is entitled to a financial dividend in order that he may claim his share. How this dividend is to be paid is of relative unimportance until it is agreed that it is a moral necessity. The financial bookkeeping necessary to distribute dividends would be no more difficult than the financing of production which was “given” away to military enemies during the war, or of the financing of much of the soul-destroying production of today which is primarily designed to “make work” but which serves no true human purpose.

The basic points concerning this subject have been most lucidly stated by an English Vicar, the Rev. A. R. Lintell:

1. The original fundamental right of man was to get some sort of a living for himself through free access to all the resources of nature about him.

2. Getting a living by hiring himself out to work for another was a sound thing as long as it was better than doing it by direct action in the surrounding nature, upon which one could always fall back.

3. The situation in which man cannot fall back on free access to natural resources and can ONLY live if his labour happens to be necessary to someone else is a state of degradation that is to be condemned.

4. It is clear that that continuous “improvement in method”, roughly equally “invention” and “machinery”, tends towards getting all the world’s necessary work done easily, in little time.

5. We are already far advanced in the position where all men’s full-time labour cannot be necessary to someone else” who is obliged to “pay” for it. Wherefore, according to the usual social and economic thinking, an increasing number of persons are becoming redundant and will have no “wage value” upon which to claim existence.

6. It is urgent NOW to get people to face up to the principles:

(a) that man has a right to exist for his own sake and not only if he is an economic necessity to somebody else;

(b) that the near future necessarily involves only small time “labour at the world’s work”, which can no longer be the basis on which people are “paid”;

(c) that there must be a frank recognition of lots of leisure and its profitable use.

Despite all the nonsense about labour-saving inventions not saving labour, that automation will create more work, and that everyone must work harder in order to preserve the present standard of living, it has been demonstrated beyond all

argument that it is physically possible to expand leisure enormously. If the issue were decided only on the truth about the production system, it would not be long before expanding leisure was accepted as a rational policy. But the basic issue is philosophic, concerning the purpose and nature of man, and the fact must be faced that a policy of leisure and a dividend system to supplement the wage system is opposed by many, including so-called Christians, because they hold the view that such a policy would be “bad” for the individual.

This deep-rooted objection is evidence of how the Puritan perversion of Christianity has been exploited by the world’s power-lusters.

One of the principal architects of the Great Depression of the thirties, the late Montagu Norman, former Governor of the Bank of England, stated at the time when human beings were starving while God’s abundance was being destroyed, and while thousands of people were taking their own lives in despair, that he believed that poverty is good for people. Douglas defined Puritanism as “the conviction that no man can be trusted to rule his own affairs.” Acceptance of this view means that a very wicked world must surrender all power to a few planners who will force everyone to be good. A former British Ambassador to Moscow, Sir David Kelly, has pointed out how a puritanical atmosphere permeates the whole of Soviet society. And it is not without significance that amongst those so-called Christians who accept the view that material possessions are evil and that austerity develops the best in the individual many are naturally attracted to Marxism which teaches that man can never be himself until he is “freed” from a production system based upon private ownership.

Although various groups from the earliest history of the Christian Church held the Puritan view concerning man, it was following the failure of the Church to reform itself from within, and the Reformation, that the Puritan view started to become dominant in parts of Europe. Arthur Young, the famous Puritan divine, summarised the Puritan view towards economics when he said:

“If you talk of the interests of trade and manufactures, everyone but an idiot knows that the lower classes must be kept poor, or they will never be industrious. . . .” In order to get people to accept this view, Young used religion - “That truly excellent religion which exhorts to content, and to submission to the higher power.” It was this type of perversion of Christianity which led to the worst excesses of industrialism, including child labour in England. The perversion is still being used to keep man tied to an industrialism which, although not as brutal as in the past, is progressively dehumanising the individual by forcing him to surrender to functionalism - “Full Employment” - in order to obtain an income.

The Puritan conception of man is completely alien to the fundamental Christian conception, which has been stated clearly by great Christian teachers

like St. Thomas Aquinas, who said, “Poverty is not good in itself . . . In so far as poverty removes the good resulting from riches . . . it is simply an evil . . . Spiritual danger ensues from poverty when the latter is not voluntary; because those who are unwilling poor, fall into many sins”. St. Thomas also said that “No man ought to live unbecomingly”.

St. Bernard said that “before bearing the semblance of celestial man we start by bearing that of terrestrial man”, to which St. Thomas added, “this is not to give precedence to the material, but to ensure to the spiritual those grounds on which it can flourish”. Individual liberty and economic freedom are fundamental spiritual essentials because of the traditional Christian belief that spiritual motives should guide the life of man. But how can this motive operate unless individuals are mentally and physically able to exercise freedom of choice? To rob the individual of freedom of choice, by denying him access to leisure and an unconditional dividend, is to rob him of the opportunity to increasingly spiritualize his own life. This is a fundamental issue which every Christian must face.

Miss Dorothy Sayers has put it as follows: “If we conclude that a creative mind is in point the very grain of the Universe . . . we shall have to ask ourselves whether the same pattern is not also exhibited in the spiritual structure of every man and woman. And, if it is, whether, by confining the average man and woman to uncreative activities and uncreative outlook, we are not doing violence to the very structure of our being.”

In a statement issued in 1955, the Anglican Bishop of Oxford said that “Work for work’s sake is not a Christian maxim . . . Man’s life, on any Christian view, is something far greater and more profound than his capacity to produce goods or organise their production. Freedom from unnecessary work is something to be welcomed and even extended as far as possible.”

Prior to the Reformation period, production for use was the traditional Christian approach to economics. The great Greek philosopher, Aristotle, whose works have profoundly influenced Christian philosophers from the dawn of Christianity, said that the end of work is leisure. He did not say that the end of work is more work. The Greek word for leisure, Scholé, is still preserved in School and Scholar.

A study of conditions in England during the thirteenth century reveals that, although most productive power was supplied only by man and horse, there was a four-day working week and 152 holidays in the year. Some of the physical evidence of man’s creative achievements of that period, the Cathedrals, the Guildhalls, the Art and Literature, is still in existence. In his most stimulating book, *Leisure, the Basis of Culture*, Joseph Pieper, the famous Christian

philosopher, states in his first chapter that “it is essential to begin by reckoning with the fact that one of the foundations of Western culture is leisure.” Culture is a manifestation of the spirit and springs from creative activity. The flowering of the spirit in the early Greek Golden Age was the result of the application of Aristotle’s principle that the end of work is leisure. The leisure of that age was, of course, based upon human slavery. But today increasing leisure for all can be based upon the harnessing of solar energy.

It is impossible for the human spirit to manifest itself in a society organised to further the anti-Christian policy of work for work’s sake Dr. Erich Fromm in *The Fear of Freedom* points out that before the pronouncements of Calvin there had been no urge to work more than was necessary to maintain the traditional standard of living. But Calvin’s teachings led to “the development of a frantic activity and a striving to do something.” There developed “an obsessional craving for work which had been lacking in a free man before that period ... work became increasingly a supreme value. Too many holidays began to appear as a misfortune.

Coupled with the doctrine that material activity was of itself a virtue, and that those who amassed the most material possessions and power were the chosen of God, was the idea that material development and progress were synonymous terms. Every new factory erected today, irrespective of what purpose it serves, is hailed as progress. But, as Douglas points out, “the use of better tools in no way ensures better objectives.” The better tools may, in fact, be used to make it easier for some men to obtain control over all other men. The only true progress is moral progress - and this can only be achieved through the mind. The important point is not that man can, for example, cut down the time necessary to provide himself with the requirements of life, but what he does with the time saved. To claim that it is progress to use the time saved to put man to work on rockets to be fired into outer space is simply a manifestation of the materialism so dominant today.

A complete victory for materialism becomes progressively closer as “scientific education” is elevated as one of the modern gods. While the dogma of work for work’s sake is rigidly upheld, every new technological development means that an increasing number of young people must be turned into technical barbarians, narrow specialists who understand only their narrow function and nothing of real life. It is no use Christian spokesmen deploring the results of the present policy of “Full Employment” unless they are prepared to challenge the policy itself; to challenge the philosophy which insists that man has no right to a claim on life unless he is first compelled to work. The Social Credit view is that the Christian Church must concern itself with this question because the Church

must speak with authority concerning the nature and purpose of man. The Social Credit policy of a financial dividend for the individual, like all other Social Credit policies, stems from the traditional Christian conception of man, is rooted in Truth, and for this reason seeks to integrate means and ends.

It is true, of course, that many sincere Christians will agree in principle with what has been said but will draw attention to the fact that there are many people today who would not know what to do with leisure and who would use a dividend to buy more alcohol to help overcome their boredom. There is an element of truth in this. The dehumanising of many individuals has proceeded so far that the introduction of a dividend system would need to be gradual.

“It is probably true that there is an appreciable percentage of the population in respect of which any sudden access of material prosperity would be attended with considerable risk, and for that reason the transition from a state of artificial scarcity such as exists at the present time, to a state of prosperity, is most desirably accomplished by methods which do not suddenly invest such persons with powers which they have not learned to use”.

Once society was re-oriented towards Christian objectives the dividend principle could be gradually introduced in numerous ways. As the purpose of man shifted from serving “Full Employment” and work for the sake of a monetary income to serving God, the Christian Church would need to re-enter fully the field of education from which it has been progressively driven. Education would then be primarily concerned with the self-development of the individual. It would serve a Christian end. One further point should be answered: Many claim that, although there has been some reduction in working hours, there is no evidence that men have made any profitable use of their increased leisure time. There is a degree of truth in this, but true leisure time is time when we can feel at leisure. It is probably true to say that the majority do not feel at leisure during the time they are not working. A holiday, for example, is regarded primarily as a method of temporary escape from forced economic activity.

Joseph Pieper has put the matter clearly: “. . . leisure stands opposed to the exclusive ideal of work *qua* social function. A break in one’s work, whether of an hour, a day or a week, is still part of the world of work. It is a break in the chain of utilitarian functions. The pause is made for the sake of work and in order to work, and a man is not only refreshed from work but for work - Leisure, like contemplation, is of a higher order than the *vita activa* (although the ‘active life’ is the proper human life in a more special sense) ... no one who looks simply to leisure to restore his working powers will ever discover the fruit of leisure; he will never know the quickening that follows, almost as though from some deep sleep.

“The point and justification of leisure are not that the functionary should function faultlessly and without a breakdown, but that the functionary should continue to be a man - and that means that he should not be wholly absorbed in the clear-cut milieu of his strictly limited function; the point is also that he should continue to be capable of seeing life as a whole and the world as a whole; that he should fulfil himself, and come to full possession of his faculties, face to face with being as a whole.”

The history of man shows that genuine leisure and economic independence results in an infinite variety of creative activities, not in passive idleness, as is often claimed. Western Christian Civilization has been creative because it was founded upon freedom. The slave can create nothing. The extension of wage-slavery under the “Full Employment” policy can only lead to the complete atrophy of the creative instinct in man and a domination of the individual by the collective. It leads directly to Communism.

Every major problem man is struggling with today - the fight for export markets, the feverish search for raw materials, the growth of juvenile delinquency as mothers, as well as their husbands, are forced into the factories to obtain more monetary incomes, the growth of irresponsible bureaucracy - is the result of the economic system being used for false, and therefore anti-Christian, purposes.

Social Crediters reject the view that salvation can be obtained through contests for power and the use of bribery which are a feature of present-day party politics. A re-orientation of all man’s institutions, political, economic and financial, will not take place until there is a more widespread acceptance of the Christian philosophy concerning the nature and purpose of man. Douglas pointed out that, so long as modern governments believe they can legislate in a moral vacuum, and the Christian Church fails to insist that all policies must serve Christian ends, the counting of heads at secret elections will not avert the threatened triumph of the anti-Christ.

POSTSCRIPT

As we have seen, Social Credit is concerned with making effective the philosophy of real freedom. Douglas drew attention to the realistic implications of the Christian doctrine of the Incarnation, stressing that merely paying lip service to the truths of Christianity would not make those truths a reality. The word cannot become flesh unless individuals do more than state, “I believe.” They must take appropriate action. Faith without works is death.

If a society is to be the living incarnation of Christian truth, then the individuals of that society must take the appropriate action to ensure that all

their political, economic, financial and other policies reflect that truth. “Right” relations between individuals can only be established if the principles of “right”-ness are strictly adhered to. Many Christians loosely refer to the Christian law of Love. The law states that individuals should love one another. But the stating of the law is not the same as applying the law to a given situation. A butcher and his customer may love one another, but if the butcher is weighing meat with scales which are not weighing correctly, then either the butcher is defrauding his customer, or the customer is gaining an unfair advantage over the butcher. Correct relations can only be restored when “right”-ness is applied to the scales.

How can the Christian law of Love be applied in a realistic sense when the lack of “right”-ness in a society’s financial rules forces conflict between employers and employees primarily because of monetary inflation? Where is the “right”-ness in a national financial bookkeeping system which only enables individuals to obtain access to their own production by going progressively deeper into debt? These and similar questions must be asked, and answered, by those who call themselves “practising Christians.”

A “practising Christian” is one who not merely goes to church on Sundays, but who realistically translates into action what he believes. He must attempt to incarnate his beliefs in the same way that the builders of aeroplanes incarnate the laws of aerodynamics into their planes. Aeroplanes do reflect “right”-ness, with the result that people generally have confidence in them.

Christianity is concerned with freedom. This requires that the individual has the necessary power to make decisions -within a framework of law and order which ensures that he does not use his power to the detriment of other individuals. Genuine democracy exists only when individuals initiate their own policies. But they must have the power to do this. If power is progressively centralized the individual is losing power. The reality of Big Government is that Government has power over the individual. It is impossible to have Strong Government and strong people at the same time.

The implementation of Social Credit requires that electors exercise power over Government, so that their will prevails in policymaking. It is not democracy when electors go into a polling booth every three, four or five years, put a mark in favour of what they generally regard as the lesser of several evils, and then go home to do nothing until the next election. Genuine democracy only becomes a reality when individuals instruct those who should serve them, on the policy they require. Policy-making is concerned with results desired, not with technical methods of how best to achieve those results.

Providing they have sufficient purchasing power in the form of money “votes,” consumers in a free enterprise economic system can have their policy

implemented. Few of them know anything about the technical aspects of making shoes, but through their money “votes” they can obtain the type of shoes they prefer. The experts serve the policy they, as consumers, desire. Adequate money “votes” in the hands of consumers means decentralized power. But if governments take some of the money devotes” in the form of direct taxation and then dilute the value of the remaining “votes” through hidden taxation - “inflation” this reduces the consumers’ power to decide their own policy.

As it is through their governmental system that individuals must obtain a change in financial and other policies, the first essential is to develop a correct concept of the relationship of the individual to Government. The philosophy of freedom requires that Government belongs to individuals, instead of individuals being treated as the property of Government. The Sabbath was made for man, not man for the Sabbath.

The Member of Parliament must be seen as the paid servant of his electors, in the same way that the producers and retailers are the servants of the consumers. But the Member of Parliament cannot represent the policy of those who pay him, unless they become active and give instructions. Clearly then, the advancement of Social Credit as the policy of a philosophy, requires that individuals associate for the purpose of making their collective will prevail. The starting point is the individual, who must equip himself with sufficient knowledge and associate with his fellow individuals to bring their political institutions under control.

Social Credit is not going to be advanced by making it the plaything of conventional party politics. Douglas specifically warned against this idea on several occasions. In an address entitled *The Approach to Reality* (1936), he said: “If you elect a Social Credit party supposing you could, I may say that I regard the election of a Social Credit party in this country as one of the greatest catastrophes that could happen. By such an election you proceed to elect, by the nature of it, several people who are supposed to know enough about finance to say what should be done about it. Now it is an axiom of experience that no layman can possibly direct the expert in detail, and in normal things no layman is fool enough to try to do it.

“If you had a Social Credit government, it would proceed to direct a set of very competent experts - the existing financial authorities, for example - how to do their job. The essential thing about that situation would be the responsibility for what was done. Now no set of 500 or 600 men whom you could elect in this country could possibly know as much about finance as the people they would presume to direct. You know, in all that I have said about financiers, I have never at any time said that they were incompetent, nor are they, within the limits of their own philosophy. But to elect a Social Credit party in this country would be

to elect a set of amateurs to direct a set of very competent professionals. The professionals, I may tell you, would see that the amateurs got the blame for everything that was done.”

Douglas elaborated on the above statement in answer to a question: “The moment you label a party Social Credit you get a wrangle about the technique of Social Credit, and that is exactly what you must avoid. You must not send candidates to Parliament to be technicians. You must send candidates to Parliament to impose your will upon the technicians who already exist. That is the very essence of the problem.”

In the years since the author of Social Credit warned against attempting to advance Social Credit through conventional party politics, experience has demonstrated time and time again that when this is attempted the primary consideration of those seeking office is to put forward platforms which it is hoped will gain votes. Principles are compromised with the plea that “We must first get into office before we can do anything.”

But politicians elected on this basis are at the mercy of the situation they have helped to foster uninformed electors who believe that all they have to do is to elect yet one more set of party politicians who will solve their problems without any further effort on their part.

SOCIAL CREDIT is not going to be advanced by submitting it to contests for power, but by sufficient electors making the necessary effort to associate to exercise their power over their political representatives to get the results they want. The label of a politician is not important, so long as he is a genuine representative of his electors.

Those who have their hands on the levers of centralized power in the non-Communist nations, operate behind the facade of political institutions where the main function of the politician is merely to legalize what are variations of the same policy of retaining and expanding power over the individual. Power is only going to be wrested from those now exercising it, by electors exerting the power they can still mobilize to elect and support only those representatives pledged firmly to insist that the appropriate experts employed by Government produce different results.

THE BASIC CONCEPT of political democracy is that electors can effectively control their representatives. Those who deny that this is possible are in effect saying that tyranny of one kind or another is inevitable. But their defeatism stems from a lack of faith in the liberating power of Truth translated into action. This lack of faith is often the result of a lack of knowledge. Social Crediters must concern themselves with bringing knowledge of Truth to their fellows. By example and constructive activities, Social Crediters must encourage their fellows to take correct action. ***

C. H. Douglas - The Man and the Vision By Jeremy Lee
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A paper presented to a Voter's Policy Association seminar conducted by the Australian League of Rights, in Dalby, Queensland, July 1972

It takes but the most cursory glance at history to understand that the affairs of men have been marked by definite periods of growth and decay—reaching at times remarkable summits of achievement, descending at others to the most depraved depths, even to the stage of collapse. The remains of twenty civilisations, embellished by all the signs of technical achievement, and scarred with the bloody wounds of decay, are but an awful reminder of the frailty of what we too often regard as the incorruptible attributes of our own society.

It would, however, be false to assume that the path of history is an undeviating one, and that our civilisation is bound to a path from which no other civilization has escaped, for, interspersed with the growth and decay pattern which we see at first, is all the evidence of historical incidents in which the broad pattern was halted, or reversed, by the indomitable efforts of a few, and at times a single individual. It is this alone which lends to the study of history its importance and its interest. Were the growth and decay pattern as inevitable as a first glance might lead us to suppose, history would lose its meaning, save to remind us of the awful inevitability of tomorrow, an inevitability which it would probably be more comforting to ignore.

SIGNS OF DECAY

Nevertheless, there is a sense of finality about this moment in our history which is sensed by a growing number of our people. Heaven knows, there is every reason why that sense of finality should be with us. The advanced signs of decay are all around us. We feel as though we are in the knacker's yard of our civilisation.

It is perhaps, a tribute to that indefinable quality called initiative that a few men saw this moment some time ago. It has often been remarked that the beginning of this century saw our civilisation, personified in the British Empire "on which the sun would never set" at its peak. Yet to a few brave spirits the signs of decay were already so marked as to make this present moment inevitable. The turn of the century saw Federation in Australia.

One great Australian, "Banjo" Patterson, the poet, hoped desperately that in our young country a new Britannia might be reborn. Although Patterson is long-since dead, perhaps we may yet justify his hope. The man who wrote *Clancy of the Overflow*, and *The Man From Ironbark* deserves a greater acknowledgement for this, one of the least- remembered of his poems:

SONG OF THE FEDERATION

A. B. PATTERERSON

*As the nations sat together, grimly waiting –
The fierce and ancient nations battle-scarred
Grown grey in their lusting and their hating,
Ever armed and ever ready keeping guard,
Through the tumult of their war-like preparation
And the half-stilled clamour of the drums
Came a voice crying, “Lo, a new-made nation,
To her place in the sisterhood she comes!”
And she came. She was beautiful as morning,
With the bloom of the roses on her mouth,
Like a young queen lavishly adorning
Her charms with the splendour of the South.
And the fierce old nations, looking on her,
Said “Nay, surely she were quickly oyerthrown
Hath she strength for the burden laid upon her,
Hath she power to protect and guard her own?
Then she spoke, and her voice was clear and ringing
In the ears of the nations old and grey,
Saying, “Hark, and ye shall hear my children singing.
Their war-song in countries far away.
They are strangers to the tumult of the battle,
They are few, but their hearts are very strong,
‘Twas but yesterday they called unto the cattle,
But they now sing Australia’s marching song.”*

To a degree, the young queen of the South had escaped some of the ravages which had wracked Europe towards the end of the last century. The advent of the Industrial Revolution had pitted the machine against man instead of placing it in its rightful place as a tool to be used in man’s service. The resultant human misery and exploitation provided an environment which fostered the seeds of tyranny. Marx refined a philosophy which the discerning could see would ultimately reduce all men to the same abject conditions. The decadent 3 Fabians gathered in the parlours of Bloomsbury, where they plotted treason—the overthrowing of the Monarchy and *Magna Carta*, through “sovietisation by stealth”. From much of this degradation Australia escaped; our problems were pioneering problems, which we tackled manfully and successfully, and Patterson’s description was

right—we were a clean, young and refreshing nation, come to join a world already marked by lust and hate.

And so we trod the threshold of what has surely been the most tragic and awful century in the whole history of mankind. Our technological brilliance has enabled us to endure an intensity of conflict and tragedy which no previous civilization could have withstood. Two wars which engulfed the world, the Depression, interspersed with brief periods which, for want of a better word, we have called “peace”, are symptoms of this tragedy needing no elaboration.

Behind all the fighting, exploitation and degradation lies one of the most remorseless drives ever launched in human history to assume complete power and mastery over the lives and aspirations of all men, and to vest it in the hands of an incredibly small body of people. The philosophy which motivates this body is ultimately religious. The techniques by which this assumption of power is to be achieved embraced all the fields of human endeavour—political, economic, social, cultural and spiritual. The ultimate sanction is control of finance. This sets the stage for “The unfinished Saga of the Twentieth Century”. As Shakespeare said: *“All the world’s a stage, and all the men and women merely players; and one man in his time plays many parts...”*

C. H. DOUGLAS

Onto this stage, then, some fifty years ago, there emerged one of the most unassuming, and yet one of the most extraordinary figures of history – a precise, reserved, terribly English Scotsman, Clifford Hugh Douglas. My task is to tell you something of the man, and his vision, leaving the more technical definition of his proposals to the speakers who follow.

What was he like, the man Douglas, whose life, history and following is so completely erased from the records and the Encyclopaedias of our present day? Was he but the momentary gleam which the blind moth is when it leaves the darkness and flies into the candle, there to singe its wings and blunder into the darkness again? or, star-like, would Douglas endure?

Born on January 20th, 1879, Douglas gained an honours degree in Mathematics at Cambridge, before studying engineering. His engineering capabilities must have been considerable, and he finally became a member of the Institute of Mechanical Engineers, a Member of the Institute of Mining Engineers, and a Member of the Institute of Electrical Engineers. He was, however, no idle theorist, and before the First World War was in charge of the Westinghouse interests in the East. It was in this capacity in India that Douglas made a nodding acquaintance with the question of finance, although, as he said later, the significance of the question was completely lost on him. Two instances

were later to bend his mind on the subject. One project in which he was engaged for a while concerned a survey of a large district with a good deal of waterpower. The survey was made at the instance of the Government of India, and it was found that there was a good deal of water power. Douglas went back to Calcutta and Simla and asked what was going to be done. They said: *“Well, we have not got any money”*. At the same time manufacturers in Great Britain were hard put to it for orders, and prices for machinery were very low indeed. Douglas said that he accepted the statement made, and supposed, pigeon-holed the fact in his mind.

Round about the same time, he dined frequently with a gentleman who was the Controller General in India, who used to bore Douglas continually by discussing something he called ‘credit’. This gentleman used to tell of his experiences in India and Britain, with Treasury officials who persisted in melting down and re-coining rupees, having regard to what they called the *“quantity theory of money”*. *“Silver and Gold have nothing to do with the situation, it nearly entirely depends on credit”*, his friend used to say. Douglas subsequently remarked that had his friend given him a short, sharp lecture on Mesopotamia, it would have been at that time just as intelligible.

Just before the War Douglas was employed by the British Government in connection with a railway for the Post Office from Paddington to White Chapel. There was no physical difficulty with the enterprise at all. He used to get orders to get on with the job: he used to get orders to slow up with the job and pay off the men. *“And as a matter of fact”*, he said later, *“the railway is not finished yet”*. *“Then the War came and I began to notice that you could get money for any purpose”*. And that struck Douglas as being curious.

COSTING PROBLEM

Sometime after that he was sent by the Government to the Royal Aircraft Works at Farnborough to sort out a costing muddle into which that Institution had got. To sort out the mess, he had to go very carefully into the costing system. A friend of his, Sir Guy Calthrop, had suggested to him to get some tabulating machines, which he did, and after a time he began to live with those things, he said, and even to dream of rivers of cards emanating from those machines. One day it struck him with regard to the figures on those cards, that the wages and the salaries did not represent at the weekend, the value or the prices of those goods produced. *“You say anybody would know that, and I suppose they would”*, said the Major. But it followed to him that if that was true, then it was also true in every factory in every week at the same time. Therefore, it was true that the amount of purchasing power, or wages and salaries, during that week was not sufficient to buy the product according to the price at that week. Douglas said that

he was confirmed in this by talking with his chief accountant, who told him that the Treasury notes drawn out of the bank each week at Aldershot seemed to come back again. Some of them became quite old friends.

When, after that, he was immersed in industrial disputes he found that the easiest solution of the difficulty with those who were fighting for more wages was to give it to them. “*It settled everything*”, added the Major, amid laughter!

Afterwards, Douglas went to Richborough, one of the concrete cities built during the War. And he was immensely impressed with the fact that, despite the withdrawal of something like seven millions of the best producers in the country, who were sent away to fight, leaving behind the older people, the women and girls, yet they had been able to raise such wonderful concrete cities. Also, there were being poured out immense quantities of material to be destroyed, in wartime production. Yet every one in the country was living at least at as high a standard as before the War.

Then his attention was attracted to a huge propaganda campaign that was being conducted to the effect that “we must produce more”. And Douglas began to wonder what would happen when the massive war machine was dissembled, and the capacity diverted into peace-time production. Afterwards, this propaganda was increased further, and it was supplemented by a new cry that Britain was a poor country, and only hard work would save it from destruction.

It was at this point that Douglas wrote his first article “The Delusion of Super Production” which was followed during the next twenty years by a steady stream of some of the most provocative, analytical and challenging writing that can be found in the history of English literature. In 1920 his first major work, *Economic Democracy* was published. The effect was instantaneous. A furore of interest cutting right through social and political barriers escalated continuously through, until the Depression, which started in 1929 projected Douglas and his writings to the forefront of popular attention, not only in Britain, but throughout the Western World.

COLOSSAL IGNORANCE

Those who, like Dr. Colin Clarke, have attempted in recent months to depict the interest in Douglas as confined to a few fringe elements represented by such unlikely characters as Sir Oswald Moseley, the British Fascist, have only belittled themselves by a childish exhibition of colossal ignorance. Indeed, Dr. Clarke’s description of Douglas as “a fat, red- faced man” whose subject and presentation were very muddled, will, I am convinced, return to haunt a man who has a not undeserved reputation for objectivity, and even at times, commonsense. It represents such an abysmal descent into the juvenile realm of ‘name-calling’ as to

reflect very seriously on Dr. Clarke's reputation and profession.

Compare Dr. Clarke's remarks, for example, with those of Maurice Colbourne, the noted English writer and dramatist:

To look at Douglas, he might be a gentleman farmer. His steady eyes, and ruddy cheeks, and jovial personality are those of a squire. A delightful host, his hospitality is of a kind rare in these hurried times, a hospitality in which one basks at ease from the first. And his conversation matches his wine. Not that it is sparkling, for this suggests brilliant conversation for conversation's sake, but, like good wine, it has a bouquet about it. Living in the country, Douglas is an adept at doing things for himself, with his own hands. A keen fisherman, he also sails his own yacht single-handed in the Channel off the coast of France. Then he laid down his own hard tennis court, and, just to keep his hand in, constructed an engine, for, by profession Douglas is a civil engineer. He has what is one of the best swept minds functioning today. It penetrates too, without effort or conceit, beneath the fashions and foibles of the times to the permanent things."

Or another view by Mr. A. R. Orage, the editor of *The New English Weekly* a well respected journal:

The subject itself, even in the hands of a master, is not exactly easy; and, in fact, it compares in economics with, let us say, time and space in physics. By the same token, Douglas is the Einstein of Economics; and, in my judgement, as little likely to be comprehended practically.

In other words, a good deal of sweat is necessary to understand Douglas, and with our absurd modern habit of assuming that any theory, clearly stated, must be immediately intelligible to the meanest and laziest intellect, very few will be the minds to devote the necessary time and labour to the matter.

I was in all respects exceptionally favourably placed to make a fairly quick response. I had time, and from long experience of literary geniuses, almost illimitable patience. I was vitally interested in the subject having not only exhausted every other, but been convinced that the key to my difficulties lay in it; and above all, Douglas himself was actively interested in my instruction. He said many things in our first talk that blinded me with light and thereafter I lost no opportunity of talking with him, listening to him talk, reading new and old works on finance, with all the zest of an enthusiastic pupil. Even with these advantages it was a slowish business, and my reflections on the stupidity of the present day student of Douglas are generously tempered by the recollection of my own. It was a full year from beginning to study his ideas before I arrived at a complete understanding. Then all my time and labour were justified. Certainly there is no lack of light on the subject today, but only the usual poverty of eyes and understanding.

REACTIONS TO DOUGLAS

Or another view of Douglas, by Professor Irvine, Professor of Economics at Sydney University. When Professor Irvine wrote this article in 1934, he was describing a small group, comprising himself and some of his colleagues in the field of economics, and their reactions on reading Douglas for the first time.

*At a meeting of the British Association, held in Sydney, I had read a paper on the "Influence of Distribution on Production". It shocked the 'sound' but rather stodgy president of the section, Professor Gonner, but met with the cordial approval of Sydney Ball, of Oxford. The gist of the paper was that the distribution of wealth (i.e. of claims to it, or purchasing power) was becoming more unequal, and this fact was sabotaging production, and might in the end lead to a breakdown of the whole system. Later, in *The Veil of Money* I had ventured to call in question some of the postulates of money and banking, much to the alarm of the members of the N.S.W. Actuarial Society, before whom the paper was read.*

"Economic Democracy", though to some extent confirming one's own gropings, opened up new and very alluring vistas. Most of us were impressed by the profound truth of Major Douglas's analysis of the world's economic situation. We had to admit that there was a growing disparity between productive power and the ability of consumers to buy the output. Hitherto we had either denied the fact, or paid little attention to it.

We did not agree, however, with Douglas's explanation. It seemed to most of us that the A + B theorem was of dubious validity. Anyhow, was it necessary? Could not the disparity be explained by the growing inequality in the distribution of wealth? Our general position resembled that of the Scottish lad to whose family of thirteen an addition had just taken place. The Minister found him in tears and asked what was the matter, and the lad told him he was afraid there would not be enough food to go round.

"Never mind, my little chap", said the Minister. "The Lord never sends a mouth into the world but he sends meat to fill it". "Ay" replied the boy, "But he sends all the meat to your house, and all the mouths to ours!" Up to a point, that had been our explanation. The people who needed meat most could not buy it, and those who could buy needed a part of it.

A few of our band, however, and these were the brainiest, after a year or so of wrestling with the Douglas arguments, became convinced of their truth. The years 1919-1922 were very stimulating and vital years. Many of the students during those years were returned soldiers who had gone through the horrors of war, and had thought deeply upon the causes of such foul orgies of destruction.

It was these men who best understood and appreciated “Economic Democracy”. To them it was a revelation “blinding them with light” as Orage puts it in his own case.

One of them is now a distinguished Professor of Economics and a specialist in banking and finance. After 14 years he said recently he had not been able to find the flaw in Douglas. Not even two years at Cambridge had been able to shake his faith. Others are “lying low” and some have made their peace with the “big battalions”.

I myself was for long unable to overcome my initial doubts. I was still undecided when, in 1922-23 I had the privilege of meeting Douglas. I was, however, convinced that this man had started something which would bring about a revolutionary change in the whole of our economic thinking. Shortly after arriving in London I wrote to him, and was promptly asked to tea at Fig Tree Court, the Temple. The curious thing about this meeting is that I cannot recall a word of our conversation. I am not even sure that we mentioned the Douglas theories.

The only thing that stands out is the beauty and historic interest of the Temple, perhaps the most entrancing in London ... and the rather stockily built Scotsman, blue-eyed, ruddy of complexion, courteous and friendly without fuss, quietly master of himself and yet regardful of your comfort, the sort of man you could be at home with, whether for talk, or the companionship of silence. They had told me that Douglas was an open-air man. He was an ardent follower of Izaak Walton. His eyes were steady and at times you would say ‘Here is a man who loves contemplating apart’. At other times he was the alert practical man, quick to grasp the essentials of a situation and to deal with it effectively. No dreamer this, no fanatic, no wild visionary.

Someone has called him a ‘great synthetic philosopher’. Perhaps the future will think of him as a great thinker and ‘de-mesmeriser’ who had the unusual gift of being able to wake men to a sense of reality. But his mind is too scientific, too wedded to solid fact, too practical and constructive to suffer being enchained for long in metaphysical subtleties. To imply that such a man is an ignorant visionary is just sheer impudence.

Douglas, it is well to remember, had a Cambridge training, the value of which even an Oxford man will admit. Then for many years he was occupied with engineering and industrial problems. He knows the facts better than any book-keeper, better than any banker and economist; and what is much more important, he knows how to interpret them in terms of reality. I feel sure that the future will justify Orage’s statement:

“His knowledge of economics was extraordinary; and from our very first conversation everything he said concerning finance in its relation to industry – and indeed to industrial civilisation as a whole – gave me the impression of a master mind perfectly informed upon its special subject. After years of the closest association with him, my first impression has only been intensified. In the scores of interviews we have had with bankers, professors of economics, politicians and businessmen, I never saw him so much as at a moment’s loss of complete mastery of his subject.”

INTEREST WIDENS

This was the prelude to a world-wide interest which reached an extraordinary intensity when the Depression substituted active discussion for the political apathy which attends more prosperous periods. Dr. Colin Clarke wrote in his recent criticism: “Douglas’ ideas really began to exert influence when they were taken up in the mid-twenties by two active politicians Moseley and Strachey, who disseminated them in a naive book entitled *Revolution by Reason*.”

With respect to Dr. Clarke, this is so much tripe. On the contrary, both the Fabians and the Guild Socialists repudiated Douglas’ proposals, not for the technical reasons which one might suppose, but for the philosophical end towards which they were directed. Sydney Webb, an early doyen of the Fabian Society, did indeed concede that there was no technical flaw in Douglas’ proposals, but that “he did not like Douglas’ purpose”. In 1934, Sydney Webb wrote the preface to *The Financiers and the Nation* by the Rt. Hon. Thomas Johnston PC, a former Lord Privy Seal. Webb eulogised Johnston’s book as a “great public service”. It was but another diatribe on the merits of nationalisation. Johnston, however, paid tribute to Douglas (p. 146):

What is impressing hundreds of thousands of people in the world is the Douglas proposal for a national dividend whereby the increased productivity of man and machine can be readily distributed to consumers, and not, as today, permitted (first) to glut markets, and (second, and because of the glutted market) to limit production and throw the producers unemployed and among the non- (or limited) consumers.... If the claims of Major Douglas – to have worked out a technique whereby such a distribution of national dividend can be made without an inflation of the price level are justified, then he has undoubtedly performed a service to the whole community which entitles him to rank with Watt and Lister. True, the Douglas proposals do nothing to socialise ownership of the land and industrial capital ... but if they provide, as their author claims they do, a workable method of distributing the produce of a machine age, then no government, whether Capitalist or Socialist, in the

twentieth century can afford to ignore them.

Moseley never, at any time accepted Social Credit, a fact which has been confirmed in recent enquiries since Dr. Clarke's criticism was published.

PROFESSOR WALTER MURDOCH

A widespread and responsible agreement with Douglas' proposals was expressed by a considerable body of prominent observers who Dr. Clarke found it convenient not to mention. Men like Professor Walter Murdoch, after whom Murdoch University in Western Australia is named, Lord Beaverbrook, of the Beaverbrook Press, The Marquis of Tavistock, Mr. Inigo Jones, Bishop Moyes of Armidale, New South Wales, the author Beverley Nichols, Dr. Henrick Van Loon, the well-known historian, The Very Rev. W. R. Matthews, Dean of Exeter, and a host of sound thinkers who by no stretch of imagination could be called ill-informed or emotional, found a basis for a new vision in direct contrast to the problems of war, want and poverty which have certainly not been assuaged since then.

In 1934 Douglas lectured throughout the Western World, gaining a reception and a hearing which has not been as faithfully recorded as it might have been. A few aspects of his Australian trip are symptomatic of his reception elsewhere in the world.

He arrived in Perth on January 16th, 1934, and was met on the wharf by an enormous crowd consisting of people from all over the State, many of whom had travelled hundreds of miles. At a Civic Reception in the Town Hall at Fremantle, the Mayor, Alderman Gibson was in the chair, and on the platform was the State Minister for Public Works, the Hon. A. McCallum, and the State President of the Social Credit movement, Mr. C.F. North, M.L.A. Mr. McCallum associated the State Government with the Reception, as did other members of Parliament and leaders of Primary Industry organisations. A packed meeting at the Perth Town Hall was also broadcast by radio, many mills and factories closing down, so that workers could listen in. On January 25th, over 12,000 people assembled to hear Douglas in the Sydney Stadium and the broadcast of that address was heard by over a million people. Despite this response, the mass media maintained almost uniform hostility, and any genuine criticism was replaced by personal vilification and distortion. At no time were 8 Douglas' proposals ever set out through the media. Nevertheless the numbers of active discussion groups in Sydney alone numbered well over 100, meeting weekly, many composed of University students and academics. In Auckland the Town Hall was packed to hear Douglas at a meeting presided over by Mr. H.G.R. Mason, M.P. for Auckland. Time does not permit any further elaboration on the reception which C.H. Douglas received in

New Zealand, the United States, Canada and the British Isles, as well as a number of Scandinavian and European countries. But, as Douglas subsequently wrote, the distortions to which his proposals were subjected contrasted so markedly with the enthusiasm of those ordinary people who had no particular axe to grind, that it became obvious that the real conflict which engulfed society was a political one, from which economic disruption was resulting. This was confirmed for Douglas at the conclusion of his tour through the United States, when he was asked to lunch with one of the financial magnates of Wall Street. His proposals were listened to politely, and their validity acknowledged. But he was also told just as politely that his proposals were doomed to defeat at the hands of a supranational political force, diametrically opposed philosophically to Douglas, which aimed over a period of time to remove self-government from the people, using political and economic coercion in the process. The same force has been recently exposed by the eminent American historian Dr. Carrol Quigley in his book *Tragedy and Hope*, and its existence is beyond all question.

INDIVIDUAL VERSUS STATE

So one can conclude that a struggle exists today, as it has all this century, between a concept of self-government and individual responsibility, based of necessity on the decentralisation of power, and its antitheses, the centralisation of more and more power into fewer and fewer hands, with a resultant removal of sovereignty from the individual over his own life and affairs.

What then were Douglas' proposals? Before going any further, it is essential to stress that those who believe that Social Credit is merely a monetary reform scheme could not be further from the truth; of his extensive writings only a very small part is devoted to the technical aspects of the financial system. As he himself stressed, no constructive argument on the subject of money or production can take place unless there is at least agreement on the end result we are seeking. Such questions as "What is the purpose of a productive system?", "What is the relevance of full employment in a technological age?", "How does one resolve the conflict between the production syndrome and the conservation of the environment and natural resources?", "Are systems for men, or men for systems?", "What is the physical cost of production?", "What is the purpose of the financial system?", "To what end are we striving?" were all dealt with extensively by Douglas before the examination of what are in essence administrative problems. For this reason I do not propose, nor have I the time to deal with his technical propositions. If, however, we are to share in the vision which Douglas painted, let us at this momentous point in our history beware of three traps into which advocates of freedom, and adherents of Social Credit have at times fallen.

There is, first of all, a tendency which seems peculiar to the English, to believe that the elaboration of a set of proposals, depending on a dispassionate and fair-minded audience, is all that is necessary. Truth is wrapped in a vacuum. This tendency would have us ignore the advocate of evil, and I often detect among a certain section of Social Crediters an antipathy to any action which opposes or attacks communism or socialism or collectivism. Douglas rejected this approach by a fearless exposure of the enemies of freedom, and he summed it up in one sentence: “*What use is logic if you haven’t got the guns?*” As a corollary is that other English pedantry which judges every proposal more by the grammar in which it is expressed than by its merits. Totalitarianism is all right if it is couched in sophisticated phrases, and the unforgivable sin is to end a sentence with a preposition!

There is secondly, a tendency to believe that “anti— communism” or “anti-socialism” is an adequate end in itself. The feature of the non-communist world is large numbers of people who are fearful of the powers of evil, but are powerless because they know of no alternative. Many pray, it is true, but they pray without understanding.

There is finally, the tragedy of the “monetary reformers” who have attached to Douglas’ financial proposals an importance which has relegated his philosophy to a second place. Such people have rendered Social Credit a grave disservice, a fact 9 which has been exploited by its opponents. They have turned means into ends, which is perhaps the unforgivable sin.

One of those in the audience today, a newcomer to the ranks of Social Credit, told me of the difference between what he called “symbols” and “ikons”. A symbol was a perversion of the ikon. Thus, for example, a house is a symbol, a home is an ikon, and we all know of that house where the floor is so spotless and the furniture so cherished that comfort and companionship are discarded. The physical act of sex is a symbol, love is an ikon, and we all understand the results of an elevation of physical intimacy into an end in society without the spiritual principles of compassion, love and loyalty. I was very struck by the wisdom of his examples. But the supreme elucidator on the difference between symbols and ikons was Douglas, under his treatment of means and ends. The true Christian, and the true Social Crediter is one who has clarified this before anything else. In her book *The ABC of Social Credit* Miss E.S. Holter says:

DESCRIBING SOCIAL CREDIT

Social Credit is not solely an economic solution to the present crisis – it has a profounder philosophical basis, rooted in human nature itself. It’s vital aim is not merely to establish economic security without destroying individual

initiative. It is interested in economic security for the very purpose of establishing individual freedom in order that man may develop according to his own initiative and capacity. The possibilities implicit in our age of plenty go much further than the problem of distribution or any other economic consideration. The struggle for physical maintenance becomes incidental. Man is at last freed to devote himself to those intellectual, emotional and creative pursuits which alone can make life something more than mere vegetation. The expression of individuality is essential to the happiness of man.

Douglas himself wrote:

There is too great a tendency to assume that the question of credit is the only subject on which we hold views of practical importance. So far from that being the case, the principles of organisation which are discussed in the earlier part of Economic Democracy are vital to an effective understanding of the problem.

Freedom is a word on everybody's lips, not least the Marxist. A perversion of reality is to believe that the real struggle is between the individual and authority, described usually as the establishment. This is a mistake that I think is made in Gary Allen's latest book *None Dare Call It Conspiracy* on Page 29, when he compares two charts. The first chart shows the current idea of describing Communism at the left wing end, and Fascism on the right wing end. Gary Allen makes the point that the perversion lies in believing that Fascism and Communism are different ends. In a second chart, which he suggests is more realistic, he places all Totalitarian ideas on the left, and Anarchy on the right, with limited constitutional government somewhere between.

I believe that Douglas would have drawn that chart differently, for he distinguished, as Jesus of Nazareth did, that unlawful Power and lawful Authority were at opposite ends: and that Authority, based on the rightness of the Logos, or the Word, was the essential prerequisite for the maximum freedom for each sheep in the flock.

An illuminating story told of Douglas, by Mrs. Elizabeth Dobbs concerns one of an early group of Social Crediters who left a meeting because of a disagreement. "He needn't think he's indispensable" said one of the group. "On the contrary" said Douglas quietly, "Everyone is indispensable". This made a profound impression on me when I heard it, and made me very conscious of the times when I, and others in the League, have left someone out because they didn't seem to fit in too well, through perhaps a particular habit or attitude. Our concern must be for each person, even our enemy, as Christ himself taught us.

Douglas saw more clearly than anyone else how important each individual

was, as he expressed in writing “Systems were made for men and not men for systems, and the interest of man which is self development is above all systems.”

The following extract from Dr. Monahan’s booklet *Social Credit in 1962* is worth quoting:

The situation is one with which the world is very familiar— the situation which has dominated all history. It is the endless struggle between the tyrant and the people. Fundamentally, the tyrant is a man who endeavours to organise as much of mankind as he can reach into a mob which can be handled by sub-tyrants – what we now call “Bosses”— and used for his personal aggrandisement (Vide George Orwell, 1984).

What distinguishes the present from earlier manifestations of this struggle is firstly that it is on a more magnificent scale than was ever possible before; secondly that the tyrants have concealed themselves and their conspiracy; and thirdly that the antithesis of mob-existence – freedom of the individual – is far more a practical possibility now than has ever previously been the case.

COMMUNICATIONS CONTROL

The vast scale of possible tyranny is the result of the modern development of communications, under which heading we include control of publicity through Press and wireless – a situation epitomised in the phrase “control of finance and control of news are concentric”. Not only communications, however, but power is on a world scale, as can easily be grasped by considering the possibilities open to a squadron equipped with H bombs or, as far as popular credence is concerned, an orbiting satellite capable of ejecting a devastating missile at any selected area or point of the globe.

In this connection it is of some interest to note that President Kennedy has stated that the agreement of the U.S.S.R. to co-operate with the U.S.A. in exploring the problems of outer space may well be a turning point in history (*vide infra*).

Douglas has defined Social Credit more than once.

The first time he defined it as “the policy of a philosophy”. This definition, which at first sight conveys little, is of tremendous importance.

A policy is a course of action designed to secure a particular result. Now Douglas has never claimed that Social Credit is something wholly new; and, in fact, Social Credit bears to the present world situation the same relation as a new strategy bears to an old battle. In this case, the tyrant, and the will-to- freedom of the individual. The philosophy, of which Social Credit is the policy, includes belief in the self-development and self-determination of the individual man. It is exactly opposed to the philosophy of collectivism, of which Socialism is the policy.

The will-to-dominate leads to the organisations of mankind into ever larger and fewer units. We call it collectivism, or totalitarianism, or Socialism. One of its expressions is Internationalism. Douglas has expressed the situation beautifully:

Internationalism with its corollary a World State ... is one end of the scale and self-determination of the individual is the other. The smaller the genuine political unit, the nearer you are getting to self-determination of the individual.

Collectivism, in all its expressions, means the subordination of individuality to the group.

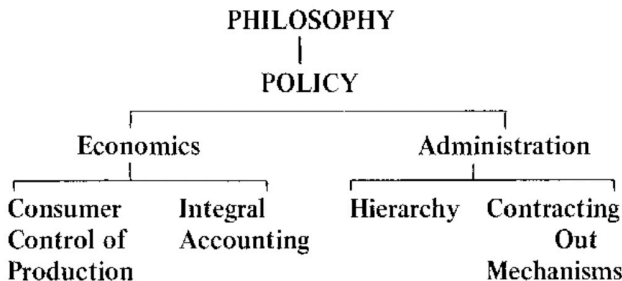
Social Credit, on the other hand, is the policy which aims at emancipating individuality. It aims at placing the achievements of modern industry at the service of the individual, in order to set him more and more free from the necessity of being organised for some collective purpose. Technically, that aim can be accomplished with the greatest ease. This policy is the antithesis of the policy of “full-employment”, which, at the moment, is the major expression of the will of the few to dominate the world:

Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your Heavenly Father feedeth them. Are ye not much better than they? ... And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin ... Wherefore if God so clothe the grass of the field, which today is, and tomorrow is cast into the oven, shall He not much more clothe you, O ye of little faith?

Early in 1951, Douglas, to counteract the tendency of the Social Credit movement, as of all movements which have a philosophical basis, to develop its perspective disproportionately, drew up a scheme embodying a definition of Social Credit by specification in answer to the question:

WHAT IS SOCIAL CREDIT?

This specification follows:— Social credit assumes that Society is primarily meta-physical, and must have regard to the organic relationships of its prototype.



OBJECTIVE: Social stability by the integration of means and ends.

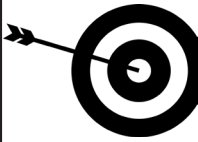
INCOMPATIBLES: Collectivism, Dialectic Materialism, Totalitarianism. Judaeo-Masonic Philosophy and Policy. Ballot-box democracy embodies all of these.

“Christianity” Douglas said, “is either an interesting set of opinions, or it is the warp and woof of the Universe”. Starting from the point that the true and rightful end for man is expressed through and in the Christian faith as in no other, Douglas showed the steps necessary to “make the word flesh” or to translate the Christian faith into practical effect in society. His scheme he called Social Credit, “*the Policy of a Philosophy*”. It is the only hope of an emergence through the darkness of our present times into the age of freedom, and the emancipation of individuality. It will be no Social Utopia, but an environment in which each person can spend a life building a Utopia of his own. He understood completely the nature of the struggle which is now intensifying, as described so brilliantly in his chapter “*The Critical Moment*” in the book *Social Credit*. He put new colours on the great picture which exploded into a decaying world 2,000 years ago, when the Word became flesh through Christ Jesus. He showed how a few can shift mountains. We have to take hold of our shovels and start shifting. I would like to conclude by quoting some verses written in 1934, called the Douglas Vision:

*These things shall be! A loftier race
Than e'er the world hath known shall rise.
With flame of freedom in their souls
And light of knowledge in their eyes.
They shall be gentle, brave and strong
To spill no drop of blood, but dare
All that may plant man's lordship firm
On earth, and fire, and sea, and air.
Nation with nation, land with land,
Unarmed shall live as comrades free;
In every heart and brain shall throb
The pulse of one fraternity.
New arts shall bloom, of loftier mould,
And mightier music thrill the skies.
And every life shall be a song,
When all the earth is Paradise.*

J. A. Symonds.

A WEEKLY COMMENTARY



ON TARGET

- NEWS HIGHLIGHTS
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The Price of Freedom is Eternal Vigilance

Vol. 62 No. 13

10th April 2026

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How to Divide People Without Really Trying! By Neville Archibald

If there was an award for best camouflage design in politics, the Ben Roberts Smith story would be up there somewhere. The word camouflage itself would make it an interesting concept to judge, as most people just don't see it! They see the trickery and think to themselves; that is where the problem is! They do not see the object being hidden behind it!

A government failing to represent the culture of the very people who elect it, failing to keep the country that they supposedly 'manage' successfully operating, failing to put or keep in place laws that result in further freedom for the individual to pursue their own destiny; is a government that must hide this lack of achievement. Smoke and mirrors, distraction, deflection, call it what you like, it has got to the point that the red fog of hatred for those with carefully nurtured different views, now camouflages the real object of contention. As a people we are now encouraged to be seeing things as black and white, you are or you aren't! There is no considered middle ground, facts don't matter, only intentions. Only the carefully crafted 'right' side of the argument. Often even the question itself is divisive, posed in such a way that we must object or agree.

Dialectical materialism, or Marxist doctrine is based on the very concept of violent opposites.

It is important to grasp that the philosophy of dialectical materialism eliminates any conception of evolutionary, organic growth in society.

It was only out of the clash of opposites that progress could take place.

It is not surprising that Marx was a man of violent hates, and that violence and revolution are the recurring theme in Communist teachings. Some of

Marx's most biting comments were applied to 'reformists' who believed that progress was possible without violence. Butler, E.D. *Dialectics* p 8.

<https://alor.org/Storage/Library/PDF/Butler%20ED%20-%20Dialectics.pdf>

This division, sown so well by many of our politicians and leading academics, has become a normal part of our lives. The very idea of the one side winning has been conditioned into us from the football field to the halls of power. Consensus, has replaced reasoned argument, the majority view or acceptable compromise has replaced well thought out and factual debate. No longer do we need to know if the proposed solution will work, we only need to know that everybody that matters, agrees.

The liberals introduced legislation to prosecute war crimes in overseas conflicts, now the labor party will use it. The twin heads of the dog that guards the gates of the underworld in Norse mythology (Garmr), could well have it's brother guarding the halls of power (government) here. It means you can be bitten no matter which side you face. Sadly Ben Roberts Smith is finding this out. What else is going on in Australia to make this a high priority case? So much! Everywhere you look, failures of government programs abound. People are fed up with politicians who want to change this country into something the population has never asked for. Distract them! Find something that they can vent about! Just before ANZAC day is perfect! Stir them up about something else entirely! ... Or maybe it just happened that way!

No matter which side you take with this division, the truth of war will be highlighted. If we are to send soldiers into battle, we either accept that difficult decisions will be made on the battlefield or we don't send them. In the past, the military has been given an objective and has had to carry it out. Anyone who believes that killing is not a part of war should leave the room. What then is justified killing? Are you capable of making a judgement on that? Were you there? Are you relying on second hand information from an enemy force? Only those in the battle itself can truly know what was needed at that time. As much as we wish to be horrified, your judgement should be of those who send them, not those who have trained long and hard to survive under those conditions, and not just survive, but win for you. For you, who support the government that sent them, must also take some responsibility. If you are incensed enough to second guess soldiers in a war zone, save that indignation for the policy that put them there.

So much like the moral high ground of 'Net Zero', we hold ourselves to a far higher standard than those we face in the outside world. All the chest beating and hair tearing about our conduct, does not change the fact that the other side shows no remorse for worse atrocities. They see no public moral outrage about

their own acts, but we must! - whether in the war on carbon or real war.

A war crime is committed every day in Gaza. War crimes are currently being committed in Lebanon! Far more innocent victims are dying here and now in Australia by suicide, from economic hardship, than our soldiers had a hand in, in any of the recent war actions. Who complains then? Our monetary policy based on debt finance makes it inevitable that there will be economic hardship, do we prosecute those enforcing that policy? We should, it kills far more! Where are our priorities and what are they camouflaging?

I think we have seen enough failures in government policy to know that this system of consensus does not work well. Enough agreed that we should sell off our energy production and provision, for a quick reduction in debt. Now years on, the reality of paying rent has dawned on us. It IS costing us more in the long run. Reasoned debate before the sell out would have come to that same conclusion – selling off and renting from international corporations, is dead money – using our own investment, ends in security for our system. We all see that security when buying a house rather than renting, it would be nice to have that now in the energy sector!

Chris Bowen's comments in *The Australian*, about renewable energy in Australia making it more secure, does not tell the story of the dismantling of that very security by selling off, or allowing to be sold, oil or coal related energy. In any realistic look at life, you don't stop making an essential provision and wait while a new way of making it, is put in place. You don't move house and sit in the street until you find something else do you? Yet this is what we are being asked to do!

If energy security is so great for windmills and solar, why was it not, for our existing methods of supply. This is the selective argument that we are being bombarded with. We must be for renewables and against coal/oil. We cannot accept both at once! Reasoned debate and compromise has no place in Marxist dialectics - only division and violence.

In this field of poor decisions, government sponsored or driven projects seem to be less and less likely to result in good outcomes for the public. The winners seem to be the subsidised contractors or the 'investors' (usually global who pay little tax) who are doing the management.

Algal blooms off the South Australian coast have again seen fish dying. A tuna catch most recently. We are told that this is unrelated to the algal blooms, but the printed story mentions discoloured waters! The region most effected by these problems is also the area where the desalination plants are adding to salt levels. Are the two connected? Environmental impact studies are carried out at great expense and possible issues are raised. Are the plants then manufactured

in accordance to these studies? Or are corners cut and risks taken? Is the high salinity by-product dispersed well enough to limit these issues? There are so many questions here, and few are asking about them. In Western Australia, the sea-grass destruction near the Cockburn Sound desal plant was an issue. Localised high salt levels and damage due to it, continues to be monitored.

With the potential for impact on the ocean environment already known, the question becomes, was there another option? Not only better dispersal methods and the costs involved; but what about value adding?

Two things are produced at a desalination plant. Fresh water and highly concentrated salt water. The salt pans of Geelong and those in West Australia at Shark Bay and Dampier, both concentrate sea water to produce salt. Half the work is done for them at the desal plants already. While the current evaporation basins are in most cases further away than feasible to use (I assume), the technology needed to solve these problems (ocean pollution by high salt levels and production of salt) is a basic one. If we are to continue with 'non-related' algal blooms and fish and sea-grass issues, perhaps this is an item of discussion needed. I find it hard to believe that the two commodities cannot be produced at the same time and location.

While I am not privy to all the reasons for these build restrictions, I do know that the required outcome is possible. Once again politics plays a part in determining how! The biggest of these as I see it is finance. Since what is physically possible can be done! It is the reliance on financial rules that say it must be done under restriction, that is the only thing stopping us. This is the part I take biggest issue with. An artificial restriction stopping sensible development, both environmentally and practically. We allow these partial builds (fixes) to create more problems down the line, which then also cause financial problems, without realising that this artificial restriction on development has been overcome before. Our east-west railway was financed by the original Commonwealth bank – debt free! Other projects were also financed this way until the 'people's bank' was hobbled by vested interests who had the ear of the government of the time. Since this was done before, we could easily do it again. See *The Story of the Commonwealth Bank* by D.J. Amos.

<https://alor.org/Storage/Library/PDF/Amos%20DJ%20-%20Commonwealth%20Bank.pdf>

The many more 'failures to address' problems we face as a nation, keep on keeping on. Policy change is never enough to fix things properly and usually becomes a prop up measure. The recent reduction in fuel excise has not seen a corresponding drop in prices. Nor has the barrel price been reflected in price at the bowser either! Our energy minister keeps on saying nice things, but do they equate to reality as we face it? I'm still waiting for my \$275 reduction in my electricity bill! Promised for last year in 2022!

If we look at oil prices:

In 2008 oil price per barrel hit \$147 petrol was \$1.60/l, diesel about \$2/l			
in 2011 ' ' ' ' was \$127	\$1.41/l		\$1.60
in 2022	\$1.88/l		

Now even though we are at \$95 \$100/barrel, our prices are \$2.30 - \$2.40/l and diesel is still over \$3.

With the ACCC watching and the government making promises, someone is still making money hand over fist. Promises-promises, never seem to mature into real world reflection. Perhaps that is why we need camouflage stories so often!***

Marxist Dialectics By Neville Archibald

Further to my assertion that the policy of Marxist Dialectics hampers us at every turn, I wish to point out a long standing dialectic that goes back to the oil crisis of the 70s. Those of you who can remember, will know the hysterics that matched the-sky-is-falling moments of recent times. Bold assertions and predictions of the world running out of oil. The inevitable return of the horse and cart, the tightening of belts, the rise of fuel prices! Much like the claims of Al Gore in his *Inconvenient Truth*, these never materialised. We still have Oil aplenty, over 50 years and much more consumption, later. Even if you do not like oil and wish to transition away from it, you cannot deny that a lie is a lie – we did not, 'run out of oil'.

What we did see, was a consolidation of the oil industry and supply chain into increasingly more monopolistic hands. We saw a reduction in energy sovereignty across the world as this threat was pushed as truth! (rather like some other recent threats have been) with the resultant loss of public control. A good starter book on this entire subject, goes back to those times, when astute writers like Jeremy Lee and Eric Butler, both warned that this was a Marxist policy to further centralise control.

Many at this point will shake their heads and say, 'But that wasn't the 'State' taking control – the Communists didn't get that power!'

So right! But the power was ceded from the public (via it's representative government) to the huge corporations who act in the same way as communism does; that is, rule by the few over the many! Whatever way you look at it the reality should be crystal clear at this point. A handful of self proscribed, elite rulers now own and run our energy sector. They are continuing to do so.

Jeremy's book, *The World Wide Oil Scandal* is 25 pages of facts and fixes. Read it here:

<https://alor.org/Storage/Library/PDF/Lee%20J%20-%20World%20Wide%20Oil%20Scandal.pdf>

Not only does he point out the fallacies of that sky-is-falling moment, he also provides a solution. Despite the fact that it was written in 1979, nothing much has changed. In fact, the latest attempts in Queensland to secure our own sovereignty in oil, could well have been taken straight out of Jeremy's book.

In the ABC news feed, is an article on a small oil refinery in western Queensland. The Inland Oil Refinery (IOR) at Eromanga may be about to expand operations. Premier David Crisafulli, with his push to open up the Taroom oil fields, is doing something positive to establish fuel supplies, and while some may try to denigrate it as supplying fuel to mining companies only, the truth could well be far more advantageous. If it can be done there, then expansion to take back control of our fuel security, might see it's first step!

An extract from the ABC article, presents comments by IOR's chief executive Drew Morland, who says:

"I can say broadly that IOR views increased production in western Queensland as a genuine opportunity, for producers, for our refinery, for the local communities, and for Australia's fuel security more broadly.

"Our customers consistently tell us they could take more of our product if we could produce more. There is genuine demand. What we need is more oil."

<https://www.abc.net.au/news/2026-04-11/inland-oil-refinery-eromanga-may-expand/106547668>

While our PM is going to oil Auctions in Singapore, and buying outside oil at market value (or possibly above), just to keep us going, Crisafulli is at least trying to provide a lasting answer by developing our own abundant supplies. Before the Greens and Renewable supporters shoot down this project, or commence their dialectical arguments, we should be supporting and pushing for more of these actions. Not because I champion 'Big Oil', or multinational control over our country, the very reverse. If we can convince our Governments to do the investing or to at least put it into Australian hands once more, then we may be able to transition to some form of alternative, at a speed that means we do not need to damage the environment to do so. No tops off mountains, or huge swathes of trees removed from national parks (with attendant bushfire risks later on).

The Eromanga plant has some benefits that would seem to be common sense.

"Given our location, this is far more practical and less emissions-intensive than trucking oil 1,000 kilometres to Brisbane to be refined and then transporting it back again to western Queensland," Mr Morland said.

In talking of the efficiencies of the location with it being close to the oil field at Taroom, we should then look on in horror at the Oil we ship tens of thousands of miles overseas, only to buy back the refined product and ship it thousands of

miles back. Or the fact that we ship our crude out at all, and then import some other country's, crude, doing that exact same shipping waltz. Those playing the tune to this stupid dance are rubbing their hands together, but we on the floor are not only wearing out our shoes, but becoming impoverished by it.

Queensland Premier David Crisafulli, called on the federal government to fast-track approvals for oil projects in order to shore up Australia's fuel supplies. I would be pushing him to go further and ensure that these projects remain Australian owned and controlled. Use the Queensland state banking powers to fund them and keep them from being 'stolen' by another sky-is-falling moment, like the Iran war is turning out to be. (read: *The Case for the Queensland State Bank* also by Jeremy Lee.)

[https://alor.org/Storage/Library/PDF/Lee JThe Case For A Queensland State Bank.pdf](https://alor.org/Storage/Library/PDF/Lee%20The%20Case%20For%20A%20Queensland%20State%20Bank.pdf)

This could go two ways, we either increase our dependency on multinational corporations and put up with being even further controlled, or we take back our resources and become independent once more!

It is time to take Jeremy Lee's words into consideration (from *The World-Wide Oil Scandal*):

'To those who have gone deeper, and have grasped that the apparent conflict is a deception, this booklet will confirm their understanding, Communism and capitalism are but two arms of a dialectic, run by the same people, exploited by the same international monopolies and financed by the same bankers.

The objective towards which all nations are being driven is a world government, embracing both communist and capitalist alike, Because the majority of people and, to a lesser extent, their political representatives, still prefer national sovereignty, they can only be forced to abandon that preference by conditions of crisis and panic.'

then read on.

If you find his outline of just how much oil was still available to use (not to mention what has been discovered since) is daunting and a worrying 'pollution' concern, realise that at that point in time, just as now, we were dependent on liquid fuels to keep our lifestyles. The move to 'cleaner' energy was being looked at; but those same manipulators who were increasing both their margins and controls, were the same ones stopping the advancement of technology that would improve efficiency and outcomes in the energy sector. Jeremy points out that in all of the oil calculations he mentions in the first part of his book:

'It takes no account of the growing number of alternatives to fossil fuels, some of which already have commercial possibilities.'

Far from being mouthpieces for oil use, many of the other issues looked at by the League and its supporters over the years, include suppressed and often 'bought out' technologies and policies that would see greater freedom and a better managed environment for individuals to live and thrive in.

Keep reading: page 10 of the 25 page book discusses some of these alternatives to crude oil in the form of shale oil and alcohol. Noting that as early as 1937 successful national development of two shale oil refineries were taking place.

'Why are we so obsessed with "bigness"? Is this the best way to do things? Our memories are short. Australians have forgotten that we have produced shale oil in this country before. The Commonwealth Year Book (No.37) 1946-47 (page 844) says:

"In 1937 negotiations were completed between the Commonwealth and New South Wales Governments and the National Oil Proprietary Ltd., by which the latter undertook to develop the shale-oil industry in the Newnes-Capertee district.'

'The same year book also tells us that, up to the end of 1934, 357,000 gallons of oil distilled from shale was produced in Tasmania by the Tasmanite Shale Oil Company, which closed operations in 1935. (As an aside, Yearbook No. 36 (194445) also adds:

"Power alcohol was also produced in increasing quantities from molasses and raw sugar. Distilleries not equipped to produce an anhydrous spirit were pressed into service during 1942-43 and production of 95 percent or "wet" alcohol at one stage reached the rate of about 2,000,000 gallons per annum.).

So it is NOT true that Australia has neither the "know-how" nor the capabilities to develop its own oil shale deposits.'

We have had both the time and the knowledge to pursue these alternatives (and many others that are far more familiar today, like solar, wind and hydro) but the push to monopolise the oil market and keep us dependant was huge. We sat back and allowed this to happen, just as we are doing right now.

Even in 1979 Jeremy was saying (and this could now apply to alternative energies too):

'The figures show conclusively that the Western World could break itself free from dependency on Middle East Oil in a comparatively short period, If it does not do so, the future is bleak.

But the Western world has also been shackled into a position of increasing helplessness and impotency by four distinct but inter-related forces. These are:

- 1. The current oil monopoly*
- 2. Big Government, high taxation and inflation*

3. *The paralysing monopoly of capital formation, and*
4. *The conscious move for the destruction of national sovereignties in favour of central world control.'*

He then proceeds to give a bit of the history of oil development and control, noting that:

'Transnational monopolies today are more powerful than nations. Whether in the field of banking, the media, industry or energy, than can make or break governments SO LONG AS THE LATTER RETAIN THE TAXATION FETTERS ON INDIVIDUALS, currently no longer able to exercise either freedom or enterprise.

Nationalisation is certainly no answer, for there is no distinction between a State monopoly such as the postal services, electricity services or government railways, and corporations such as Exxon and Aramco.

Worse still, governments have joined, rather than opposed, the rip-off resulting from the present crisis over oil. Thus, the Fraser Government in Australia, while publicly deploring the escalating cost of petrol, has increased its tax revenue from oil almost as much as Exxon in the United States. It has certainly outstripped both the oil companies and the Arabs in profits on oil sold in Australia.'

'In the 1979-80 budget, this was increased by Treasurer John Howard to \$2,057 million, a further increase of 68 percent.'

Much of this increase in revenue I might add comes directly from the public's pockets at the bowsers.

Here I might also point out that Crisafulli's development (likened to state sovereignty) could easily become state monopoly without correct oversight. We as a Nation must be the only influence on government and must act to keep our desires foremost, to reduce this possibility.

There is so much in this booklet that is important to understand, not the least is the potential solution. The problems talked about then, match those we face today – they are just a continuation of that same policy. So the solutions are also still the same.

'Paradoxically, the way to solve a big problem is to THINK SMALL! We have got to stop believing that the only way to tackle any problem is on a scale which precludes Australian capital, technology and "know-how".

Jeremy's conclusion:

*'Australian **COULD** be the first western nation to "do something different" in the current crisis.*

To do so, **it must challenge** a number of "sacred cows".

It must challenge the idea that development and production can only be carried out by huge, international monopolies.

It must challenge the idea that the collective decisions of the United Nations offer the best course for Australia.

It must challenge the idea that "world opinion" is always right,

It must challenge the idea that current levels of taxation can be justified,


It must challenge the idea that inflation is a mysterious and insoluble problem.

It must, above all, challenge the idea that the Australian banking system could not finance Australian productive potential, at low rates of interest and on terms that preserve Australian ownership of its own assets.

If the Commonwealth refuses to demonstrate the truth of these fundamental conditions, the States should grasp the nettle.

Australia has been blessed with almost incalculable physical wealth and abundance, There is more than sufficient to ensure peace and prosperity for the Australian people for hundreds of years to come.


LET'S MAKE IT HAPPEN'



“

[As] far as it is possible to sum the matter up, the general problem seems to be involved in a decision as to whether the individual should be sacrificed to the group or whether the fruits of group activity should be always at the disposal of the individual.”

C.H. Douglas
Social Credit (1924)



thepeoplescredit.com.au | socred.org | C.H. DOUGLAS (1879 – 1952) | SCP-25

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The Price of Freedom is Eternal Vigilance

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Quality of News Reporting By Neville Archibald

When a person has a belief challenged, or when the beliefs they do have do not seem to fit in with the observed facts what happens?

Myself, I endeavour to examine the conflict that arises. I have my beliefs and I will admit, they are strongly held; but not so much so, that when confronted by an anomaly I shut down. I have had my ideas about the world challenged for many years as I have come to grips with the things I have discovered. The main stream News items that purport to tell the world what is going on, rarely report the whole truth and almost never contradict the prevailing political desires.

Many will see this last sentence as wrong – the media always criticises politicians!

Yes, the appearance of conflict is there, but the underlying policy of centralised control and globalisation of our economy is almost never examined. As a nation is this the way we wish to head?

The rise of One Nation could be seen as a direct result of this policy refusal; but the biggest news items arising from this, seem to be 'the far right', 'Racism', 'divisive', 'Xenophobic', 'bigotry' and 'populist opinion'. Have I missed some? The focus is on personalities and scandals, that sells advertising space, rather than the outright rejection of global control.

How are we to have our beliefs challenged if we are not allowed to discuss or even see these truths. If our media stays quiet or does not push for facts, lives instead on what I see as titillation, then our news sources must come from elsewhere. This is seen in the rise of social media and 'alternative reporting'. Both of which are reliant on the internet of things, the web!

More on this later.

If my beliefs are challenged, my first reaction is to examine the person doing it. If I am to give them due attention, they first must use words that are not outright slanders of me. Calling me names, is never a pre-cursor to great conversation, let alone considered debate. During my debating days the use of name calling was an instant recognition that there were few facts to follow it up – points were lost. If we are not to be 'divisive' (as they accuse One Nation of being) then this name calling has to stop! The media and it's shrills needs to use facts, not language, to 'sell' space. Allow us to see the conflicting direction of policy and the place it will take us to, and let us decide what we want! Not propagandise the view of a few who wish to assert further control for the power and money it provides them.

If an alternative to my belief is presented to me, I must look at the supporting facts. Sometimes I must do more research, re-visit my old research and find where this conflict comes from. Examine the pedigree sometimes, of those pushing this view, and considering bias, both in my original research and in the newly presented ones. In this way I have developed and can examine my belief system.

Apart from this scientific or facts based study, there is also the social benefit side of an argument. This is not the 'seen' or 'peer pressure' side, but the extension out to where such a policy or belief takes us! How it impacts the individual most of all! Is this not the aim of creating a better way to live?

To grow as both a Nation and individually, considered thought on contentious subjects needs to occur, both personally and publicly. The immediate reach for your six gun with it's bullets of conditioned response – usually some form of label – must stop. Considered debate and the impact on the individual must be our first reaction to a challenged belief.

The rise of data centres.

Several items caught my attention this week, both were in some way a limit on the individual. The news items then bringing this to light, examined community impact and potential for environmental alterations. Data centres require both power and cooling as the high speed processing of information crunches it's way through our rising need for connectivity.

In both Texas and in Sydney, questions are being raised about one of the biggest growth sectors in the world - data management.

'The Australian data analytics market, for example, is projected to grow at a Compound Annual Growth Rate (CAGR) of 25.3% from 2025 to 2034.' Google.

As you can see, everything else is struggling, but data is currently king. Profits are projected to add \$600 billion to Australia's GDP by 2030 (A.I. included). This has given governments (the world over) the bone of incentive to allow development to proceed at a rapid rate. Often times without proper

consideration of the twin demands of power (electricity) and cooling requirements (water supply).

In Lane Cove, Sydney, this has given rise to serious questioning about where both of those needs are to come from. The initial proposal can be found here: <https://www.lanecove.nsw.gov.au/Home/Tabs/Hot-Topics-and-Major-Projects/Data-Centre-proposed-for-12-Mars-Road-Lane-Cove>

The questions about it can be found here:

<https://inthecove.com.au/2026/04/12/two-more-data-centres-planned-for-lane-cove-west-business-park/>

Among the key-points of the article are:

- Lane Cove West now has **five data centres** built, approved or in planning — two existing AirTrunk facilities, a new AirTrunk proposal, Goodman's Project Mars, and a new DC Alliance proposal.
- The new **AirTrunk proposal** (87–91 Mars Rd) is 140MW across five storeys — Lane Cove Council says it significantly breaches maximum height controls. Around 120 diesel backup generators are planned.
- The new **DC Alliance proposal** (16–20 Mars Rd) is progressing through the Investment Delivery Authority with no public documents currently available.

Along with these points, the question of total power consumption and the ability of supply looms large. The water usage also is considerable, impacting an already stretched Sydney supply chain. If you remember back 2007 when, Australian of the Year, Tim Flannery stated, "even the rain that falls isn't actually going to fill our dams and our river systems". Since then reassessed of course, but the nature of the 'crisis' is still being pursued with some vigour, imposing both restrictions and costs upon us. This is no mere household usage we are speaking of.

This concern is from a NSW government document, 'Inquiry into Data Centres' by the City of Ryde Council 26 March 2026.

'Council is deeply concerned that the rapid concentration of data centres in the City of Ryde, particularly within the Macquarie Park Innovation District, has far outpaced the delivery of essential infrastructure and the development of appropriate planning controls. Ryde already hosts five data centres, with an additional seven State Significant Development proposals in the Macquarie Park precinct. This brings the total to 12 existing and proposed facilities, creating an increasingly dense cluster of this land use within a strategically important area.'

Note the number being proposed, these are not the only ones being developed in Australia, this is to be repeated in many other areas too.

'The cumulative effect is direct competition for finite infrastructure capacity between large, continuous-load data centres and urgently needed housing development.

As a result, some approved housing projects have been delayed because Sydney Water has been unable to meet the required water supply capacity. It appears that much of the available capacity has already been allocated to the substantial water demands of data centres. A 1-megawatt facility can consume up to 25.5 million litres of water annually. Ten average-sized 100-megawatt data centres would require approximately 250 million litres of water each year, with typical flow rates of around 56 litres per second.'

With housing in crisis for all of Australia and costs of living also skyrocketing, I wonder how this pursuit can be justified at this time, let alone the crisis of water previously mentioned. To put it in human terms:

'Data centres are exceptionally resource-intensive, with a single large facility often consuming as much electricity as 50,000 to 100,000 homes. In terms of water, a 1-megawatt (MW) data centre can use around 26 million litres per year, which is enough for more than 150 average Australian homes, with larger, AI-focused facilities using much more.'

'Large/AI Data Centre: Large facilities can use up to 5 million gallons (approx. 19 million litres) per day, which is equivalent to the daily water usage of a small city of 30,000 to 50,000 people.'

There are 16 more pages after this last quote, detailing the social impact and making a conclusion. What is not looked at is the fast tracking without serious consideration of these problems. It is almost like the developers have the ear of government alone, and infrastructure is not a consideration? Are we to see the same repeated push for progress that puts highly saline water from desalination plants back into sensitive ocean areas to impact sea-grass growth or create other on-going issues off the coast? (we have recently seen large algal growths, fish kills and sea-grass/marine environment issues. We are told they are not necessarily related, yet several EPA studies say monitoring is not being conducted often enough – who are we to believe?)

Or perhaps it will be like the push for wind energy that sees mountain ridges levelled and denuded of trees for miles and great corridors of the same treatment, to transmit it back to populated areas (because that idea has never been responsible for a fire or erosion before)?

*' **Industry Fellow and sustainable finance professional Gordon Noble** says Sydney's Victorian-era water infrastructure is not equipped to meet today's water service standards. And this seems to be true, as IPART's Sydney Water*

pricing assessment for 2025-30 reveals that the water service provider only realised and reported the extent of its infrastructure months ago.'

<https://inthecove.com.au/2025/12/05/data-centre-cluster-boom-sydney-water-infrastructure-under-pressure-as-data-centre-approvals-surge/>

Is the cart being put before the horse? It seems that the development permissions have been fast tracked without any real consideration of impact. The planning for this was in the pipeline in 2021, and only now is ability of infrastructure to cope, started to be taken seriously.

(supporters of data centres suggest that water consumption figures are elevated, as the water can be reused or even that recycled water could be a possibility. The figures given are examples from the media or media relations departments – whom I don't trust to be fully accurate. Actual meeting of these water needs will be ironed out and may lower, as I see it. If the build is to use a constant flow to cool with no circulating system, just flow to waste, as some seem to suggest, then the design is not a serious one surely? I cannot believe that that, would be a part of any new build in this day and age. Evaporation losses could be huge or power for chilling the water may be needed. Any way you look at it there will be consumption from a limited supply. The fact that this argument is only now being brought out is enough to make you ask about competency in the go-ahead decision in the first place. All of this should have been examined for feasibility long before permission was given. Which is my point.)

In the Texas panhandle, opponents are making similar criticisms of developments. Massive water use from an already over utilised aquifer or diverted from rivers also stretches requirements needed for food production which the area is known for. The other major item there is the noise. A constant hum of air-conditioning and other process's reaches an industrial level, but 24 hours a day, 7 days a week! A low frequency hum that goes through everything. Some have measured it at 85 – 90 dB, but sometimes higher. Again these figures are something I would question, as it appears convenient that they are really close to the acceptable limit of 85dB which is the level at which industrial limits over an eight hour period apply. Residential restrictions; however, are around 40 – 45dB. Again, all things that should have already been considered.)

This roll-out of data centres is another across-the-world-phenomenon, where governments are similarly ignoring concerns of infrastructure coping and residents complaining, as they vie to be the first to create this 'new world' – and here is what I see as the most critical point, which is largely overlooked, **the rise of the surveillance state!**

Cameras, expense tracking, personal data control and social media manipulation, all fit into the designs of a 'new world order' promised by President

Bush (H.W. in 1990) and others in every western country. This much maligned conspiracy is taking on a real shape now, few are denying it, and more and more our national leaders are pursuing policy that fits with the complete control and monitoring of everything we do. For this to be effectively done, huge processing ability is needed! Is this why it is full speed ahead and damn the consequences? Are our so called leaders ramping up the speed because we are slowly waking up to them?

We are told it is us pushing for these advances, with our constant desire for faster speeds and more connectivity. The push, in many cases, is more from required upgrades and newer software, not to mention continually changing hardware. Mobile phones are rendered obsolete before they wear out, computers are similarly hampered by the sheer volume of memory now needed for every upgrade or patch. Planned obsolescence aside, many carriers and computer and software developers will not support older forms of their product. They tell us it is because we are making huge leaps and bounds in technology, and that we all want the latest. I believe this push has been created, not just to sell more, but to also put us into a frame of mind that sees these Data centres as imperative to our future. An aligning of public desire and government need to allow for unfettered control over us. The rise of Big Brother is the main reason for this fast tracked technology, and we are asleep to it. Our Media ignores this aspect just as much as it ignores our desire for a different view of Australia - compared to that promoted by the Uni-party. Control over all media (especially the largely diverse social media), will only be possible through AI and data control. We are already being told to get used to our social media posts being monitored, for terrorist or extremism reasons. The legislation being passed to do this is looking worse and worse. People are being intimidated for speaking their mind and accused of sowing division for holding views contrary to that of our government. Hate speech et al will only work if the data centres are there to monitor us. We ignore this at our own peril. Now is the time to write/call/speak to your representatives to stop this ability to watch every little thing we do. Express your desire not to live in a surveillance society, local, state and federal governments will all be a part of some part of this process -each needs to be reminded that this is not the Australia you want!

Ice to Eskimos!

In a move that seems strange, Australia has just started shipping Natural Gas to Canada! Yes, our sister Commonwealth country, who has more than enough gas of their own and who recently rejected the idea of selling it to European concerns in favour of selling it south, to the USA, is buying ours.

'Australian LNG (liquefied natural gas) is landing in eastern Canada

primarily due to a combination of global energy market dynamics and supply diversification.'

'This trend also reflects Canada's efforts to ensure energy security and manage price volatility by sourcing LNG from various global suppliers, including Australia.'

<https://energynow.ca/2026/02/australia-ships-lng-16000-miles-to-canada-as-asia-demand-slumps/>

A tanker of this product left our shores in February to help dear old Canada, whose Prime Minister laments the need for self sufficiency going forward.

"Canada has what the world wants. We are an energy superpower. We have the most educated population in the world," he said.

"Many countries are drawing the same conclusions. They must develop greater strategic autonomy: in energy, food, critical minerals, in finance and supply chains.

"A country that cannot feed itself, fuel itself or defend itself has few options. When the rules no longer protect you, you must protect yourself," Carney said.'

<https://www.cbc.ca/news/politics/carney-davos-speech-9.7052725>

We go to the Canadian Governments own website to find:

'Canada is the world's fifth-largest producer and fourth-largest exporter of natural gas.'

<https://natural-resources.canada.ca/energy-sources/fossil-fuels/natural-gas>

Yet we need to ship ours 16,000 miles to sell it there! Talk about a circular economy.

Going in circles is in vogue in governmental circles it seems. Tankers circling the world, carrying crude oil from Australia, others carrying it to Australia. Now tankers of gas, travel 16000 miles to supply someone who sells their own gas elsewhere as well.

I am in mind of a picture, a small town with little work prospect! Seven coffee shops open, each has a staff of five. Each day they get together (six shops by five employees) and visit the seventh to have a coffee each. Later that day, another shop hosts the others, and sells another 30 coffees. Each shop takes it's turn and the employees slowly become so over-caffeinated that they do not see the absurdity of it. In this way does the money go round and the economy boom!

Get ready for a new order.

In Mark Carney's talk at Davos, we hear the words: *"The old order is not coming back. We should not mourn it. Nostalgia is not a strategy. But from the fracture, we can build something better, stronger and more just."*

Every leader in the western world has said something similar. Our Prime Minister said the same of Australia. How he was for a 'New Australia', the old

Australia is not coming back! His push for change echoes the changing face of all Christian Nations as they slowly lose their identity to some mish-mash of subjective ideals, based not in faith or love of your neighbour, but on a rule of law that is altered continually to stop us individually developing into our best versions. It rather continues to place restriction upon restriction until we all dance to the same controlled tune, that of virtual slaves to whatever keeps those wielding the power happy. You will own nothing, and WE will be happy, they continue to say!

Removal of a sunset clause.

The ASIO Amendment Bill 2026 (and related 2025/2026 amendments) proposes making extraordinary compulsory questioning powers permanent by removing existing sunset clauses, allowing ASIO to question individuals—including minors as young as 14—without suspicion of a crime.

Something so quietly brought forward is turning 'innocent until proven guilty' on its head. Why are so few talking about it? The mainstream media is not up in arms at the thought of 48 hours without family or lawyers present, or them even knowing you are being compulsorily questioned. Possibly, you could face charges or penalties if you do not provide answers when questioned – even if there are no charges brought against you. The idea of these powers, was brought about by terrorist threat and the potential for extremism being unleashed in this country. It was to be monitored and renewed as necessary every three years. Over-sight and debate in parliament keeping a draconian response minimised.

Our prime minister made a comment on this legislation when it was first introduced back in 2001 after the September 11 attack. As a Labor frontbencher at the time he strongly opposed it, arguing it threatened Australian democracy and civil liberties. I believe he called them draconian. Here he is now, pushing for those very laws to become permanent.

The law council had this to say:

'In addition to raising repeated concerns with the processes for issuing these warrants, including the lack of judicial oversight, the Law Council's submission highlights ongoing issues with what we regard as undue restrictions on legal representation for subjects of compulsory questioning, including discretionary powers to remove lawyers and limitations on information that may be provided to representatives.'

<https://lawcouncil.au/media/news/australian-security-intelligence-organisation-amendment-bill-no-2-2025>

It goes further though, and while some in social media are reacting, the legislation is receiving little interest elsewhere. Where are our judges and watchdogs? How is it that it seems we are fast becoming a third world dictatorship or a soviet era communist bloc country where you can be detained

without charge or without family knowing. If this is true, then you would be 'just missing' for 48 hours if someone were to come looking.

George Christensen's article includes a republished article, these dot points are succinct but you should read it all:

(Nation First republishes the *ConfidentialDaily.com* article on the permanent expansion of ASIO's coercive powers that risks tipping Australia from a free society toward a 'managed democracy'.)

- *The Australian Security Intelligence Organisation Amendment Bill (No. 2) 2025 makes temporary emergency powers permanent, shifting the balance toward greater state control.*
- *The removal of the sunset clause eliminates a key safeguard that once required Parliament to regularly justify these extraordinary powers.*
- *The Bill expands the scope of compulsory questioning to include the vague concept of 'promotion of communal violence,' raising fears that political or ideological dissent could be captured.*
- *Individuals can be compelled to answer questions without criminal suspicion and may face limits on legal representation, undermining due process.*
- *With bipartisan support and limited accountability, the legislation marks a watershed moment and signals a troubling drift toward a more centralised and intrusive government.'*

Alex Antic also makes some good points when he says:

'To be clear, ASIO's 'compulsory questioning' power allows them to compel individuals, including those not suspected of crimes, to appear for questioning and produce materials.'

and

'In a state where freedom is over-prioritised at the expense of security, the result is anarchy. In a state where security is over-prioritised at the expense of freedom, the result is totalitarianism and tyranny.'

There are several politicians and commentators who are bringing this to light, the need support. For those who are not mentioning it, or are supporting it just because it is party policy, they need to be reminded of who it is they represent – not the party – YOU. Know your local politicians and message them regularly, stop in for a chat at their local offices when you shop. Let them know this Australia you love is not the same vision as it seems our 'leaders' are pursuing! So it is not just me who can see the reality of a totalitarian government not too far away. With bills like this going through with little concern in wider Australia, the public will indeed find themselves disappearing off the streets for wrong-speak or

even an association with someone who has the interest of government!
All hail the supreme leader, let none dare question him! ***

From the Archives: On Target Vol. 35 No. 29. (30th Jul 1999)

<https://alor.org/Storage/OnTarget/Volume35/Vol35No29.htm>

Victoria's Social Revolution By Jeremy Lee

Victoria has to go to an election before the end of the year. Most of the betting is on a safe victory for the Kennett Government. If he succeeds - and if the people let him - Kennett has a privatisation programme in store that will turn his State on its head. There are more and more signs that the Transurban toll-road programme is running into trouble. If it succeeds it will be the biggest privately funded infrastructure project in the world - the most ambitious Australian project since the Snowy Mountains scheme.

Everyone driving on the network of freeways approaching the city will pay - every vehicle must carry a transponder known as an e-tag, which will trigger a recording in the overhead gantries spanning the freeways. They won't need to stop or slow down. Their accounts will be automatically deducted with the fee.

Transurban not only has to build and operate the system for 34 years, but make it viable. But the scheme is running into trouble. Opinion polls already show that 25 per cent of motorists are planning never to use it. There is an increasingly bad press, particularly about the continual postponement of the opening. Transurban has had to triple its budget for 'marketing' the scheme - from \$5 million to \$15 million.

Confidence has not been boosted by the news that the company looking after the computer side of the operation, Computer Science Corporation, is the same firm, which was responsible for developing the combat computer system on the Collins-class submarines, now a major embarrassment to both Coalition and Labor Governments.

Transurban's own literature is hardly likely to endear it to potential users, as it describes the procedure for defaulters: "Photographs of licence-plate details will identify those who use CityLink without a valid toll account or day pass. Transurban will pass on this information to a government enforcement agency."***

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The Price of Freedom is Eternal Vigilance

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Steps Towards the Monopoly State By Neville Archibald

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Steps Towards the Monopoly State By Neville Archibald

'The League of Rights is a non-Party organisation with no Parliamentary ambitions and no brief for the trading banks. It is primarily concerned with obtaining an informed public opinion in support of those fundamental British Constitution principles which, over a period of hundreds of years, were painfully evolved for the purpose of ensuring that there was a proper and clearly defined limit to the powers which any individual, or group of individuals, should exercise over the lives of other individuals.'

-E.D.Butler- Steps Towards the Monopoly State, 1949

'A 'planned economy' necessitates the centralisation of all political, economic, and financial power into one set of hands. Stripped of all camouflage, a "planned economy" means a Monopoly State in which all resources and all individuals are controlled by the central planners.'

'The Federal Constitution, which limits the powers of the Federal Government, is a barrier to the imposition of a "planned economy" in Australia; IT MUST THEREFORE BE DESTROYED.'

'The preservation of the States as self-governing units depends upon the maintenance of the Federal Constitution. Local self-government is also a barrier to the totalitarian "planned economy" and must be destroyed. It can be seen, therefore, that the destruction of both individual rights-such as private ownership-and local government can be achieved by destroying the Federal Constitution.'

These words, written by Eric Butler in the late 1940s were obvious to him then. The 1944 referendum to centralise powers, pushed by H.V. Evatt had just failed. Australia was awake enough to say no. The steady push since then, the constant drip, drip, drip of Fabian socialism has removed many of our previous freedoms without many of us even stirring. What we now face is an eroded set of rights for the individual, which originally came from God, now becoming what the State allows (the state in this case being all levels of government in Australia).

Those powers over us, most noticeable during COVID, put in place by fear, have now been retained by UN and WHO treaty or agreements. What in no other time would be acceptable, was forced onto us under cover of fear of disease. Many other fears are also being used to alter our freedoms at this moment, many we do not even seem to comprehend.

The **fear of violence** on the street, as machete wielding criminals run amok and those with a loose concept of what ownership means, are stealing both cars and the contents of homes (often while the occupants are at home).

A police force who should be capable of reducing this has been hobbled, as much by bureaucracy as the revolving door of the courts. Police are now pursuing people for 'hurty' words and social media posts. The workforce, decimated by disappointment during COVID and the heavy handedness that was required of them, has left many no longer fulfilled by the job (the catch and release aspect isn't helping either). Police numbers are down and the type of candidate, I believe, has changed. Service to the community has been replaced by revenue collecting and enforcement, rather than being a presence to induce peace. The replacement emotion on our sighting of our once helpful force, is mistrust and fear, not necessarily because people think they are doing wrong; but because many of us now have the idea that if they wish to 'catch us' there will be a law somewhere that allows them to do so! This is a very sad state of affairs and disappoints me greatly. Like many other 'public services', the service element seems to be long forgotten or ignored. I do not believe this is a coincidence or omission, I believe it is deliberate policy!

The other side of this inability to rein in crime, leads to a greater reliance on 'catching' offenders on camera. Not just the surveillance by cameras in the street, but increasingly, people are taking it into their own hands with the availability of technology. Home security cameras and 'dash cams' becoming not only wide spread, but heavily relied on. The ability to use these to convict or absolve people of wrong-doing, plays directly into the hands of the surveillance state. We expect someone to be there to see the crime and use it to help convict criminals, if no longer the police, then in this case recorded images. Yet the privacy angle of potential 24 hour watch by machine, for everything you do, is over-ridden by

the fear of violence and the ability to catch the perpetrators in the act. Never mind that most get a slap on the wrist and are released to try again, the worth of technology to 'catch' them is touted as purely a positive result. The 24 hour monitoring of all the 'innocent' is a minor by-product – until it isn't!

Remember, to be a successful control mechanism it needs to be, widespread, acceptable and seen as the only alternative. We must give up yet another of our freedoms, because the other methods are no longer effective, whether by design or omission. Another 1984 tool that we seem to be clamouring for!

The concept of local government has like-wise seen the same developments occur. Once concerned with rates, roads and rubbish, they now have a finger in every pie the ratepayers wish to consume. Events, once spontaneous or easily organised, are subject to more and more limitations. Development proposals, even for a basic building permit, require outside consultants to do what councils themselves used to oversee. A question of process of an engineering nature, now meets a firm yes or no with rarely a suggestion on how to solve or conform to requirements. Where once the building departments oversaw and offered advice, it is now basically just there to police and monitor wrongdoings, for the enforcement of stricter and stricter limitations on what you can and can't do on your own land. I wish this weren't the case, but I rarely meet anyone these days with positive opinions of these departments. This too, is a substantial change to the freedoms we once held and have now progressively lost. With the amalgamation of councils, the representative side of council has become mere window dressing, with some councillors complaining they are little more than public relations people for state government desires.

The next big push may be one of several items, removal of the use of cash, would seem to be on the cards. The push for this has been mentioned many times as a passing possibility. This will no doubt be accompanied by a digital identity of some sort. With this tap and go technology fast replacing normal cash and it's use becoming normal, the 'convenience' will be the selling factor. We are not encouraged to look at the issues with this system: loss of power (electricity) to process, stops it working – stranding you from your purchase, software glitches or even hacking, which cannot happen with cash creating the possibility of theft like never before. Likewise the use of a monitored card, connected to a monitored I.D. will mean you are constantly profiled and all your spending habits, travel and even down to what you eat will be available for scrutiny. Not just to the banks who process it, but any organisation with the money or skill to access it, they will have you over a barrel if they wish.

If you ever wondered why your social media keeps throwing up certain types of video or post, the algorithms driving it process your history and offer more

of the same! Great, you say, I like that stuff! Now raise the question of the algorithms ability to keep from you, actual truths in news, to selectively target your viewing to push a certain narrative! I bet you've never seen that in real media? (heavy sarcasm). If the political will is to remove 'mis-information', then it will be able to do so! If a desired party needs a boost, or an undesired one needs restricting, then the capability of doing so is right there! Monitoring posts that are deemed unfit for the needed political climate will be programmable and all those new 'hate speech' police will have plenty to do, even if it is just for intimidation. The CBDCs (Central Bank Digital Currency) are already virtually in place, albeit in a proxy form by each card issuer. Minor changes are just needed at a connectivity level – the rest is almost completely in place. AI will enable this!

The whole system only works, of course, if there is the power to use this information, collected every-time you set foot outside (and even in your homes with all those smart features on your smart technology). The rapid approval of Data Centres, discussed last week, fits this picture to a tee. The means of successfully controlling us is placed on our heads, our desires for the fastest, the clearest and the most convenient – we want it all – we are the ones pushing it! That is the story they will have you believe, not for a moment will it be to ensure you are good little girls and boys, doing exactly as the future requires.

If all this was simply coincidental, it is strange that the countries recognised as making up the free world, are all moving in that same direction. Each set of 'leaders' is leading us down that same garden path. There are some sort of fairies at the bottom of that path, but I don't believe they are Tinkerbell - light and free, more like stinking hells - dark for thee.

As Eric said at the beginning, the monopoly state is coming, it is already mostly here in fact. All those steps towards Sovietisation by stealth, have been pursued, some knocked back only to rise again in a new disguise later. It is time you started looking at the losses in total, contacted your representatives and made sure their future view of Australia is the same as your own. In the absence of pressure to change direction, we will keep on down this path. Enough!

Of course **other factors** will decide just how willing we are to accept these limitations. Pressure from the current war in Iran, the fuel crisis arising from it (not entirely a crisis, but certainly promoted as one) and UN-payable debt also, will be added to reasons why we must accept the coming restrictions.

The debt issue will appear in the next budget, with our treasurer already dripping comments slowly into the waters of public awareness. The reduction in 'capital gains discounts' (as we discussed in a previous article), increased death duties and inheritance taxes – because all us 'old' people have squirrelled away

money and capital (retirement savings and house to live in - this is to blame for a lack of money in the system, naughty us!) So we will not be able to pass much of this on to the next generation, unless you are really rich of course! Spending by individuals can be controlled and promoted as a budget necessity, any form of wealth tax or profit sharing tax (sharing your capital gains with the government) will be a burden for the individual to carry. Big business will still win out.

The solutions for some of our debt problems, being proposed by some of the more sensible commentators, like taxing our energy exports (coal, gas and oil) or our mineral exploitation, and actually earning some royalties seems to be a reluctant discussion. A Senate hearing in recent days looked at this exact issue.

<https://www.youtube.com/watch?v=VDebVmoB2V4&t=1215s>

(I would have included Hansard transcripts, but these are yet to be made available. They can be found here: https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Taxation_of_Gas_Resources follow the links.)

The concept of raising money through the selling of our resources was examined. While the issue surrounded just how much we are missing out on and the pros and cons of methods used to get it, by far the bigger picture for me, was how is it that we have allowed it to be an almost zero sum for so long?

Who in power decided that the material we own as a country, could be given away virtually free of charge? Just who have our successive ruling parties been working for?

This podcast is well worth the time to watch. Debating over the type of tax used to raise this money, is akin to watching the water run out of a bucket while dithering over what to use to patch the hole. Both the Australia Institute represented by Dr Richard Denniss, and 'Punters politics' representative Konrad Benjamin, provide a series of unquestionably sensible realities, that show me that our previous governments may well have been working for someone other than us.

What I see as the key takeaways in this whole debate were:

1/ It now seems that the public need to LOBBY to be heard. Electing the government to represent us is not enough apparently (are we not the owners of the wealth - and the electors who are supposed to be represented - not some international profit making company?)

2/ There is an obvious flaw in the system that has allowed this to happen, and has continued on through both labour and liberal/national governments with no correction!

3/ The two people presenting evidence to this hearing are doing so from positions outside of government. We have departments with all that information

available to them, who are either, not raising these points or not being heard when they do. If the accountants managing my business were causing me to miss out on huge potential savings or profits – how long would I let them continue, especially when others have pointed out those issues many times before? If they were then found to be leaving that firm and getting jobs with the very firms that benefited from their ineptitude, would I not want questions answered and even prosecutions? What is the definition of fraud? When is taking advantage, a criminal act?

4/ Where has this podcast discussion been featured in the main stream media? Why is it not front and centre of every news item about debt or taxation? Every ‘public is doing it tough’ story, deserves to include it!

One of our major problems we face here, comes in a question from Senator Smith (Liberal WA at 50.58). He asks if Mr Denniss (Australia Institute) objects to the theory of the PRRT (petroleum resource rent tax – the current system). In trying to answer this, Mr Denniss says he has watched this system not work for nearly 40 years. In fact he mentions the inquiry into it by the Turnbull government (Lib) in 2016 and the subsequent Callahan inquiry which also did not change anything. He then tries to mention the Labor government’s tinkering as well, but is cut off for the sake of ‘brevity’. The main arguments being debated, it seems to me, are over the methods used to raise the tax, not the fact that we get so little of it no matter who is in power!

A long history of attempts that don’t succeed, by both sides of party politics, suggests to me that the direction both parties are pursuing are the very same as the direction of every other major policy. That of parliaments siding with global dictates rather than their employers, the people of Australia.

Are there roadblocks being put in place to keep our Nation from it’s wealth? Will we continue to see debate about the nature of taxation and who pays rather than solutions? We all need to pay attention to outcome rather than the intent, if this inquiry is any example.

A brief summary about the enquiry here:

<https://www.instagram.com/reel/DXdjchfAbMf/>

or the full version here:

https://www.youtube.com/results?search_query=japanese+government+collects+more+tax+from+australian+gas+than+australian+government

While all this debate is going on, we are being asked to tighten our belts. To expect less from government spending. A reduction in what we get for our taxes, despite government taking more from us.

The communist manifesto lists 10 things to change a country in their favour. Numbers two and three are:

2. A heavy progressive or graduated income tax.

3. Abolition of all rights of inheritance.

Both of which we are looking at right now. It must be noted that it is primarily the individual who must be taxed, as in this globalised setting, the controlling masters will be not so much a soviet style government as we once knew it, but a global industrial complex (controlled by limited members of the wealthy elite who own them). Pulling our wealth away from us is the primary motive. If we are forced to struggle to survive, we cannot resist.

The use of debt and work to enslave, or Why we should be free!

When Adam was thrown from the garden of Eden, the curse of work was upon man!

No more lounging about, eating what was plentifully provided by nature – he had to struggle to endure.

When man harnessed the power of invention and resources, he alleviated some of that curse. No longer to toil with pick and shovel, or walk behind the horse to plough the soil – machinery became the tool of freedom - creating leisure.

Unsure of how to adapt to this newfound 'time on our hands' the economic system began to falter and debt finance became the solution. The connection of 'work to money' (income) belied the reality that less work produced just as much if not more! Prices did not fall, but hours and make do work rose to cover the lack of wages earned.

Consumer earnings (via wages) fell in relation to productive ability and the real issue of economic failure began.

This means of liberation from the yolk of work, was changed into an excuse to force the seeking of 'other' work to survive. It fitted the mindset of Marx whose 'equal obligation of all to labour', ensured no one had free time to examine this dichotomy or complain about it! The protestant work ethic also contrived to make us feel guilty for this 'unearned' freedom.

The insidious apple of the new machine-age-Eden, is debt – hire purchase, time payment, overdraft, or just plain usurious debt! Without it there can be no purchase of the full production of society, unless export markets take some of the load or the unlimited export of wartime occurs (as we are seeing).

'If the only way in which income is distributed to consumers is through an employment system, any automation which displaces workers relegates them into poverty, even though national production might have been immeasurably increased. This has produced the symptoms of industrial disruption.'

'All this could have been avoided by recognition of the fact that the machine itself, as soon as it produced anything, now earned a wage which had to be distributed.'

But to whom?

'The machine should have been the starting point of a change away from the wage to the increment, or dividend system.'

'That which it was necessary to share was not the means of production so much as the production itself.'

'The communist argument depended solely on preserving the illusion that ownership of the means of production was synonymous with the distribution of income – thus the impractical preoccupation with industrial democracy.'

'As technology produced a growing stream of goods with less and less human effort, so the money system should have created and distributed incomes sufficient to enable supply and demand to function.

BUT the money system was in hands whose power depended entirely on the maintenance of debt. Did they once concede that money could be created debt free, their power was gone forever.'

These extracts from Jeremy Lee's, December 1977 issue of 'Enterprise' (the organ of the 'Institute of Economic Democracy) titled: 'Economics and the Church', paint the main picture of the landscape we are living in today. We could have the wealth and leisure abundant that our associations would provide, if not for a collusion to keep it from us. All other arguments about the mechanics of seeking a 'fair deal' within that faulty system, fall far short of what could actually be - in reality!

“

Money and the money system now occupy the place of religion.”

C.H. Douglas

Warning Democracy (1931)



thepeoplescredit.com.au | socred.org | C.H. DOUGLAS (1879 – 1952) | SCE-41

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Why Increasing Debt is Their Only Solution! By Neville Archibald

Both sides of politics focus on the economy in the same way. Although it may look different, the ultimate outcome is the same – **more debt**.

With the current Labor government, it is employment and government spending that it is focused on. Public spending on Big Builds or renewable capital works and using that introduced money to prop up the economy. Taxation also plays a big part, as the socialist nature of this 'side' tries to redistribute earned money in a manner they describe as 'fairer distribution'.

Liberal on the other hand, see themselves focused on paying off the debt by focusing on growth of the private economy. Small business and business in general and private investment is championed. Reducing public expenditure to transfer the debt (or borrowing of money) to the private sector instead. More jobs for the Liberal side of politics, equates to private enterprise employment. Taxation is supposedly to be made simpler and lower to boost productivity.

If we are to look at recent history (the last 40 years) and examine if this has been the case, what do you think we would see?

Lets examine growth of Infrastructure! Both sides have favoured multinational corporations and big business. The Labor party, whose ideal could be considered government ownership and control has used foreign investment (in some cases read: other government) and international money. They pretend that they have control, but cost blow-outs and demands for tax breaks or subsidies– among other things – tell another story. These companies now own much of our everyday essential services. Energy – the big one – is now largely owned or run by foreign corporations Australia wide. Figures given by government often forget to include that many 'Australian' power

producing plants are 'leased' by foreign corporations, making the 51 % Australian owned claim, spurious at best. New energy development (while some of it comes from start up companies using superannuation), mostly ends up in foreign hands and uses imported materials to build them. Of wind and solar power (the big renewables push), approximately 70% of these are owned wholly or partially by foreign corporations and they receive 66% of the subsidies (LRET – large-scale renewable energy target) provided by government (ostensibly to help them get a start and make them viable).

Foreign ownership is now the key feature of our entire energy grid, power production and distribution included. The taxation side of this equation is a questionable one, we are now finding out that some of these companies appear to be paying little or no tax.

Across Victoria, we have 21 of the largest foreign-owned wind and solar developments, Ms Webster told Sky News host Chris Kenny. They brought in over 600 million dollars in 2023/24 and apparently paid no tax, where's the transparency?

<https://www.skynews.com.au/opinion/chris-kenny/paid-no-tax-foreignowned-renewable-giants-cashing-in-on-aussie-subsidies/video/c1866c5394a20766ffa1bb0f0f8b7b7d>

This information comes at the same time as the PRRT (petroleum resource rent tax) debacle, where we are receiving far less for our gas exports than I would have thought possible! Both Liberal and Labor have twiddled their fingers and made minor adjustments since it was introduced by the Hawke govt in 1987; it continues to earn very little revenue, despite 40 years of complaints and tinkering, by both sides!

As for small business, much of that has been driven off-shore due to costs. Energy costs are of course one of the big ones, but also the cost to compete on a deregulated market, where the competitor has many unfair advantages. Wages might be lower in other countries (as cost of living is less or could be considered slave rates) and conditions to be met in the production process (considerations given to safety of employees and pollution created) differ greatly in other places. This was once a factor in determining tariffs or restrictions to trade. I would have thought it a sensible one, a method of 'encouraging' others to make changes to the treatment of their citizens or of the planet. Clean up your act and we will drop tariff imposition. We use all sorts of methods to reach out to other places and introduce the concept of freedoms (including war) but in business – anything goes! We now virtually allow international companies to take advantage of poor living conditions or corrupt practices overseas when they produce for us.

It's Just Business has taken on a whole new identity on the world scale. We have given up on fairness and safety in the workplace by exporting these concerns

to countries that do not share them. We have then decimated our own industries by allowing those very worries for our fellow man to outcompete us! This is a moral argument as much as a financial one and we have allowed both 'sides' of politics to pursue policy which runs counter to our original ideals of what a free future looks like.

None of this has come about overnight. Both sides' have been party to this destruction of Australian Income, and have been effectively giving away our resources for decades. It now seems that our future energy requirements will be generating income and profit which heads offshore – untaxed? I am not sure how this fits in with both Labor and Liberal policy documents. I am sure I have seen the word 'Australian' associated with many of these documents, but I am beginning to wonder if it means anything.

Taxation fairness, or simplicity, (to cover both Labor and Liberal expectations) is of another questionable benefit to us. We will see the reactions to the taxing of inter-generational wealth introduced with both Capital gains tax reforms and assets and inheritance taxes being discussed at present.

This taxing of assets via capital gains, property taxes, inheritance taxes etc is all focused in taking some of that wealth (that could be considered investment) from private individuals. The very idea that a house is not a home - it is a wealth pit – and it's stopping the next generation from being able to spend that money equivalent, is a false one. The 'boomers' who own their homes and have money put aside to retire – and maybe a little to leave to their children to get a head start – is now being touted as selfish!

Before the next budget and definitely before the next elections, both 'sides' will need to introduce policies to assuage people into believing they have the economic outlook in hand. The tightening of belts and taxing of this intergenerational wealth (even savings) to make some sort of fix, will be sold to us in many different ways.

Already the wedge of division is being driven in, the boomers are the problem. That extra spare bedroom is now a selfish act, not a place to host visiting friends or children, not a temporary safe alternative between rentals or other crises. Like the money set aside for a rainy day, this stagnant wealth hoarding, in all its forms, must be discouraged, the money is needed to get the economy going.

A lack of money!

Both 'sides' see this lack of money and shuffling the deck of cards they are given. Each complains that the other has cheated and reshuffles the deck - in this case the methods of obtaining a good cut of the wealth of Australia. They still end up in the same place, overall debt increases, either privately or publicly. On the ground, we see it as a shortfall in spending ability. Although many things are

possible, the finance to do them is not - unless it is borrowed (and then only if you think you can meet the repayments).

To cap it all off, inflation continues to rise and our dollar saved loses its value, as does our dollar earned. No matter what way you look at it, there is a distinct lack of money in the economy.

Every business always complains of a lack of money. If only we could sell more, if only we had more customers, if only we had a greater share of the market!

Unless you are producing something entirely unwanted, most businesses could make a go of it, if the consuming public had the money to spend. The law of supply and demand would ensure a balance was achieved. When there is an artificial restriction on one side, it will not work. Those with unlimited backing will succeed and those who lack it, will not. Thus we have seen the rise of the monopolies.

The biggest of these is the monopoly of credit, or money creation!

When an economy is in shortfall, and the money required is only available as debt – at interest – then the lenders are in control. They decide who gets it and what is done with it. Our ‘money vote’ for available consumable items becomes limited to a certain extent. No amount of tinkering with this system (as it currently stands), will alter the reality of increasing debt.

Ask yourselves every-time a new proposal for our economic benefit is introduced, does it take more from existing wealth holders, or does it rely on new debt with interest? Neither of those fixes the balance or shortfall between production and consumption, it merely delays or worsens the problem.

Any solution forcing people into more work, also creates more production – with that same cycle of spending shortage for goods produced. Only an ever expanding economy can add the necessary credit needed to consume it. This is the fatal flaw of the system, resulting in an inevitable crash or default on loans provided, calling in the assets used as collateral and selling them for cents in the dollar. We see this time and again, the economy being propped up until the bust comes.

Now imagine a system where what is possible, can be done. Not for the sake of exporting our real wealth for outside money, or for another cycle of demand clamouring for something new; but for an improvement in community life. Allowing families to own houses as a stable base against uncertainty. Allowing communities to have the ability to create structure to service local needs as they desire.

Money is the facilitator of exchange of all services and goods. Measured against the realities of what is available/possible it remains an equation that can

be balanced to produce almost any outcome successfully – without the crippling debt that usually follows. The Keynesian economic theory of all money being introduced as interest bearing debt is over. The results of the past, with its boom and bust cycles, are ample evidence of its failures.

Consider the following address from 1932, by Major C.H.Douglas. These words reflect the same issues in front of us now, and the same solutions given by our politicians are still the same as they were then. A new approach and recognition is required of us as to the nature of the problem we face. If we do not heed this need to change what we are doing, we will continue to wear the chains that the burden of debt weighs us down with. ***

The Nature of the Present Crisis and its Solution

By Major C. H. Douglas, M.I., Mech.E.

An Address delivered at the City Hall, Newcastle-on-Tyne, Oct 7th, 1932

- It is a fallacy that any one section of society is the only sufferer from the present economic system. The evil effects are by no means confined to any one class of society, although it is commonly assumed that what is called "labour" is the chief sufferer.
- It is not an unreasonable deduction that those classes in which suicides, and therefore unbearable suffering, are most frequent would also contain the largest proportion of bearable suffering
- The problem is not, in any sense, a quarrel between the "haves" and "have nots." It is not a class problem. It is one which affects everyone.
- The present crisis is not of unemployment, (by unemployment is commonly meant human unemployment). This fallacy is deeply rooted.
- There is no difficulty, for anyone with money, in obtaining all the goods and services.
- Our best brains have been at work for the past 100 (now nearly 200) years, with the specific object of producing more and more goods with less and less human labour.
- "Capitalism," might be defined as production for profit. Including in this definition is administrative relations between employers and employed... these relationships have nothing to do with production for profit.
- What is it that the capitalistic system really claims to do? Broadly, it is a system which enables people to combine together under a suitable organisation, so that together they can achieve results which the same

number of people acting separately could not achieve.

- In technical language, the capitalistic system is a system of organisation designed to use real capital, that is, tools, land, scientific knowledge, administrative ability, and many other things, so as to produce something which we call "the unearned increment of association."
- Get this idea very clearly in your mind, as it is probably the most important idea that you can possibly assimilate at the present time.
- Socialists made a colossal mistake in arguing about the distribution of what they have called the "product of labour." The product of labour has become increasingly unimportant as compared with the unearned increment of association, that is, the product of the machine.
- It is this unearned increment of association out of which profits, not merely to the capitalist, but to so-called "labour" are paid.
- The community is, in a money sense, definitely becoming poorer.
- The failure of the present economic system is not in production, it is in distribution.
- Before tinkering with the production system, you ought to make quite sure that other aspects, such as exchange and distribution, are equally successful.
- If you have a production system which demonstrably produces a glut of goods and services, and at the same time not only those who work in it, but those who operate it, are getting poorer and poorer, by which we mean they can get less and less of those goods and services which the production system generates, there can be only one place to look for the difficulty.
- That is in the link between production and consumption, and that link is the money system.
- The nature and source of money. It is no use wanting goods and services of any description, nor is it any use that those goods and services shall be in existence and available, if your request to be supplied with those goods and services is not backed by something which we call money.
- Money and its source: Practically all money is actually created by the banks, and claimed as their property.
- The situation we are faced with amounts to this -- no matter what the physical realities in regard to food, clothes, houses and luxuries, and no matter how abundant they may be, we cannot obtain them without obtaining something which we call "money".


- All money is derived from the operations of the banking system. Please be quite clear in your mind about this.
- But when a bank makes money, it makes money out of nothing, it gives nothing, and lends everything. It has, as we say in technical language, "a monopoly of credit."
- Only Social Credit seriously attacks the control over human life and Industry which is exercised by the money system. Be quite clear as to what is meant by this.
- The fundamental evil from which the world is suffering at the present time is the control of its destinies by the money system.
- The money system is an accounting system, and if properly operated is of great value as an indication of what is going on in the industrial and productive systems.
- The type of mind which is attracted to banking and finance is not suited to deal with the highly technical organisation of the modern world.
- This matter is so important and so little understood, it must be made clear to you, even at the risk of some repetition. If you look at the physical reality of the productive system in the Western world today, you cannot fail to realise that we are living in an age of material wealth and plenty.
- If you turn to the Press, which is paid to express the views of the financial interests, you will be told that only severe economy, lower wages, higher taxation, and other symptoms of severe scarcity can be deduced from the present situation, and that we have to accept them.
- It must be obvious to ordinary common sense that one set of statements cannot reflect the condition depicted by the other of statements.
- The proposals put forward seem to be unable to get away from the idea, that it is the function of the barometer to control the weather. The first step is to force those in charge of the finance system to reconsider their position in the scheme of things.
- In the higher realms of financial circles, the financier regards himself as the vice-regent of God upon earth.
- The question of taxation is interwoven with this idea of moral government by finance, and I am strongly of opinion that the whole system of taxation, as at present understood, will eventually, if not immediately, become obsolete. It is altogether too suggestive of allowing the policeman to make the law and pocket the fine.

- It is a short step to the organisation of this country into a co-operative commonwealth, which will not in the least mean anything like the nationalisation of industry - while at the same time organising the country in such a way that every citizen shall draw a dividend from the activities of the community as a whole -- as his or her inheritance.

<https://alor.org/Storage/Library/Douglas%20CH%20-%20The%20Nature%20of%20the%20Present%20Crisis%20and%20its%20Solution.htm>

Suggestion: Somewhere one day, you might be able to use the following.
Inflation. The politicians, the media and the economists are all nominating rising costs contributing to the increase in inflation. The suggested remedy is for the RBA to raise interest rates.

All production, if it is to avoid insolvency, must recover its costs. Regular costs include rent, power, raw materials, wages etc. The accountant lists all of these costs in the expenses column. As well as those mentioned there is one more; namely INTEREST. Naturally this one has to be considered with all expenses. As an expense, why can't the economists see an RBA interest rate rise will only exacerbate inflation? Kitchen table economics would be looking for a rate reduction to counteract inflation. ***



“
Christianity, Democracy, and Social Credit have at least three things in common; they are all said to have failed, none of them is in the nature of a Plan, and every effort of some of the most powerfully organised forces in the world is directed to the end, not only that they never shall be accepted, but that as few persons as possible shall even understand their nature.”

C.H. Douglas
"Whose Service is Perfect Freedom" (1955)

C.H. Douglas

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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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Debt Finance and the Apocalyptic Propensity By Arindam Basu

[Dedicated to the brave people of Iran, who have suffered greatly from the consequences of preposterous apocalyptic narratives spread by their enemies.]

I) Introduction: The Apocalyptic Propensity in Public Discourse

'This is a dark and terrible era where you will find little comfort or hope. Forget the power of technology and science. Forget the promise of progress and advancement. Forget any notion of common humanity or compassion. There is no peace among the stars, for in the grim darkness of the far future, there is only war.' - Warhammer 40k introductory text, quoted in R. Rath's *The Infinite & the Divine*.

Many of us would smile upon reading about the medieval men who thought the world would end in 1000 AD, though the concerns surrounding the millennium bug in our own age - concerns which proved, for the most part, to be unfounded - reveal that we are not as far from them psychologically as we might like to think. Indeed, a visitor from an earlier century might well find our current public discourse even more ridiculous for the same reason: it is filled with doomsday scenarios ranging from climate catastrophes and runaway artificial intelligence to economic Armageddon and global nuclear holocaust.

At this point, it is worth taking a step back to consider the following: at the present time, humanity has, at its disposal, the means that give it far greater control over its environment - both external and internal - than it possessed even a century ago, let alone earlier.

Yet far from experiencing security, enjoying abundance and expressing confidence, indeed optimism, about its future, its dominant narratives reveal the opposite - an opposite that is designated here as 'the apocalyptic propensity' - the tendency to speak as if doomsday is imminent. Though this propensity has numerous causes, the focus here will be on what is likely to be the most important, albeit almost hidden, one.

II) Debt Finance and the Promotion of Doomsday Narratives

In the interests of brevity, and in order to minimise misunderstanding, we will connect debt finance and doomsday narratives with the following three-step logical chain, accompanied by the necessary elucidation:

1) Under a debt-finance system, the creation of money depends primarily on the willingness of banks to lend along with the readiness of individuals, firms and governments to borrow.

Elucidatory Note: The money supply has two components: the exogenous supply created by governments - at present, this is physical money that takes the form of notes and coins - and the endogenous supply, which is bank credit. The latter is, by far, the larger component (over 90%) and its size is determined by the willingness of banks to lend as well as that of others to borrow. Through changes in the interest rate, reserve ratios, etc... Central Banks manage the endogenous money supply.

2) Governments tend to abide by this system, instead of exercising their coinage sovereignty because this system provides them with an easy excuse to do nothing: ‘Sorry we can’t afford it, we have too much debt already’.

Elucidation: As the creation of physical money demonstrates, governments (outside the Eurozone) possess coinage sovereignty - i.e. the power to create money. Yet, beyond the issuance of notes and coins, they do not exercise this but opt to borrow from banks instead. The explanation for this otherwise mystifying behaviour is that the current system, which creates an ever-growing national debt, provides the political authorities with a ready-made excuse for denying funds for any proposal they do not favour, namely that the size of the debt makes it ‘unaffordable’.

3) This means that in order to propel money creation through government borrowing, it is necessary to frame the situation in such extreme terms that the debt and deficit become secondary considerations. The easiest way to do this is with apocalyptic language.

Elucidation: Given concerns over national debts and budget deficits, it stands to reason that in order to encourage government spending on one’s priorities, one has a clear incentive to depict the situation in a light that makes debt and deficit concerns trivial by comparison. Put differently, once governments have blocked various proposals on the pretext of unaffordability, maintaining credibility requires that they portray their own extraordinary expenditures in ways that completely override this concern. The simplest, most straightforward method of doing this is by framing the issue in terrifying, indeed apocalyptic terms. Hence the surprising prevalence of doomsday narratives in our time.

III.) How Doomsday Narratives Sustain the Debt-Finance System

The impact of exposure to apocalyptic narratives on the general public can be analyzed as three sequential stages, each supporting the debt-finance system in its own way. These are a shift in attention, a shift in attitude and ultimately, a shift in animus. The initial effect of doomsday narratives is to divert attention away from other subjects - especially those which are much less sensationalist, such as monetary reform. The ensuing advantage for those who benefit from the debt-finance system is clear: the less attention their racket receives, the better it is for them.

Continued exposure to apocalyptic content is liable to generate a change in public attitudes, in favour of increased pessimism and hopelessness. This shift is certain to influence how an individual regards any positive proposal - such as providing a National Dividend or a National Discount - namely with skepticism, cynicism and a smug 'sounds too good to be true' attitude. Such reluctance to believe in the possibility of improvement through policy changes clearly favours those who have a vested interest in preventing such changes.

When a man has imbibed eschatological notions deeply, it is quite plausible that a fundamental alteration of his animus results, (animus here refers to mindset, not animosity) - namely a shift to survival mode, characterised by concentration solely on private matters, at the complete expense of public ones. This devolution into personal life from political life (noted by Oswald Spengler in *The Decline of the West*) constitutes the ultimate guarantee of the preservation of the debt-finance system, since men will not alter, transform or replace public institutions if they no longer interest themselves in public affairs.

There is a common thread running through various apocalyptic narratives that is most revealing: the centralized solution. Be it climate change, nuclear war, economic implosion or runaway AI, the solution suggested is almost invariably one that entails greater concentration of power into a few hands - increasingly those of international (and thus unaccountable) organizations - often cloaked under rhetoric about 'greater international cooperation'. It is, of course, easier for vested interests to influence, manipulate and indeed, control a single centre of power than a hundred centres - and such a global government also serves as an useful magnet for public frustration and resistance, thus keeping the spotlight away from the financial power behind the scenes. Last, but certainly not least, the author notes from very recent personal experience, that apocalyptic narratives taken far too seriously, have resulted in war - which, in addition to bringing death, despair and destruction, also generate extraordinary debt - thus further empowering the debt-finance system.

IV) Conclusion: DSC and the Design of An Alternative Narrative

'We have nothing to fear but fear itself.' - Franklin Delano Roosevelt.

Given the foregoing analysis, one may well be inclined to think that at least a few apocalyptic narratives are deliberate psychological operations designed to demoralize, terrorize and ultimately subjugate the public. Nonetheless, they cater to a genuine psychological need - the need for an explanation for the sense of foreboding and unease that so many feel. Thus, in order to drive these doomsday dogmas out of the minds of men, it is not sufficient to simply expose and discredit them: it is necessary to construct an alternative narrative that meets the psychological need, but also provides something they cannot: hope. It is here that Douglas Social Credit becomes invaluable as the Trinitarian solution that explains our predicament, exposes the apocalyptic narratives and expounds an alternative worthy of a species whose members are meant for more than to merely live in fear and die in pain. ***

¹ Source: <https://www.britannica.com/topic/Did-Europeans-Really-Think-the-World-Would-End-in-the-Year-1000>

² Source: <https://indiamacroindicators.co.in/resources/blogs/currency-in-circulation-how-much-money-exists-in-the-world>

All Wars Are Bankers' Wars: Iran and the Bankers' Endgame By Ellen Brown (for *ScheerPost*)

"The powers of financial capitalism had another far reaching aim, nothing less than to create a world system of financial control in private hands able to dominate the political system of each country and the economy of the world as a whole."

—Prof. Carroll Quigley, Georgetown University, *Tragedy and Hope* (1966)

In February 2026, the United States and Israel launched surprise airstrikes on Iran. The officially proffered reasons — preventing Iran's acquisition of a nuclear weapon and forestalling its aggression — have not held up under scrutiny. As James Corbett documented in recent Corbett Report episodes, the nuclear pretext appears to be recycled propaganda, and the scale and timing of the strikes raise deeper questions about motive.

The thesis that "All Wars Are Bankers' Wars" was popularized by Michael Rivero in a 2013 documentary by that name. His accompanying article begins with a quote from Aristotle (384-322 BCE):

The most hated sort [of moneymaking], and with the greatest reason, is usury, which makes a gain out of money itself, and not from the natural use of it. For money was intended to be used in exchange, but not to increase at interest. Rivero then traces how private banking interests have financed and profited from

conflicts on both sides for centuries — from the founding of the Bank of England in 1694 to fund William III’s wars to modern regime-change wars.

Full-Spectrum Financial Dominance

Other commentators point to the report of the Project for the New American Century (PNAC) titled “Rebuilding America’s Defenses” (September 2000), which called for “full-spectrum” U.S. military forces to achieve global preeminence. It postulated the need for a “catastrophic and catalyzing event — like a new Pearl Harbor” to accelerate the military transformation the authors envisioned.

This was followed by a 2007 *Democracy Now* interview in which Gen. Wesley Clark revealed that weeks after 9/11, he had been shown a classified Pentagon memo outlining plans to “take out seven countries in five years”: Iraq, Syria, Lebanon, Libya, Somalia, Sudan, and finishing off with Iran. The first six have since been destabilized or regime-changed. Iran, considered the ultimate prize for Middle East dominance and oil control, remains the last one standing.

Why those seven, and why was Iran the ultimate prize? Greg Palast’s 2013 article titled “Larry Summers and the Secret ‘End-Game’ Memo” supplied the missing financial logic. In 1999, the world was opened to unregulated derivatives trading, so that sovereign bonds, oil flows, shipping routes, and war-risk policies could all be collateralized, rehypothecated (pledged multiple times over), and gambled upon. The lynchpin was the 1997 WTO Financial Services Agreement (the Fifth Protocol to GATS), which became operational in 1999.

None of the seven targeted countries joined the WTO, and they were also not members of the Bank for International Settlements (BIS). That left them outside the long regulatory arm of the central bankers’ central bank in Switzerland. Other countries that were later identified as “rogue states” were also not members of the BIS, including North Korea, Cuba, and Afghanistan.

As for Iran, it is not only the largest and strongest of the Islamic countries but operates the world’s only fully interest-free (riba-free) banking regime. This stands in direct contrast to the conventional Western model, which relies on interest as its primary revenue mechanism. “Money making money out of itself” underpins the global derivatives complex, which is built on rehypothecated, collateralized debt-at-interest.

The last piece in the financial control grid was detailed in David Rogers Webb’s 2024 book *The Great Taking. The Everything Bubble*, including what some commentators estimate to be more than a quadrillion dollars in derivative bets, is just waiting for a pin. When it bursts, it will trigger large institutional bankruptcies; and under the legal machinery Webb documents, the derivative players will take all.

The 2026 Hormuz insurance crisis triggered by Lloyd's of London could be that pin. More on all that below.

The City of London and Lloyd's Weaponize Chaos

For more than three centuries, the City of London – the “Square Mile” that is London's financial center — has financed both sides of wars and sold insurance against the destruction that would follow. Lloyd's of London is the insurance pillar of the City's financial control grid. It is not actually an insurance company but is a corporate body that “operates as a partially-mutualized marketplace within which multiple financial backers, grouped in syndicates, come together to pool and spread risk.”

Lloyd's has built its reputation on always performing, but it performs at a cost. In 1898, it formalized long-standing practice by introducing the “Free of Capture and Seizure” clause, stripping war risks from standard policies so it could charge extortionate premiums when conflict erupted. It exercised that clause in both world wars and is exercising it in 2026.

After the strikes on Iran, Lloyd's Joint War Committee expanded its “high-risk” zone in the Middle East. Several of its underwriters issued 72-hour cancellation notices effective March 5, and war-risk premiums for Hormuz transits jumped from 0.25% to 1–5% of hull value. Lloyd's has stressed that coverage remains available — at the right price. But for a \$100 million oil tanker, that means an extra \$1–5 million per voyage, a premium the owners are understandably reluctant to pay.

The Private Credit Spark

Meanwhile, other dark clouds are hovering over the market. Financial analyst Stephanie Pomboy warns that the \$1.5-3 trillion private credit market is in lockdown, forcing fire sales of liquid assets; and the much larger \$5 trillion BBB-rated corporate bond market is teetering. Downgrades will force mass selling, and pensions face a \$4 trillion shortfall.

The Hormuz crisis supplies the perfect accelerant to this collateral crisis: higher oil prices create inflation, which raises bond yields (interest), collapsing the value of collateral and triggering margin calls across the derivatives game board. Margin calls then force private credit funds into fire sales.

This is one reason some commentators point to the City of London as the real architect of the Middle East chaos. The old war-insurance machine and the new derivatives machine operate together. One creates the chaos premium; the other harvests it through rehypothecation and legal seizure.

Palast and the End Game Memo: Making the World Safe for Derivatives

Guaranteeing against shipping loss is one type of insurance, but a much bigger insurance trap is the derivatives market. Sold as a form of insurance against

market risk, derivatives are a speculative betting game that extracts rents from all major economic flows.

In his 2013 article, Greg Palast presented evidence of a secret 1997 memo to Deputy Treasury Secretary Larry Summers from Timothy Geithner (then U.S. Ambassador to the WTO acting for Summers) describing the “End-Game” of the WTO Financial Services negotiations. Geithner wrote to Summers, “As we enter the end-game... I believe it would be a good idea for you to touch base with the CEOs ...” The memo then listed the private phone numbers of Goldman Sachs, Merrill Lynch, Bank of America, Citibank, and Chase Manhattan, numbers which Palast confirmed were real.

What was the end-game? Palast wrote:

US Treasury Secretary Robert Rubin was pushing hard to de-regulate banks. That required, first, repeal of the Glass-Steagall Act to dismantle the barrier between commercial banks and investment banks. It was like replacing bank vaults with roulette wheels.

Second, the banks wanted the right to play a new high-risk game: “derivatives trading.” ... Deputy Treasury Secretary Summers (soon to replace Rubin as Secretary) body-blocked any attempt to control derivatives.

But what was the use of turning U.S. banks into derivatives casinos if money would flee to nations with safer banking laws?

The answer conceived by the Big Bank Five: eliminate controls on banks *in every nation on the planet – in one single move....* The bankers’ and Summers’ game was to use the Financial Services Agreement, an abstruse and benign addendum to the international trade agreements policed by the World Trade Organization.

... The new rules of the game would force every nation to open their markets to Citibank, JP Morgan and their derivatives “products.”

And all 156 nations in the WTO would have to smash down their own Glass-Steagall divisions between commercial savings banks and the investment banks that gamble with derivatives.

The WTO Financial Services Agreement became the battering ram for opening global markets to this derivative play. Every member nation was forced to open its banking system or face sanctions. In 1999, the portion of Glass-Steagall separating investment banking from depository banking in the U.S. was repealed, leaving depositors’ money vulnerable to speculative risk. Derivatives then exploded. Sovereign bonds, oil contracts, shipping insurance policies, and war-risk premiums were all sliced into credit-default swaps, hedges, and other derivative products.

Derivatives trading has since become one of the most concentrated and

profitable businesses on the planet, and it is almost entirely controlled by a handful of megabanks. According to data from the Bank for International Settlements and the Office of the Comptroller of the Currency, the top five U.S. banks alone hold roughly 90% of all U.S. bank derivatives, with JPMorgan, Citigroup, Goldman Sachs, Bank of America, and Morgan Stanley dominating the global over-the-counter market. These institutions capture the lion's share of derivative profits, especially during periods of volatility when the "chaos premium" spikes.

"The Great Taking" — the Legal Trap Granting Derivatives Super-Priority in Bankruptcy

In *The Great Taking*, David Rogers Webb lays bare the final piece in this financial control grid: virtually every security today is dematerialized (digitized) and pooled in central depositories. Quiet changes to the Uniform Commercial Code and equivalent E.U. rules have turned ordinary investors into mere "entitlement holders" holding only a legal claim against their brokerages.

As for bank depositors, they have for centuries been categorized as mere "creditors" of their banks. Once the money is deposited, legal title passes to the bank. The depositor holds only a contractual claim (a demand liability) that ranks as an unsecured creditor position in the event of insolvency.

In any insolvency, stocks, bonds, and deposits are legally collateral for the derivatives complex — collateral that has been rehypothecated multiple times over. And when the derivative collateral fails, the rehypothecated house of cards that has been built on it collapses. Margin calls cascade, super-priority is triggered, and the Great Taking begins. (For more on this quite complicated subject, see Webb's book and my earlier article [here](#).)

Iran's Interest-Free Islamic Banking: The Structural Obstacle

So what did it matter if Iran and a handful of other countries declined to join in this lucrative bankers' game? The risk was that when depositors and shareholders realized that they did not actually own their funds, they would move their assets to those safe zones. The holdout countries were also safe from the sort of sanctions imposed by Western governments (and enforced by Western banks and clearing houses) on Russian central bank assets after Russia's invasion of Ukraine in 2022.

Leading this band of holdouts was Iran, which since its 1983 Law for Usury-Free Banking Operations has run the world's only fully interest-free (riba-free) banking regime. Its banks use Sharia-compliant contracts — profit-sharing (*musharakah*), cost-plus financing (*murabaha*), and leasing (*ijara*) — instead of charging or paying interest. This banking model stands in direct contrast to the conventional Western model, which relies on interest as its primary revenue

stream and underpins the global derivatives complex with collateralized, rehypothecated debt.

Iran's system was designed to eliminate usury and align finance with real economic activity and risk-sharing rather than speculative debt. It has long been viewed as structurally incompatible with the interest-based, collateral-heavy architecture of City of London and Wall Street finance — an architecture that requires perpetual debt servicing and easily rehypothecated assets to feed the derivatives machine.

By rejecting interest at the national level, Iran has thus insulated itself and its financial partners from the control grid that has made the global “Great Taking” possible.

The Insurance Chaos Has Softened but the “Black Swan” Still Hovers

The Strait of Hormuz is not fully closed, but traffic remains severely reduced under Iran's selective, permission-based transit regime. Only vessels from “friendly” or non-hostile nations are being cleared after prior coordination with Iranian authorities. Significant backlogs persist, with more than 1,000 vessels reported waiting or diverted and over 34,000 shipping routes rerouted in the first four weeks of disruption.

President Trump's \$20 billion reinsurance facility announced on March 6 is now operational and has been doubled to \$40 billion. Additional major U.S. insurers have joined, while Lloyd's of London has engaged in related discussions. The facility remains centered on American carriers with U.S. government backing. But analysts doubt it will restart widespread commercial traffic without broader liability protection and safer conditions.

In short, the “insurance chaos” trigger has eased but has not vanished. Premiums remain elevated, uncertainty lingers, and the collateral and derivatives pressures Webb described are still in play.

Conclusions and Resolutions

The 2007-08 Global Financial Crisis (GFC) is now widely regarded as having been triggered by the unchecked explosion of unregulated derivatives — especially credit default swaps and collateralized debt obligations — which turned subprime mortgages into a systemic time bomb. The damage was not confined to the United States: developing countries suffered heavily as well.

Today the risk of a crash is even greater than during the GFC. The global OTC derivatives market has officially ballooned to a notional value of \$846 trillion, more than seven times the size of the entire world economy.

Long-range political solutions are possible. Congress could restore Glass-Steagall and impose a financial transaction tax. State governments could withdraw their approval of relevant portions of the UCC and form public banks

that can protect against local bank bankruptcies.

But the immediate need in the current context is to settle the conflict with Iran, and settle it fast, before another black-swan shock ignites the derivatives daisy chain and activates the final Great Taking on a global scale.

Ellen Brown is an American author, attorney, and activist known for her work on financial reform and public banking. She is the founder of the Public Banking Institute and the author of books like *Web of Debt* and *The Public Bank Solution*, advocating for publicly owned banking systems. ***

Article Source (SheerPost): https://scheerpost.com/2026/04/10/all-wars-are-bankers-wars-iran-and-the-bankers-endgame/?utm_source=substack&utm_medium=email

League Objectives

- (a) To promote loyalty to the Christian concept of God, to the Crown, and to the Country.
- (b) To advocate genuine competitive individual enterprise and personal initiative.
- (c) To defend private ownership and advocate its extension in order that individual freedom with security shall be available to all.
- (d) To attack and expose government-by regulation and bureaucratic interference with economic and social activities.
- (e) To take steps designed to secure to the individual very definite rights which no government can take away, and especially steps which defend the written constitution.
- (f) To defend the Rule of law which makes all equal before the Law.
- (g) To stress the value of our system of Common Law, originally built up in Great Britain, to protect the rights of the individual; and to that end, to expose corruption and partiality in all their forms.
- (h) To expose the manner in which the safe guards of individual rights and liberties are being destroyed.
- (I) To emphasise the value of the Senate and of Legislative Councils.
- (j) To expose and oppose all anti-British propaganda and actions, irrespective of their origin.
- (h) To take such other actions as may be deemed desirable to promote the policy of the League.

Vale Jane Martin

Jane Martin, beloved wife of Don Martin – (the former Queensland State Director of the Australian League of Rights, and subsequent National Director of the British League of Rights), has passed. She was a loyal and very honorable woman. Rest well, Jane. ***



Vale Brian Lawrence Bowtell

Brian was a long-time league stalwart. We are grateful for his selfless spirit and unwavering commitment and support of the league over many years.

We would like to extend our heartfelt condolences to his surviving family and friends. ***



Vale Grant Bird 28/9/48 - 18/4/26

Grant passed peacefully into the tender care of our Lord this morning at 4:20 am. It was just after nurses had checked on him. Thankfully, I had until 6:30 with him before they came back, and I think they recorded the time of death at 6:45 am. In true “Defy and Win” style (*the name of the book he wrote to help farmers cope with bank corruption - see back cover*), it struck me that even in death he was ahead of the system.

Sadly that wasn’t the case in beating the “health system cabal”. His fall and breaking a couple of ribs on Mum’s birthday (12/8/25) almost totally incapacitated him and set him back enormously. I don’t think either of us recovered from not being told the true nature of the lump on his back over a year ago, believing and treating it as a fatty lipoma, and later finding that it was cancer progression.

Goodbye my gentle giant with the biggest heart, who gave so much to rural and regional Australia in their time of need. As he said to me recently, “*we’ve had a crazy life together really*”. So many battles for other people, but also failure in things where we tried to overcome the systemic corruption by trying other things. Overall though, I feel we made a difference for many family farmers and small businesses Australia wide, in conjunction with all the Rural Action and Bankwatch groups scattered across our nation.

We will never know how many people we helped that we didn’t meet, simply because of the network’s existence which curtailed the banksters activities to a large extent. It also drew attention to the effects of us being party to the Lima declaration, which devastated our primary and secondary industries, deploying

them to the Third World, on which we are now so stupidly dependent. Very sadly, all of the activists' warnings of the time (which included us), were ignored, with government and banking policy having a crushing pincer effect on our nation.

Even worse now, those chickens continue to come home to roost with the so-called fuel crisis and many other policy consequences which destroyed our nation's self-sufficiency.

The beautiful thing which Grant and I recognised and often discussed, was that particularly after Covid, so many people have woken up to the globalist scams. The baton has passed to them, with so many rising to do podcasts and alternate media or activities, so much so that the mainstream media has become largely irrelevant to a great swag of Aussies.

We have been much encouraged by the inroads made over the last several years, with the exposure of corruption in health, finance and practically every sector that affects our lives. We are so glad to have played a small part in this awakening, and we appreciate the many amazing people we have crossed paths with along the way.

I am very thankful for your support, and the support of so many friends we have connected with, both old and new.

Thank you from me, and from Grant, who always stood firm. He was his own man, dancing to his own tune, (sometimes to my eternal frustration, I might add). He wouldn't be pushed around but had the knack, particularly in negotiations, of letting people underestimate him, thus getting that deal that people could live with. He was a generous and thoughtful soul with a cheeky and quirky sense of humour. I am particularly going to miss his analytical mind and insight into what may be going on behind the scenes.

May God rest his beautiful soul. Lots of love, *Jeanine*.



“

As the situation stands at present, the banker is in an unique position. He is probably the only known instance of the possibility of lending something without parting with anything, and making a profit on the transaction, obtaining in the first instance his commodity free.”

C.H. Douglas

The Breakdown of the Employment System (1923)

A handwritten signature in black ink, appearing to read 'C.H. Douglas'.



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