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THE POLICY OF A PHILOSOPHY BY C. H. DOUGLAS

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First of all, may I express my great pleasure in being able to talk, not to a general audience but to a company of friends. That is a special pleasure which I have not very frequently, consciously, given myself, because there is not very much sense in talking to the converted, and it is a harder and more difficult job sometimes to talk to a slightly sceptical audience. But this is a pleasant occasion, and I am very grateful for the opportunity.

I don't know that anything that I am going to say to you is of any transcendent importance. It is very largely a question of emphasising things which, in one way or another, you know probably fairly well at the present time, but which, like so many other things connected with this subject in which we are all interested, have certain very subtle emphases. I have come to the conclusion, and others in the Social Credit movement, so-called, have come to the conclusion with me I think, about these very slight differences of understanding — the very slight differences of emphasis one may place upon certain things which are quite familiar in one form, but which if you put a slightly different emphasis on them, appear in a different light — that it is, indeed, in this different emphasis that the most important thing which we have to contribute may be said to reside; and to begin with, I am going to define two words which will be used a good deal in what I have to say, and a good deal in what you all have to do, and the first of them is "policy".

We have had a certain amount of correspondence in regard to the use of this word "policy", and it is not a bad thing, I think, to go back to the etymological roots of a word; it may not lead to anything, but sometimes it does. Policy is allied to "police" and has, I think, much the same meaning. The just, original meaning was that it was Civil Government applied to a recognised objective. There is a meaning of objective, a strong essence of objective, in the word "policy". It is not merely administration. It is actually, if you like, governmental action, but it is action taken towards a recognised and conscious objective, and it is in that sense that we use the word "policy"; it is a little more, but it

comprehends and comprises the word objective. That is the first word.

What is Religion?

The second word that I am going to define, for my own purpose if you like, is the word "religion".

Now the word "religion", again going back to its etymological derivations, derives from a word meaning to bind back; it is related to the word ligament, and so forth, and sometimes it is defined as meaning to bind. Well, it obviously would have a slightly unpleasant flavour if you define it as being to bind, but I think that the agreed definition, its original meaning, was to bind back. In the sense that I am going to use it, and I think I will be using it 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 was using 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, for instance, that your conception of reality is a correct one, but it does mean that you are postulating that there is something which we refer to as real, and you are basing your policy upon that reality.

Not very long ago, a very competent member of the Social Credit Movement, in whose opinion I place great faith, said he thought the morale of the Secretariat and, on the whole, the Movement which was closely associated with it, was extraordinarily good, but that he thought the morale of the Social Credit Movement as a whole was bad, and he wanted ultimately to consider that state of affairs, from what it arose, and what could be done about it, Well now, first as to the facts. A little later, I shall come to one more definition of what we mean by Social Credit — but, first, as to the facts.

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 rather heavy going, of course, is 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. When things are bad monetary reform is always on the upgrade, and on the downgrade, at any rate temporarily, when things are a little bit better, and although I think we should all agree, those of us who really know anything about what is the position of this country, that there is a great deal more hot air than prosperity at the present time, the fact is indubitable that through rearmament, and things of that kind, there is more money being distributed and people are better off. I think it is very patchy, but at the same time, there is such a state of affairs; so that in the narrow sense of a scheme of monetary reform, it is perfectly

easy to see why, just at the moment, we should not be especially progressive or making the headway perhaps, that people think we ought to make. But, in my opinion, it is a very superficial definition of Social Credit that it is merely a scheme of monetary reform; and this is where the definitions I insisted on come in to some extent.

Social Credit is the policy of a philosophy. It is something based on what you profoundly believe — what at any rate, I profoundly believe, and hope you will — 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. It is in fact a policy based upon a philosophy, which is, incidentally, why, in many cases, it is no use arguing with many people about the technics of Social Credit, because they don't agree with your philosophy; often they don't even understand it, and, therefore, what you say in regard to policy and technics sounds like a loud noise to them, chiefly without any sense; and the best thing to do in the circumstance is, of course, to agree to differ.

Cavaliers and Roundheads

About the middle of the 17th Century we had a Civil War in this country between the Stuarts who were the protagonists of a theory of the Divine Right of Kings, and the Roundheads — the Whigs and the Puritans. It is a very unfortunate thing that very often the best causes have the worst protagonists, for there could probably not have been worse protagonists of what in one particular sense was a very sound thesis, than the Stuarts. I am not going to suggest that there is any reality about the Divine Right of Kings, because whatever there may have been in antediluvian ages, no one would be foolish enough to suggest that now. But the point I want to make is this: It was a perfectly logical proposition to have a civil war about the Divine Right of Kings, and the State Church — the particular sort of church — and even to have an idea that the King could impress a religion upon the country and at the same time have a particular policy.

If there is one thing which seems to me beyond dispute, it is that you cannot have a policy (here I use the word again in the way in which I have defined it), the policy of a country, policy of a race, or of a nation, without having a philosophy behind it. You cannot have a bridge without a model and drawing behind it, or without having had a desire to have a bridge. You might as well say the Sydney Bridge just grew although nobody had ever said they wanted a bridge. I am absolutely convinced myself that there must be somewhere behind the policy a philosophy, or you cannot have a policy. Now, if you remember, the religious aspect of the Civil War was freedom of conscience, so-called; in other words, you were to be allowed, and you very rapidly did have, under the

Protectorate, 57 religions, all different, and the only reason that you did not have 570 religions was that people could not think quickly enough. I am not saying that any one of them was either right or wrong. I am not interested. The rather subtle point I am trying to make is this —that the philosophies in the mind of the people in the country became completely chaotic, and that left the way open to the dominance of a philosophy which was not any one of them. I am not suggesting that the philosophy before the rise of the Protectorate was a right philosophy. What I am saying is that the attempt of the Stuarts was to have a unified principle behind their policy, and that it was completely offset under the plea of freedom of conscience, out of which there could not possibly come a coherent policy, nor did there.

The Perils of Abstractionism

The rise of the Protectorate, as, of course, we know, was financed by Manasseh ben Israel; and the first Act of the Protectorate was to readmit the Jews into England, possibly a good and sound thing ¹, but it had the undoubted effect of elevating Whiggism, which with one very short interval, that of the Restoration, has been dominant in this country ever since; and Whiggism is abstractionism. I am not here as a protagonist of Christianity (in fact I am eventually going to talk about "Local Objectives",² and I am getting there, though you may not think so!), but Whiggism is abstractionism, and this country, which is allegedly a Christian country, is probably the greatest exponent of abstractionism as a national policy in the world to-day. The whole of our protestations as to the way in which we govern our actions allege it to be Christian — as I say, I am not here as a protagonist of Christianity, I am looking at this from a very different point of view — but our actions in this country — our penal system, our industrial system, our methods of dealing with criminals and our methods of dealing with business — actually have no relationship whatever to Christianity or anything which could be remotely related to it at all.

Our policy, so far as it can be defined, and the policy of this country, by common consent of all other countries, is the most difficult to disentangle, is related philosophically to the adulation of money. Money is an abstraction. Money is a thing of no value whatever. Money is nothing but an accounting system. Money is nothing worthy of any attention at all, but we base the whole of our actions, the whole of our policy, on the pursuit of money; and the consequence, of course, is that we become the prey of mere abstractions like the necessity for providing employment. That is where Whiggism is so successful in that it puts forward in a moral form something which it is extraordinarily difficult to disentangle from its slyness, something at which, in fact, it is not really aiming at all. What is being aimed at so far as you can put it in a few

words, is a pyramidal slavery system by which people are kept in their places, and it is done by elevating things into rewards, and giving them values which don't exist. For instance, take the Honours system in this country. Anybody of common sense knows that these "Honours" often are bought with a cheque. Well, there is nothing honourable about buying honour with a cheque. That is abstractionism — pure Whiggism — giving to a thing qualities which it does not possess.

You may remember, of course, that after a short interim while the Stuarts came back again, and there was the orgy of the Restoration when James II finally disappeared, William and Mary came to the throne as nominees of the Whigs. Well their first action, practically, to which you can attach any importance at all was the foundation of the Bank of England in 1694, and from that time, of course, we have been happier and happier every year! And that is where we are at the present time.

The Indispensable Sanction

Now just as I said to you at Buxton that you had to have a mechanism by which you could bring the desires of people to impinge upon the organisation through which things are done and the organisation through which things are allegedly done, or could be done, in this country, is the Parliamentary system — just so you have to recognise (and this is nothing fresh to the people I have been inflicting my ideas more closely on for the past few years) that you have to build up in some way or other something which will prevent a state of affairs coming into existence such that, when you have, by the efforts of a few devoted people, shall we say, got together all the signatures which are necessary to place pressure upon the House of Commons to make them do what you want, you can be frustrated by a change in the rules. The danger which I have always foreseen, and which under certain circumstances would be inevitable, and even mathematically certain, would be for them to say: "All right! you have got to the position where you can get what you want, so now we'll abolish the Parliamentary system."

Behind any mechanism, you always have to have a sanction. It is the sanction which is the important thing. If you have the sanction, the mechanism can always be devised. You have, in the Electoral Campaign,² the mechanism which will deal with the Parliamentary system, but you have no sanction to prevent the Parliamentary system being abolished, and a dictatorship, say, set up. We should be lacking in judgment if we were to go forward without doing certain things along parallel lines, and this does not in the slightest degree detract from my inflexible opinion that we have got to push the Electoral Campaign right through, but we have to make sure that when we have won the game under the

rules of the game as they are at present, the rules are not changed.

In one of those dreadful books which are always being quoted against me — *Credit Power and Democracy* or some other — I think I said that the essential nature of a Social Credit state was a democracy of consumers accrediting, and being served by an aristocracy of producers. Now that is the materialistic aspect of certain relationships to which we think we have claims in reality and I don't want you to take my word for it, but to consider it for yourselves whether, in fact, in the world that is working to-day, there is anything working successfully which does not really work along these lines. Nobody knows of a successful democratic producing concern. There is no such thing — or at least, I have never heard of it. It certainly does not exist in the Co-operative Movement, or in the Labour Movement. On the other hand, we have working to-day, to a certain extent, with powerful reservations, a democracy of consumers. The democracy of consumers is not properly financed, but it is a fact that no producing concern can go on producing against the inflexible dislike of all its consumers; to put it plainly, it cannot sell its goods, so it goes out of business.

The Power to make Decisions

Examine that statement for yourselves. Does it appear to be, and is it, in fact, in the nature of things that all producers must be hierarchical, that you must have a grade of precedence in all people employed in producing, so that you can always get a decision, so that there is always the possibility of a decision? Anybody who has any experience of very large undertakings will probably know as well as I do, and I have some experience of large undertakings, that the whole problem of making these undertakings successful is to devise a method by which you get quick decisions. That is where the big undertakings in this country, such as the railways, are unquestionably failing at the present time. The distance between where things happen and the man who has the power to say, "Do this about it", is too big.

There is too great a length of time before decisions come through; that is the great problem, and in order to solve it you have got to have hierarchy combined with the power to make decisions quickly. Now it goes without saying that if you are going to devote a very considerable proportion of the lifetime of people to the economic process, as we do at the present time, though I hope we shall not continue to do so, you must have agreement on policy. We have all been over this before and know, therefore, that it is in the region of policy that democracy has its proper function, not in that of method, or, as you might say, production. Now we are getting a little nearer to the Social Credit Movement and our various objectives.

Whilst what I have been saying has received, at large, a certain amount of lip

service, when it actually comes to doing something about the Social Credit Movement — and you must remember that actually doing something about Social Credit falls quite naturally into the relationship of producer and consumer, just exactly as everything else does, because when you have got to do something everybody cannot take executive positions — you have got to have this fundamental relationship which is one of the primary conceptions of the policy of Social Credit. That you must have policy democratic and execution hierarchical is one of our fundamental conceptions in Social Credit; yet when we actually come to the point in which we are doing things, quite a large proportion of the Social Credit Movement falls into the misconception of producer and consumer exemplified by an American baseball crowd. "A good time is had by all," telling people second by second exactly what those on the field are doing and should do, and how much better those sitting in the stalls could do it than those who are playing. I don't complain, because, as a matter of fact, I have nothing to complain of — far from it; but I am simply pointing out that in my opinion, to get a thoroughly sound morale right through the whole of the Social Credit Movement, this conception — which is one of the first and most elementary conceptions of how things can possibly be done, how it is in the nature of reality of things to be done — has to be grasped first of all. If anybody can show me a single exception, in industry or even in games, in which that conception does not stand, then I shall be very pleased to reconsider my views, if I consider what they see a just example. I don't know of any example myself.

Now we are getting still nearer to what we call Local Objectives. The object of the Local Objective idea is at least threefold, but if I had to place emphasis on one aspect of it more than others, it is that it is a discipline, or an exercise. You will remember when I seemed a long way from the subject of Local Objectives that I said you could not have a policy without a philosophy. You could not have a country which was pursuing a consistent policy unless somewhere at the back of it there was a consistent philosophy. Now the first part of this policy based upon a philosophy that I should like to see driven home is the reality of this relationship between the people who are doing things and the people who are empowering them to do them, and I myself cannot see any better way than trying if it works. It is a well-known proposition amongst engineers in particular, that when you are trying something, which is in some of its aspects novel, you want to try it on the smallest scale you can to begin with; make a model of it and see how that works. First make a drawing, then a plan, and if it does not work well on the model, alter the model, until it does work, and in doing that, you will not only find out that you can do certain things, but you will

get into the minds of the people who do things in that way the absolute certainty that they will always succeed if they proceed along these lines.

The Right Use, of Tools

The Local Objective proposal, then, is in no sense something to replace the Electoral Campaign. It is something which has, as I say, several aspects. In the first place, it gets something useful done. You pick out a local objective which wants achievement, and then you definitely train yourselves to achieve that objective in a particular way by the tools which on a small scale are those which could achieve the results you desire from the Electoral Campaign; and when you have got a sufficient number of people to believe in the only way that belief is useful, that is to say, belief founded on successful experiment and knowledge — they will not tolerate a change in the rules of the game on the larger scale of the Electoral Campaign to which ultimately you will have to address yourselves. It is only by getting this knowledge, the knowledge which is gained by discipline, and thus only by accepting this discipline, that you will become strong enough to carry out a successful objective on a large scale — only by a knowledge which first of all imposes upon yourself the grasp of the fact that you must succeed if you will first of all be democratic about your objective, let us say, to have a lamp post moved from one side of the road to the other, and get people together to say: "We will have this done, and will resolve ourselves into a firm body and give orders for getting that lamp post moved from the left to the right", and thereafter leave the technician to do the job in his own way. You will succeed, I am absolutely convinced, and having succeeded, you will say: "This is the goods — if we can do it in this little thing, we can do it in a bigger thing, and when we do it in a bigger thing, we will not have the rules of the game changed."

Only Right Action Matters

That really is all I have of great importance to say to you. There is nothing new about it. What I feel is that we have got to the stage in which we must get out of a great many people's minds the idea that Social Credit is an unlimited license for what the Americans call a "free for all," that in some extraordinary sort of way, by uttering the word "Social Credit" or saying "I am a Social Creditor" or saying "finance is rotten" and so forth, you can achieve the millennium. You cannot achieve the millennium any more than anything else which has been achieved except by taking action along lines which will achieve it. All that you can say about Social Credit, either in its monetary aspects, or in these aspects I am discussing to-night, is that we see — and I profoundly believe that we do see — just a little bit of the way in which the universe does in fact act. We see, through the adulation, what the nature of money is, and knowing the nature of money, we know what we can make it do, and what we cannot. Our

power is largely in this fact that we know a little, or believe we know a little — and the sort of belief which made people fight for religious conviction in the Civil War is an important thing. The important thing then was not that religious conviction was right but that they believed in it. The trouble now is the people don't know where they are going, nor how to get there.

We have something we want to achieve so we have to get into our minds a conception of the mechanism of the universe in order to use it; whereas, of course, the average man in the street, including the average politician, the average statesman, and the average person, does not even know where he is going, much less how to get there. That is one of the chief explanations of the chaos now, and it leaves the way clear to those who have a conception of the world they want. So long as they have a clear-cut conception, together with the use of the organisation which alone can achieve success, and which is actually working in the world, they will continue to be the force which imposes present policy on the world. That is why the system stays, that is why it achieves the results it does in the relationship between the democracy of policy, and the aristocracy of the producer. That is why our present financial and monetary system hold together. If the consumers struck, if it were possible for every consumer in this country to buy nothing for nine months, the whole economic system, of course, would collapse, and you could make any new one that you wanted. It is the relationship which keeps it together, and you have got to recognise that relationship.

Our new philosophy will change the run of the universe at once. It will enable you to have a new conception. So if you can do that, and in my opinion you can do it systematically, you will, in an incredibly short time, become the most formidable force that the world holds, because you will have, in my opinion, the sounder philosophy, and you would have, in that philosophy, a better policy.

MAJOR DOUGLAS ANSWERS QUESTIONS

Questions are given in *italics*, followed by the answers.

A Discipline to get Results in Association

Major Douglas said that the objects of Local Objectives 'were threefold, and I only gathered one of the "folds" from Major Douglas, that is to say, discipline; or training. I am not quite clear on this.

The objects of Local Objectives are threefold. If properly carried out, it is the training that, in my opinion, is the most important thing. The second is that it achieves its objects. It gets something done which is in itself useful. The object is decided upon before you start a Local Objective amongst yourselves. And the third thing is that it is in association that the people who get involved in one of

these things are working together; they get all the advantages which come from working harmoniously, as far as it is possible within the limits of human nature, in trying to achieve a common objective. Those three things, to my mind are of the greatest importance.

You must remember we want to get something *done*; nothing else is of any importance at all. I have no more interest in discussing the rights or wrongs of **A plus B** than i have in swatting a fly on the wall. We want to *do* something, and to my mind, this is the way to begin. This is a laboratory experiment.

An Exercise in Sovereignty

Would you emphasise the link between Local Objectives and the application of the Electoral Campaign?

Exactly the same thing is true in regard to the business of the country.

Just as long as you have these six hundred odd Members of Parliament day after day considering things which they cannot possibly understand, and on which, even if they did understand them, they could not agree, because you can never get unanimity of opinion on a technical method in an assembly of that sort, you will continue to have the shortest way, and the cleverest way, and in my opinion, a conscious way by which democracy can be stultified, as it has been.

Now, having elaborated that at great length, to come back to the relation between Local Objectives and the Electoral Campaign: A Local Objective is a training of a kind which is particularly sympathetic, in my opinion, to the British mind, which is an inductive mind, and not a deductive mind. It is a training, and in seeing how it works people can learn to do the same thing with their Member of Parliament, and that is the proper thing to do.

A Local Objective consists of getting together a lot of people, organising them for the objective they want, getting signatures to a proper specification of the objective desired, and sending that specification through the proper channels to the technical official who deals, let us say, with lamp- posts, telling him, "We are not interested in how you do it. We don't want to know about lamp-posts. All we say is that the lamp-post has got to be shifted from one side of the street to the other. "

In exactly the same way, when you have got the Electoral Campaign in a position to control about 370 of the Members of Parliament, they will take the orders of their constituents. And, mind you, most of them agree that this is the right thing for them to do, but they say they never get the orders. "How can we carry out your orders when we never get them?" When you have got 370 Members of Parliament in that position, they must do what you say.

The House of Commons has the power, by voting 16 million pounds, and

giving six months' notice, to take away the Charter of the Bank of England, if you want to do it that way, but only when you have got the 370 Members of Parliament. Anyway, it would be cheap at the price.

Personality and Character in Organisation

Most businesses, Governments, and all forms and processes of living, are controlled by personalities. I have always felt that I would like Major Douglas to explain how the will of the people can be mobilised, and how, with so many individuals who have got personality, this mobilised will can be brought to bear, except by persons with the will to resist and defeat it.

Everything depends on personality. The whole world depends on personality.

The first thing which is essential in regard to the organisation of any movement, and that sort of thing, in my opinion, is to depend first, last and all the time upon character. Now that sounds like a platitude, but it is not quite as simple as it sounds.

If you start off with a clear conception of what the relationships which govern an organisation are, you will attract into that organisation the right sort of character to suit it.

It is the problem all over again of the hen and the egg — as to which came first.

If you get the wrong sort of personality, it is very unlikely, out of *vacuo* (ed-in a vacuum), that he will devise the right sort of organisation. Conversely, if you have got the organisation of the right kind, you will get into it the right kind of personality.

To my mind, the whole thing depends upon this question of reality. If you are working in accordance with something which is real (and when I say real, I mean something which is in the nature of the universe, in the same way as the law of gravity is in the nature of the universe), you will get results which cannot be got even if you are working along proper lines for something which is unreal.

I believe the whole philosophy of the modern world is essentially unreal. Never before have we been going through such an orgy of calculated delusions raised upon a conception, which is consciously vicious, of what is important in the world; and up to a certain point it succeeds.

There is a curious potency in a correct technique, applied to an essential proposition or objective, which makes it succeed.

Good will always be vanquished by evil, so long as evil understands its tools better than good; but if good can only be taught to use its tools correctly, the good will vanquish evil. And what I mean by good is something which is just as much in the nature of things, as gravity is in regard to physics.

In my opinion, the same thing is true of things that we usually talk of purely metaphysically, and if you get the right science of metaphysics — and this essence of social dynamics is for the moment one small part of it — applied by the right type of personality, then the right type of personality will be attracted—but not if you don't know the proper rules of social dynamics.

The Power of Association

Would Major Douglas tell us to what extent he believes that the powers which control us would change the rules of the game and abolish the Parliamentary institution, as they did in Newfoundland?

I think they would be guided entirely by practical considerations. The thing is a question of manoeuvres for position.

If you can get a sufficient number of people, for instance, in this country forming a political organisation such as there is in France, and at the same time get the ideas that I am endeavouring to put forward tonight into the minds of the people in that political organisation, you would most infallibly prevent any change in the rules of the game.

Now the political organisation of France can be put into half a dozen words. The local prefect is practically all- powerful, but he has his déjeuner in the café, and if he is not functioning properly, he gets a damn bad time at lunch, and that is exactly how you want to behave.

Small and Large Scale Operations

Major Douglas suggested that the Local Objective Campaign is an exercise in control and practice in using tools. Major Douglas said that if we can make the model work, the Electoral Campaign can be done in the same way.

When I was a boy of 16, when they told me how to make a canoe, I attempted to make one and was very successful, and made a beautiful thing of sixteen inches. I said to myself, "I can make a bigger one," and I started, and as far as I know I was doing exactly the same thing. But the twisting of the planks against the floor when I was forcing it into shape made the whole thing fail.

I would like Major Douglas to warn us what we may do wrong in our Electoral Campaign exercise, although we may be successful in Local Objectives.

It is perfectly true, as a matter of fact, that there are plenty of things which will work on a small scale, which will not work on a large scale. That is a well-known defect in the use of models.

For instance, we had a great deal of that to begin with in regard to aeroplanes. You got all sorts of results in regard to small scale models which were not at all carried out when you came to building a big one, and the reason for that is that

the relationship of the edges to the total area, of course, is much greater. The ratio is much greater in a small thing than it is in a large thing.

That is another way of saying that if a thing of that kind fails, when the model has been successful, it fails because you have omitted taking into consideration some factor which you have overlooked, otherwise it is bound to succeed.

But the fact is that the whole thing is essentially inductive. You do a certain thing and you find the first methods that you apply to it are not quite as successful as you thought they were, and you change them.

The difficulty which I foresee is one which has been raised, by people who do not understand it, as a conclusive argument against the Electoral Campaign, "You can get a whole lot of signatures, but they don't mean anything."

No Half Measures

As put in that way, it is just plain nonsense but there is a grain of sense in it, because there is a time lag. Some have moved and therefore are no longer in that electoral district, and so on, but the fact is this:

If you get a sufficient number of people who were really convinced in the same way that they are convinced that they have got to go to work in the morning — if you could get the same sort of psychology into people's minds about the Abolition of Poverty — you would most certainly prevent a change in the rules of the game, and you would also make those signatures, which some people say are of no value, of infinite value.

Some years ago I went up to Manchester, I think, six times at intervals of about a fortnight, and I had a very good lunch at the expense of about 16 or 18 very prominent business men, and we discussed the technics of Social Credit. This was in about 1920, and they were all very attentive and very interested, and very intelligent, and all that sort of thing. I was getting on beautifully, and at the end of the last luncheon one of them looked at his watch and said, "Well, this has been most interesting, but now I must get back to work." It is all that sort of thing which is the core of the lack of morale as far as it exists in the Social Credit Movement.

It is not real, they seem to say, but it is interesting. It is like reading a good detective story. Sometimes it is even better than playing bridge, but after all, "I have got to go to work tomorrow morning." I do sympathise with it. At the same time we have to get the scale of this thing more into the scale which was behind those people in the days of the Civil War, when they were not going to work, but were going to stick their enemy in the gizzard.

There is no doubt about it; this thing is not going to be done by soft measures. We have had a demonstration in Alberta of the fallacy of imagining that you can make an omelette without breaking eggs, and that is exactly what most of us

want to do. We want to live in a Social Credit state, complete with hot and cold water laid on, and at the same time "we must go to work in the morning."

Precept versus Practice

I would like to ask Major Douglas to what extent in conducting these Local Objective campaigns, must we drive into the minds of people the connection between the success of these Campaigns and the principles underlying them. The terms we have so far had from the Secretariat stress that the aim of these Campaigns is to raise the sense of sovereignty in individuals, but that we should not connect practice with principles.

I should agree with them. The average Englishman hates principles, and he will get the thread of the story all right if it works. I should not think of mentioning the word principle. I should say, "Here is the way to get the lamp-post shifted to the other side," I should say, "What about trying this with the Member of Parliament? It seems to have worked with the lamp-post!"

The purpose of the Local Objective Campaign is to arouse, by action, through a correct organisation, a philosophy to dethrone abstractionism.

With regard to the connection of Social Credit with Local Objectives, I'm afraid I don't agree with Major Douglas. If you are going to get this thing done, and you don't connect Social Credit with it, they will connect a party label to you, and you will lose the whole essence of the work that is being done. You will be nominated as a Councillor, and put under a party label, or as an independent, which is no party at all. Then you will find that all your work has gone to the devil. There is a satisfaction of knowing that you have done something for the people, but that is the only satisfaction you will get. I am not afraid of saying I'm a Social Crediter, that I believe in Social Credit. What's the matter with it, anyway?

There is no principle involved in this at all. My experience of life, so far as it has been spent in this country, is that explanations are fatal — it is only because this is what I call a family gathering that I am making them, and it may be fatal to the family!

The main thing to do is to tell somebody to do something, and then let them find out, when you have told them to do it, that it does, in fact work, and for their own particular purpose they will draw the explanation that is required, and when you go to ask them to do something bigger, they will say, "It can work again." But if you mention Social Credit, they would say, "Oh! this is another of these damn financial money things," and drag into it difficulties which have nothing whatever to do with it, and then, of course, all sorts of arguments about technics arise.

I am inclined to think that the more simple and clear you make this thing (we

have got to go back to school ourselves, and take the public with us) the easier it will be.

We have completely lost all sense of our relationship with the State. We are ready-made material at the present time for a dictator. We don't take any interest in our own affairs, and unless we take interest in our own affairs along proper lines, you may be certain our rulers will not take any interest in our affairs, but in their own!

There is only one way in which I can see that you will keep this thing with sanctions behind it. You must go back to school. I feel sure it will be impregnable then. We have to do things very quickly, but you can see the awful example there has been of endeavouring to do a perfectly sound thing by unsound methods, and we have got to do it a sound way.

A Question of Sanctions

If we regard Local Objectives as a try-out for children, and having in mind eventually the national objective, Major Douglas suggests that local bodies of electors should approach the Executives, the experts, or the Local Authority. I should be interested to know if he feels that it would be better to try through the local representative, through the Council, in every town, to educate people to get a national objective without direct approach to the expert.

That would be perfectly sound. Nobody has ever suggested that you should go to the Borough Surveyor about these things, unless there is some difficulty about going to your representative. Don't regard your Council as an expert.

By all means use, in every case, the mechanism by which democracy can impinge on action.

There is a local action, and national action, the whole theory being that the very nature of the British Commonwealth is based on the accepted proposition (we have not got to make the proposition — it is an accepted proposition) that ultimate sovereignty resides with the people; and where the theory breaks down is that other people have been clever enough to stultify it by putting up things to the sovereign power which no sovereign power can be possibly expected to decide.

I know of one or two Local Objectives in which the demand has been sent in a letter to the Local Surveyor or Waterworks Manager. I thought it was a mistake of technique. What, of course, would happen in a case of that sort would be that the local surveyor or water expert would take it to the Town Councillor and say, "What about it?" So you might just as well have gone to the Councillor in the first place. You have no power to dismiss the Borough Surveyor, but you have the power to dismiss the Town Councillor. It is sanctions that matter. ***

Footnotes:

¹ It is possible that this is to carry broad-mindedness to excess in the light of subsequent events, — C.H.D.

² A campaign among electors who were willing to pledge themselves to vote only for candidates for Parliament undertaking to secure a stated objective chosen by the electors — in this case the abolition (not redistribution) of poverty. Inaugurated in 1934, following Major Douglas's Buxton address, the movement, in various forms, continued until the outbreak of war. Its principles are still applicable.

C. H. Douglas - Economic Democracy pp. 134-153

CHAPTER XI

The League of Nations: opposing policies – International Central Government or League of Free Peoples – Form depends on economic system – Forced exports for employment logically end in war – Opposite principle to be applied in a cooperative commonwealth of nations – Distribution should be a function of work accomplished, not of work in progress.

The awful tragedy of waste and misery through which the world has passed during the years 1914-1919 has brought about a widespread determination that the best efforts of which mankind is capable are not too much to devote to the construction of a fabric of society within which a repetition of the disaster would be, if not impossible, unlikely; and the major focus of this determination has found a vehicle in the project commonly known as the League of Nations.

The immense appeal which the phrase has made to the popular and honest mind has made it dangerous to fail in rendering lip service to it; but it is fairly certain that under cover of the same form of words one of the most gigantic and momentous struggles in history is waged for the embodiment of either of the opposing policies already discussed.

The success of an attempt to impose an economic and political system on the world by means of armed force would mean the culmination of the policy of centralised control, and the certainty that all the evils, which increasing centralization of administrative power has shown to be inherent in a power basis of society, would reach in that event their final triumphant climax.

But there is no final and inevitable relation between the project of international unity and the policy of centralised control. Just as in the microcosm of the industrial organisation there is no difficulty in conceiving a condition of individual control of policy in the common interest, so in the larger world of international interest the character and effect of a League of Free Peoples is entirely dependent on the structure by which those interests which individuals have in common can be made effective in action.

Now, unless the earlier portions of this book have been written in vain, it has

been shown that the basis of power in the world today is economic, and that the economic system with which we are familiar is expressly designed to concentrate power. It follows inevitably from a consideration of this proposition that a League of Nations involving centralised military force is entirely interdependent upon the final survival of the Capitalistic system in the form in which we know it, and conversely that the fall of this system would involve a totally different international organisation. A superficial survey of the position would no doubt suggest that the triumph of central control was certain; that the power of the machine was never so great; and that, whether by the aid of the machine-gun or mere economic elimination, the scattered opponents to the united and coherent focus of financial and military power would within a measurable period be reduced to complete impotence and would finally disappear.

But a closer examination of the details tends to modify that view, and to confirm the statement already made that a pyramidal administrative organisation, though the strongest against external pressure, is of all forms the most vulnerable to disruption from within.

We have already seen that a feature of the industrial economic organisation at present is the illusion of international competition, arising out of the failure of internal effective demand as an instrument by means of which production is distributed. This failure involves the necessity of an increasing export of manufactured goods to undeveloped countries, and this forced export, which is common to all highly developed capitalistic States, has to be paid for almost entirely by centralised control of finance such as that we are now considering, this forced competitive export becomes impossible; while at the same time the share of product consumed inside the League becomes increasingly dependent on a frenzied acceleration of the process.

The increasing use of mechanical appliances, with its capitalisation of overhead charges into prices, renders the distribution of purchasing power, through the medium of wages in particular, more and more ineffective; and as a result individual discontent becomes daily a more formidable menace to the system. It must be evident therefore that an economic system involving forced extrusion of product from the community producing, as an integral component of the machinery for the distribution of purchasing power, is entirely incompatible with any effective League of Nations, because the logical and inevitable end of economic competition is war. Conversely, an effective League of Free Peoples postulates the abolition of the competitive basis of society, and by the installation of the co-operative commonwealth in its place makes of war not only a crime, but a blunder.

Under such a modification of world policy, interchange of commodities would take place with immeasurably greater freedom than at present, but on principles exactly opposite to those which now govern Trade. The manufacturing community now struggles for the privilege of converting raw material into manufactured goods for export to less developed countries. Non-competitive industry would largely leave the trading initiative to the supplier of raw material. Since any material received in payment of exported goods would find a distributed effective demand waiting for it, imports would tend to consist of a much larger proportion of ultimate products for immediate consumption than is now the case; thus forcing on the more primitive countries the necessity of exerting native initiative in the provision of distinctive production.

Again, International legislation in regard to labour conditions under a competitive system must always fail at the point at which it ceases to be merely negative, because it has ultimately to consider employment as an agency of distribution, and rightly considered *distribution should be a function of work accomplished, not of work in progress*, i.e., employment. As a consequence, this most important field of constructive effort resolves itself into a battleground of opposing interests, both of which are merely concerned with an effort to get something for nothing. The inevitable compromise can be in no sense a settlement of such questions, any more than the succession of strikes for higher pay and shorter hours, which are based on exactly the same conception, can possibly result in themselves in a stable industrial equilibrium.

Examples of the same class of difficulty might be multiplied indefinitely, but enough has probably been said to indicate the disruptive nature of the forces at work. To state whether or not the general confusion and misdirection of opinion will make a period of power control inevitable, in order to unite public opinion against it, would be to venture into a form of prophecy for which there is no present justification; but it is safe to say that, whether after the lapse of a few months, or of a very few years, the conception of a world governed by the concentrated power of compulsion of any description whatever, will be finally discredited and the instruments of its policy reduced to impotence.

CHAPTER XII

Economic power must be distributed back to the individual – Its influence on public opinion, education, the Press – Basis of society must first be changed so that community interest and individual interest can be identified – The roots of economic democracy – The end.

As a result of the survey of the wide field or understand the attempt to analyse and as far as possible to simplify, the common elements which are its prime movers, it appears probable that the concentration of economic power

through the agency of the capitalistic system of price fixing and the control of finance and credit, is of all causes by far the most immediately important and therefore that the distribution of economic power back to the individual is a fundamental postulate of any radical improvement. While this, it would seem, is indisputable, it must not be assumed that by the attainment of individual economic independence, the social problems which are so menacing, would immediately disappear. The reproach is frequently levelled at those who insist on the economic basis of society that in them materialism is rampant, and in consequence the bearing of sentiment on these matters is overlooked, and the immense and decisive influence on events which is exerted by such factors is very apt to be ignored. There is a germ of truth in this; but if such critics will consider the origin of popular sentiment, the influence of economic power will be seen to predominate in this matter also, whether considered merely as the tool of a policy, or as an isolated phenomenon.

It is claimed, and more particularly by those who utilise it, that 'public opinion' is the decisive power in public affairs. Assuming that in some sense this may be true, it becomes of interest to consider the nature of this public opinion and the basis from which it proceeds, and it will be agreed that the chief factors are education and propaganda.

Now, the bearing of economic power on education hardly requires emphasis. In England, the Public School tradition and in the United States to a less, but appreciable extent, the College system, with all their admirable features, are nevertheless an open and unashamed claim to special privilege based on purchasing power and on nothing else; and with a sufficient number of exceptions, their product is preeminently efficient in its own interest, as distinct from that of the community. It is one of the most hopeful and cheering features of the present day that this defect is increasingly deplored by all the best elements comprised within the system; and the danger of reaction in the future is to that extent reduced.

But by far the most important instrument used in the moulding of public opinion is that of organised propaganda either through the Public Press, the orator, the picture, moving or otherwise, or the making of speeches; and in all these the mobilising capacity of economic power is without doubt immensely if not preponderantly important.

When it is considered that the expression of opinion inimical to 'vested interests' has in the majority of cases to be done at the cost of financial loss and in the face of tremendous difficulty, while a platform can always be found or provided for advocates of an extension of economic privilege, the fundamental necessity of dealing first with the economic basis of society must surely be, and

in fact now is, recognised, and this having been established in conformity with a considered policy the powers of education and propaganda will be free from the improper influences which operate to distort their immense capacity for good.

The policy suggested in the foregoing pages is essentially and consciously aimed at pointing the way, in so far as it is possible at this time, to a society based on the unfettered freedom of the individual to cooperate in a state of affairs in which community of interest and individual interest are merely different aspects of the same thing. It is believed that the material basis of such a society involves *the administration of credit by a decentralised local authority; the placing of the control of process entirely in the hands of the organised producer (and this in the broadest sense of the evolution of goods and services) and the fixing of prices on the broad principles of use value, by the community as a whole operating by the most flexible representation possible.*

On such a basis, the control of the sources of information in the interests of any small section of the community becomes an anomaly without a specific meaning; and the prostitution of the Press and of similar organs of publicity would no doubt within a measurable time disappear because it would lack objective. But there would still remain the task of eradicating the hypnotic influence of a persistent presentation of distorted information, at any rate so far as this generation of humanity is concerned, and it seems clear that a radical and democratic basis of Publicity control is an integral factor in the production of the better society on which the Plain People have quite certainly determined.

Thus out of threatened chaos might the Dawn break; a Dawn which at the best must show the ravages of storm, but which holds clear for all to see the promise of a better Day.

APPENDIX

The Delusion of Super-Production By C. H. Douglas

(Reprinted from the *English Review*, December 1918, p. 428)

It is hardly necessary to draw attention to the insistence with which we are told that in order to pay for the war we must produce more manufactured goods than ever before – a powerful section of the Press would have the whole military, political, social and industrial policy of the Allied Governments directed to the purpose, that, when by a complete victory we have acquired control of raw material and disposed of our most dangerous competitor, we may adjust our internal differences and settle down to an unfettered era of

commercial activity, from which all other desirable things will, it is suggested, proceed naturally.

There are an almost infinite number of aspects to this proposition which is not dissimilar, so far as it goes, from that with which Germany went to war: it is possible to attack it from the point of view of the historian, the psychologist, or even the physiologist. It is even possible that certain quite indispensable suffrages have still to be obtained for it. But it is sufficiently interesting to take it as it stands on a frankly material, "practical" basis, and see what are its logical consequences.

A fair statement of the argument for unlimited and intensified manufacturing subsequent to the war would no doubt be something after this fashion:

- (1) We must pay for the war.
- (2) This means high taxes.
- (3) Taxes must come from earnings.
- (4) High earnings and low labour costs can only be continued if the output is increased.

Before dealing with these points let it be thoroughly well understood that, as compared with the economic power of absorption, the world was over-manufacturing before the war in nearly every direction. If any person capable of independent thought disagrees with this statement, he will no doubt be able to explain the immense development of advertising; why the cost of selling a sewing machine, amongst many other instances, was higher than the manufacturing cost; why a new model, not novel in any real essential, appeared from most of the motor-car works each year, thus automatically depreciating the value of the previous year's fashion, and why, in spite of all these and countless more desperate efforts to stimulate absorption at home, aided by the barter of trade gin to our black brother abroad, the stress of competition to sell was daily growing more insupportable, the main pressure, of course, appearing in the guise of labour troubles, unemployment, strikes for higher wages, etc, but being definitely felt all over the social structure and being focussed from a national point of view in the struggle for markets; of which struggle war was the inevitable and final outcome.

Bearing this selling pressure in mind, let us consider what will be the post-war situation, assuming any reasonably early termination of hostilities, and in the absence of any radical modification in the economic structure.

It is almost impossible to form any accurate estimate of the extension of manufacturing plant which has taken place in the British Empire since 1914, but on a gold standard basis it is almost certainly to the value of not less than

£750,000,000, and may be much more. To this has to be added the still more gigantic expansion of industrial America, with Japan, France and Italy by no means idle; and the fact that Germany and Austria have clearly put forth a comparable effort.

But, still more important, these extensions are largely homogeneous instead of being accretions on small jobbing plants. In spite of a number of notorious instances of bad design, the main object – repetition-production by modern methods – has been achieved, and in consequence the output per individual has gone up in most cases several hundreds percent and in some cases thousands per cent. And by the introduction of women into industry on a large scale the available sources of labour supply have been greatly increased.

On the whole, therefore, the plant and the organisation for manufacturing have been expanded in every great country to many times their pre-war capacity; much of this extension is easily convertible to peace-time uses; and while the raw material side of the question is rather less easy to compute it is possible that something to feed into the machines might be available for a considerable period of unlimited activity, although by no means indefinitely. Therefore it may be accepted as obvious that the factory system of the world is prepared, to a degree transcending anything dreamt of in the past, to flood the market with any article on which a profit in manufacture can apparently be made.

But absorption is a very different matter, and, in considering it, a clear idea of what is meant by the power of absorption is necessary. It is quite incontestable that the real power of absorption of the world after the war will be considerable; the repair of the devastated areas, housing schemes, power, railway, shipping, aerial and other transport problems will all require the effort and attention of civilisation, not to mention the demand for a higher standard of life all round.

But the capitalist manufacturer means by power of absorption the total money or credit value available as payment for his goods, and in the last resort this is represented by the total sum of the spending powers in cash or credit of the units of the population. The contention of the existing capitalistic and financial authorities, on whom of course the responsibility for the policy rests, is that super-production would mean high wages and the high wages would mean high absorption power, and so on. Let us see.

The factory cost – not the selling price – of any article under our present industrial and financial system is made up of three main divisions – direct labor cost, material cost and overhead charges, the ratio of which varies widely, with the “modernity” of the method of production. For instance, a sculptor producing a work of art with the aid of simple tools and a block of marble has

next to no overhead charges, but a very low rate of production, while a modern screw-making plant using automatic machines may have very high overhead charges and very low direct labour cost, or high rates of production.

Since increased industrial output per individual depends mainly on tools and methods, it may almost be stated as a law that intensified production means a progressively higher ratio of overhead charges to direct labour cost, and, apart from artificial reasons, this is simply an indication of the extent to which machinery replaces manual labour, as it should.

Now, for reasons which it is hoped will be clear from what follows, the factory cost, including management and indirect labour, *of the total factory output of any article is always more than the total sum paid in wages, salaries, and for raw material*, in respect of it. Consequently, the total output of the world's factory system is inevitably costed at a figure greatly in excess of the salaries and wages which go to the production of it. Selling charges and profit merely increase the price and decrease the purchasing power of money, as, of course, *caeteris paribus* do general rises in wages.

In order to realise clearly this most important relation between factory cost, and money released, it must be borne in mind that manufacturing, or, what is commonly called production, is conversion, and just as the conversion of mechanical energy into electricity or heat into mechanical energy involves a dispersion, which for practical purposes is a loss, so the conversion of manufactured articles can never take place without a similar economic dispersion.

Obviously the balance, which is represented by this economic dispersion must go somewhere. A little reflection will make it clear that it represents depreciation, obsolescence, scrapped material, etc., all of which are charged to the consumer *instead of being a charge against the value of the product*.

In consequence of this the book value of the world's production is continuously growing more and more in excess of the capacity to absorb or liquidate it, and every transaction between buyer and seller increases this discrepancy so long as the exchange takes place at a figure in excess of the total wages, etc., which go to the various conversions of the product; with the result that a continuous rise in the cost of living absolutely must take place, apart and above that represented by currency inflation; palliated by intrinsically more efficient productive methods, but leading along a path of cumulative fierce competition and harder toil to an absolutely inevitable breakdown. The money required for public works can only be provided by loans or taxation, of which a decreasing amount is returned in wages and salaries; an increasing amount going to swell the mortgage held by the banker and the manufacturer on the

effective effort of the world's population.

The complete fallacy of the super-production argument as it stands is apparent; it must be clear, if the statements just made are admitted, that neither apparently high wages nor even apparently cheap items amongst the articles produced can evolve a social system having in it any elements of stability whatever.

There is no more dangerous delusion abroad in the world at this time than that production per se is wealth – it is about as sensible as a statement that because food is necessary to man he should eat continually and eat everything. Production is necessary and desirable just so long as the actual thing produced is a means to something else which is necessary to humanity, and like everything else the thing produced has to be paid for by effort on the part of someone. So far from the necessity of this country and the world, being an orgy of unlimited production, the first need is for a revision of material necessities, combined with sound scientific efforts, to produce to a programme framed to meet the ascertained demands; not artificially stimulated, but individualistic in origin whenever possible.

Such a programme might be allotted in sections amongst the available producing centres at block prices, and such producing centres might again contract with the whole “effort” (i.e., staff and labour) involved, at a price to cover the whole output; such price to include upkeep of plant, stocks, etc. Efficiency in operation would then result in shorter hours, and would itself be cumulative.

If such a policy can be combined with a large decentralisation of initiative, high rates of production would follow naturally, and the individual, for the first time, would begin to reap the solid benefits of the use of mechanism. On this basis it would be possible to attack the second urgent necessity, the reduction of money in any form whatever to the status of an absolute medium of exchange.

These are not light tasks, but the alternative to their assumption is a weary pilgrimage which may have some very lurid passages. And in the end it may be found that the chief crime of the capitalist was that he was such a very bad capitalist; in that he neither recognised his assets, nor met his liabilities. ***

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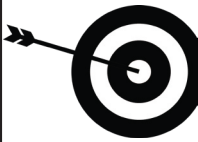
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Labor Pays the Press? By Neville Archibald

A recent article by George Christensen examines the payments by government to the national press. Instead of being involved in the funding of the ABC or SBS, it would appear that there is a lot more of our money being used to prop up other, supposedly independent media. Does this then mean that these institutions must act favourably towards government? The Answer is probably no, but one does wonder if perhaps each storyteller then has this at the back of mind when investigating. Cause and effect can be subtle, which is why this sort of thing is usually not done!

“This is not some roundabout subsidy buried in the tax system. It is not a government advertising campaign or a grant to repair an old printing press in a country town. The Commonwealth is contributing directly towards the wages of journalists employed by private media companies.”

“Taken together, the Fairfax and Nine entities received more than \$16 million. Seven-related businesses received millions more. These are companies with national television networks, major newspapers, large political bureaus, wealthy shareholders, and direct access to the most powerful people in Canberra.

They are also the organisations that regularly lecture everyone else about conflicts of interest.”

“The practical effect remains obvious. Left-leaning media outlets such as Nine, Crikey, The Conversation, Mamamia, and The Saturday Paper could receive government money. Sky News, The Australian, The Herald Sun, The Daily Telegraph, and several newer conservative outlets could not.

That does not look much like media diversity.”

George Christensen.

The above extract (from George Christensen's post: <http://confidentiaaldaily.com/>) is one to take note of. If you ever wondered why the media seems so biased towards Labor, or indeed the government in general instead of unbiased factual reporting, perhaps this could be one of the reasons.

Political favouritism is not unheard of and sometimes an editorial piece might be excused as just the opinion of the editor, but when basic reporting becomes slanted towards an end, or omits or ‘forgets’ to ask the important questions, then we no longer have a news service ‘without fear or favour’.

What we do have, if this sort of reporting continues, is propaganda! A selective reporting or a form of argument that can be directed, especially if the funding is in some way seen as conditional.

Now I am not accusing Labor of this directly, but in previous times the papers and news purveyors survived as businesses by themselves (with the exception of the ABC). Any attempt at coercion went against long held and fiercely defended journalistic ethics. Are the bosses of these concerns now less interested in this integrity than they are in income? Are the political organisations now so dependent on creating a public attitude towards them, that they need to ‘colour’ everything before releasing it? Do they feel a need to ‘sweeten the pot’ of reporting? Is their policy base so out of favour with electorates that help is needed with the selling of it?

Is it any wonder that these questions must be asked at this point. In times past, this sort of possibility was only seen in the communist states. Where dictatorships clung to power by making truth subject to political approval - the first action was to control the press.

Any legislation to deny free speech (something an independent media once defended unconditionally), or any attempt to influence reporting must be viewed with alarm.

We have seen ‘hate speech’ legislation introduced under the cover of terrorist reaction, we saw mis, dis and mal information headline and overthrow both discussion and reporting during COVID and beyond. Both of these continue to put ordinary Aussies in the firing line for disagreement with political policy. Public reaction to excessive immigration is being relabelled as racism or hate in various forms, refusal to cede bodily autonomy is called names and labelled as harmful, regardless of facts. Research done by competent scientists is being sidelined or demonised when it does not fit that same political agenda.

We must be alert to the possibility of someone seeking to take advantage of our systems, the very things we rely on to keep us informed. If we do not have

truth in reporting, or at least a balance, then poor public decisions are the only outcome we will see. Are we being manipulated yet again?

Political parties have long avoided doing anything that might appear to be blatantly in their self interest. Funding in particular was always a major concern. Nothing smells quite like corruption than a pay off. Both sides of politics avoided all possibilities of this, it was electoral suicide to be caught. What has changed? I know that favouritism happens, I know that deals are done, I am not naive to this. I must ask though, as a voter and one who values truth in all its forms, how gullible are we to believe all this ... whatever it is ... , is just co-incidental or happenstance.

Nothing in the political world ever happens without intent.

The Australian Labour party and our Superannuation

Leveraging our superannuation. When a socialist government (or any government really) runs out of money, it is in effect running out of your money. The only wealth a country has, is in it's people and their belief in themselves. Labor is eyeing off our superannuation funds as capital to use for investment. These are private savings managed by and for retirement. They were made compulsory savings in 1992 after the government's indication that the old age pension (which we have already all paid into all our working lives) may not be available when we retire. There was no real alternative to this imposition, for many it was taken straight out of wages before payment. The rate has steadily increased, from a minimum of 3% or 4% (depending on amount) to reach 12% in 2025. Since then we have also seen attempts at altering it's set up to make private management of your own fund, even more difficult or in some way penalised, thus pushing more people into managed funds by big investment groups. This has resulted in an asset that is now being used to invest in big projects, many of them with substantial risk involved. While you can opt to take a low risk approach in your fund, there always remains some. As a retirement nest egg, and with the inferred absence of future government pensions, I cannot see this as acceptable.

Now government is eyeing it off as though they can claim leverage from it. Not just content with 'debt for equity' swaps (where our national parks, resources or land in general are used as collateral for loans) we are looking at a government that wishes to build policy as though this asset was theirs.

This from Scott Donald, UNSW. <https://www.unsw.edu.au/newsroom/news/2026/07/government-tap-4-trillion-superannuation-address-australias-challenges-risky-strategy>

"At the Superannuation Lending Round-table last week, an annual event hosted by The Australian Financial Review, Prime Minister Anthony Albanese said there was a "real potential" to see superannuation funds as:

a national asset that can be used more appropriately and get better returns as well, not just for individuals and for retirees, but for the nation.

Albanese reportedly urged attendees – including the chief executives of several major super funds and banks – to invest more of their members' funds in Australia, in particular business lending to fuel growth."

Naturally there was a push back by current fund managers, but the aim of an increasingly cash strapped government is easy to see.

Under current debt financing, this search for an ever decreasing amount of available money will continue. It will continue until everything we own is hocked, and we literally "own nothing ... but we're not happy". A solution of some sort will be proposed, and every effort will be made to convince us that there is no other option. We will be asked to trust a government that has continually put us in that position. A bail-out or alternative will be offered that make our current 'wage slavery' seem like a walk in the park. **It will be sold to us as the solution.** Before this happens we must educate ourselves and others to make sure we do not fall for this. **It will not be a solution that gives us freedom.**

For further education we must read and understand what history has shown us and what a potential solution really could look like. A demonising of 'Social Credit' by it's use in China (as a controlling or surveillance network and universal basic incomes), means we must look at and reassert '**Douglas' Social Credit principles** at every opportunity. That China has used the words, social credit, I do not believe is co-incidental. In the west, this 'word association' will not help our cause.

However, the fact that it is part of the Chinese dictatorial system is our biggest advantage if this is the system proposed. We are seeing all the infrastructure of that very Chinese system being built around us: data (surveillance) centres, increased restrictions in every field of endeavour, and limits to all conversations, are being put in place. Emphasis on the Christian principles undergirding the Douglas proposed Social Credit, will carry far more weight when we have it's polar opposite next to it!

Douglas, must precede all Social Credit references and the word Christian should also be in there. The foundation of our free society rests on the teachings of Christ, any solution that does not include this, is fraught with danger. Jeremy Lee wrote, Mending a Mortgaged World in 2009. A better overview of how we got here and what we are facing is hard to find. The potential solution in the form of Douglas Social Credit is also summarised. We will need this knowledge to be wide-spread!

<https://alor.org/Storage/Library/Lee%20J%20-%20Mending%20a%20Mortgaged%20World.html>

A political problem is a Social problem!

I raise questions about political decisions every issue. We discuss the intentions and actions of various groups and people. What we ignore far too much, is our role.

The definition of politics; the purpose of the political system, is to create and continue the social well-being of the nation. Under a democratic system this must coincide with the desires of the Nation. It must Re – Present the will of the populace, to the government of the day, and be acted upon according to those wishes.

We often separate social and political ideals, putting politics aside, in a basket on it's own because it divides us, or otherwise it makes us merely shut down and not engage! We fail to think of politics in terms of reality, and the overall desire of the population is being affected by political manoeuvrings we are absent from. The object, the desire to get along in a large group – a nation – means we must be on the same basic page about our societal conventions. It is vitally important that these agreements, these standardised acceptances are recognised as what they are, CULTURE!

When we are being told we have a toxic culture, or we have no real culture, what the political establishment is telling us, is that they are going to create one for us! They are ignoring what we have and replacing it with something else. The push for gender recognition in schools, where children are being taught there are many genders. The push to limit speech in case someone, somewhere is offended. The push to demonise our past and label what is left of our culture as abhorrent because of those past occurrences, fails to address the real advances and achievements we have made.

By focusing entirely on the negative in life, we have been captured and made to believe we must accept the changes being foisted upon us.

‘Playing politics’ is simply organising groups into opposing teams, to argue about often non existent problems, or problems we are well on the way to solving already. It can also be used to distract us from the real issues we should be facing. Running effective government is not about this ‘playing’ of politics, it is about finding out what people want and endeavouring to organise it to happen in the best possible way. **The ideals and aims of the people are supposed to be the guiding factor in politics, this will not happen if we do not participate.**

The distaste for politics has been engendered to create this disengagement, I am sure. We have allowed ourselves to be put off by it, to step away from the conflict it creates, an intentional one. The people still ultimately hold the power, but do not realise it. We still have a culture, no matter how many times we are told we do not. It is still worth protecting from unbridled change. We have seen

change, it has been ongoing since the beginning of this nation and it has been for the better overall. All the hype and grievance politics being played ignores this point, instead focusing on controlling what we think and pushing for a radical departure from our existing culture.

So politics is the key to social harmony and social growth – it must be played as a participant, not viewed as a spectator! Get out there!

Katoomba stopped a data centre

The most needed part of a surveillance state is the ability to process collected data. A population that resists ‘spying’ on others (as Australians do not ‘dob in a mate’), finds government at a disadvantage when it comes to both collection and the sorting of what is collected. The sole purpose of data centres is this processing ability. It will enable selection of data to suit the purpose desired. All other issues pale beneath this possibility.

Katoomba, in the blue mountains just outside of Sydney, has at this point defeated an attempt to build a data centre in their area.

“The application for the \$4.8 million data centre was withdrawn after the intense local backlash including almost 1000 signatures on petitions opposing the build, as well as a flood of community action involving flyers, online action groups and political campaigning from the Greens.

Spry said the P and C voted unanimously to add their voice to the chorus of community members fighting the proposed development

No Data Centres in Katoomba (NDCIK) campaign organiser Jackie Manners said she first learnt about the proposed development in her local paper, discovering it was only a block away from where she lived.

“It was quite alarming,” she said.”

<https://7news.com.au/news/plans-for-data-centre-at-heart-of-world-heritage-listed-national-park-scraped-after-community-outcry-c-22525588>

Katoomba has an active community spirit and other things going for it. Being closely connected to a world heritage site, they have a foot in the door for resisting change already. This should not discourage those of us who don’t, it should inspire us to act as well, growing from their experience. The NSW Parliamentary Inquiry into data centres may have finished with submissions in March, but the issue still remains a significant issue confronting individual members in their own electorates. Parties remain wary of public backlash. If 1000 signatures and active council participation can stop things there, then it is possible everywhere else too.

“While the David and Goliath battle is far from over — with no confirmation the North Katoomba data centre application would not be resubmitted in future

— locals are using the momentum to caution other towns, as well as plans to fight for the Blue Mountains to remain exempted from future proposed data centre builds.

“I think everyone needs to be very mindful of these developments coming up in their areas, because it was very quietly done,” Spry said.

“If people in our area weren’t civic-minded and kept aware of what was going on in the local community with developments, it would have very quietly gone through. Once they’re in, they’re not going to be turned off. And once one is in the area, more will follow.”

We must remain vigilant in our own areas and help out in others where we can. This issue will not stop on its own. If we do not want to live in a controlled society, where politicians decide what our lives look like, we must be active in politics, local State and Federal. Contact your local members regularly.

The rise of ‘bird flu’

We are witnessing an increased hysteria in the media about dying sea birds on our shores. I noted a short time ago that the South Australian Government has increased testing ability. Has this increased the number found?

“Hawk-eyed citizen scientists will be trained in bird flu detection in South Australia to bolster frontline defences against the virus.

SA has so far recorded five confirmed cases of H5 bird flu — four in migratory giant petrels, and one last week in a greater crested tern, which is native to Australia.

There have been 13 confirmed cases across the country, including seven in WA and one in New South Wales.”

<https://www.abc.net.au/news/2026-07-14/bird-flu-detection-training-to-be-rolled-out-in-sa/106912236>

There are important points that need to be noted when considering the figures being touted as a danger to us all. The first being what are we comparing these figures to?

What history of detection over the past decade or more is there? A number of 13 might sound impressive or not, but what does it relate to? In the past how many were detected? Is it cyclical? Does it follow bad seasons where food is scarce or when some other stress has been observed?

On their own, 13 identified birds mean very little. During the last big bird kill on our shores, were they tested for bird flu? Was it the same method used? Are we comparing apples with apples?

Like the PCR tests during COVID, what sort of testing is being used, is it accurate? Then we have the rate of testing! If we started out with one or two sick

birds testing positive, how many more tests had to be done to achieve the number thirteen?

The more tests, the more potential positives. Again, what history are we comparing it to, is it just a normal level, or don't we really know!

I am wary of any statistics presented without clarification of what they mean compared to past observations. Science relies on attention to detail and consistent methods to make comparisons. If these are not present, then the results are just conjecture! My trust in these reports has decreased considerably since COVID and with the attempts at controlling our lives becoming evermore frequent, I see no change in my position at this point.

Bird flu has been a part of the environment since they first learned to fly, nature continues on as it always has – unless gain of function experiments or profit driven overcrowding causes something different!

I see this hype just as another means of restricting food self sufficiency. Removal of backyard chooks or limiting our ability to otherwise help ourselves, makes us reliant on government and big corporations. All the signs of this possibility are there! Lab grown meat, rather than 'dirty polluting animals'; water restrictions via price increase and competition from huge agribusiness continues to remove the small diversified farmer. Mono-cropping and growing for export rather than our own needs is taking precedence over a healthy, self sustaining food supply. Greater and greater reliance on imports in our supermarkets also means potential supply chain issues in a crisis.

Couple this 'disease outbreak' with CO2 restrictions and rising fuel costs and we will be so preoccupied with survival that we will not have the where-with-all to resist the final push to global governance and the great reset that the WEF is so fond of talking about. ***

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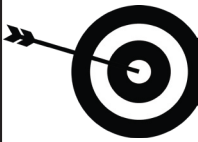
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The Price of Freedom is Eternal Vigilance

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When You Look Prosperous, But it's Just a Facade!
By Neville Archibald

Recent figures from a report by the McKinsey Global Institute asks a very relevant question. Have we become far more wealthy on paper than in reality? This question can, and will, be seen in the housing market shortly. Continued comments by real estate agents about lack of sales at auction, and a beginning of a slump in prices may well prove to be the warning shot across the bows of finance.

When things are good under this present faulty financial system, rising house prices irrespective of any improvements, can create a paper wealth that can be realised if one is astute enough (also rich enough). Trading in houses, at a price that pays off costs as well as mortgage (in the case of rapid rise), means you can make money without effort, in fact without any real wealth actually being created! This is paper money, it relates to no real increase in housing quantity or quality!

McKinsey points out that the world's balance sheet is doing much the same thing! Much of what we see as increase, is not reflected in reality, but only in the higher prices paid for existing assets. The share market can create booming stock prices by speculation, once this speculation enters the real world, prices either stabilise or fall, leaving investors to deal with the aftermath. Real productivity does not have to play a part, only the belief system does!

How does that fairy story go? Close your eyes and wish. If you truly believe, you will see fairies at the bottom of the garden!

Our housing market has been like this, with people equating rising house valuations, with real success. Not stopping to ask the question, is it real?

Like the belief in fairies, we have closed our eyes to what it really represents! A house was once a place to stabilise family life. A place to settle, to put down roots in a community and create some form of social stability around you. They say it takes a village to raise a child! We all knew that years ago! It takes a family of diverse abilities and outlooks, consisting of family, extended family, friends and neighbours. Within this sphere, we experience life as well as education. We know, and trust those we know, when we have that closer connection of community. Moving and trading property to 'stay ahead of the market', results in, not only disruption in the children's (and parent's) lives, but in the community in general. New faces in and out without ever really getting time to connect, ruins social stability.

Is this part of what we are seeing?

This paper wealth, with no physical wealth behind it, along with the social consequences (and there are always social consequences – even in business), have profound effects on the world. While some may convince themselves they are becoming wealthier, at some point that bubble will burst. It may appear as a financial loss as the 'market' readjusts, or may simply come after time to consider how your life turned out, how your community started falling apart.

Look around your community and ask what makes it wealthier, a better place to live.

Are we seeing this, are we promoting this, or are we simply trying to keep pace with a 'market' that truly doesn't give a damn about the social impact?

We can look at this in the microcosm of the housing market. We have discussed the 'advantage' of rising prices, now let us consider what is beginning to occur now – a fall in prices! Remember, that for every rise there is always a fall – and you must ask yourself, who is most affected?

We have seen our government advertising a 5% Deposit Scheme for eligible home-buyers. Usual practice would see borrowers face considerable disadvantage with such a low deposit. The (LMI) Lenders Mortgage Insurance (on loans with less than 20% deposit which ensures lenders are protected) adds significant costs. The Government scheme provides the guarantee otherwise provided by the LMI, thus reducing some of the starting costs and making it easier to get a loan. Keeping it may very well be a different matter.

Taking on a loan with such a small equity exposes you to the risk of what is called negative equity. If market value drops, the outstanding loan could very well exceed the value of the house.

News.com.au has a headline that reads ; "Serious Problem, wipeout risk for 34,000 Aussies as negative equity rises!"

<https://www.news.com.au/finance/real-estate/buying/serious-problem-wipeout-risk-for-34000-aussies-as-negative-equity-rises/news-story/1b4febaf0bc7622aa77e44fd7d3de07f>

Ben Graham explains that Aussies are at risk of a \$2.2 billion wipe-out as property values fall in a once in a generation slump!”

Graham attributes this slump to tax changes, higher interest rates and a flagging economy, part of which is true. I believe that the overlooked (and deliberately so) bubble, the speculation, the paper wealth rather than real physical wealth world wide plays a bigger part than is mentioned. If this reckoning comes, if this bubble bursts, many more than simply those who have negative equity will be at risk.

“Independent property economist Cameron Kusher said there were “definitely” first home buyers who were now in negative equity.”

“If you’ve just taken out a mortgage as a first-home buyer, it’s probably the most expensive thing you’ve ever bought and the most debt you’ve ever taken on.

Looking at it six to nine months later and realising you have more debt than what the home is worth — you’re probably not going to feel very comfortable,” he said.”

“If the economy weakens, growth slows, and we see a rise in unemployment, some of these people in negative equity would actually have to crystallise those losses — and that’s when it becomes a serious problem.”

“Mr Kusher said this means the “taxpayer is on the hook” for any losses that can’t be redeemed under the scheme.”

“If the owner can’t pay and the bank has to take possession of the property, those losses are covered by the government,” he said.

“In reality, most people realise when they are in financial hardship and sell long before it reaches that point. But even then, for those individuals who saved a 5 per cent deposit and took on a large debt, they ultimately walk away having lost money.”

So not only will individuals lose out, but it is the taxpayer who will bail out this ‘gambling’ debt, for that is surely what this is!

This is the problem our financial economy faces, must face, when based on incorrect assumptions. The banks and lending institutions will be protected by the Government (our money) as they always are, while we will find we are left to fend for ourselves as usual. You need only look at the historical data to see for yourself who carries these losses each time this occurs. The cycle of boom and bust continues to prove that those with control of the money, never really suffer the same, often they increase their wealth, while we are left to carry the debt.

Still on house prices

Labor is still pushing for first home-owners to climb aboard this scheme, they have also “dismissed concerns around negative equity” says the above article.

What else are they doing to help Aussies buy into housing you might ask, other than enable this potential risk?

While they talk big, we are also seeing rental prices climb, as the government's pressure is put on rental property owners with the likes of capital gains tax or the removal of tax breaks (for what is essentially investing in Australia). Those trying to save money for a house, then find these rents are taking any extra that could've been put towards the deposit!

What about building costs?

For any prospective builders out there, anyone who is not a big developer, build costs continue to rise as both fees and legislated expectations rise. The actual cost to build can be broken down into the cost to actually build, and fees and charges.

Aussie home-loans say 40% is material cost, 35% labour, and the rest administrative fees or tax (25%). Others, like the Housing Industry association, has this to say:

"Sprawling red tape from zoning laws to local council regulations is adding up to \$320,000 to the cost of building a new home, prompting the head of the Productivity Commission to call for governments to deal with the "regulatory hairballs" that have made Australian homes so expensive."

"Housing Industry Association chief economist Tim Reardon said his organisation's modelling suggested the cost in Sydney and Melbourne, where a large portion of the population lived, was much higher."

"He said HIA estimated 50 per cent of the cost of a new house and land package was regulatory."

<https://www.smh.com.au/politics/federal/the-amount-that-red-tape-is-adding-to-the-cost-of-new-homes-20251219-p5noz3.html>

If the Government was so concerned, surely the tax take and regulatory restrictions would be some of the first things to consider; instead, they are backing the LMI so that the banks don't miss out in case of default, this appears to be their main contribution. Who is the real beneficiary here? Is our government deliberately trying to transfer their debt to individuals via the housing market? They continually tell us we need 'new money' to keep our corrupted system going, and it only ever comes into existence as debt! Either Government borrows, or private entities do! To get ahead, most people carefully weigh their options, can they afford this next step? In most cases the system will be biased towards a bigger deposit for a good reason, it provides more of a buffer from defaulting due to unforeseen problems. Remove this, and suddenly all the new money (debt) needed to keep the economy going, becomes an individuals risk.

Governments that refuse to manage our money supply correctly, governments that continue to allow outside entities to create this money (rather than the people

it should belong to – all Australians), will never overcome their (**our**) increasing debt, they can only try to off-load some of it onto us.

In the *On Target* from the 24th of July, I mentioned the land boom in Melbourne, in an article entitled, “A lesson from the past”. Inflated prices can have serious and long lasting consequences, they can shape the future in many ways. When this bust comes (as it must) we must be prepared to fight for a solution that is not just a variation of the same thing we already have. We came out of that boom - bust cycle much worse off individually, yet it was not long before we started doing the same thing again.

Politicians and economists world-wide will propose solutions that enable control to be given to a small group of the usual people. We are seeing in the media daily, philanthropists and other self exaggerated manipulators of the present system (who have become wealthy from this manipulation), proposing all sorts of schemes to ‘help fix’ what I believe they mostly created by their own attention to themselves alone.

Each ‘fix’ they propose, cements control over us and earns more money for them. The next big solution will simply be more of the same on steroids. It is critical that we understand this and **push for something based on the real world, where paper values can never be manipulated to rise above the real wealth they represent.**

In his booklet, *Natural Cost and Ownership of Money*, J.D. Malan examines the basic flaws in our economic system.

<https://alor.org/Storage/Library/PDF/Malan%20JD%20%20Natural%20Cost%20and%20the%20Ownership%20of%20Money.pdf>

He deliberates on what true cost is and how our current system inflates it, creating a debt that lasts long after all the true physical costs of creation have been paid in the real world of blood sweat and tears. This lingering debt is held by those who are meant to be simply the accountants keeping tally.

“This claim of ownership of money, and the demand that it be repaid to the banking system is equivalent to a demand by the printer of a book of bus tickets that he is the rightful owner of the transport service the tickets represent, and that he is therefore entitled to repayment of the face value of the tickets.”

“Debt finance, with its inevitable inflation, has existed for centuries and has provided the ideal tool for concentrating power - without responsibility - in fewer and fewer hands. It is a characteristic of human nature that the possession of power creates a desire for more power, and that power is not surrendered willingly. Thus we see that, while it is not difficult to eliminate inflation, nothing will be done to eliminate it because it would result in a loss of power. Unless there is much more pressure exerted on our political representatives than exists at the present time, social problems generally and financial chaos in particular, will only get worse.”

Reading these seven pages will help you to understand the why we struggle to get ahead, despite the increases in the real wealth that both technology and the understanding of the natural world, has brought to us. This is the basis of the solution we must demand!

Net Zero yet again!

The pursuit of this policy seems to have no brakes. India has stepped away from it, China never agreed to it, the US has virtually backed away as well. Yet our minister Bowen persists! He continues to act like he alone can keep it going. Spending obscene sums of our money promoting what others are turning away from.

In a country as blessed with resources as we are, we continue to find our 'leaders' sabotaging our lives. We too, have been conditioned by fear to accept this self-sabotage even in the face of the rising costs, which we were promised would actually drop.

'Renewables are cheaper' is the continuing mantra repeated by all those under the spell of climate hysteria and afraid of the nasty polluting (but extremely abundant) sources of power we sell in unlimited quantities to our competitors.

Self sabotage at it's best!

How is it that we cannot see the harm we are doing to ourselves, to our country? We sell resources we won't use, to those who do, then buy back forms of power generation that are intermittent, and at huge cost. When we then find out that this change over is going to be unreliable, we look to batteries, from a similar source, once again at great cost.

Coal is a battery of sorts. It lies there underground, left behind millennia ago. It will still be there centuries on! It is the ultimate form of stored power, how we use it determines how much it pollutes. While we are developing new sources of power, and until we can fully replace what we have, why do we insist on removing it as quickly as we can! It is remarkably like moving out of a comfortable home, to live in a tent while the next home is built, all the while the old home remains vacant! Efficiency and pollution problems when using coal are a fraction of what they once were, could be a fraction of what they now are! New technology and upgrades to existing coal fired power generation would see this improve considerably, yet we are so blinkered by divisive politics that the reality of this is not even considered.

Instead we chase another partly developed technology with, as we are finding out, pollution problems which are perhaps worse than that of coal in the longer term. It also seems that the recycle ability of these new items is still under-considered. A cost, in both environmental and dollar terms, that we will also be forced to cover eventually.

Once again I see a program in place to enrich a few in high places, while

dropping our standards of living and charging us more to do so. Once we are all pauperised, I guess we will plead for that promised solution – dare I say it? The words include ‘nothing’ and ‘happy’. I fail to see this as simply mismanagement once again!

When Spain is not Spain

Uncontrolled immigration into Spain, and the countries of Europe in general, has many who live there (and elsewhere) asking some serious questions! Senator Babet writes this in his recent Substack.

“Where tens of thousands of illegals crossing from Morocco into Spanish territory have reignited the great European argument: What exactly is a nation if it no longer controls its borders?

Because that is the uncomfortable question nobody inside the bureaucratic castles of Brussels wants to answer. What does it mean to be Spanish? Is it a shared history? A language? A culture? A connection to a particular land and people?

Or is Spain now merely an administrative zone inside the great European machine, a place where people pay taxes, follow regulations and wait for instructions from unelected bureaucrats who have never set foot in their town? Can Spain still be Spain but without the Spanish? And who gets to decide? The Spanish people? Or Brussels?”

This is a question we have been asking for a long time, not about Spain as such, but as a sovereign country of our own. Each time we ask it, we are hounded by accusations of ‘racism’ and ‘white supremacy’. Each Nation has it’s own culture, its own laws and systems of government. Each has shaped these by involvement over many decades, even centuries. What does it mean to be throwing all this away for complicated versions of ‘tolerance’ or ‘guilt’, and to whom are we handing over these determinations?

Surely the right of these decisions belongs to those who make up the country, who must and have lived successfully in it and developed it.

Yet in recent decades we have seen a concentrated push by academics and media, along with policy enactment by the political machine, to make us ‘trip out’ with guilt over past injustices, imagined and real! Babet also says:

“A nation is easier to absorb into a supranational system once its citizens no longer agree on what the nation is.”

This is exactly the division being promoted here! We are being forced to disagree about everything in our past. The past is not allowed to stay in the past, we are not allowed to examine how much improvement we have made, but we must ‘guilt trip’ and cower over things we were not responsible for and have largely left behind. Division politics has become the single most talked about item of news

in any discussion, always a conflict manufactured among us. Where is the pride in achievements made, in advances we've made socially?

A casual look around all the worlds leading Nations will see similar programs in place in each one. Each Government says it is all about social cohesion, but continues on to ban speech or discussion about saving their own cultures, instead, they focus on the rights of minorities and immigrants who are often at odds with the host countries way of life. If that is not enough they dredge up those past issues and revisit them, despite the fact that they have been moved on from.

"History is full of empires that collapsed not because they were defeated from outside, but because they stopped believing they were worth defending. Europe is now testing that principle in real time."

Senator Babet rightly asks these awkward questions about Europe and Spain in particular. I am sure he is also making an inference that, we too should be asking ourselves what direction we take about our own sovereignty over these matters.

We need to remember to support those making every effort to bring the issues we face into public view. Sharing information or links to good articles is a good way to keep the conversation going. Only by this ongoing discussion can we hope to wake sufficient number of people to make a change.

Let's Talk About It - Senator Babet <senatorbabet@substack.com>

We need to focus on the positive things we've achieved as a Nation, on the positive things we can still do. If we continue to let ourselves be drawn into arguments about a long dead past, then we are playing into the hands of those looking to stir up division! Where bias and corruption still exist we must confront it, but I suggest it lies in different places than the ones most frequently reported in the media or pushed by politicians seeking to cover up what is really going on. ***

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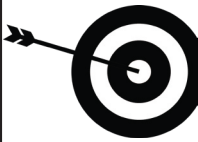
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The Price of Freedom is Eternal Vigilance

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Manufactured Problems By Neville Archibald

Let's create a crisis then present a solution!

I need a reason to implement something, something that others do not want! I have a vision of something or some process that will make me money or give me power. What do I need to do to get others to agree to it? It may be distasteful in the beginning, but given the right sales pitch, perhaps we can make it happen! Those who disagree might make noise at first; but, given the right excuses, they can be convinced to 'come around'.

Now imagine the self proclaimed 'Elite' at a 'world conference'. What are they telling us? We must eat bugs or factory produced protein (that is not sourced from nasty polluting cattle), we must stop using energy (producing CO₂), change over to so called non polluting forms of generation. We must live in closely packed areas, where all that is available (allowed) is within a fifteen minute radius. We must cut our numbers back, there are too many of us, a sustainable world population is a quarter of what we now have! The list goes on!

Most of these determinations/suggestions are not compatible with freedom of the individual (except for those individuals who are "more equal" than other individuals), they impinge on what we believe are basic rights. We are being told we must 'take one for the team', so to speak.

Over the course of decades, perhaps a century or more, we have increasingly been fed on a diet of problems. The largest and most convincing of these has been money; and from a Douglas Social Credit perspective, that is the thing, if correctly stated, would solve most of the "Manufactured Problems" we face.

But first let's keep on looking at the other issues.

A program to gain some form of world control is no longer a deniable, the UN the WHO and the continued meetings of these 'elites' at luxurious venues around the world show us exactly that! They postulate that the problems of the world, can only be solved by some form of 'international control'. The WHO must govern (enforce) our health, COPS must direct (control) our energy use, the UN must determine all foreign relationships and the IMF or world bank must give us their permissions to use money.

How did we get here?

Once free and prosperous Nations slowly started on a decline. They sold off their manufacturing base and exported excess wealth to those who 'needed it'. In order to 'make things fairer' throughout the world, so we are told. That was the initial 'sell' anyhow, called for in the LIMA agreement (named after the city that hosted this elite conference where this ideal-creating document was thrashed out).

I will point out here, that the full title, United Nations Industrial Development Organisation Lima Declaration, created in 1975 was not a legally binding treaty, it was **adopted by consensus (of the 190 odd countries attending)**, including that of our Whitlam Labor government of the time. Successive governments since then could be said to have 'adhered to it's aspirational recommendations', which you can of course do, without officially 'signing' it. (Thanks aap. fact check.)

However, if something looks like a monkey, makes noises like a monkey and smells like a monkey: I dare say it could well be ... a monkey!

It was at this point that "manufactured problems" began to appear on the radar of many who objected; the ones, who in that first paragraph, had to be convinced it was a good idea. Financially things were already being made tougher on businesses, costs and levies were increasing. Interest rates of up to 23% in the mid 70s continued to be high in the early 80s under Howard, and were still at 17% in 1990! The agreement just confirmed suspicions about intent!

Level playing fields were called for, tariffs were touted as 'unjust advantage' for the wealthier Nations. Again under Whitlam (before this agreement – 1973) across the board tariffs were cut by 25%. the 80s and 90s saw a continued phase out.

The reality after this, was big manufacturing moving off-shore, taking advantage of lower labour costs and less restriction (less pollution laws, less worker protection laws, less production safety oversight). Cheaper imported goods were then sold to consumers as 'something we should be able to achieve', the unsaid object, being to divide labourer and business, as each struggled to make financial compensations to be able to compete. The worker saying the owner wants too much profit, the owners saying the workers cost too much! A 'manufactured' divide started, that

saw the rise of Union pressure, and forced the often struggling small business to fold. The bigger ones could weather the storm by going off-shore in many areas, cutting costs. **Problem 1. Collapse of small business and manufacturing!**

With 'level playing fields' invoked, the next step was removal of Tariffs. Long a restriction on the exploitive endeavours of those same big businesses (multinationals who have no real home base to be concerned about), these are decried as 'restrictive' and 'unfair'. The result could be seen around my area as thousands of productive trees were pulled out of orchards all over, they could not 'compete' with imported fruit prices, where pickers were paid a pittance and growers had less 'costs' in respect to ours (our growers had a never ending set of cost increases imposed by government, unions and the 'big corporations' that ruled the market in one form or another). This example didn't just affect the fruit industry, but all primary and some secondary industry. To add to the complications, some Governments (of other Nations), subsidised their exports to win the 'sale' and bring in more of the badly needed 'export dollars' (which they needed to pay for the international loans, initially used to build up their economies and allow them to 'compete' with ours).

(Behind this 'intent by consensus governments' made, was the role of international finance, low cost loans to developing nations followed so that they could 'compete' and the expertise to use it – was provided by the hand of friendship of developed countries! It made us feel good about ourselves at the time, but was essentially used to remove our 'less internationally competitive industries' in the long run.)

Problem 2. Change from smaller, more participatory business, to industrial sized farming and industries, thus creating a dependence on 'wage slavery'. Incidentally removing a broad base for the training of apprentices and fostering of true innovation.

Lack of workers, suitably trained, now becomes apparent. Without the mainstay of predominantly small family business, we rely on the generosity and pride in nation of those now increasingly monopolistic multinationals to move forward; to employ apprentices, to train or create enthusiasm for development of new ideas. Anyone who has worked in many of these companies must realise the difficulty that causes. Apart from the drudgery of same-same work, that most labour under, all real development now occurs in only one or two of the sites these multinationals own, the rest are just satellite producers, with no real R and D (Research and Development) no real innovation, just repair, and little, if no, alteration to process. In other words a static and stagnating place where you learn to 'just put in your hours and go home'.

Don't get me wrong, there are places that do all those things right, but they are

few and getting fewer, as the amalgamation of business occurs. Wealth in terms of market and share prices are the defining goal. Location and employee are a by product - if they are even considered.

You might think I have something against multinational businesses by now, many have real people managing them and these are often genuinely concerned for their employees and for the business in general. But when it comes down to it, they too are being played. It suits the 'competitive' nature of the bigger business, that each individual factory is always operating on the edge of closure, as factories elsewhere 'can do it cheaper'! Less demands are therefore made, less people walk out, or disengage enough, to want to work elsewhere. The ability to 'opt out', is less attractive, especially when you know the next employer is the same.

These big employers of people, then become too big to fail, unemployment due to this societal redevelopment is a problem now to be solved, tax breaks and other negotiated compromises are made with a government that created the conditions that allowed it to happen in the first place. So the big get stronger, they get listened to and consulted in further policy.

You might ask at this point about competing Parties, surely Labor and Liberal differ in their direction, after all Labor is for the worker isn't it? Isn't Liberal the one in bed with business? A quick look at the past will show you both major parties have pursued this same set of policies, each only altering the speed of introduction. The policies that have continued on, have seen this rise in monopoly of industry until the same few people own a majority and influence the entire market/world.

Problem 3. Big business (read world encompassing entities – often those same entities who go to all those conferences) have unfair advantage and now consult with government, who listen more to them, than those who elected them – the people.

All the way along in this process, the problems we have faced have been as a direct result of enacted policy. Many of the other problems to arise, stem directly from these policies. The rise of unemployment is one, as jobs have been outsourced overseas, it has created yet another problem to be fixed. Taxpayer money must be spent to provide for living costs for those no longer able to find work, or other jobs must be created to keep the 'real unemployment figures' low. This in turn puts pressure on the public purse (and we are back to the money system!).

The lack of training (apprenticeships) and small business preparedness starts to show up in the trade sector. Other things like keeping all children at school and telling them they can all have high paying tech jobs, deletes the actual workforce. Many who would have been happy at an earlier age, to just get out and work, have

been delayed to point where the other indoctrination pushed onto them, means some now think they have a right to have someone else provide for them. (In part, this is true! Our inherited abilities should indeed make work less required, it is the natural consequence of 'labour saving') Or at least we saw professions that were once respected, denigrated as lower class work, not something to aspire to.

Removal of technical or trade schools, where all aspects of work were encouraged and looked at as good careers, coupled with this desire to finish year 12, means less exposure to the 'real life' that could await them. Employers, confronted with now young adults, find them difficult to train, as they have been fed their 'rights' and taught to copy facts and figures, but rarely taught, how to learn. As a result of this disconnect, a lack of needed workers arises. Instead of admitting failure and re-creating the trade school system, we find our government pushing to import these workers, by increasing immigration. This is sold to us again, as 'doing the right thing' by refuge seekers, and we are divided as a population again by those telling us that 'our youngsters', our population, won't work! The real meaning in many cases, is that those who would be happy to do the jobs, want conditions we have come to expect, like safety and reasonable hours. They want the conditions we have come to expect as a developed nation, as a nation that has a history of advancement in social conditions. Shame on us! (irony here!)

Think about that for a minute! We have inherited an expectation of less effort expenditure as machinery and technology has removed the need for drudgery. We realised years ago that the worst parts of some work could be automated, and why shouldn't we expect that to continue? Are we not meant to make advances in this area? Our pursuit of leisure time should be directly compatible with labour saving devices or processes! Why are we expected to work more, if the things we need are being created with less human input? Something I think we instinctively realise, and we become reluctant to return to what we see as mere drudgery for the sake of financial gain. Sweeping streets or hand digging holes can be done more effectively by machine, make-work solutions are demeaning. They lie at the back of our mind, of digging holes just to fill them in again, not just wasted effort, but soul destroying. Are we not advanced enough to find a better solution?

The answer to that, of course, lies in the link between employment and income! This is central to any solution that must come about. It is also a potential danger point if we accept something like a Universal Basic Income, such as offered in dictatorial States.

More reading on this subject here:

<https://alor.org/Storage/Library/PDF/Heydorn%20MO%20-%20A%20National%20Dividend%20vs.%20a%20Basic%20Income%20%20Similarities%20and%20Differences.pdf>

If I have not been clear at this point, I make this assertion now; nearly all of the

problems we now face have been created by successive governments, either intentionally to win votes or stay in government, or unintentionally, by failing to address the root causes of the problems. In many cases, these policy enactments mirror the intentions of the 'world think tanks' whose aim is not that of empowering the grass roots, but that of the leaders and owners of the gigantic corporations that now virtually rule the world.

We are living in a feudal type arrangement, where once we had Kings, we now have world spanning business entities, who can relocate themselves favourably to anywhere they desire, if the population becomes aware of their exploitation or sick of their monopolistic expansion. They have no loyalty to any but themselves.

The bigger picture

The smaller issues I have just mentioned, also give rise to, or accompany, larger issues. While any one of the above could be seen as a large issue on its own, it is the 'world encompassing' ones that strike fear in, and persuade entire populations to 'vote' to fix things – things that may not actually be broken, or things that have been intentionally broken by the faulty system we operate under.

Climate Change, Pandemics, International Debt and Overpopulation are world-wide problems that we are supposed to be so worried about, that we give up our sovereign right to make our own choices. We must hand over some of our right to govern ourselves, forgo some of our expectations about life, all for the greater good!

Unnamed experts and great minds in business and their employed science advisers must be the ones to direct us as to what to do! After all haven't they 'made it big,' due to their expertise? If you have followed any of what I have said before, our focus on being fair to others has been abused and taken advantage of by these very people!

What right have they, to 'solve' our problems, the ones increasingly being created by this feudal advance.

The Bird Flu scare is just another of these on-going disruptions in our lives. One that will result in not just bird deaths, but restrictive practices to farming, to population movement and to what we can do on our own properties, not to mention rising prices.

As well as that, it will be a good distraction from the real issues of social disruption, the continuation of the fore-mentioned policies leading to, ultimately – some form of world government.

A close look at the 'scare,' reveals some interesting possibilities. Some things that are not being mentioned in the media or by government 'experts'. First of all, the figures of deaths being reported as 'flu' deaths. What are the historical figures, year to year? What other environmental factors have influenced

these deaths in the past? Has naming the variety made it worse, or just known?

Previous examples of bird flu outbreaks are not unknown, deaths have also occurred in the past. How many tests were conducted then? What sort of tests were done?

The recent increase in reported deaths, from 7 to 15 (or whatever the numbers are that relate to each State), are based on what number of birds tested? The arming of well intentioned ‘civilians’ or volunteers might be a noble endeavour, but how many more tests did it take to find those extra 8 birds whose PCR tests returned positive? Not just that, but does a positive test mean the bird died of ‘flu’? No matter what the type (hype h5n1).

It is here I must digress.

“Bird flu has arrived after months of algal bloom, but primary industries minister says SA is ready

Bird flu has arrived after months of algal bloom. All Australian detections have involved migratory seabirds, and there is no evidence the that the disease has spread into the poultry industry.)”

So says the news item from the ABC:

<https://www.abc.net.au/news/2026-07-04/bird-flu-has-sa-authorities-on-alert/106877974>

The key words to look at here, are **algal** and **bloom!** I have no doubt that preparations for lock-downs and farming culls have been made! Even hurried vaccines have appeared for the ‘at risk’ wildlife under our control (see Fairy Penguin vaccination proposals in Victoria). But we ignore the full story at our own risk. Government is quick to implement controls over every aspect of our lives, even more so in recent times. Bio-security changes and ‘authorised officer’ appointments along with legislation has been initiated in many different areas in the last decade. Many have not been used yet, and those that have, have received substantial push back by the communities involved. Powers to enter farmland, powers to eradicate or poison ‘fire ants’, fruit fly and in Canada, Cull Ostriches, despite many questions about their having survived an outbreak and thus now are naturally more immune.

Loss of personal control of even our bodies is also being seen in medical spheres, where drugs for some conditions can be legislated as compulsory (although the wording might be ambiguous, the intent is not) COVID mandates being the most controversial recently.

Are these to be followed now by ‘Bird flu’ mandates? Fear porn in the form of ‘PCR tested’ dead birds.

Imposing restrictions on commercial bird flocks will see the big producers finding ways to survive and the little ones sent to the wall, either by forced culls or

housing requirements that are not feasible or in many cases desirable! We must decide how much of the interference we accept, and how much of the supposed scientific debate is actually believable. Has it taken in all of the potential information regarding cause? Is it being used as a fortunate misfortune – never let a good crisis go to waste!

Coming back to that all important Algal Bloom!

“Although the harmful algal bloom in South Australia was first detected in March 2025, it hasn’t yet gone away. “The South Australian HAB still hasn’t completely disappeared about 15 months after it started,” says Murray. “We now need to fully investigate the factors that cause *Karenia* to grow and understand its mechanisms of toxicity.”

*“Worryingly, the scientists showed that the species behind the South Australian bloom (*Karenia cristata*) “produces substantial amounts” of brevetoxins (BTXs). These potent neurotoxins are commonly associated with deadly ‘red tides’ (produced by another type of algae called *Karenia brevis*) and can cause devastating mass strandings of whales, dolphins, manatees, sea lions and turtles among other animals.”*

*“Before now, the warm water *Karenia brevis*, which only occurs in the south-eastern United States and also produces brevetoxins, had been considered the most devastating marine HAB species in terms of its environmental, economic and social impacts,” Murray adds.”*

As reported by, Melissa Hobson, doing business as The Ocean Writer Ltd., is a marine science and conservation writer based in Hastings.

<https://www.discoverwildlife.com/news/marine-mammal-strandings-linked-to-algae>
<https://www.discoverwildlife.com/animal-facts/marine-animals/deadliest-algal-bloom>

Both of these are very good articles to help you understand some of what is not being said by our government or media.

The following abstract of an article, indicates that research has been done on toxicity of the varied “*Karenia*” species. Both *cristata* and *brevis* produce substantial amounts of BTX’s, with toxicological effects.

<https://www.nature.com/articles/s41559-026-03115-0>

*“*Karenia* microalgae produce heat- and acid-stable neurotoxins called brevetoxins in the wild. These lipid-soluble toxins break down very slowly in seawater, persisting through physical and biological action, bioaccumulating in marine food webs, and aerosolizing into the air via breaking waves during coastal red tides.”*

Information gleaned from: <https://hab.who.edu/species/species-by-name/karenia/>
“These neurotoxins can accumulate in shellfish and cause Neurotoxic Shellfish Poisoning (NSP) when ingested. In addition, brevetoxins can cause respiratory

problems and other human health impacts when inhaled in aerosolized form. This occurs when cells are ruptured during blooms and aerosolized brevetoxins are transported by winds along beaches.”

“These toxins bind and open voltage gated sodium channels in cell membranes, which are particularly important due to their impact on nerve cells.

Most organisms cannot break down these toxins or excrete them, so they bioaccumulates and biomagnifies in the marine food web. Although most invertebrates that consume Karenia cells directly are not impacted by this toxin, it is very toxic to animal or human consumers. The associated illness in humans is known as Neurotoxic Shellfish Poisoning (NSP) and includes a variety of neurological and gastrointestinal symptoms. Some of these symptoms include disrupted cardiac, respiratory, neuromuscular, and thermoregulatory control. During particularly large blooms of K. brevis there have been massive die offs in fish, seabirds, marine mammals such as manatees and dolphins and even turtles in the region, and remnants of the toxin can be found throughout the food chain.”

What is incredibly important here (if the neurotoxin alone is not responsible), is the degree to which this toxin (and the organism that makes it) has allowed the seabirds and the seals to become more susceptible to the ‘bird flu’ which is being named as the lone killer. As per above, this neurotoxin **bio-accumulates** and **bio-magnifies**. The elephant seal deaths where the scientists claim a 76% death rate in seal pups, has two questions that need to be asked. Did the seals contain any concentrations of this neurotoxin (i.e. were they tested)? And what amount is expressed in mothers milk? Seal pup deaths are normally around the 50% rate by end of season. An extra 26% could easily be accounted for in several ways. The first being the most obvious, the toxin itself! If like human mothers milk, the female’s body protects the pup from the secretion of the toxin in the milk, then another reason may also be required to explain the deaths.

This toxin, as the information above shows, exhibits itself in neuromuscular control. Pups often die from being squashed by mothers, add an inability to move properly and deaths by involuntary muscle control must rise!

If you doubt this ‘muscular’ spasm could be to blame, witness the movements of the Kangaroo population, also affected by this neurotoxin last year.

The kangaroos fed on herbage close to the affected seashore where foam or sea water spray was blown onshore. They developed poisoning so acute that many had to be put down. At first it was suspected phalaris (or plant) poisoning, but later tests indicated it was indeed, the brevetoxin from the algal bloom.

<https://www.abc.net.au/news/2025-03-29/kangaroo-deaths-near-microalgae-affected-tunkalilla-beach/105106820>

In the world of research, it is always interesting to look further afield from your first conclusion. There are always many factors to be taken into

consideration. The whole point of peer reviewing material is so that others can assess and ask relevant questions, as well as attempt to repeat conducted exercises that prove any hypothesis.

I have no doubt, people like myself who ask these questions of our authorities will be labelled as mis or dis informers. Self educated and enquiring minds who also ask pertinent questions these days, are also subject to ridicule or denial rather than answers.

Considering whale stranding and aberrant sea life behaviour is not new, I decided to look at this too. Were the other Bird Flu outbreaks that we hear so much about as warnings, also potentially related to environmental exposures of other things?

Another toxin associated with algae (in this case domoic acid) has been linked to strandings and deaths of marine animals off the west coast of Canada (1987) and California.

“A new study of California sealions poisoned by a deadly natural neurotoxin suggests that algal blooms might be a major cause of marine mammal strandings.”

“Exposure to high levels of domoic acid, produced by marine algae, is well known to cause seizures and death in marine mammals, as well as in humans who have ingested contaminated seafood.”

“Behavioural experiments led by Peter Cook of Emory University in Georgia, USA, have now shown that sealions that survive the initial acute illness are left with impaired memory and foraging abilities.”

“We do see the toxin in whales that die of many causes such as starvation and ship strikes, and we think that domoic acid poisoning may impact an animal’s ability to forage and evade dangers,” Lefebvre added. “Further investigation is needed to confirm it, but Cook’s findings support this theory.”

<https://www.discoverwildlife.com/news/marine-mammal-strandings-linked-to-algae>

A long history of algal blooms can be found in places that strangely also have seen this ‘bird flu’ we are being warned about. See last page. If the flu is not yet in farmed or non-seabird populations, then unless large mortalities appear in these populations, testing for, and finding it by PCR, is no reason to conclude that culling must be done. Background levels of any disease can be found, what these are in normal circumstances should determine a statistical zero point to start with. Unless we have a historical data point to start with, 7, 15 or 42, dead birds are just numbers.

I have every love of our animal and bird populations, I have a love of all farmed animals and a desire to see them treated better. Our Industrialisation of

farming methods, is a far greater disease creator than anything nature can throw at us, our playing God with ‘gain of function’ research into these very diseases, more worrying than ever. The push for control over human populations who are otherwise resisting this ‘world government’ has already seen planned problems created. Is this simply more of the same?

Some points to consider:

“Seabirds feed on the abundant life associated with oceans and estuaries and are thus susceptible to the effects of HABs. There is a long history of HABs impacting seabirds, from reports of red tide in the Gulf of Mexico during the 1800s killing seabirds to the mortality events, or “wrecks,” that commonly make news today. Most famously, Alfred Hitchcock’s iconic film “The Birds” was inspired by widespread reports of strangely behaving seabirds in the Monterey Bay region in 1961.” <https://hab.who.edu/impacts/impacts-wildlife/hab-impacts-on-birds/>

.....

“In 2021, North America experienced widespread and severe harmful algal blooms (HABs) driven by warm temperatures and nutrient runoff. According to the CDC One Health HAB System, multiple states reported hundreds of events leading to human and animal illnesses, particularly impacting coastal estuaries in New York, the Great Lakes, and western water bodies.”
“The North American 2021 bird flu outbreak began in December 2021 when the highly pathogenic avian influenza (HPAI) H5N1 (clade 2.3.4.4b) was first detected in wild birds and poultry in St. John’s, Newfoundland and Labrador, Canada. This marked the arrival of the Eurasian lineage virus into North America”

.....

“In 2016, harmful cyanobacterial algal blooms (HABs) drew increased scientific focus across Africa.”
*“In 2016, several West and Central African countries faced severe outbreaks of highly pathogenic avian influenza (HPAI), primarily the **H5N1 strain**, heavily impacting commercial and backyard poultry.”*

.....

*“In 2022, South America experienced **severe harmful algal blooms (HABs)**, most notably in Patagonia, where a toxic red tide in Golfo Nuevo, Argentina caused the deaths of 30 southern right whales and mass mortality in sea lions, alongside a complex multi-specific algal bloom in the fjords of northwestern Chile.*

Event: A massive toxic red tide developed during the austral spring (September–October 2022).

•**Impact:** 30 dead southern right whales were recorded, alongside fatalities in South American sea lions, seals, and Magellanic penguins.

•**Toxin Transfer:** Research confirmed that phycotoxins moved through the food web from phytoplankton and mesozooplankton to fish and marine mammals. About 10% of the local human population also reported gastrointestinal symptoms linked to the environmental event.”

“The H5N1 highly pathogenic avian influenza outbreak hit South America in late 2022, causing historic mass mortality among wild birds and marine mammals across countries like Peru, Chile, Argentina, Uruguay, and Brazil. The virus killed over 650,000 wild birds and tens of thousands of marine mammals, including sea lions and elephant seals”

.....

These above are simple Google search results, a more in depth reading you can do for yourself. I believe we have come to a point where we must ask serious questions of every problem we are told we are facing and every solution put forward. Fear and the formant of a Mob rule mentality in political circles is a bad thing for us all, only truth has the power to set us free! ***

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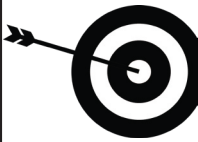
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The Price of Freedom is Eternal Vigilance

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It Is Easy to Get Distracted! By Neville Archibald

With all the distraction that is taking our attention at the moment it is easy to forget the real issues we face. “Bird Flu”, the Parties squabbling, leadership contests and more, continually take front and centre as well as both sides. We argue among ourselves along “anti-vax” and vax believer lines, or worse we divide ourselves up into anti and for in every aspect of debate. We concentrate on making our view the only view, and do not stop to consider the arguments being made by either side! Our political leaders and our forelock tugging media do not debate the questions so much as promulgate a view with no variation and no stopping to ask even relevant questions.

Quietly and without any fanfare, the media is allowing the passage of bills and legislation through parliament without question, without reporting on those who are standing up and asking. The ASIO bill, just recently went through as the last bill on the table for this sitting. Debate was minimal and the chamber was virtually empty. Greens Senator, David Shoebridge led a fierce opposition to it on grounds of “coercive questioning and detention powers without requiring people to be charged with a crime!” Politically motivated “violence” (which now includes some vague definition of ‘hate’ speech, which in the past would have been considered just plain speaking your mind), now appears to be grounds for 24 hour detention, questioning and a basic violation of our rights. Some of those that have been subject to laws very similar to these (and remember, the western world is travelling in lockstep here!) find themselves threatened with prison sentences if they even talk about their incarceration afterwards. This is straight out of Soviet era secret policing, we are right to be afraid, we are right to be asking questions; yet Senator

Shoebridge spoke at length to a virtually empty chamber! Where was your representative?

Ask your local federal politician if they listened to what Senator Shoebridge was saying! Ask if they were even in the chamber for the debate. One that should have sent shivers up their spine!

They are taking guns off law abiding, registered, gun owners, and are now stopping law abiding citizens from posing the difficult questions this country must face: all in the pretence of “terrorist threat.” If the “talk” on the street is anti government agenda (and this is becoming more and more apparent as people wake up to what they are losing), then ASIO powers can be used to ‘put a scare in people’. It is being done elsewhere under similar circumstances – watch the way government is riding rough over farmers concerns, watch as they crow about saving the environment by CO₂ reduction, but allow the bulldozing of large tracts of pristine forest to put up “alternative energy giants.” Watch again as they fast track Data (surveillance) Centres, with their incessant demand for both water and power! As they allow the installation of diesel backup generators for same, a huge number for each installation, that will spew out even more CO₂, let alone the diesel particulate equivalent of having a convoy of trucks doing circles in your quiet neighbourhood.

You struggle to be allowed a second home or granny flat on your block of land, and wait, comply, pay, and pay again only to find it knocked back; but these surveillance centres – no problem!

Our cage is being built right under our noses!

So while all and sundry are stressing over the divide of bird flu, while the media makes the most of each new number presented as fact, and asking no really relevant questions, we are being caged. Our limits are being determined, cameras rolled out and facial recognition ability is beginning to be installed in every major store, the Blackrock compendium and all of their coterie are installing it, “for your safety”.

<https://www.biometricupdate.com/202504/blackrock-boss-believes-digital-verification-is-key-in-vision-for-capital-investment>

With the headline: “*Blackrock boss believes digital verification is key in vision for capital investment.*”

An article, released in April ‘25, goes to propound the direction to be taken by Larry Fink’s range of companies.

“In 2025’s annual letter to investors, Blackrock chairman and CEO Larry Fink set out a vision for his company but also for the world in a prophetic view of capital and investment.”

“The takeaway is clear,” Fink writes. “If we’re serious about building an efficient and accessible financial system, championing tokenization alone won’t suffice. We must solve digital verification, too.”

“This is where digital identity, security, and biometrics companies come in with new solutions announced every month, every year.”

Then this from an ABC article just a week ago.

<https://www.abc.net.au/news/2026-08-17/coles-and-woolworths-to-test-facial-recognition-technology/107045036>

“In February, Australian hardware giant Bunnings won a legal battle to monitor its customers with AI.”

“In July, the privacy commissioner published updated guidance allowing facial recognition to be used in public spaces, including retail stores.”

“Coles and Woolworths have tested facial recognition technology in a bid to combat retail crime.”

So the battle to track Joe public, regardless of guilt or innocence is being won, and won by companies and governments alike. Identification, movement and purchasing transactions are now being monitored in real-time in many places. It is not just being rolled out, it is being won without any real battle, we are too busy being distracted!

What comes next?

Meanwhile the Government, who are fast running out of easily accessible money, is now eyeing off your superannuation! They have, and are, continuing to raise all other taxes, despite the card shuffling of the tax laws and rates, the total tax take will always be greater (and it all comes from US).

If they can break us, if they can push us far enough, we will welcome some kind of financial reform, a guaranteed income via CBDCs (Central Bank Digital Currencies). A universal income!

This is the real danger we face!

Government control of data, corporation control of data, data used to justify your “income”, your ability to buy and sell, your ability to travel! All of your participation in society will be capable of being monitored in real time! These all-encompassing Data Centres will be the processing power to make it usable. If you think of everywhere you use your money, being monitored and tracked, and then ask yourself, do I trust my government? Do I trust the large corporations? Do I trust Larry Fink? This is what we are facing – NOW.

In WA there was a data breach where licensed firearms owners had information shared, with whom? How? ‘Email leaks scandal’, 450 emails that the department “has lost control of” according to Hon Phil Twiss MLC.

<https://www.facebook.com/watch/?v=922713676961583>

This gun registration and buyback (read compulsory acquisition) is a crucial component of “combating the ‘threat’”, used in conjunction with the anti terror laws and it is already failing. I am beginning to lose count of the ‘data breaches’ we are seeing everywhere. The Banks, the supermarkets and of course, the government departments, and we are supposed to fall over ourselves to ensure we are digitally safe. We must roll all our data into one spot, trust the government to ‘look after it’, when we can see for ourselves it is not working.

If you want to know more, the following summary includes some, but certainly not all, information on some of these data leaks, from:

<https://www.webberinsurance.com.au/data-breaches-list>

- “Court Services Victoria confirms data breach following hacker claims ” July ‘26.
- “Origin Energy boss confirms almost a million Australians compromised by data breach ” July ‘26
- “Australian educational facilities impacted as ‘criminal’ hacks Canvas learning platform” May ‘26
- “Treasury staffer charged for NSW government data breach” April ‘26
- “Data Breach Exposes Supply Chain Vulnerabilities as Customers Face Targeted Phishing” April ‘26 (this under [*Booking.com*](#))
- “Aussie FinTech platform youX confirms data breach as hacker shares massive dataset online - Hacker claims compromise of 141 gigabytes of data from a MongoDB Atlas cluster, more than 600k loan applications to almost 100 lenders potentially compromised.” Feb ‘26.

This is not a complete list, I counted some 38 since late January on this site alone! Each item on this website leads to an in-depth article. Just how secure anything digital is, depends on the Hackers ability (or the desire by an interested body) to obtain said information. The uses it could be put to, depends entirely on the moral stance of that body, and for many (government included) “it’s just business”.

This brings me to the subject of our last podcast (The Cross Roads. TCR 2026 – Episode 32). <https://rumble.com/v7ed1r0-tcr-2026-episode-32.html>

A solution to our financial issues will be ‘given’ to us, as I said before. We must be the driving force behind this, in other words, when it is brought up, it will need to be countered by a public that knows what a real solution looks like.

At present, every solution thus far offered has lead to further degradation of financial independence. We have ‘lost’ every time a solution has been enacted! This coming time will be no different if the over-riding concept, thus far used, is the same (centralisation of control).

To Address this, we must ask some important background questions. C.H. Douglas asked these over 100 years ago.

“There are really only three alternative policies in respect of a world economic organisation:

- *The first is that it is an end in itself for which man exists.*
- *The second is that, while not an end in itself, it is the most powerful means of constraining the individual to do things he does not want to do; e.g. it is a system of government. This implies a fixed ideal of what the world ought to be.*
- *The third is that economic activity is simply a functional activity of men and women in the world; that the end of man, while unknown, is something toward which most rapid progress is made by the free expansion of individuality, and that, therefore, economic organisation is most efficient when it most easily and rapidly supplies economic wants without encroaching on other functional activities. You cannot spend too much time in making these issues clear in your minds, because until they are clear you are not in a position to offer an opinion on any economic proposal whatever.”*

To break this down, we must consider each part fully!

The first: the end of man! Far from being “the end” of civilization, as many would have us worry about – collapse, extinction or regression. The end of man Douglas talks of, is the purpose we are here for. If man exists for simply economic reasons alone, if his sole purpose is to chase enough money to survive, then he is no better than barbarian seeking riches or material wealth. The end of man should include much more than scrabbling for the almighty dollar!

Man has a spiritual side which encompasses far more than simply a “God” interpretation. Our whole society is built on values of some kind that allow us to operate in conjunction with one-another and move forward towards a better place, an easier, more abundant place. This association we have is the very thing that determines if we do it peacefully and advantageously, and whether it is done to suit mankind as a whole, or just select groups alone – the rest being serfs or slaves. Money or it’s representative is simply a tool we use to get there, it is not the end itself.

The ‘End of Man’; therefore must be a philosophical consideration that takes all this into account, and allows us to become the best we can on an individual and

social basis! The flowering of this present rise, is mostly due to the precepts of Christian love for one another and the truths found therein about social acceptances that keep us at peace with one-another. That we should have life, and life more abundant. (John 10:10)

It is hard to deny the importance of this concept. We would all agree that having a rich and full life, with joy, peace and purpose, is a far better concept than just getting by day-to-day and fighting with others to do so.

The second, involves how we can do this effectively. This is the point of economics! It is the science of how we achieve the 'end of man'. Our current system focuses on scarcity and limited resources, rather than man's ingenuity and ability! It creates all interaction exchanges as Debt, to be repaid, instead of looking at the overall picture of what man can produce (given the physical and intellectual resources he has) and how he can share it to bring this 'end of man' into being!

This 'bringing into being' is 1000 fold easier today than it was 200 years ago. We have created abilities to provide for ourselves with very little labour, something that would have been unthinkable/unknowable then. The result has been, unfortunately, not to free us from excessive work so that we can devote ourselves to individual betterment, but has instead resulted in an unequal, or failure of, distribution of what should have been capable of bringing about the rise of all mankind.

This is the economic outlook we have been living under, it has not reflected our intentions, it has, as Douglas points out, lead to, "*constraining the individual to do things he does not want to do*".

Consider for a moment, the things you would be capable of, if you only worked for that short portion of time you truly needed to, if the ratio of 'labour saving' by our intelligent use of machinery and process, was factored in! We once looked at a far shorter working week, even Keynes made that speculation, this from our comrades at the 'Rail Tram and Bus Union':

"In the 1930s, the famous economist John Maynard Keynes speculated that people would move to a 15 hour working week as technology improved. His logic was that once people had worked enough hours to fulfil material needs, they'd choose to spend the extra available hours on leisure time."

https://www.rtbu.org.au/an_economy_that_works_for_people

When you look for information on a shorter working week, or try to find out about time required to work to meet our needs, the only ones who really discuss this seems to be our socialist friends. The lack of discussion in any other circle shows you just how entrenched we are in finding economic solutions that don't involve attaching work to income. That we can produce all we need with a fraction of the labour, is not reflected in the 'economic reality' that currently exists! The

premise that ‘productivity’ must keep rising or we will slide into a depression, forgets to factor in the limited markets we keep on finding for the things we produce!

The socialist call is legitimate; but the solution, I contend, will be closely linked to the CBDCs and ‘party’ control of all economic factors for the individual (according to the word of the party).

So here, it is crucial that we realise that the economic solution that will be presented to us at that tipping point, will be corrupt, with a continued bias to constrain us into 15 minute cities or the nearest approximation that can be got away with.

The third point is that we cannot know the ultimate end of man! Our use of resources has altered as we have discovered the wealth of knowledge life has to offer. Worries about our future and the dwindling or rising problems we are told we are facing, will, given individual freedom, be discovered to be solvable. This feature of man itself is our greatest ability, but it must come from a good place, it must come from the realisation of the ‘true end of man’; not from the ‘it’s only business’ end!

Our potential for creating this vision in the future relies heavily on our movements and acceptance of a change in economic reality, an economic reality that reflects the truth of this world, not some fabricated debt and scarcity con job, where we cannot do what we know is physically possible, simply because a fictional system of finance tells us otherwise.

More from Douglas:

“We have already seen that a feature of the industrial economic organisation at present is the illusion of international competition, arising out of the failure of internal effective demand as an instrument by means of which production is distributed. This failure involves the necessity of an increasing export of manufactured goods to undeveloped countries, and this forced export, which is common to all highly developed capitalistic States, has to be paid for almost entirely by centralised control of finance such as that we are now considering, this forced competitive export becomes impossible; while at the same time the share of product consumed inside the League becomes increasingly dependent on a frenzied acceleration of the process.” page 136-7 Economic Democracy.

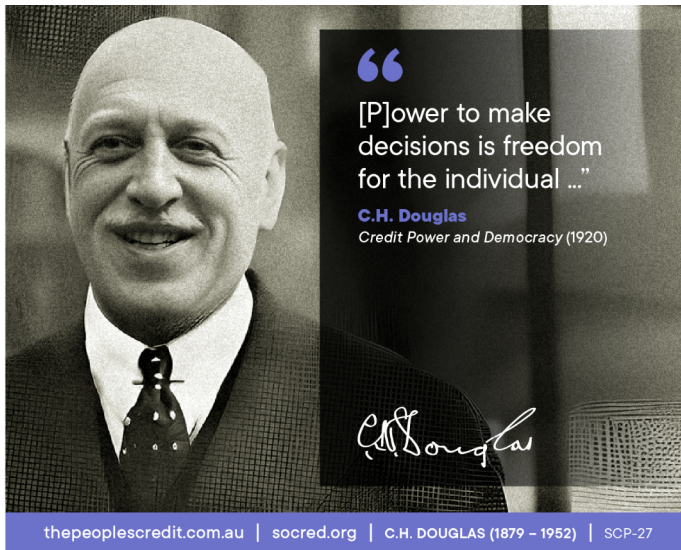
This comment summarises our situation today, we are at the tail end of that process thus described and the frenzied production is the growth we must have to keep on top of it. It seems to know no end; yet the debt climbs ever higher as we do it. That centralised control of finance is the loaning body and it expects repayment that can never be realised, no matter how fast we produce.

You simply cannot borrow your way out of debt! And as all money/finance is

borrowed into existence – it is a fantasy to think otherwise.

“The simplest way of realising this is by realising that if you grow a ton of potatoes, you do not in any way grow or produce the money wherewith to buy that ton of potatoes. If you sell your ton of potatoes, you merely get for them the money that someone else had previously. The manufacture and production of goods and services in the modern world is a process fundamentally separate from the manufacture or production of the money wherewith alone they can be bought.” page 63 Douglas Speaks.

Any system that offers to replace our current one, must be capable of addressing these faults. The ownership of the wealth and it's fictional financial equivalent must remain in the hands of the people it is there to serve. It must be to facilitate what we can be, rather than a limit that stops us. ***



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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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Morality, Douglas Social Credit, and Economics M. Oliver Heydorn

It is possible to frame the Douglas Social Credit diagnosis for our financial and economic woes, as well as its remedial proposals for monetary reform in the common interest of the citizenry, in terms of morality.¹ Like the thread of Ariadne that led Theseus through the labyrinth of the Minotaur and safely out again, a specific understanding or conception of morality can serve as the *fil conducteur*—the guiding thread—which unfolds the DSC diagnosis and remedial proposals step by step in a systematic, logical way. Yet the deeper reason this moral framing actually succeeds as an explanatory heuristic is that the DSC model is itself endogenously moral: morality is not to be applied to the system from outside by the action of some agent (who presumably directs the system to moral as opposed to immoral ends); rather, morality is built right into the ordinary operating structure and everyday functioning of the DSC model from the very beginning.

Let me begin by observing that the conception of morality in question here is not an abstract morality, a “moralism”, which involves trying to impose some ideal as to how we think the world “ought to be” onto the real world, in keeping, let’s say, with some theoretical standard of justice. This is what happens when someone rarifies some ideal like “equality”, or “from each according to ability, to each according to need”, or “To each according to contribution” and insists that it be instantiated in practice regardless of its practical effects. Rather, the conception of morality that will be introduced as a heuristic principle for explaining Douglas Social Credit is a realistic conception of morality, one that endorses that specific arrangement of various elements into a larger whole which actually works best in the real world. “That is moral which works best” as Douglas once put it.² What we are taking as our point of departure is a

natural law morality according to which something that fulfills its nature well shows itself to be good, whereas something that fails to fulfill its nature falls short of that goodness.

Now, in order to determine what “works best” in any particular field of human endeavour which involves consciously directed action, we have to first determine what is the correct end of the activity in question and what are the correct means to be employed in service to that end. That is, we have to determine what is the purpose of a thing, in this case, what is the true or correct purpose of the economy? Why do we engage in economic association in the first place? What objective(s) are we aiming to secure? This is not a subjective or relativistic question; there is actually an objective answer to the question that can be demonstrated as correct because the failure to identify the right end has such dire consequences in the real world.

Once this true purpose has been identified, the next logical question is: what specific means need to be adopted in order to fulfill that purpose well? After those means have been correctly identified we can combine the correct end with the correct means, i.e., to do the right things in the right way. The natural reward for abiding by what the natural law requires in terms of ends, means, and principles, is fulfillment of a being’s potential for goodness. This particular approach to the issues at hand is actually quite Aristotelian. Just as the purpose of a knife is to cut and hence a good knife is one that cuts well, we can define a good economy as one which fulfills its purpose well. Beyond Aristotle, I would say that this understanding of a natural law morality goes back to Zoroaster and to his notion of *asha*, i.e., that architecture or blueprint of action which, because it works well once applied, generates a minimum of friction.

What we are really talking about with this particular conception of morality as applied to economic systems is *teleological functionality*: the successful fulfillment of the system’s true purpose through the appropriate means. Mere operational functionality—the capacity of the system simply to keep running without internal breakdown—is necessary for teleological functionality but it is not sufficient. A financial system can remain more or less operationally stable while serving a deviant end, and in that case it falls short of the good even though it continues to function.

So what is the true purpose of the economy and what needs to be done in order to achieve or fulfill that purpose well? The answers to those questions will provide us with a standard of evaluation, with a correct criterion. That criterion can then be used to evaluate any concrete economy in terms of the extent to which it successfully fulfills its true purpose given its physical potential to do so. Within the context of social affairs, because the full functionality of social

arrangements will deliver the greatest satisfaction to people, the morally right economic arrangement is also the arrangement that will bear the greatest stability (it will involve the least amount of friction).

According to the Douglas Social Credit analysis, the true or correct purpose of the economy is this: to deliver the goods and services people need to survive and flourish with the least amount of human labour and resource consumption. How do we know this? How can we prove it? Well, it is the reason we enter into economic association in the first place and it is only when and to the extent that this purpose is fulfilled that economic association itself can continue in existence. In other words, the true purpose of economic association necessarily coincides with its *raison d'être*.

From this it follows that a lot of things that people might posit as the purpose of the economy are, in fact, not the true purpose at all, but are a means *to*, incentives *for*, or superabundant effects *of* the fulfillment of the true purpose. Jobs, money, and moral discipline, for example, have sometimes been advanced as the purpose of the economy, but is easy to demonstrate that they most certainly are not *the* purpose. Consider the following thought experiments: imagine an economy that provides jobs for all in perpetuity with plenty of work, or one that maximizes financial outcomes as an end in itself (an economy that exports all of its production in the dearest foreign markets, let us say), or one that, through its artificial production and consumption constraints requires extreme discipline in order to maintain the system in operation. But, if the economy that maximizes jobs doesn't provide sufficient goods and services to maintain people in existence and able to continue to do the work, the economy itself will collapse. The same is true if an economy maximizes money returns but sacrifices all of its production of goods and services for the sake of exports. Finally, moral discipline, no matter how rigorously enforced, cannot maintain the economy in operation if the goods and services that people need to survive and flourish are not forthcoming in sufficient volume. That the economy is there to deliver the goods and services people need to survive and flourish with the least amount of labour and resource consumption keeps reasserting itself as the fundamental fact from which no concrete economy can escape.

So far we have identified the correct end, the correct objective of economic association, the next question to logically follow is: what are the correct means? There are a number of factors here that could be cited, but the Douglas Social Credit analysis focuses on one in particular: the design of the financial system. DSC recognizes that, in order for the economic system to fulfill its purpose well, the financial system needs to be properly designed. In other words, the proper financial design is a necessary condition for the fulfillment of the economy's

purpose.

More specifically, the financial system needs to accurately reflect the relevant facts of the real economy. Just as a thermometer needs to give accurate information in order for it to be useful as a tool for the purposes of the thermometer reader, so too the financial system needs to give accurate information, needs to paint an accurate picture of the real economy, in order for it to be fully useful to the end users of the economy: consumers. The *figures* that the financial system generates needs to correspond to the *facts* of the real economy.

On the level of production, whenever there is, on the one hand, some legitimate desire on the part of the population for some good or service, some good or service that they need to survive and flourish, and, on the other hand, all the factors of production need to produce those goods and services (raw materials, labour, real capital, know how, etc.) then the financial system, if it were an honest system, would enable the requisite producer credit to be created and injected into the economy in order to catalyze the desired production automatically. In other words, money for needed production should never be the limiting factor. Finance should follow the real economy, not limit the real economy artificially. If it were an honest system it would do so as a matter of course.

Unfortunately, the current system does not automatically provide the volume of producer credit necessary to fully catalyze the desired production. In this sense, it is structurally dishonest because it fails to accurately reflect the useful productive capacity of the real economy. Douglas Social Credit proposes to correct this by establishing a National Credit Office that will maintain a National Balance Sheet. The excess of assets (factors of production) over liabilities (money claims on those assets), will reveal the net worth of the nation and, in conjunction with real demand, provide the basis, the backing, against which additional credit can be created for production. As long as useful productive capacity (i.e., productive capacity in view of real demand) is left unused, additional producer credit to catalyze that production can, would, and should be created and issued to productive organizations whether public or private.

On the level of consumption, whenever a certain volume of goods and services has been produced at a certain level of remunerative pricing (costs plus a reasonable profit margin sufficient to maintain the incentive to produce), a sufficient flow of consumer purchasing power should be *automatically* distributed to consumers in one way or another so that all of those goods and services can be distributed to the end users of the economy and retailers can cover all of their costs while making a profit. In other words, an honest financial system will automatically register in income or purchasing power terms the full value of what

is being produced in cost and price terms.

Unfortunately, the current system does not automatically provide the volume of consumer credit necessary to fully absorb the flow of actual production. In this sense, it is structurally dishonest because it fails to accurately reflect the consumptive capacity of the real economy. It is also structurally unjust because the goods and services have already been paid for in full in physical or real terms. That is, the community has handed over the raw materials, labour, use of real capital, application of know-how, etc., in order to bring those goods and services into existence. If the financial system reflected the real economy accurately, what has been paid in physical terms should be automatically payable in full in financial terms.

Obviously, if some of the money that is distributed as consumer income is saved, and if the money that is being saved exceeds the rate at which previous savings are re-entering the economy, there is going to be a deficiency, but the main cause of the deficiency that occurs is of a different nature entirely on the Social Credit analysis.

Douglas maintained that, under existing cost accountancy conventions in conjunction with the cycling of money in the form of credit in and out of the economy through the operations of the banking system, not all costs in production are distributable as concurrent income or as income at all. The discrepancy is due to the nature of real capital and how two streams of costs are set up whenever real capital is brought into production: CapEx and OpEx charges. Businesses have to demand more from the consuming public than they simultaneously distribute to the consuming public because financial, depreciation, maintenance and similar costs have to be collected and they are collected at a faster rate than any consumer income might be distributed by the disbursement of those costs.

Now, the reigning financial system, in which the private banks exercise a monopoly on credit creation fills this gap, in the main, by relying on additional borrowing: government deficit-spending, business expansion/investment, and consumer loans. This debt tends to be long-term in nature and involves the accumulation of compounding interest. The banks thereby become the chief beneficiaries of the conventional methods of filling the gap as wealth, power, and privilege are centralized in the hands of those who own the system. At this stage, the *de facto* purpose of the economy operating under the reigning dishonest financial system is to serve the economic rent-seeking and illegitimate power seeking of the credit monopolists and the fulfillment of this deviant purpose can only come at the cost of failing to fulfill the true purpose of economic association that was identified earlier.

The consequences of the conventional palliatives for filling the price-income gap are far-reaching: the business cycle, constant inflation (mostly cost-push, but also demand-pull), the misdirection of economic resources, economic inefficiency, economic waste and sabotage alongside forced economic growth, an ever-increasing mountain of societal debt that is, in the aggregate, unrepayable, recurring financial crises, heavy and often increasing taxation, wage and debt-slavery, servility, the usurpation of the unearned increment of association by the private banking system, the centralization of economic wealth, privilege, and power in fewer and fewer hands, forced migration, cultural dislocation, unnecessary stresses and strains, social conflict, environmental degradation, and international economic conflict leading to war. In short, the system remains operationally functional only at the price of systematically frustrating the true purpose of economic association and generating a great deal of friction in the process. This is the heavy cost we pay for operating a financial system which is lacking the endogenous financial morality that would actually fulfill the economy's potential for goodness.

Douglas Social Credit, by contrast, proposes to correct this deficiency in a way that will serve the common interest of the citizens instead and thereby align the correct end of economic association with the correct means in accordance with the correct principles. The National Credit Office mentioned earlier will also have the task of introducing and maintaining a National Profit and Loss Account. The excess or surplus of goods and services produced at remunerative pricing over and against incomes distributed, will reveal the profit of the nation, and this profit provides the basis, the backing, against which additional credit can be created for consumption. As long as there are goods and services that are available for which no consumer purchasing power exists, additional purchasing power can be created and distributed to consumers.

The direct payment to consumers is known as the National Dividend. The indirect payment is known as the National Discount or compensated price. Both are to be issued in the form of debt-free credit because these are monies that are owed to consumers in recognition of the fact that the real costs of production have already been met by the community and in order that the flow of consumer purchasing power can balance the flow of prices. The injection of these compensatory consumer credits renders the financial system self-liquidating and hence structurally honest, as well as just.

Even when it comes to the details as to how the discount and the dividend are to be implemented, the principle that the financial system should accurately reflect the real economy is carefully followed in the DSC model. Douglas taught that the true purpose of production is consumption, as we have already seen.

He also taught that the true cost of production is consumption. In other words, the consumer should only be charged for the cost of what was actually consumed in the process of production. Under the reigning financial system, the consumer is effectively charged for real capital twice over, once for the financial costs of its production and a second time as it is used up or consumed. Douglas argues that the consumer should only be charged for its actual use as the real capital is consumed. If we multiply total financial prices as computed under standard cost accountancy conventions by the ratio that general rate of consumption bears (in financial terms) with the general rate of production (in financial terms), we can determine the true or just price of the goods and services. The difference between the financial price and the just price would be made up to the retailer so that he is not out of pocket. As an alternative, the consumer can be refunded the amount directly. The difference is the % discount, the National Discount or Compensated price. Once the compensated price has been applied, then the rest of the gap, that which corresponds to the depreciation and maintenance charges, i.e., the costs of what is actually being consumed, can be filled with the National Dividend, the “wages of the machine”. This dividend is the community’s rightful share in the cultural inheritance: the vast accumulated pool of knowledge, technique, and real capital that previous generations have built up and that now makes modern production possible with progressively less human labour.

The same principle of accurately reflecting physical reality has a further important implication for employment policy. This constitutes yet another dimension within which the Douglas Social Credit monetary reform aims to accurately reflect reality and to thereby embody truth, justice, and teleological functionality. If we can produce everything that we need with only a portion of the available labour force actually working in paid employment, it makes no sense to insist on a policy of full employment. But if income is inextricably tied to work for most, full employment retains its necessity as a distributive instrument. It’s not physically necessary, but it becomes financially and therefore artificially necessary. Filling the price-income gap, which is caused, in the main, by real capital, with a debt-free National Dividend, allows us to address this problem effectively also. Since everyone would receive the dividend and enjoy compensated prices, the Douglas Social Credit measures allow us to embrace a policy of “the minimum employment necessary” in lieu of a policy of full employment. Full employment, already not physically necessary, will cease to be financially necessary also. Economics is supposed to be about efficiency, getting the most output for the least amount of labour and resource consumption. The introduction of a National Dividend to make that physical efficiency financially possible and hence operationally real is yet another way in which

we see that truth, justice, and teleological functionality are all built-in and tied together as part and parcel of the endogenous morality of the DSC monetary model.

The anticipated consequences of a Social Credit monetary reform would be the establishment of absolute economic security for every citizen in place of poverty and the threat of poverty, increasing leisure in place of servility (freedom from wage-slavery, debt-slavery, and useless or destructive employment), the elimination of society's chronic and unrepayable debt burden and the interest charges that accompany it, the decentralization of economic wealth and power to the individual, the elimination of economic waste and sabotage, continual reductions in prices instead of inflation, much lower taxes, much less government regulation and interference, economic co-operation instead of ruthless competition, social stability, the unfettering of the creative impulse and the flourishing of both folk culture and high culture, environmental protection, conservation, and repair, and mutually beneficial international trade providing a sound foundation for world peace.

These results are not external moral aspirations imposed on the system; they are the natural expression or fruit of a financial mechanism that has been designed to embody truth (accurate reflection of the real economy), realistic justice (continuous correspondence between useful productive capacity and the flow of real wealth on the one hand, and financial claims in the form of producer credit and consumer buying power on the other), and teleological functionality (operation in full service to the true purpose of economic association). ***

References:

¹ The common interest of the citizenry refers to the genuine interest of individual citizens in their capacity as the end-users of the economy, i.e., as consumers.

² C.H. Douglas, *Credit-Power and Democracy* (Melbourne: The Social Credit Press, 1933), vii.

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80 Years of ALOR 1946 - 2026

NATIONAL WEEKEND October 17th – 18th, 2026

Sandford House 207 East Terrace Adelaide, SA 5000

Guest Speakers include Neville Archibald and Daniel Criddle from Australia, M Oliver Heydorn, Robert Klinck, John-Paul Berg and Andre Melloche from Canada, and Mark Anderson from the USA.

The theme of this year's National Seminar will be:

'Douglas' Social Credit Answer to an Ailing World'.

While we have a good variety of speakers, most will be pre-recorded and viewed by our welcomed visitors, then published for open access. The expansion of DSC is timely. The offerings are rich in potential.

The world is in a state of chaos which can go either way including that of tyranny. Can it, will it, finally listen to the Douglas message? See the caliber of youngish men up for the Douglas challenge.

History is being made. These men are making it. Come and listen to their timely messages. What promises to be an historical gathering of like minds, will become a wealth of information.

With Arnis Luks present as the master of ceremonies, his behind the scenes activities, will tell no small story of the Social Credit movement across history. The founders, the workers, the backbone, each contributing in no small measure to the overall campaign to save Australia and onward the rest of the world.

The League has played no small part since its formation in 1946 as a result of the '14 Powers - Vote No' Referenda campaign. It was decided by three Douglas Social Creditors to form a political wing. ED Butler, Frank McMahon and Frank Bawden founded the ALOR. It went on to be a measure of political resistance for most party politicians, teaching and training Australians of how to insist on their God given rights. That God had placed them on this earth for a reason – to do His will, to bring about God's Kingdom on earth as in heaven.

The ALOR message is timeless, being for all generations, as it is needed more and more. These three were of a special kind, rarely seen in any crowd, causing a harvest of individuals to carry the torch of freedom onward. I was one of those torch-bearers, there are many others who have passed-on as they have. There are many others amongst us. Take a good look around to see what a Social Crediter looks like. Just like normal people.

As these speakers present their 'How to's' on Douglas Social Credit, bear in mind their diverse backgrounds that brought them into the fold. That each person has a different skill set and preaches a complimentary message to make the whole message cohesive. This is the movement of which we are all part. Some do stand out such as Eric and Jeremy. But there is a following of workers at every level. My mother was National Director of ALOR around 2000, but to give her her dues, she was loyal till the end and would insist on not being mentioned for special treatment.

There are many tasks that make a whole team. The League is no different. Are there things that you can do, then get on with and do exactly that.

It promises to be a beautiful, informative weekend of celebration. Come join us.

Arnis Luks

National Director

ACCOMMODATION IN ADELAIDE

The following accommodation addresses are within reasonable motoring distance.

Sandford House: 207 East Terrace, Adelaide Phone: (08) 8223 3213

The Chifley On South Terrace: Opposite the Adelaide Park Lands, this modern hotel is also 1.3 km from the Central Business District and 1.8 km from upscale shopping at Rundle Mall. Phone: (08) 8223 4355

Country Comfort Adelaide: Opposite Kurrangga Park, this unpretentious hotel lies 1.5 km from Adelaide Central Market and 2.4 km from the Adelaide Convention Centre Phone: (08) 8223 2800

Rydges: Overlooking a park, this contemporary hotel in a casual building is 1.5 km from Adelaide Central Market, 1.8 km from the Adelaide Central Business District and 2.9 km from the Art Gallery. Phone: (08) 8216 0300