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Social Credit and Catholicism

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Introduction
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In 1936 a little booklet bearing the above title was issued from the College Dominican, Ottawa, Canada. The author was Georges-Henri Levesque, O.P., Graduate of the School of Social and Political Sciences, Lille, France, and Professor of Economics, Laval and Montreal Universities, Dominican House of Studies, Ottawa.

Since 1936 Social Credit has made rapid progress in the French-Canadian Province of Quebec. The journal of the Quebec social crediters, "Vers Domain," has the largest circulation of any political and economic journal in Canada.

The Quebec Social Credit organisation, The Union of Electors, created a sensation when, at a Federal by-election late in 1946, it was responsible for the election of a Social Credit Member in a traditional Liberal Party electorate.

Social Credit ideas continue to expand rapidly in Quebec. In view of the world-wide interest in this rapid progress of Social Credit ideas amongst the French speaking Catholic population of Quebec, the reprinting in Australia of the booklet, "Social Credit and Catholicism," should prove of interest to all Australians, Catholic and non-Catholic. It will explain why Catholic French-Canadians have enthusiastically accepted Social Credit.

It is unfortunate that many people persist in regarding Social Credit merely as a particular brand of monetary reform. Nothing could be further from the truth. As pointed out in "Social Credit and Catholicism," Major Douglas has always insisted that Social Credit is more than a money reform scheme, that it is a policy of a philosophy. Social Credit is based upon the Christian philosophy, which emphasises the importance of the individual and the subservience of the institution to the needs of the individual.

The war against civilization, irrespective of whether it is carried on under the label of Socialism, Communism, or planning of the various brands, is hostile to the basic Christian philosophy.

It is not without significance that Social Credit ideas have made most progress amongst two Canadian communities in which the predominant philosophy is Christian. The Canadian Province of Alberta, which elected a Social Credit Government in 1935 and has kept it ever since is unlike Catholic Quebec; predominately Protestant.

Mr. Aberhart, the first Social Credit Premier in Alberta, said time and time again that Social Credit ideas appealed to him because they were in harmony with Christian philosophy.

Mr. Aberhart was often called by his enemies the "praying Premier." Speaking at a Social Credit Convention in Regina, Saskatchewan, early in 1946, Professor F. E. Gregoire, the great French-Canadian philosopher and scholar, said.:
"The rapid expansion of the Social Credit philosophy in the Province of Quebec, within the last few years, may come as a surprise to many.

How can a Catholic province, too often publicised as a priest-ridden province, turn an open ear to a doctrine emanating from a Scot engineer ?

How can people who crowd their church every Sunday, where they are reminded of the transient aspect of their pilgrimage on earth, be so intent on improving the general economic condition of their province and country?

How can people brought up in the respect of established authority be so enthused to look for a functioning democracy in which the citizens themselves would dictate the policy ? Such questions denote a misunderstanding, either of Catholic philosophy, or of Social Credit philosophy, or perhaps of both.
The people of Quebec are surely a religions-minded population. They surely place upon eternal life an infinitely higher value than upon temporal life.

But, they know very well, as was clearly expressed by Pope Pius XI, that the controllers of money and credit have rendered life 'hard, horrible and cruel,' and that such economic conditions "make it difficult for an increasing number of men to operate the capital work of their eternal salvation."

"The people of Quebec, with St. Thomas Aquinas, assert that a minimum of earthly goods, enough to lead a decent life, is quite appropriate to help in the practice of virtue."

The people of Quebec are surely brought up in the respect of authority. But they also know how to make distinctions, and how to define the mandates outside of which alleged authority is nothing but usurpation.

We set no limit to the Pope's authority in spiritual matters, because we see in him the Vicar of Christ Himself, responsible only to Christ. But not so with the

heads of civil Governments; they are only the vicars of the multitude - as does again remark Thomas of Aquinas, "As such. they are mandated by the people only to serve the people - nothing else. . . "

The Social Credit philosophy in no way contradicts our Christian philosophy. Every Social Creditor whether Catholic or Protestant, senses the parenthood between the Christian and Social Credit concepts of what should be the relations of man with man, and of men with the State.

"Our Heavenly Father bestows His gratuities lavishly on every human being, making no discrimination between the deserving and the non-deserving. And so does Social Credit. The Social Credit dividend will go to all and each, exactly as does God's rain and sunshine."

In "Social Credit and Catholicism" the author makes it very clear that he is not concerned with the financial technique of Social Credit, but with its philosophy. He is particularly concerned with the question of whether Social Credit is tainted in any way with Communism or Socialism.

It is interesting to note that, in 1939, Social Credit had made so much progress in Quebec that the Quebec Hierarchy of Bishops appointed nine theologians to examine the Social Credit and give an opinion as to whether it was tainted with the Socialism and Communism condemned by the Catholic Church.

After considerable deliberation, the theologians found that Social Credit was not tainted with Socialism or Communism and was worthy of close attention. Two of the theologians were members of the Jesuit Order.

In recent years Social Credit Movements throughout the world have been emphasizing the fact that centralised control of society through the financial system is being rapidly supplemented by control of the physical necessities of life. In other words, the Socialist and Communist Movements are being used to establish complete tyranny.

We have what is termed the Financier-Socialist plot against civilization. It is appropriate to quote here one of the greatest of Catholic writers, Mr. Hilaire Belloc, who writes in the Catholic Truth Society Tract, "The Church and Socialism":

" . . . A society in which one Socialist experiment after another takes place in the scheme of laws will not end as the ideal collectivist society which these just, sincere and ardent men I am here opposing propose. It is far more likely to end as a State in which a very small class of free owners shall control a very large servile class into which the mass of the citizens shall have sunk. This is the peril which I believe to lie before society, and especially before the non- Catholic societies of Northern and industrial Europe, with their subservience to Jewish finance and

their inheritance of an anti-Catholic philosophy. . . . It is a peril, inconceivable to either party in the great modern quarrel, but it is close at hand. The only alternative I can see to that peril is, even in the temporal and economic sphere, the action and effect of the Catholic Church upon its citizenship."

In his first book, *Economic Democracy,* published just after the first World War, Major Douglas devoted a large amount of space to the subject of organisation in society; stressing the fact that the rights and liberties of the individual can only be preserved in decentralised political and economic organisations.

Social Crediters have never tired of pointing out that the smaller the political and economic unit, the more chance the individual has of developing his own sovereignty. Mere money reform as such, without any insistence upon a society in which the individual can control monetary and other policies, can lead to even worse serfdom than we have now.

We must either build a society based upon genuine Christian principles, or succumb to the policy of the very Devil himself, the subordination of the individual to collectivism in all its various forms.

Catholic Social doctrine is very clear on this matter. Pope Pius XI stated:

"It is an injustice, a grave evil, and a disturbance of right order, for a larger and higher organisation to arrogate to itself functions which can be performed efficiently by smaller and lower bodies. That is a fundamental principle of social philosophy, unshaken and unchangeable and it retains its full truth today. Of its very nature the true aim of all social activity should be to help individual members of the social body, but never to destroy or absorb them."

The greatest tragedy of the critical times in which we live, is the manner in which so many professed Christians of all denominations have uncritically helped further the anti-Christian policy of collectivism and centralisation. But in Quebec we see Social Credit, genuinely opposed to all collectivism and centralisation, making tremendous progress among a people possessing what Major Douglas has termed a social structure that "is probably the most genuine Catholic culture under the British flag."

Although the importance of the Social Credit administration in Alberta can not be over-emphasised, the rapid development of Social Credit in Quebec is one of the most significant developments of recent times. The type of organisation being built up in Quebec by the Social Crediters must prove of such great interest to all Christians who desire to build a functioning political and economic democracy, that a description of it is included as an appendix to this booklet.

Social Crediters may not agree with every point made in "Social Credit and Catholicism,"' but, considering when it was written, it is an excellent little introduction to Social Credit and should stimulate Catholics and non-Catholics to investigate the subject further.
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Social Credit and Catholicism By George-Henri Levesque, O.P.

DIFFERENT ATTITUDES

Whenever a new social doctrine comes to light, or a new movement is on foot, four classes of people little worthy of serious consideration are generally to be met; namely, the selfish whose drift and interests securely bind them to the former state of things or who see in the intended reform nothing but a means of furthering their own personal success; the shallow-brained who form an opinion without the consideration and the conscientiousness required for a thorough knowledge of a question;

the enthusiastic and the snobs who blindly and hastily embrace every innovation and incautiously accept whatever they believe has any chance of becoming established; finally;

the pusillanimous, the timorous and the faint-hearted for whom any change, innovation, or risk is an object of utmost apprehension and who cling to the present moments and things as if they were eternal.

Yet is not life by nature an evolution, a movement towards progress, a bound in the future unknown ? Catholics, let us never assume such an attitude, especially when we act as Catholics. We therefore have but one duty; to examine without prejudice and without any foregone conclusions, without exaggerated fear, but also without rash enthusiasm, with great disinterested-ness and conscientious objectivity; in a word, to examine every new idea honestly in the light of the fundamental principles of Christianity.

It is what we propose to do, within the limits of our modest resources, in regard to the theories of Social Credit.

A FEW PRECISIONS

For more than two years, on several occasions we have expressed privately and even in our course of lectures the opinion that Catholics can rightfully adhere to Social Credit. We have often been asked to make our opinion known to the public at large. So, if we comply with those requests today, it is for the sole purpose of rendering a service.

First of all, let us determine the exact subject on which we shall pass judgment. By Social Credit we mean the essential principles of the system so-

called and elaborated by Major Douglas and his principal collaborators, and not the particular applications or interpretations that are made here and there.

It should also be well understood that the present study aims to judge Social Credit according to the Catholic Social doctrine only, and not from the strictly economic standpoint. We limit ourself to the role of a theologian, leaving to economists the task of judging Social Credit from their own point of view.

Finally, it should be stressed, that we do not pretend by our judgment to pledge the Catholic hierarchy in the least. We express merely a personal opinion.

JUDGMENT

This being understood, let us say immediately that we do not find in the essential ideas of Social Credit any serious defect capable of preventing a Catholic from giving his support to this new economic system. On the contrary, it contains many principles that are very dear to Christian sociology.
The principal fear that has been expressed in our hearing as regards Social Credit, is that the system stands among the forms of Socialism condemned by the Church.

Now we do not see in the least how Social Credit can be taxed with any of the faults for which Socialism is condemned in the Encyclicals. Social Credit is not materialistic, is far from favouring class warfare, is not opposed to private ownership, does not restrict human liberty unduly, and apparently does not exaggerate the part to be played by the State.

(I)

SPIRITUALITY OF SOCIAL CREDIT

Perhaps some may say that Social Credit is only concerned with reforms in the economic and material domains.

It is true; it is even chiefly a question of monetary reform. That does not mean however, that Social Credit denies the urgent necessity for other reforms, nor does it reject the existence and primacy of spiritual values.

If the new system pretended to set forth a complete program of social reform or a new form of civilization as desired by the C.C.F. (Canadian Socialist Party) the tenacity it displays in applying itself almost exclusively to economic problems would rightly deserve the accusation of materialism. But nothing can stop it from confining its efforts to the redressing of the economic sphere provided it respects the claims of spiritual values.

IN A SPIRITUAL FRAMEWORK

Now, that is exactly what Social Credit does. Indeed a spiritual orientation is given in no uncertain way by Douglas to his new system. Having declared that

every economic system should be made subservient to a philosophy of life, he rejects the opinion of those for whom the economic system is an end in itself, as if it were the whole of human life. He then sides with those who consider the economic activity of man a particular functional activity carrying with it the obligation of respecting and favouring other human activities, especially those of an intellectual and moral nature.

"No discussion of the financial system can serve any useful purpose which does not recognize:

(a) that a works system must have a definite objective;

(b) that when that objective has been decided upon it is a technical matter to fit methods of human psychology and physical facts, so that that objective will be most easily obtained.

In regard to (a) the policy of the world economic system amounts to a philosophy of life.... The economic system is simply a functional activity of men and women in the world . . . . Economic organisation is most efficient when it most easily and rapidly supplies economic wants without encroaching on other functional activities (*Warning Democracy,* pp. 37-43).

You may also read this other statement which can be found in Miss E. S. Holter's little book, *The A.B.C. of Social Credit,* a work that Major Douglas himself considers as a straightforward, honest, and simple outline of Social Credit: Social Credit is not solely an economic solution to the present crisis, it has a profounder philosophical basis, rooted in human nature itself. Its vital aim is not merely to establish economic security without destroying individual initiative. It is interested in economic security for the very purpose of establishing individual freedom in order that man may develop according to his own initiative and capacity.

The possibilities implicit in our age of plenty go much further than the problem of distribution or any other economic consideration. The struggle for physical maintenance becomes incidental. Man is at last freed to devote himself to those intellectual, emotional and creative pursuits which alone can make life something more than mere vegetation. The expression of individuality is essential to the happiness of man (p. 83).

HUMAN ECONOMICS

But Douglas is not content with placing his economics in a spiritual framework and directing his system from the outside, so to speak, toward spiritual good. The spiritual end is made to govern the very interior of his economic system. Social Credit is wholly centred on the very Christian principle that the proper goal of economic activity is to satisfy the needs of man and not

to accumulate wealth for wealth 's sake.

The real object of production and distribution, Mr. Douglas repeats, is consumption and not profit. "

The business of an economic system is to deliver the right goods to the right users, he says in one of his prefaces.

All his reforms proceed from the thesis maintaining the primacy of the consumer, purport to place economy at the service of man and of all men:

> *"The essential nature of a satisfactory modern co-operative state may be broadly expressed as consisting of a functionally aristocratic hierarchy of producers accredited by, and serving, a democracy of consumers"* (*Credit-Power and Democracy,* p. 90).

Numerous passages of Major Douglas' works emphasize the fact that economies should be focused on man and all his wants, and it is impressive to note how much they resemble a very important but very little known page of the encyclical *Quadragesimo Anno:*

> *"For then only will the economic and social organism be soundly established and attain its end, when it secures for all and each those goods which the wealth and resources of nature, technical achievement, and the social organisation of economic affairs can give. These goods should be sufficient to supply all needs and an honest livelihood, and to uplift men to that higher level of prosperity and culture which, provided it be used with prudence, is not only no hindrance but is of singular help to virtue."*

(II)

PEACEFUL CHARACTER OF SOCIAL CREDIT IN FAVOUR OF NATIONAL PEACE

The only revolution advocated by Social Credit is the monetary revolution. No social upheaval is called for, no class warfare is desired, and to no class is relegated the right to dominate others, not even to the class of financiers and bankers who are sharply rebuked for having become the masters and dictators of the country, whereas they should have remained its servants.

The Social Credit system believes, as does Catholic Sociology, that there are social inequalities that are inevitable and admits the need and legitimacy of the differentiation of groups and professions. But it also desires all to respect one another and to work in harmony for the common . ..welfare. . . .
AND INTERNATIONAL PEACE.

The Social Credit partisans extend their policy of collaboration and peace as far as the international domain. There again, however, they clearly see that peace is impossible as long as the present monetary system is maintained, the trust of

credit is allowed to continue, and the world is left to the domination of those international and anonymous financial monopolies that are attentive only to their own interests and find so much profit in the wars and miseries of nations.

"It seems difficult to doubt that the efforts of those in control of financial policy are primarily, if not entirely, concerned with making the world safe for bankers, rather than making the world safe... . The world cannot be made safe without removing the banker, painlessly or otherwise, from the commanding position which he now occupies. The alternative is in fact clear, and nothing effective can be done to protect civilization from its major risks (war) which is not an attack upon the power of finance" (*Monopoly of Credit,* p. 83).

(III)

SOCIAL CREDIT AND PRIVATE OWNERSHIP: CATHOLICISM VS. SOCIALISM

As regards private ownership, Catholicism and true Socialism assume attitudes radically opposed to each other: Socialism advocates the socialization of goods as a general rule, while private ownership is conceded as an exception; while the Church, on the contrary, lays down private ownership as a general rule, although certain socializations are allowed as exceptions.

THE CATHOLIC DOCTRINAL POSITION

Those who wish to know the reason of the Church's doctrinal position on that point, must seek it in the principle of the common good; such being the element, as everybody knows, that constitutes the fundamental principle on which Catholic sociology is wholly based and whence it derives its social import of the highest quality.

Indeed, if the Church prefers the regime of private ownership as a general rule, it is above all because she thinks that, due to man's customary ways and methods, this regime is more suited that any other to assure the greatest efforts, application, initiative, and liberty to all persons and to favour social order, common prosperity, and peace, all these being essential factors of the common good.

It can sometimes happen, however, owing to certain historical circumstances and to special economic-social conditions, that by the application of the general rule to such or such a property, the interests of the common good, far from being promoted, are jeopardized; the socialization of that property is therefore rendered justifiable and even necessary, if no other corrective can be applied.

As the common good sets the general rule, so also does it authorize the exception. The Pope so speaks when he says: *"For it is rightly contended that certain forms of property must be reserved to the State, since they carry with them*

an opportunity of economic domination too great to be left to private individuals without injury to the community at large" (*Quadragesimo Anno*).

Let it be observed, however, that in each case it must be proven that socialization presents itself as the only means of promoting and protecting the common good. To try to limit the number of possible exceptions would he rather venturesome, because that number naturally must vary, according to the needs and social conditions of different times.

At the present moment, it seems that the number of possible exceptions is destined to increase as the Pope himself points out: *"Owing to the change in social conditions, much that was formerly done by smaller associations can nowadays be accomplished only by powerful corporations."*

Later on, perhaps, those exceptions must be made gradually to diminish in number. History is filled with alternations and recurrences of that sort.

AND SOCIAL CREDIT?

Now, which is the attitude assumed by Social Credit in regard to private ownership ? Does Social Credit agree with the Catholic principles we have just expounded, or rather does it not draw its inspiration from the socialistic doctrine?

We answer unhesitatingly that not only are the theories of Social Credit concerning private ownership in agreement with Catholic sociology, but they are also directly opposed to the principles of Socialism.

ON PRINCIPLE

Throughout all their works, Douglas and his official interpreters repeatedly show themselves as favoring private ownership and personal initiative, and launch rather violent attacks upon the socialistic stand, going so far sometimes as to make them appear ridiculous, not without a touch of humour;

"I do not, myself, believe in the democratic control of industry (by socialization) any more than I should believe in the democratic control of a cricket team, while actually playing, and I believe that the idea that the average individual demands a share in the administrative control of industry is a pure myth" (*Warning Democracy,* p. 39).

Social Credit does not advocate in the least the nationalization of industries, nor of land, nor of stores, nor even of banks. Its only aim is to remove from these banks the privilege of controlling credit and money ***in order to confer that privilege to the State*;*** this is the only nationalization required. To those who have not enough leisure to read Major Douglas' numerous works in order to see the truth of our preceding statements we recommend the reading of *The Douglas Manual,* a collection of texts drawn from the works of the author and compiled by Philip Mairet.

In a rather extensive chapter entitled *Illusions of Nationalization,* many quotations will be found where Douglas is clearly opposed to nationalization.

A FEW TEXTS

As examples, we give the two following excerpts :

"It is a most astonishing fact that the experiences of hundreds of thousands of men and women in such departments as the post office, where real discontent is probably more general and the material and the psychological justification for it more obvious than in any of the modern industrial establishments, has not been sufficient to impress the public with the futility of mere nationalization" (*Economic Democracy,* p. 33).

"State Socialism is based on the premise that, firstly, the control of policy is resident in administration, and, secondly, that it is possible to "socially"" control administration, and, thirdly, that the State should be able to apply economic pressure to the individual; whereas I suggest to you that the control of policy is resident in credit . . . and its financial derivations of which money is one, while administration is a technical and expert matter not susceptible of being socialized, and, lastly, that the only possible method by which the highest civilization can be reached is to make it impossible for either the State or any other body to apply economic pressure to any individual" (*Control and Distribution of Production,* p. 32).

We also find in *Credit-Power and Democracy* a page where Douglas thought is more vigorous and precise than usual. In order to inform the reader better, may we be allowed to quote the following passage, rather lengthy but very important:

"A considerable and articulate body of opinion has committed itself to the belief that the root of trouble lies in the private ownership of the means of production, . . . and that in consequence the remedy is to be found in nationalization. The prescription follows logically from the diagnosis, but unfortunately the diagnosis is defective, or rather superficial. . . . It is the credit, and not the physical property, which has given private ownership so powerful a grip on the community. But since the blessed word nationalization is said to be the only alternative to chaos, let us consider what meaning can be given to it, when we leave the plane of broad generalities so beloved of its advocates, and come down to the region where things are actually done - a region in which generalities lose value and detail reigns supreme. As its exponents would be the first to admit, the Nationalization policy cannot be fairly judged by its first fruits e.g., the Post Office, telephone service, etc. To get to the millennium by this route, it is necessary to nationalise everything tangible either by expropriation or buying out at a valuation. Passing over the appalling problems raised by either course,

let us imagine them to be surmounted and the object achieved, and the community to be back in the position existing in the twelfth century i.e., all legal ownership to be vested in a central authority, now, however, to be called the nation, or the people, instead of the king. It is obvious that some human beings must be in the position of administrators of this trust so formed, and there is room for ingenuity and difference of opinion as to the method of selection to be applied to these administrators. But if anyone imagines that any method whatever will prevent these persons, once elected, from achieving supreme control of administration, then no doubt he will be able to explain why Mr. Lenin was not prevented from introducing the most complete form of both military and industrial conscription that the world have ever known." (p. 47 et seq.).

A LAST TESTIMONY

And here is a last testimony which is drawn from Miss Holter's work already quoted. Among the fallacies of what she terms the old economics, Miss Holter mentions the theories of the nationalization of industry, of the abolition of private ownership, and of the elimination of profits. She then sets forth the principles of Social Credit relatively to each of those theories.

Here is what she writes concerning nationalization:

"The nationalization of industry does not touch our problem. It is not needed to increase production. And there is every reason to suppose that under a system of national management, production would not be as efficient nor as responsive to the demands of the consumer as it is now under private management. Why make the change?" (p. 79).

As regards the abolition of private ownership, she plainly states:

"Adherence to the fetish of communal ownership is simply putting an obstacle in the way of the attainment of the desired objective, i.e., to bring the purchasing power of the community up to productive capacity" (p. 80).

As for profits, the author finally affirms:

"The notion that the profit system is responsible for our ills is also anachronistic. . . . As a matter of fact, Social Credit does not seek to diminish profits but to increase their totality in line with the increase in the general communal income" (p. 80).

AN EXCEPTION

Consequently, Social Credit on principle is opposed to nationalization.

An exception is made, however, for credit and money, as we have already pointed out. On that question, Social Credit is surely not wrong, always from the Catholic sociological standpoint, for the nationalization of credit and money can

rightly be considered as included in the class of legitimate exceptions foreseen above.

The money and credit are the very lifeblood of the economic organic structure. If there is something that can not be left to the control of private persons without danger for the common welfare; it is certainly the monetary medium.

The facts are there, alas! as too plain and tragic a proof.

Besides, in Douglas' opinion, this does not form even an exception. He maintains indeed that giving back to the State the control of credit and of money is nothing else than restoring to the State a privilege that belongs to it by right and of which it has been despoiled by the bankers.

BUT AS A MATTER OF FACT?

May be some will say:

"Very well, we admit that Social Credit is on principle opposed to nationalization. But is not the exception admitted, exposed to destroy the general rule ? Does not entrusting the State with control of the monetary system furnish it with the means of being, or of becoming master of the whole economic system and result indirectly in universal socialization?"

The objection may seem very strong to those who have not a thorough knowledge of Social Credit. If it were a question of entrusting the State with the care of financing different enterprises, of controlling credit by itself, directly and according to the methods in actual use by the bankers, the danger would certainly be very great.

But Social Credit wants something entirely different; a scientific control of credit and money is proposed by the new system, a control based on the capacity of production and the needs of consumption at the same time.

Moreover, this control would be held, not directly by the State itself, but by a commission of experts possessing an extensive autonomy like the Magistracy and the Bureau of Statistics.

Finally, the task of that commission would not be to see to the financing of production, but to that of consumption.

"National Credit Commissioner would mathematically measure the National Credit from the physical facts of production and consumption" (Tutte, *Social Credit for Canada,* p. 231).

To summarize, far from being hostile to the principle of private ownership, Social Credit rather presents itself as its advocate. This new system, therefore, deserves to be seriously studied by all those who are in search of important economic reforms that nevertheless respect the rights of private ownership.

(IV)

INDIVIDUAL LIBERTY AND THE PART OF THE STATE A PROBLEM

To reconcile authority with human liberty as well as to assign accurately their respective prerogatives have always constituted one of the greatest difficulties of social life. For many the problem is solved by sacrificing one of these elements; either authority as the anarchists; or liberty as the partisans of permanent dictatorship.

THE CATHOLIC SOLUTION

This way of settling the question is, indeed, far too simple. A solution more complicated but assuredly more exact because in greater conformity with common sense is set forth by the Christian social doctrine. The Church knows very well, on the one hand, that liberty is not only one of the most important privileges of man, but an inalienable right, and she is desirous of having that right not only respected, but also promoted. On the other hand, she sees that when different men freely associate themselves for a common purpose, they are unable to unite their efforts in harmonious cooperation without the help of a superior principle by which those efforts will be organized and unified, that is to say, without an authority.

The Church, therefore, speaks out for liberty and authority at the same time. She does not demand the sacrifice of either, but tries to conciliate and to bring them in harmonious accord with each other, by basing herself on the principle which the Pope calls that of the suppletive function of the State, a fundamental principally of social philosophy, unshaken and unchangeable.

This means that in the first place, the greatest liberty possible, legitimate liberty, of course, must be left to private enterprises, individual or associated, and that State intervention must be resorted to only when such enterprises prove themselves unable to attain their particular ends, become detrimental to the general interests of all, or when the direct promotion of the common welfare is concerned.

This, in our opinion, is the real teaching set forth by the Encyclical *Quadragesimo Anno:*

> *"None the less, just as it is wrong to withdraw from the individual and commit to the community at large what private enterprise and industry can accomplish, so, too, it is an injustice, a grave evil, and a disturbance of right for a larger and higher organization to arrogate to itself functions which can be performed efficiently by smaller and lower bodies. . . . Of its very nature the true aim of all social activity but never to destroy or absorb them."*

ADVANTAGES

In this way the individual is assured of his liberty and protected against continual and embarrassing interference by the State, and the State in turn is delivered of almost unlimited and overwhelming responsibilities which do not rightly belong to it and which it cannot properly fulfil. Freed therefrom, the State can better carry out its proper function of governing, that is, guiding individual liberty with a view to ensuring the welfare of all, and promoting to the utmost the development of the individuals in its care.

"The State should leave to these smaller groups (and to the individuals) the settlement of less important business, by which its efforts would be exceedingly dispersed; it will thus carry out with greater freedom, power, and success its own tasks, because it alone can effectively accomplish these, directing, watching, stimulating, and restraining as circumstances suggest or necessity demands."

SOCIALISM ON THE CONTRARY . . .

Let us summarize in a few words these teachings of, Christian sociology pertaining to the practical reconciling of authority with human liberty. To the individual, first of all, must be left the greatest liberty and initiative possible.

Then, in order to make up for his incapacities, appeal must be made in the first place to the family group, then to a group of greater dimension, professional or others, for everything that is beyond the power of domestic society; and finally, the State will be called upon to undertake the tasks which these larger organizations - themselves are unable to accomplish, especially those directly concerning the common welfare. Thus each social group must supply the deficiencies of the inferior groups or those of the individual, to coordinate their respective activities while protecting their own initiative and liberty.

The proceedings of the Socialistic School, on contrary, are exactly the reverse. It aims to build society by beginning with the State, entrusting to latter nearly all the power, functions, and wealth of country and paying but a secondary attention to individual's liberty, tastes, personal enterprises, rights.

AND SOCIAL CREDIT

Now consider the social philosophy on which Major Douglas' economic system is based. Compare its ideas with those we have just expounded and you will be position to see that, on this point also, the principles of Social Credit are opposed to Socialism and are rather in line with the Christian doctrine.

IN FAVOR OF LIBERTY AND PRIVATE INITIATIVE

There is perhaps nothing so far removed from Douglas' views as what has been conventionally called the socialistic mentality, that inferior state of mind the trend of which is to pass one's duties to the State and expect everything from it.

On the contrary, in his various works, Douglas manifests in regard to liberty and personal initiative a deference that sometimes even borders on exaggeration, and he consistently defends them against, what he calls the Prussianism of the State.

Numerous excerpts could be quoted to support what we affirm, but we shall be content with selecting only among the most significant:

"We must build up from individual, not down from the State.. . . The ideal at which to aim is that of the greatest possible freedom in voluntary and non-penal association, by which to effectuate, for the benefit of all, the proposals of any member of society. . . . If any condition can be shown to be oppressive to the individual, no appeal to its desirability in the interests of external organisations can be considered in extenuation; and while cooperation is the note of the coming age, our premises require that it must be the cooperation of reasoned assent, not regimentation, in the interests of any system."

"Systems were made for man, and not men for systems, and interest of man, which is self- development, is above all systems" (*Economic Democracy,* passim) .

AGAINST INDIVIDUALISM AND ANARCHISM

Douglas, however, is careful to point out that this supremacy which he grants to the human being is not to be mistaken for individualism, much less for anarchism. He wants a *"Society based on the unfettered freedom of the individual to cooperate in a state of affairs in which community of interest and individual interests are merely different aspects of the same thing"* (Ibid. pp. 16 and 148).

GLORIFICATION OF THE HUMAN PERSON

Finally, to know how Douglas reproves the Socialistic doctrine on the equality which tends to place everybody on the same level and to destroy human personality, we have but to listen to the following glorification of the human person:

"People clamor for equality . . . whereas the very last thing the average individual really desires is equality. He is convinced, and, in my opinion, properly convinced, that he is quite different to everyone else, and the modern demand to realize one's real personality is far nearer the truth than the clamor for equality of the beginning of the last century. So far from the realization of some machine-made Utopia which would embrace us all, I think what we all as individuals desire is a state of affairs which would enable us to use the benefits conferred upon us by science and education for the furtherance of our own individual ideas and desires, which must be just as different in the nature of things, as our personalities are different, and must become increasingly different as our personalities become further individualized. The Social Credit proposals at any

rate start from this point of view, and in one sense they may be considered as a complete inversion of either State Socialism, Fascism, or Sovietism" (*Warning Democracy,* p. 23 et seq).

EVEN IN THE ECONOMIC ORDER

These are, in Douglas' opinion, the general principles which every social reformation, even flint of the economic order, must respect. He is, therefore, concerned with presenting a reform which permits the greatest possible latitude to liberty and private initiative.

"We have," he asserts, "in the industrial field a double problem to solve: to obtain ineffective distribution of the results and to restore personal initiative. The distribution of economic power back to the individual is a fundamental postulate of any radical improvement. " (*Economic Democracy,* pp 58 and 145).

"There are," he affirms elsewhere, "two great policies in the world today: compulsion and inducement."

He then takes an uncompromising and definite stand for the latter by condemning, in a most outspoken way, the slavish discipline of the Soviet and Fascist economies. Therefore, instead of wishing to socialize everything, Major Douglas wishes to see the individuals entrusted with the duties of organizing and administrating different enterprises.

The militarization of economic life in any form, he particularly loathes. He leaves to each and everyone the task of choosing and following his economic vocation according to his own capacities and tastes. Production and distribution being thus placed under the influence of private initiative, Major Douglas wishes the same course to be followed as regards consumption.

All his efforts, accordingly, will go towards guaranteeing to consumers a convenient purchasing power, the only means for them of retaining their liberty. These few notes, we hope, will prove sufficiently that Social Credit is far from having socialistic tendencies in exaggerating the part of the State to the detriment of individual freedom. If any criticism is to be directed against the system, it might be rather that of the opposite defect.

(V)

GENERAL CONCLUSION

There are people to whom it suffices that a reform program should include the world social within its title, or adopt a somewhat radical style, or enjoy a certain vogue in the West, in order to accuse it of Socialism. Let us not be like them. Let us take the time and trouble to see it as it is, and judge it according to its principles.

SOCIAL CREDIT IS NOT SOCIALISTIC

Since Social Credit, in line with our preceding Articles, shows itself to be so respectful of the supremacy of spiritual values, of social peace, of private ownership, and individual liberty, we have, therefore, no serious cause for ranking it amongst those forms of Socialism condemned by the Church.

On the contrary, we have numerous reasons for placing it as directly opposed to Socialism.

If it vigorously reacts against the individualistic capitalism of the trust magnates of money and credit, if it most strongly accentuates the social character of economic life and, particularly, of the monetary system, we see in that nothing properly socialistic. It is the attitude of every movement no matter how slightly penetrated by the social sense; and, thank God, the Catholic Church is herself the first to take that attitude and to demand it of her followers.

We may be magnificently social without being socialistic. Such is the case for the Crediters.

Relevant to this let us in passing denounce the expression "Credit-Socialists" which certain French newspapers use, perhaps purposely, to designate the partisans of the Douglas system. Such a denomination seems to us unjust, insinuating or, at least, ambiguous. The term "Creditiste" is much preferable.

PERHAPS IT COMPRISES OTHER ERRORS?

Thus, we see Social Credit exonerated from the principal reproach that some Catholics think might be attached to it. But perhaps it comprises other errors by which it could be in contradiction to social Christian teaching ? We do not think so. It is true that, here and there, within the different works of Douglas, dangerous doctrinal inaccuracies are to be met and even real errors, notably the heretical denial of original sin. But these are rather personal opinions occasionally asserted by Douglas and which present practically no essential connection with the Social Credit system itself. As to inaccurate texts, it is almost always possible to interpret them in an acceptable manner. That is why we do not hesitate to repeat the statement made at the beginning of our study: ***we do not find in the essential ideas of Social Credit any serious deficiency capable of preventing a Catholic from giving his support to this new economic system.***

THE CATHOLIC CLERGY IN ENGLAND

It seems to us that such is also the opinion of the Catholic clergy of England. Already for some years the Crediters' movement in that country has developed considerably. Yet, the Catholic hierarchy has never thought it good to pass an unfavorable judgment upon it. It has even permitted some priests to support it publicly. Let us quote, for example, the names of the Reverend Fathers

Drinkwater and Seaston.

A FINAL PRECISION

However, let there be no misunderstanding upon the exact meaning of our articles. We had no intention of proving that the Encyclicals are in favor of Social Credit as some have made us say.

We simply wished to show that Social Credit is not contrary to the Encyclicals. In that, there is an important shading that it would be well to understand and to retain.

BEWARE OF CERTAIN JOURNALISTS

Accordingly, when certain journalists, liberally paid by political parties or by financial institutions, present Social Credit to you as anti-Christian socialism, beware of their theology. It is usually too elementary to furnish you with sure guidance. And, in the present case, its anathema could not be reasonably justified.

Especially, it is much too interested, when those men attempt to enact the part of the theologian, it is generally much less for the defence of revealed truth than for the safeguard of the petty interests that have been confided to their pen.

To that end, they are capable of exploiting every means, even the sacred forces of religion. Fortunately, it will never be for them a question of undue influence ! . . Beware of them even when they consider Social Credit from its economic standpoint. The ruling politicians feel in this new movement a political force that arises and menaces them; the bankers see in it the enraged enemy of their precious monopoly. Therefore, do not be surprised if their publicists, with one accord, undertake to disprove its teachings and throw ridicule upon them; it is by far the easier way and requires less intelligence.

A FEW FACTS

Think, for instance, of the trifling manner with which some amongst them have treated the experience of Aberhart in Alberta, without even having taken the trouble - this - was clearly seen - of studying it conscientiously.

We do not intend, at the present moment to pass judgment on the economic policy of this statesman. We only wish to point out that he has at least, attempted with his whole courage and with his whole sincerity to do something and we claim for him, as for the rare men of his stamp, enough time and freedom to put a new system upon trial. But no, barely a few months after his accession, loud cries arose that he had failed, whereas he himself had asked a year and a half to lay the foundation for his organization. They would not even allow, him ten months.

And to do what? To accomplish very great and very far-reaching reforms, and

that in the midst of the greatest difficulties and in spite of the strongest opposition from his own province and from outside.

Then, why so much insistence in his regard, whilst at least four or five years are granted to the old parties to do so little . . . . or, rather, to pile up so much debt? We are reminded of the lines that Rev. Father Drinkwater wrote when Social Crediters took power in Alberta:

> *"Can Alberta succeed? Alberta is only one province, not a sovereign state. It cannot, legally, issue money of its own. Every worldly power will be ranged against Mr. Aberhart and his farmers. . . . We may be quite sure that finance will use all its legal advantages and will act vigorously and secretly in order to retain its privileges. If the Alberta experiment should end in failure, it will prove nothing, except that the money-power is stronger than truth and justice"*
> ('A Catholic view of Alberta', in the *Catholic Times*).

Another amusing story. A politician gave us delicately to understand, a few days ago, that this question of Social Credit belonged more or less to our sacerdotal duties and that, besides, our articles were inopportune. First of all, we notified him that we had strictly kept to the only theological - moral point of view. And it gave us pleasure that to remind him that three years before when we had published a theological treatise, similar but unfavourable, on the C.C.F., the politicians had been the first to approve us heartily, and to judge that publication as most opportune.

But now, because we do not condemn the adversary they dread, it appears that it would be more opportune to keep silence. . . .

WHERE TO SEEK INFORMATION

No, dear readers, if you desire to be well informed upon the question of Social Credit, you must read something else than party papers and bankers' publicity sheets. Make a study of it first of all in the Crediters' own books. Then, consult on the subject competent, conscientious and independent economists. Finally, if you find that this system is sound from an economic point of view do not fear to support the movement that preaches it. Your faith does not forbid you to do so. It will even be grateful to you for working to make it as thoroughly Christian as possible.

SOMETHING MUST BE DONE AT LAST

For something must be done to get out of this ridiculous social condition that allows poverty amidst plenty. We must come to the aid of the multitude of our unhappy brethren. *"Let us all set to work,"" said recently Cardinal Verdier in an inspiring message to the Catholics of France, "for at this time a grave duty is imposed upon the consciences of all; a duty for all, employers and employees,*

citizens and ruralists, moralists, pastors and their flock, to help resolutely in the solution of the economic problem that distresses us. Universal suffering puts it in the front rank and bestows upon it a character of sacredness."

And if you want neither Socialism nor Communism, bring Social Credit in array against them. It will be in your hands a powerful weapon with which to fight these enemies.

Appendix

After the sensational victory of the Quebec Social Crediters at the Pontiac by-election in 1946, the following article appeared in the Canadian "Social Crediter";

The Pontiac federal by-election may well prove to be the Waterloo of party politics. The spectacular victory of the Union of Electors" candidate was a nasty shock to the Liberal and Conservative Parties. That is all too plain from immediate reactions in so-called "high political circles."

"But the repercussions of Pontiac are likely to be a great deal more far-reaching than they imagine. For the Quebec Social Crediters, the Pontiac by-election was the first test of the new non-partisan strategy of action upon which they are engaged.

The Social Credit movement in that Province, in adherence to Social Credit principles, discarded party political action, and is concentrating on mobilising the people into a non-party Union of Electors.

This Union of Electors in each constituency endorses a general policy - a definite statement of the **RESULTS** they want in common. As electors, they do not concern themselves with **METHODS,** and as a consequence they find that the differences which kept them divided into opposing Party camps are being swept aside. Having decided on a general program of **RESULTS,** the electors then come together in conventions to nominate candidates to represent them. These candidates must undertake to obey the wishes of their electors, serve their electors and represent their electors.

Unlike the party politicians, their pledge to their electors precludes them from representing a particular Party or taking their instructions from any Party machine. Until a general election, these candidates stand for election as unofficial representatives of their constituents. When elected to serve in this capacity, it is their duty to bring pressure to bear on the official member in Parliament or in the Provincial Legislature to carry out the wishes of his constituents.

If the sitting member refuses, then the unofficial representative reports back to his constituents' organisation - the Union of Electors in his constituency - and carries out the instructions given to him.

Now the sitting members in Parliament or in the Provincial Legislature are eligible as candidates for election through the Union of Electors - irrespective of their previous Party allegiance - but in order to qualify, they must repudiate Party control and pledge themselves to obey only their constituents through their union - the Union of Electors.

It will be plain that the Union of Electors is thus cutting across Party politics, and, as it unites the people, it will progressively eliminate Party politics.
It provides a basis upon which all electors may unite to establish a genuine political democracy as an essential preliminary to the establishment of an economic democracy.

The Pontiac by-election provided the first test for this new strategy. In the election Real Caouette, the Union of Electors' candidate, stood alone against the candidates of four political Parties :- the **Liberal, Socialist Party,** the so-called Conservative Party the **C.C.F.Socialist Party** and the **Communist Party.**

These four candidates told the electors what their respective Parties would do for them (or, rather, TO them); they promised to obey the dictates of their respective Party machines.

The Union of Electors' candidate pledged himself to carry out the policy endorsed by his constituents and to obey only the dictates of his constituents. On these terms only would he work with the Social Credit group in the House of Commons. Despite the novelty of the issue, despite the strength of the Party machines which opposed him and despite the confusion introduced into the campaign to obscure the real issue involved, the electors of Pontiac rejected Party polities in favor of genuine democratic representation, and elected Real Caouette by a substantial majority.

When the people of Canada realise more fully the real significance of the Pontiac by-election, the Union of Electors will grow from strength to strength, and in the meantime Social Crediters everywhere should ponder the result of Pontiac and contrast it with the abortive efforts that have been made from time to time in attempting to reconcile Social Credit principles with the Party problems.

Social Crediters in Quebec have won the gratitude of freedom loving people everywhere. The Pontiac result has been a resounding victory for genuine democracy as opposed to time sham democracy which is leading us towards dictatorship and disaster via Party polities.

Congratulations to Mr. Real Caouette. Congratulations to Professor Gregoire, Mr. Louis Even, Mme. CoteMercier and to all the stalwarts of the movements in Quebec whose devotion to duty has been responsible for this great victory.

DESCRIPTION OF THE UNION OF ELECTORS

The following description of the Quebec Union of Electors is from the Quebec Social Credit journal *Vers Demain*: "The Union of Electors is not an end in itself, but simply a means towards the attainment of a goal. The goal is to put politics at the service of the citizen, and by means of politics to correct certain major vices which prevent production from being at the service of the consumer.

Political and economic health, the common good, is therefore the end; the Union of Electors the political means employed to reach it. It would be idle to take the trouble to establish a Union of Electors and then leave it to sleep and grow rusty.

When a group is founded in a parish, a country or a province the task is not ended. It remains to make the group function - the means must be used in order to arrive at the end. And if the means proves too weak it has to be strengthened to make it more effective. It grows stronger as it grows in size and as it is used. It is an organism; exercise does it good.

That is why, if we insist on the multiplication and development of local, regional and provincial groups of the Union of Electors, we insist equally on their use on their being put into operation.

In building the Union of Electors we are setting up a political strength of incomparable power. Few people realise it yet, because it is something new, because nobody has yet seen a whole people united and organised to demand the fulfilment of desires which are in everyone's mind and heart.

The Union of Electors of the Province of Quebec, although the first and largest in the world, is still nearer to its birth than to its maturity. But it is easy to understand that in a town where the great majority of the citizens are always watching the facts of their town's administration and where they openly band together to demand some possible thing in connection with their town, not one municipal council would be able to resist such a demand or it would be condemned to disappearance; it would have to resign to give place to another at the earliest opportunity.

If we extend this state of affairs to a whole province, with the majority of electors thus organised, alive and prompt to express together and clearly their common will, what Parliament, what Government could ignore such a strength with impunity? And the same would hold good on the Federal scale.

The Member of Parliament knows he is dependent on two forces - that of finance which grants his election expenses, and that of the vote without which he can neither obtain nor keep his seat. When the first strength is sufficient to bring the second in its train, it is the first which chiefly guides him in his

decisions. When the second force is independent of the first, the M.P. necessarily becomes more attentive to his electors than to those who provide the election funds.

When both, the money and the votes come from the same men, as in the case of M. Caouette, the M.P. is 100 per cent. his electors' man.

The Pontiac election demonstrated that the same men who vote are able to finance their candidate's campaign. And the expenses are then ten times, twenty times, thirty times less than if the candidate draws on heavily moneyed interests to sway an electorate which can be influenced by stunts dependent on money.

Corruption, direct or indirect, by money, will disappear as a Union of well informed electors checks that corruption.

In spite of the dictatorship of money, in spite of the tyranny of political patronage which can, at its will, heap tables high with good things or lay them bare, we still fortunately have in our officially democratic countries the right to speak, to write, and to associate. If we lived in Russia, we would have to proceed in the dark, and develop secretly a powerful "maquis," before dreaming of freeing citizens or of breaking tyranny. Thank God, we are in Canada, where we can proceed openly.

Let us take advantage of our situation.

In spite of lesser obstacles, let us raise a huge Union of Electors, to break the dictatorial network which is enmeshing us more and more, economically and politically quickly before it is too late.

The Union of Electors is called to become a force for the future, time most formidable, potentially, that the democratic world has known. But, because it is a formidable strength, this strength must always be used for good. It would be a disaster to see it one day serving against Order for the promotion of anarchy.

It would then be merely a travesty of a Union of Electors.

Intrinsically, one cannot see how electors would seek, collectively, things which would be detrimental to them individually. But history teaches us that these travesties do occur, that the spirit of evil can take over institutions which are good in themselves and use them in an entirely opposite direction from that of the ideal which presided at their birth. A classic example is that of the Order of Templars, which became the instrument of Freemasonry and Cabalistic Jewry. There are others.

The Union of Electors, called to become a great force, must never become a blind force. That is why, not only are its members required to instruct themselves even before organising themselves, but the Institute of Political

Action also retains the mission of guiding the Union of Electors after it has been established.

The Institute of Political Action is essentially an educating and directing organism. The Institute is not simply a collection of people, it consists of selected men and women who have definite qualifications. To recruit them, the Institute appeals to all those who feel they have conviction and courage. The only condition is that they must be ready to do voluntary work for the movement, according to the directions they receive from the officers responsible.

Once they have entered the group of active people who make up the Institute, these men come in contact with others who are in better training and with the directors. They read the paper more carefully because they have to find in it intellectual stores with which they may engage in discussion with the electors. Thus they form their minds.

They also form their hearts, become accustomed to sacrifices, to devotion, to self-denial. They also meet many opportunities of moulding themselves to a precious state of humility which in no way lessens the conquering spirit. As they perfect themselves, if they persevere, they are given responsible functions in the institute in which they develop their personality even more.

It is thus that, little by little, those who have willingly answered the first call and who have had the courage to stand firm, become infected with a spirit which is the spirit of the Institute of Political Action.

Their objectives are pure, and as it is not their own well-being, but order and the common good which they seek, they are markedly equipped to unite and to give political guidance to the electors. It is thanks to the existence of this Institute of Political Action that we may hope to see the great force of a Union of Electors remaining at the service of order.

Certainly the members of the Institute are fallible, as other men; they too are capable of erring and following the wrong track. But they themselves have a guide - the paper, *Vers Demain.* And *Vers Demain* is not published secretly; it is not circulated by stealth. Any moralist or priest may examine it.

If we consider the fighting spirit of *Vers Demain* and the daring line it takes in denouncing politicians of prestige and powerful influence, we may be sure that the slightest deviation, the slightest breach of principles of which it might be guilty, would be sharply reprimanded.

Is this not a sort of safeguard for the doctrinal organ of the Institute of Political Action and of the Union of Electors ?

All this takes away our fears and gives us ardent vigor to set up as quickly

as possible the formidable strength of the Union of Electors.

Members of the Institute of Political Action, because you have the light with you, and because you desire what is good, move forward without fear. Set up the Union of Electors everywhere.

But do not abandon it when it is founded. Do not abandon it to die of weakness. And do not abandon it to fall into the hands of wrong-minded men, of revolutionary elements or cunning politicians.

ENDNOTE

*Q. From a Social Credit point of view, is this statement erroneous or merely open to interpretation? A. From the perspective of the 21st century, it is a tricky question. In the 1930s it was less so, because the notion of the "separation of powers" was more familiar at that time. There is a very poor Wikipedia entry on the subject, which includes the statement:

"The separation of powers is a doctrine which provides a separate authority, which makes it possible for the authorities to check each others checks and balances (Executive Authority Act 1936)."

In political theory, the separation of powers is the principle that executive, legislative and judicial functions of government should be independent of each other [though all come under the State]. The principle was formulated by Montesquieu, and served as basis for framers of the US Constitution. The Douglas idea was that the banking/financial system should be similarly independently run but accountable to the State, like the judiciary. That is quite different from a State-run banking system which is what nationalisation involves. ***

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A WEEKLY COMMENTARY

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The Price of Freedom is Eternal Vigilance

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Rumours of a Collapse, or Just More Fear Porn for Manipulation?
By Neville Archibald

Last week in discussing the purpose of government we should have come to the conclusion that it was there to deal with the problems we face as a state community, as a Nation. This does not mean riding roughshod over the desires of those communities or attempting to change to fit us into a vision that someone other than we (the people) have. Identifying the 'philosophy' of the nation and deriving policy to implement or continue it, is their prime concern. The mechanics of achieving it are only of a concern if they do not fit the overall philosophy or 'culture'.

The dreams of a Nation, a people, are the sum of the dreams of the individual. An individual within a nation should be free to pursue their own desires within that grouping as long as they do not interfere with the expected rights of others. While this may sound complex, it is really based on the basic Christian principles that our system of living developed out of. It is the fabric that weaves through our Australian values, whether you like to recognise it or not. It is an inescapable conclusion if you assess these values side by side.

Our Government will soon be tested, and we will see whose interests they pander to. I know many will say they are already serving a different master. The extent of this betrayal is limited by what they believe they can get away with and still continue to have a hope of re-election. Many of them do realise that their jobs are on the line if they fail us, or are seen to have failed – these are the ones we should be concentrating on (if we cannot put acceptable candidates in ourselves).

There is talk all over the internet and in social media of the coming collapse of civilization. A meltdown of the financial markets. Many reasons are quoted

as being the root causes, but the one root cause that rules them all is never mentioned – the failed money system we operate under.

We have the war in Iran, a fuel crisis, the flow on food crisis, waring factions within communities and uncontrolled immigration (and I've probably missed a few) breathing down our collective necks, but the stem of these branches of collapse, is strictly monetary. Meanwhile the Banking Industry is still making record profits hand over fist. Debt, both personal and National continues to climb and Government budget, makes a joke of the definition of the word. How is it that those who lend and those who spend our money can both continue on without taking any responsibility for their actions.

The banks, who supposedly calculate risk and ability to pay back, never seem to find a limit, as long as they profit. The ones that manoeuvre the loans to 'Australia limited' are content with the $1 trillion debt ($1.8 trillion if you take into account all public debt, federal, State and local). This state of affairs means so little that we, along with the USA with it's some $40 trillion debt and every other country in similar circumstances can never repay without total world collapse. Is this what we are seeing now, in those rumours of collapse? To whom are we all beholden and how has it come to this point?

I cannot believe that this fraud has continued for so long without the majority waking up to it. The very absurdity of some entity now owning virtually the entire world, all for 'lending a means of exchange' so that we may go about our business of living, is the biggest con in the history of the world.

With all this in mind, and the 'coming collapse' supposedly imminent, what solution will be proffered? Remember, the people proffering a solution will be the same ones who have been conducting the con for all these years, ask yourself, what will change?

If the controlling powers using finance against us now have their way, the collapse will not be as bad as the media version is predicting. They will not want to reduce us to complete poverty and disarray, that would upset the luxury lifestyles they lead. They have already cemented the basic control principles by convincing us that the complicated explanations of finance are not to be questioned with any real intelligence. No, they will wish to further capture our ability to prosper, despite their interference, and turn it even further under their control.

A combination of a digital currency, managed in detail, along with complete surveillance, (CBDC's) will usher in a new era of control to ensure nothing changes and no one can question why we are poor amidst the possibility of plenty. Ownership of money and the means to live will be even more firmly entrenched in International hands and responsible to no one nation or people. We will have completely lost control!

Who should be in control of finance has been a common political debate, often made in times of structuring a new form of government. If we are to move away from our current system and into an age of re-structuring, we had better be ready to listen to the words already used but somehow corrupted before being properly entrenched.

In the USA, *"History records that the money changers have used every form of abuse, intrigue, deceit, and violent means possible to maintain their control over governments by controlling money and it's issuance."* — **James Madison** (founding father and fourth president)
and:

"I believe that banking institutions are more dangerous to our liberties than standing armies. Already they have raised up a monied aristocracy that has set the government at defiance. The issuing power (of money) should be taken away from the banks and restored to the people to whom it properly belongs." — **Thomas Jefferson** (founding father and third president)

Both of these men and many others like them, began the American dream understanding these dangers. Sadly the loss of control continued to the point that many American people do not realise the control of the federal reserve is largely in private (banking) hands.

This next quote was written in 1966, but it is a picture of what we have today, is it not?

> *"The powers of financial capitalism had another far-reaching aim, nothing less than to create a world system of financial control in private hands able to dominate the political system of each country and the economy of the world as a whole. This system was to be controlled in a feudalistic fashion by the central banks of the world acting in concert, by secret agreements arrived at in frequent meetings and conferences. The apex of the systems was to be the Bank for International Settlements in Basel, Switzerland, a private bank owned and controlled by the worlds central banks which were themselves private corporations. Each central bank...sought to dominate its government by its ability to control Treasury loans, to manipulate foreign exchanges, to influence the level of economic activity in the country, and to influence co-operative politicians by subsequent economic rewards in the business world."*
>
> Carroll Quigley, *Tragedy and Hope: A History of the World in Our Time.*

Jefferson and Hamilton (yes the same Hamilton who has had a resurgence of popularity recently with a stage play glorifying him) were at odds in creating a central banking system. Why this is important is the key to understanding how we have arrived at the point we are at now!

To quote from: ***https://www.federalreservehistory.org/essays/before-the-fed***

"Jefferson, on the other hand, saw a different economic future for the new republic. He put more faith in an agriculture-based economy of yeoman farmers. He saw the benefits of large cities in terms of the culture and sophistication they engendered, but viewed them as fountains of corruption as well. He also considered industrial growth and the concentration of economic power in institutions such as banks as potential threats to liberty. Banks were particularly problematic for Jefferson since they encouraged speculation rather than making their money from honest labor, and he believed they tended to concentrate power in near monopolies."

Hamilton; *"In particular, he was impressed with the Bank of England".*

"The California Institute of Technology historian John Brewer suggests that Britain's development from a peripheral player in Europe to one at the center of world affairs owed more to its bankers and bureaucrats than to its generals and soldiers. In his book The Sinews of Power, he wrote, "Victory in battle relied in the first instance upon an adequate supply of men and munitions, which, in turn, depended upon sufficient money and proper organization." Those commitments were met "thanks to a radical increase in taxation, the development of public deficit finance (a national debt) on an unprecedented scale, and the growth of sizable public administration devoted to organizing the fiscal and military activities of the state." (Brewers comments presented as a summary of Hamilton's beliefs)

The opposing ideals of these two founding fathers, would clash over financial policy and end up being the major driver of debt finance going forward. If you look at the comments by Jefferson, you will see the worries he had regarding corruption, speculation, loss of liberties and monopoly control, have now become reality today! Hamilton's agreement with debt finance and all that it entails, has become the ruling force, thus the un-payable debts we have all incurred.
You may be asking about Australia's involvement in finance, is it any different?
I use the argument between Jefferson and Hamilton as it illustrates clearly in a few words the opposing ideals. We could similarly go to King O'Malley and his opponents, re: the Commonwealth bank. (please note the existing 'Commonwealth Bank' is similar in name only, and has little resemblance of the original one.)
See: ***https://alor.org/Storage/Library/PDF/Amos%20DJ%20-%20Commonwealth%20Bank.pdf***

"In 1908 O'Malley presented to parliament a detailed plan for the creation of a national bank of deposit, issue, exchange and reserve, and in the same year at the third Federal conference of the A.L.P. succeeded in transferring creation of a 'Commonwealth Bank' to the fighting platform. Despite this, O'Malley knew that many party members were lukewarm and he devoted the next two years to educating them. Partly because of his bad relations with Prime Minister Fisher

and W. M. Hughes, O'Malley was not elected by caucus to the ministry in 1908. Fisher and Hughes were not convinced of the need for a national bank before the government was defeated in June 1909. But party support was growing for a competing bank which would smash the 'Money Power'."

"His campaign for a national bank, backed by a 'torpedo brigade' of nineteen members of caucus, ended on 15 November 1911 when Fisher introduced a bill to establish a 'National Bank' to carry on general banking business in the same way as any commercial bank. This was not O'Malley's idea of a Commonwealth Bank and he was bitterly disappointed. As established, it was, without doubt, a Fisher bank, but it may be claimed that O'Malley was the spiritual father of the later Commonwealth and Reserve banks." ***https://adb.anu.edu.au/biography/omalley-king-7907***

This Bank operated successfully under the Governorship of Denison Miller (later Sir), from 1913 until 1924, funding many projects and the first world war.

"When, during an interview in 1921, Sir Denison Miller was asked if he, through the Commonwealth Bank, had financed Australia during the war for £350,000,000, he replied: "Such was the case; and I could have financed the country for a further like sum had the war continued." Again, asked if that amount was available for productive purposes in times of peace, he answered in the affirmative." (*Australia's Government Bank,* p. 275, by L. C. Jauncey, Ph.D. See also Treasurer Spender's speech in *Hansard,* 21 Sept., 1939).
https://alor.org/Storage/Library/PDF/Amos%20DJ%20-%20Commonwealth%20Bank.pdf

We would later see even this Commonwealth Bank further emasculated and no longer capable of being anything like O'Malley originally envisioned. The Bruce-Page Government (Nationalist-Country coalition) would be the one to do this in 1924. This example of a peoples bank proving it is capable of financing a Nation, and then being sold out, gives us hope that it can be done again, public willing.

Betty Luks wrote this excellent summary some time ago, but it fits in with the American issues about banking, it could be said to be a parallel of what has occurred in many countries who at one time had 'peoples' banks, rather than 'Bankers' banks.

Jack Lang wrote of the ruling elite of the time in "The Great Bust: The Depression of the Thirties". Under the heading of "Decay of Democracy" he wrote:

"The Bruce-Page government introduced into this country the idea that the best form of government for a Conservative party was one in which the machinery was handed over to a multitude of Boards. These suited the philosophy and outlook of Prime Minister Stanley Melbourne Bruce … he had the idea that the right people to run the government of the country were business leaders and experts."

"Bruce," wrote Lang, "could see no point in the Gettysburg Address, in which Lincoln had defined Democracy. He didn't really believe that the people were fit to govern themselves. (These) were his kind of people, bankers, men of commerce, lawyers, accountants – they were the ideal managers. Bruce was one of the first exponents of the Managerial State."Eric Butler also recorded historical events of that time in "Enemy Within the Empire":

"Since 1924, the Commonwealth Bank has been under the direct domination of overseas interests. Prior to that time it was used to some extent on behalf of the Australian people. Until 1923 it was controlled by a Governor, Sir Denison Miller. The bank's outstanding act was to refuse to sacrifice the Australian people in 1920 at the instigation of Montagu Norman and his international banking friends... The private bankers in this country started to restrict the nation's credit supplies and depression threatened...Sir Denison Miller foiled this move by using the Commonwealth Bank to issue £23,000,000 between June and December of 1920. This was a threat to the private banks, who then curtailed their deflation policy..."

"In 1924 the Bruce-Page administration took the first step in making the Commonwealth Bank a Central Bank, controlled by the Bank of England and the Bank of International Settlements. This was in line with Mr. Norman's policy of a chain of central banks throughout the world."

As to former PM Stanley Melbourne Bruce, Eric wrote:

"Soon after the emasculation of the Commonwealth Bank, Mr. Bruce left for London, where he wined and dined with his financial friends. I have no hesitation in saying that no man has betrayed his own nation more to International Financial interests than "Australia's Noblest Son"; his record on behalf of the financiers since 1924 should be familiar to every loyal Australian...To make the Money Power supreme, Mr. Bruce got the Financial Agreement incorporated as part of the Constitution. This Agreement paved the way for the formation of the Loan Council to control all government borrowings."

Jack Lang noted:

"Few Australians who entered their local polling booth on 17th November 1928 to record their verdicts on the record of the Bruce-Page Government realised that they were also closing the chapter of real self-government for their State Parliaments. They didn't realise that when they placed a simple cross against the word YES on the separate ballot paper to insert Clause 105A into the Constitution, they were sacrificing the sovereign powers of the States..."
https://www.blog.alor.org/prediction-in-1941-the-gradual-end-of-democracy-in-europe-by-betty-luks?tmpl=component&print=1&format=print

So you should be able to see the steps that were taken in both America and Australia that changed the concept of a peoples bank to that bankers bank that Quigley mentioned in 1966. Go back and re read that quote now, it will make even more sense.

Since this time, control over National finance has steadily gone from the people via their government to the profit driven banks who are only becoming bigger and more unaccountable. A monopoly of credit, as Douglas puts it, rules over us all now, and a carefully crafted digital format, presented as a solution to our woes – is on the way.

AI and Hacking

Yet another breach of digital security has occurred. Medicare and at least three other government websites/databases have been accessed. So much for the secure digital world we are continually promised. The timing on this admission, taking some weeks from the breach to report to the minister, means data taken could be well used before any action was taken to stop it. In the days of instant gratification, tap and go, and everything at your fingertips, it is refreshing to know that bureaucratic lag is still analog (or is it?).

Those whose information was stolen may not know and may not feel it immediately. A continued harvesting of your data, wherever it comes from is another means of control that many simply do not believe is real or see as crucial. Advertising relies on accurate data about consumers to ensure it reaches the targeted audience; political manipulations are no different, census and supposedly 'safe' data combined can direct a Nation just as easily. The biggest hurdle in using this data has always been the sheer volume to be collated and analysed. With AI and surveillance centres (data centres) and well written algorithms, this is now possible, we can be sold nearly anything (lie).

Further reading on this and what the future of manipulation (the present too) looks like: *Weapons of Math Destruction,* Cathy O'Neil.
https://www.penguin.com.au/books/weapons-of-math-destruction-9780141985411

I'll leave you with a letter from an early League publication, *The New Times* of June 7, 1935.

THE HON. A. A. DUNSTAN, M.L.A.,
Premier of Victoria

Dear Mr. Dunstan,

There are very few people in Victoria who have not followed with sympathy your gallant fight in the Star Chamber at Canberra. There was, from the start, apart from the technique of the financial agreement, little hope that you would effect much in competition with New South Wales. For Mr. Lang, in spite of the

childish prattle of our financier-controlled press, is still the person whom our masters most fear in Australian politics, and so, no matter what the cost, no stone will be left unturned to show New South Wales that U.A.P. means prosperity.

However, you had your measure of victory. But what was the victory, Mr. Dunstan? For what were you fighting, except to increase our debt and our interest bill to the bankers? What a world we live in, that you should be hailed as a hero for bringing us home an extra million of debt beyond what the bankers had prepared for us. Have you ever thought about this question of debt? Figures recently published estimated the world's debts (all bearing interest) as follows:

A .D.	**£**
1500.....	80 millions
1600.....	200 millions
1700.....	300 millions
1800.....	1,600 millions
1900	80,000 millions
1929.....	140,000 millions

Compared with these figures, an extra million or two for us may seem neither here nor there. But where is it all going to end? Every extra million of loans means that the bankers, even at present low rates of interest, demand a toll from us of about £35,000 a year forever. That toll must be raised from extra taxation, from the blood and sweat of a crucified people.

And it is all so futile, all so unnecessary. The money which has proceeded from past loans has all been withdrawn, all been cancelled. Only the debts—and the interest—remain. Does not this suggest to you that there is a chronic shortage of money in the community, and that it should be the prerogative, not of the bankers, but of the nation, to issue sufficient money to enable its own goods to be sold? Does it not suggest to you that this loan business is the greatest ramp in history?

—THE NEW TIMES .

Does the size of the debt truly portray the nature of the country? Where does it come from and what does it really represent? I suggest it is a fictional concept that belongs more in the world of false accountancy and misrepresentation, than it does the real world around us. Compare the numbers in this letter and the trillions now, when does the concept of the absurd kick in? ***

On Target is printed and authorised by Arnis J. Luks
13 Carsten Court, Happy Valley, SA.

A WEEKLY COMMENTARY

ON TARGET

- NEWS HIGHLIGHTS
- BACKGROUND INFORMATION
- COMMONWEALTH AFFAIRS

The Price of Freedom is Eternal Vigilance

Vol. 62 No. 38 **2nd October 2026**

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Is the Lack of Money just a Problem of Fair Distribution? By Neville Archibald 35

Is the Lack of Money just a Problem of Fair Distribution? By Neville Archibald

There are those that focus on redistribution of wealth as the solution to our problems. They blame the rich for the poor. Our Governments are no different, increasing taxation on those they lose the least votes from, and then often framing shortfalls in funding to poor distribution by the previous government. Others point out the super rich individuals and companies who are either not paying their fair share in tax or are making obscene profits.

The latest to blame the rich, is a book by Linda Mc Quaig, called, *Cancelling Billionaires before they Cancel Us.*

While the book appears to be built around the 'questionable') activities (read philanthropic funding) of some of our most visible Billionaires.
The cancelling of these outrageous ideas, like Bill Gates' lab grown meat or his spraying the skies to block the sun re: global cooling, is still a good idea, but each of these Pie in the sky concepts should be evaluated on their merits, regardless of who proposes them. Anyone proposing sweeping changes to our planet or our society without allowing for individual choice, is dictating to us. Anyone who plays god with our planet, also plays god over our lives. No man should have that power!

The book also carries the idea of the redistribution of wealth, an idea common to many others who present solutions. This idea is straight out of the Soviet playbook. Communism, redistributing all wealth so that all are equally poor – except those in the 'party' at the top. Recognition that some Billionaires have used the financial markets to manipulate the efforts of others, and have obtained wealth this way, is different from blaming them for holding on to all the money. Anyone prepared to do what is legally possible, even

though it is morally repugnant, shows a fault in both the person and the system that allows it. If our system was set up correctly, monopolisation or cheating, as a moral concept, would be far harder.

Then if we look at the amount of money that could be taken from the rich and given to the poor, it still falls far, far short of what is actually needed. It would not solve the underlying problem anymore than our Treasurers idea that inter-generational wealth (specifically the baby boomers who own their own homes and have saved for a comfortable retirement) is the reason Australia is lacking money for investment in our future – "those nasty boomers are hogging it all!"

(This is reflected in the recent tax reforms and the quiet attempts to access private superannuation funds as collateral for loans or projects the government desires to do. Each time a demographic is targeted like this, you can bet it was picked only after voting potentials were analysed.)

But back to redistribution, punishing the 'billionaires', once done, then lowers the bar so that the state can come after the next level down, the millionaires, and the next etc. at some point we all become that target. Few will lose sleep over this targeting and many will rationalise that it is 'only fair', I suggest they are being sidetracked from the issue that really matters, lack of consumer buying power no matter how much the available money is levelled out. As Douglas shows in his famous A+B theorem.

https://www.socred.org/s-c-action/social-credit-views/the-a-b-theorem

When analysed, the amount of money available to purchase production (wages, dividends, etc), falls short of money expended to produce. Since the total money (cost) of production also calls for loan repayments, the interest component and other overheads which do not go back into the community as spending money, the price of the product – reflecting all costs – must be higher than ability to purchase these produced items. A+B the cost of production can never equal A - the money available to purchase.

It is worth noting that currently this shortfall is made up for by ever expanding production and the issuance of loans as interest bearing debt. This can be seen in the pressure to export more than we import (that laughable 'favourable balance of trade'), and rising world debt. This debt now stands at $73, 748, 000, 000, 000.

https://worlddebtclocks.com/

A number that is not very comprehensible in real terms, but:

It is 922,380,952,381 Big Macs in Australian cost, or enough to give everyone in the world 111 of them!

Squash them down a bit to fit them in the box, then stack them up one on top of the other and the pile reaches – to somewhere just past Mars!

Not keen on Maccas, lets try an Xbox Series X 25th-Anniversary Edition:

The special-edition console released with a translucent green shell! Once again enough to buy everyone in the world one! I shudder to think of it! How would we power them all up – not all at once I hope!

I am being facetious here, but this 'World Debt'? What is it really? Who owns it? Can we even produce that many Big Macs?

The biggest question to me would be what collateral was this enormous figure backed up by? Where is that cumulative real world collateral now? If we buy a $500,000 house and pay it off, we have a $500,000 house as an asset! What asset are the owners of the debt claiming backs up their money? This question should raise even more questions for you! If it has no backing – is it even real? If it is not, then we have been subjected to (and still are) one of the greatest swindles of all time! Imagine this money put back into the economies of the world – redistribution like that would certainly change the course of history! However, discovering the fault in the issuing of money and fixing that, as Douglas found and proposed, would enable the full potential of mankind to be reached for, but only if we decide to do something about it.

When Removing a Surcharge is Really just Palming it off to Someone Else

A promise to remove the credit card surcharge on items for sale sounded good. As a soundbite it seemed that at last the greedy banks might be forced to forego one of their forever increasing fees and charges. A government might actually step in and say - enough!

Alas, the hopeful still wait in vain for this small reduction in the cost of using their own money via card. It seems that the business who accepts the card for payment must still pay the fees, but must now either wear the cost themselves or build it into their end price for goods.

A cup of coffee might have been $5 with a 20cent surcharge tacked on, it is now, in many cases, a flat $5.50.

If a business was paying for it before, by passing it on, then to expect them to absorb it now is for them to take a pay cut. In the aforementioned coffee example, if they serve 200 cups a day, that is an extra $40 they need to find out of their net profit. Operating already on a slim margin, (average net profit margins are between 2 – 6%) many will find this difficult. Meanwhile banks are still raking in billions in profits each year and paying their directors extremely well. Who misses out here? Once again, is the average bloke on the street. Thanks Albo!

Diesel Prices

The cost of living can only rise while diesel prices remain high. We are already seeing this in increased costs at the supermarkets. What are our politicians doing about it? It would seem that going cap in hand and begging for more, like Oliver Twist is one solution. Negotiating for preferential deliveries from Singapore and

elsewhere works short term, but fails the long term test. If this shortage tells us anything, it is how fragile our economy is without our own ability to produce. This is no small error of our past, the deliberate winding down of Australian industry started with the Lima Declaration in 1975. While the declaration might not have had binding powers (as we are continuously told by some), the intent and the subsequent actions of successive governments has seen its promises play out. Read Senator Anning's 2018 speech which is relevant here:
https://www.aph.gov.au/Parliamentary_Business/Hansard/Hansard_Display?bid=chamber/hansards/d7fb77b1-0930-425d-ad2a-6fd86946e453/&sid=0042

One of these declaration promises is reflected in the lack of refineries now in Australia. With only two left (out of the 12 we had in 1975) and these not refining our own oil, I would like to think that resurrecting our own refineries is top of the list.

This is not the case. We abhor anything as pedestrian as fossil fuel, but still rely heavily on it and have no other real plans to change that.

We export all our crude and import the crude for the refineries still operating here. According to google: *"Most crude oil produced in Australia is classified as* ***light, sweet crude,*** *which has low sulfur levels and is among the easiest types of oil to refine into fuels like diesel and jet fuel."*

Given this ideal and easy crude is ours to begin with, why are we adding transport costs and the pollution associated with it to our diesel supply chain. Does it not make sense to be rebuilding our own industry with this on our doorstep. At least our existing refineries should be operating with our crude. Building more refineries should also be of the highest priority, the cost of living could be kept down and future disruptions overseas would not hobble us further. Dr Hunter Laidlaw presented this paper to parliament in December 2020:
https://www.aph.gov.au/About_Parliament/Parliamentary_departments/Parliamentary_Library/Research/FlagPost/2020/December/Oil_refineries_and_fuel_security

In it he discusses the very situation we now face with the Iran war. He notes that *"Domestic oil production is not currently sufficient to meet Australia's total demand for fuel, even if all of it was refined domestically."* He also notes that: *" other analysts continue to question how the Government will keep the country and the Australian Defence Force operating 'in the event of a foreign interruption to fuel supplies coming from foreign owned refineries on foreign owned ships'."*

It would appear that we export all our own crude at a rate slightly under our usage rate. Given this situation, we would need extra, but in the event of a disruption, we would still be far better off. Security and stability are important for all countries, the fact that both of these things have been sold out increasingly since at least 1975, makes the question of who our successive governments have

truly been working for a good question to ask.

Until there is a suitable alternative to diesel and it has been shown to work, ignoring the perils of running out is no excuse.

This should be the top of the talking list for politicians of all persuasions, immediate action is needed. Contact your representatives and let them know how you feel.

Climate Change – on the nose?

Climate Change would seem to be taking a back seat in many countries now. Many are moving away from the 'so called science' and it's catastrophic warnings. Other countries are moving forward from what is fast becoming a lesser worry and hopefully a beat up that has run it's course.

Locally the weather maps contain more orange and red than ever before, but the resulting outcomes are really no different.

I watched as poor Melbourne was to cop 'a months worth of rain in one day'. The forecasters stood outside reporting in a light rain, pictures of the usual suspects (like a notorious south Melbourne underpass) claimed more victims as it once again flooded.

Mind you, it was doing this regularly when I was living down there in the eighties. Stupid drivers who think their cars are waterproof get a nasty shock when they stop, it will always make for good headlines, but is simply not relevant. I see no difference in flooding patterns or pictures presented, other than blocked drains (lack of maintenance) and changed drainage ability (usually by new builds in the area).

Is anyone else witnessing this continual bombardment of orange and red, that turns out to be a fizzle? I guess the unpredictable-ness of weather is hard to bring into line with the expected fear porn that precedes it.

The science around our coral reef (the Great Barrier Reef), is showing record growth despite the same continued promises of die off, the mention of this doesn't make the news.

Dr Peter Ridd tells us about the fairy tale of reef statistics. What the world is being told and the media hype using the reef as proof of climate change.
The reality is that growth is the highest it has been in the last six years and equal to any of the previous 35 years.
https://www.youtube.com/watch?v=eCr5UrGsMt8

Dr Ridd has been studying the reef since 1984 and provides a comprehensive take on reef health. Well worth watching, and a reminder that not all scientists agree with climate fear.

The push to tax us into oblivion and enact permanent controls over us, just to fix a statistical manipulation of facts, is beginning to falter, as the local visuals we

see with our own eyes contradict predictions, and in the broader picture, science once again starts to reassert itself with some sensible commentators coming forward. We need to share this material when we find it, to ensure others in our communities can find some relief from the stress of mainstream media presentations.

Lying with statistics is still lying, and the truth will set you free! ***



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A WEEKLY COMMENTARY

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The Price of Freedom is Eternal Vigilance

Vol. 62 No. 39 **9th October 2026**

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How Do We Get What We Want? By Neville Archibald

In the lead up to our National week-end, we must ask ourselves some questions. Why are we meeting? And what do we do once we get there? If we cannot attend, how do we participate and what outcome do we expect? These are things that no matter what event you attend, should be considered, especially if we want to have an impact.

It might be a legitimate expectation to be wined, dined and entertained, if that were all we were about. It might be considered a celebration of our year's work, for it is an annual occurrence. Or it might be a coming together of like minds to listen, share and work out important questions, such as those in the first paragraph. Hopefully all who attend will be, first and foremost, concerned about how we can spread the message of Douglas Social Credit to a wider audience.

Our solution has far more merit than anything else being proposed, our vision, while harder to see in real terms given the current environment, is a positive one. It is not about restriction or better use of taxation, in fact, the entire Douglas Social Credit movement could be said to be the only way to release reality that doesn't involve someone or some section of the community losing out (other than the failed banking system).

Our role is to put forth positive truths in ways that are undeniable, and hopefully easily seen. On their own, these truths should find us gaining ground on the opposition. What can be seen in the real world is a mixture of truth and untruth, once recognised each of these is a powerful tool to help understand the concept of a better life going forward. We have the knowledge of how this might be brought into reality, let us all concentrate on how best to achieve this.

Bring your best thoughts and enthusiasm with you and we will see what the increment of association can do with them.

THE AUSTRALIAN LEAGUE OF RIGHTS

81 Years of the Australian League of Rights 1946 - 2026

NATIONAL WEEKEND October 17th – 18th, 2026

Sandford House 207 East Terrace Adelaide, SA 5000 ph:(08) 8223 3213

The theme of this year's National Seminar will be:
'Douglas' Social Credit Answer to an Ailing World'.

Religious freedom to be restricted!

Teal MP, Allegra Spender's new bill to remove "discrimination based on sexuality, gender or marital status at religious schools." is due to go before parliament soon. If backed by enough people (read the Albanese government) it will stop Christian schools from deciding just who can be employed by them. In other words they will no longer be allowed to employ only faithful Christians. In addition, schools will no longer be free to teach a biblical understanding of marriage as the union of a man and a woman.

Make no bones about it, this is far more than just schools, it is about the right of Australian families to choose what values and religious beliefs they can have. This bill is the next step in a continual degradation of freedom of religion and destruction of particularly the Christian ethic of our Country.

It should be pointed out to each and every member of parliament, that our Constitution specifically says under section 116:

> *"The Commonwealth shall not make any law for establishing any religion, or for imposing any religious observance, or for prohibiting the free exercise of any religion, and no religious test shall be required as a qualification for any office or public trust under the Commonwealth."*

So prohibiting the free exercise of any religion, as this bill wants to do, is unconstitutional. It may be argued out in the court system if necessary; but given the cost and the court time it will take, surely the effort would be better spent on fixing the real problems this country has.

Contact your representative and your Senators and include a copy of section 116 for a reminder!

England Pushing Back

Public sentiment across Britain towards uncontrolled migration is finding voice. A second former RAF base is being proposed as a settlement point for 1250 illegal asylum seekers. The small town of Barnham is considering following the lead of Piddington (mentioned in *On Target* 36) and seceding, giving the current Government another blow to it's confidence.

> *"A second village may hold a referendum to leave the UK in protest at plans to create an asylum camp nearby.*
>
> *Barnham parish council in Suffolk is to invite villagers to decide on Saturday, Oct 24 whether they should follow the lead of Piddington in Oxfordshire and stage a referendum on seceding from the UK."*
>
> Credit: David Rose for *The Telegraph*
> ***www.telegraph.co.uk/news/2026/10/06/second-village-barnham-parish-suffolk-vote-leave-britain/***

The locals are also resisting this attempt due to the area being listed as an internationally designated wildlife zone. Endangered Stone curlews nest here and are the reason for a development restriction already in place. It is of note that when politically desired, normal planning restrictions do not appear to matter.

The community is fighting this proposal on two grounds, and sadly there seems to be some concern being voiced that the referendum for secession will take away the impact of the development restriction argument. It is in times like these that both arguments against the proposal need to work together! Any conflict between the two is likely manufactured by the same political forces that organise division whenever more than one group opposes a government plan. The use of divide and conquer as a tactic to lessen push back is a classic example of political chicanery. While I cannot say for certain that is the case here, it is something we all must be aware of and do our best to counter when it occurs.

Used for many years to delay publicly desired development, like building a bridge, we are set to arguing amongst ourselves over what building materials to use or where to place it, rather than just making it happen. In this way we are fractured in our resolve to achieve the desired purpose. I would warn all protesters, no matter what group they belong to, to be wary of this tactic and try hard to consolidate forces rather than allow yourselves to be split up.

There is a lesson for us all in that. During the Canberra COVID protests, the divide was created between personalities being followed and artificial (or press related) opinions were used to create factions. A united effort is always far more effective, moving forward we must be sure to keep this in mind.
My hope is that more villages follow the lead of Piddington and now Barnham! Government must be the servant of the people, not the master.

The war in Iran has stepped up once again, and the news broadcasters are quick to jump in with footage of bombings and carnage. The companion pieces are often protests in other countries and mass rallies or demonstrations in other countries. The divide and conquer efforts are also being used here too. Pictures of so called student demonstrations and whatever other label they wish to use, often seem to show contrary footage. The presence of flags, signs and other features are sometimes mixed and it makes me wonder if the footage actually relates to the story. I have seen stock footage used many times before, where there was not 'on the scene' footage available. This is not an unusual occurrence for media who want a picture to go with their soundbite. My concern over current footage is the level of this substitution, and if it is really showing what is happening.

In an increasingly connected world, we should be getting closer to the truth than ever before. My gut feeling though, is telling me we are not. Many online reports from citizen journalists would appear to contradict a lot of what the mainstream is pushing. The manipulation of the public that results, means we should be questioning far more than we seem to be. During COVID, we were manipulated to fear or hate anyone who questioned the 'science'. At the moment this manipulation is about antisemitism and anti-Palestine; Pro-Iran and anti Iran; racism and acceptance. Each of these contrasts contain a considerable amount of inaccuracy. Definitions and historical perspectives rarely get an airing, and the underlying reasons for many of these divides are not to be mentioned. When this is tried, the arguments go into straight out accusations and labelling. True debate and background influences are the casualties here.

What we must do for ourselves, is step back from this immediate name calling or labelling and ask the questions that will reveal the motive. What is being said? Can we find the truth in a 20 second soundbite with pictures? The time has come for us all to step up our educations and learn what it means to really be informed, to examine with a critical eye, what is in front of us.

We should learn from the lessons of history, this was always a crucial part of education until now. If we cannot learn from history, as the saying goes, we are doomed to repeat it. With this in mind, the starting point for this learning is to go back in time. Many did not believe in a coming 'world order', back in 1982 when announced. We were labelled as conspiracy theorists and worse. If we mentioned banking, we were smeared as anti-semetic and accused of worse. Many times over the decades these accusations have been made, many times we have simply ignored them and just continued pointing out truths as we see them. Eventually the facts start to line up with the reality we are all now beginning to see.
Jeremy Lee said in 1982:

"It has become fashionable to dismiss "conspiracy theories" as a figment in the imagination of lunatic fringes. In reality, it simply means that those who take this line have not examined the evidence; or else have become as conditioned to reality as they imagine those who acknowledge conspiracy to be."

Parliamentarians for World Order

*'In 1981 a body called **Parliamentarians for World Order** issued an introductory brochure. The front page claimed: "Parliamentarians for World Order is a newly formed network of 550 legislators in eighteen countries, working in national parliaments and at the United Nations to help build a more just and secure international system." It went on:*

"The purpose of parliamentarians for World Order, as stated in its constitution, is 'to promote the cause of world institutions and enforceable world law for the people's of the world as a single community, through parliamentary action. Believing that a UN Parliamentary body could play an important role in strengthening world institutions, PWO is a organising a UN Parliamentary forum to meet at each General Assembly ... During 1980 PWO linked up six existing parliamentary groups for world law in Japan, Britain, Canada, India, France and Norway, and quickly expanded its membership to other countries in Africa, Asia, Europe and the Pacific.

In September 1980, a meeting of legislators from 15 countries was organised at the United Nations General Assembly to introduce the proposal for a UN Parliamentary Forum. In December 1980, the PWO council announced it's support for the recommendations of the Brant Report, entitled "North-South: A Program for Survival" in which Willie Brandt, Edward Heath and a number of world Statesman called for wide-ranging reform of the international system. In March 1981 a PWO office was opened at the United Nations …'

Enterprise of January, 1982.

Since that time we have seen the rise of the WEF (World Economic Forum) who openly boast that they have young leaders in almost every parliament around the world, and are open about endeavouring to create a new world order, where we'll all own nothing and be happy. The other things we have seen, have been the roll out of almost identical policies and legislation around the world (particularly in western nations) in order to make us all the same. The reduction of the individual to a mere component in a machine, and the restriction of personal liberty is in line with totalitarian control by the state. This has been no accident, and it is still ongoing. History, even as recent as 1982, can still tell us things - if we will only listen. ***

NATIONAL WEEKEND October 17th – 18th, 2026

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 to share around.

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 a vital 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 to most party politicians, teaching and training Australians 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. Are you one of us?

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

On Target is printed and authorised by Arnis J. Luks
13 Carsten Court, Happy Valley, SA.

A WEEKLY COMMENTARY

ON TARGET

- NEWS HIGHLIGHTS
- BACKGROUND INFORMATION
- COMMONWEALTH AFFAIRS

The Price of Freedom is Eternal Vigilance

Vol. 62 No. 40 **16th October 2026**

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What is Happening to our Country? By Neville Archibald

The horrific attack on independent member for Indi, Helen Haines, marks a change in Australian life, one it will be hard to come back from. The shock of something like that happening in this Country, and almost on my doorstep, makes me question, where has our culture gone? The Region Helen represents is one I know fairly well, having helped a previous independent's run for parliament there in 1990; and to this day still visiting and holidaying there. There were no real contentious issues leading to hatred or serious argument back then. Politically, the constituency seemed like most other rural based areas in Victoria. A stronger aptitude for electing independents since then perhaps, but those I met and engaged with were far from radical. A few I would describe as Australian larrikins at worst.

Since those days back in the 90s, the character has altered, but so has the rest of this country. COVID has seen an exodus from the city, as has the desire of many for a tree change – out of the rat race of Melbourne (who can blame them). But they still appear to be Australians at heart.

What has changed, has been the perception that Parliament is not listening to us! Many times since the 90s, our frustration at this disregard has led to a protest, whether farmers, timber cutters or other industry doing it tough. The forced medication of COVID and the lock-downs, the taking over of rural land for 'Net Zero' infrastructure, the Voice turnaround (where we said NO, but still got a Victorian voice despite that rejection), and the many other times the public found itself powerless in the face of change.

Add to this the extreme element who protest in the cities and get away with violence and damage, while the calmer rural community looks on, and there has to be some anger created, especially when the relevant and peaceful

protests for rural concerns are harshly treated and condemned by both sides of politics.

Reflecting on all this, I can see why the population is changing it's attitude, although I don't for a minute believe this is leading to the violence we are seeing elsewhere. All we ask for is sanity and balance, and the right to be respected for our opinions. Our will, reflected in parliamentary debate and our concerns listened to, not being derided or called petty names because we disagree. Anthony Albanese may well call to 'turn it down', but he must acknowledge the part he and his minions in Canberra and the States are playing. Only so much contempt can be shown towards us by our 'so called leaders' before something results.

In the past it has always been the ballot box that copped the anger, voting out those who peeved us off. But in Victoria at least, this too has been treated with contempt by the use of preference deals and shonky parties, the most recent being the 'sack Dan Andrews party' that promptly gave all their votes to Dan and the Labor party. No reprisals for such a nefarious action, and no apologies either. Many are fed up with politics, and it has been this style of politics that has created this estrangement.

So while it may be okay to ask us to take it down a notch, it would be easier to do if the integrity of government went up a few notches itself first.

The Media also has to face up to their actions. The soundbite and polarisation of reporting to garner viewers has increasingly focused on sensationalising arguments. Facts seem to be in the backseat to the driver of 'making a good story'. Genuine reporting, gathering and analysing the facts in an unbiased way, would appear to be a thing of the past. The use of division to create sides and make everything a contest, is not merely a monetary gain for them, it is also shaping our emotions and altering our actions, making that divisive argument a more bitter one. Barracking for a 'side' in everything we disagree on.

Manipulation of community for the purpose of gaining or retaining power, is now the way our political machine works, each competes for votes by analysing data rather than asking the population they are supposed to be working for. Not all the players in these fields are doing the wrong thing, we need to focus our energies on those who are truly representative or unbiased in their reporting and support them in making a change for the better.

We prey for Helen and her family, and the wider community of Indi, that this incident remains an aberration without repeat. The last thing we need is a rise in division on this scale. Violence like this, against those we disagree with, is not the Australian way. Let it be the last.

"Balance and sanity are essential for survival in the perilous days ahead. Realistic Christianity provides that balance." Eric Butler, *On Target* Vol 26, No. 40

In 1990 when Eric wrote these words, he had been on tour in the US and Canada. I had the considerable fortune to meet with him in Canada. Along with a fellow traveller, we accompanied Eric for a short leg of his tour, having ourselves been touring America. Various groups at that time were positioning themselves into our (Australia's) political realm, trying to 'harvest' the interest of the disaffected. We had run into conflicting views with the sponsoring party and needed a reliable sounding board, familiar with the history of political machinations.

I do not need to elaborate on our discussions, other than to say it was a pleasure to find that our educated guesswork, had been right. Apart from that, the short few days spent in the company of both Eric and his supporters, confirmed for me that the League 'family' as I have come to know it, were both reliable and concerned only with the welfare of our civilisation – as it should be!

I add those last words – as it should be – because those of us who look forward to society's development, do so with the betterment of the individual in mind. Douglas Social Credit Philosophy, can also be found in it's natural state, in those for whom the real world shows it's truths. There are certain natural laws, that when adhered to, lead to prosperity and freedom of the individual, enough freedom, both economically and spiritually, to become the best version of themselves that they can be. Society, reflecting these aims, has a potential to be so much more than it currently is. This is the promise that Douglas Social Credit represents.

National Week-end

The National Week-end, just concluded, has once again been an opportunity to further the building and consolidation of the intentions of the League. To allow this improvement in Society to be developed, free from manipulation by the self interested and power hungry, the culmination of political development, should be in the interest of 'the' individual, rather than for 'an' individual or group. The Quality of committed supporters and the discussions over the week-end give me confidence that the coming year will see the League continue it's work wherever it is needed.

Passing on the baton.

The National Directorship changed hands over the National week-end, I find myself now wearing those shoes, and I hope they are not too big to fill. Arnis Luks has stepped down from that role, to pursue a slightly slower pace, but knowing him, that may take a while. Many thanks to Arnis for his time at the helm and for his unwavering attention and commitment. I look forward to working with everyone involved and hope to continue to promote the League's well established mission.

For those who are new, and to remind those already familiar with our reason for being, we are here:

To promote service to the Christian revelation of God, loyalty to the Australian Constitutional Monarchy, and maximum co-operation between subjects of the Crown Commonwealth of Nations.

To defend the free Society and its institutions -- private property, consumer control of production through genuine competitive enterprise, and limited decentralised government.

To promote financial policies which will reduce taxation, eliminate debt, and make possible material security for all with greater leisure time for cultural activities.

To oppose all forms of monopoly, either described as public or private.

To encourage all electors always to record a responsible vote in all elections.

To support all policies genuinely concerned with conserving and protecting natural resources, including the soil, and an environment reflecting natural (God's) laws, against policies of rape and waste.

To oppose all policies eroding national sovereignty, and to promote a closer relationship between the peoples of the Crown Commonwealth and those of the United States of America, who share a common heritage.

.....

The texts of the talks given at the conference will be available in the coming *New Times* publications. The Video recordings taken at the time are already available to view on the League website at: ***https://www.alor.org***

I might add that a selection of educational material is currently undergoing development and can also be found on this site, labelled: Adult Education from Douglas's Social Credit School of Studies. In it, the principles of Douglas Social Credit are explored and explained in detail. Those wishing to expand their knowledge and use it to help spread the positive message we have, are encouraged to do so. Now more than ever we need to get this message out.

Victoria votes: the upcoming election in Victoria will be one to watch. We have the usual suspects in Labor and Liberal, but falling support for both is a nationwide observation. The UNI-party, as it is beginning to be seen, holds little attraction for many and it has only been the fear of one side getting in, that has pushed people to vote for the other. Now that there appears to be a viable alternative in One Nation, many are hoping for something different.

Pauline Hanson (although we are not voting for her), has remained committed to doing what she believes is right for Australia, even when the other members of Parliament have condemned her, even when the Media has attacked her. That she continues to stand her ground and speak out, is an admirable trait in a house where posturing and posing seems to be the best most can do.

Many who comment on voting polls still argue the two party case, as if this were the only option, and that independents and minors mean little more than a stumbling block for either to take charge. The One Nation option is now changing that.

Some say we should vote for the lesser evil of the two party option, you don't like either option but you feel forced to choose one. While we continue with this attitude nothing will change! This is still a vote for evil! Being scared of voting differently is no excuse to continue supporting someone who has shown their contempt of you. The Voice, rejected, has been pushed at State level across Australia by the very parties who initiated and promoted it. Not content with being told NO, they continue on. The imposition of COVID restrictions and compulsory injections (of a substance they had to re-define the concept of a vaccine for – and that is admitted to be the biggest trial in the world), again reveals the contempt they hold for Individual choice. The ramifications of both these policies have not been examined anywhere near closely enough.

The vaccine damage is still being swept under the carpet, despite many other countries world wide conducting revealing reviews and enquiries. These two items alone should be enough to select option C, whatever you feel that might be.

On that note, the voting procedure we use, needs to be understood before you vote. Preference deals between the majors and their alternative counterparts are often the cause of the re-election of a party many don't want. Filling in your paper and using your own preferences, not their how to vote cards, and understanding why, is critical. The 'put the majors last' campaign over the past few elections has been a start, but nothing beats knowing it for yourself. If you cannot take the time to understand the system we operate under – perhaps you should be asking yourself if you deserve that right to vote! Rights and responsibilities go hand in hand. If you you do not take the time to understand, and just vote without knowledge of what you are doing, then you must also take responsibility for the outcomes.

We have no other option than to look at the character of the potential candidates and our impression of their honesty. The media hype needs to be ignored (few believe much the media portrays these days), and our own involvement – active research, like contacting or interviewing the candidate

themselves would go a long way to using the system as it was meant. Many of course won't do this, nor will they follow the media conversations, they will turn up and decide on the day. A campaign for an educated vote, is a long term one, as is the understanding of our political system; something we should be working on all the time, not just before elections.

Use these Victorian elections to help you learn, offer to hand out how to vote cards for your preferred candidate, or get involved in the scrutineer process. Each candidate needs someone to watch the counting process for them. This is the best way to understand our system of voting and takes little effort on your behalf, other than a long night looking on. You do not get to count them or participate at that level, and there are rules that apply. To take part, contact your candidate and ask for a signed scrutineers form, submit this at the polling place of your choice (where your candidate stands) and have fun. Yes! It can be fun. Many others also take part and a lot of interesting conversations come about. Best of all you will come away with an intimate knowledge of our electoral process.

A *Scrutineers handbook* is available to download as a pdf from:
https://www.vec.vic.gov.au/-/media/a601cc5549c04608951cc7c87b196624.pdf

or better still, contact your local members office and ask for one.

France and Europe

The footage coming out of Europe is shocking! Historic buildings and infrastructure being burnt or otherwise destroyed. Groups of black clad and masked protesters rampaging through streets as police watch on, unable or unwilling to intervene. How can a society fall so fast? In the late 80s when I went through those areas, the beauty and prosperity was easily seen. The heritage of past genius was a delight to behold. I felt safe almost everywhere I went.

Now as the clock has turned, the countries I once admired are no longer to be seen. I feel a bit like Douglas Reed, watching Europe change before his eyes, heading inexorably towards the certain destruction of world war two. Something Reed saw and tried to explain to his News service, to his government, but which fell on deaf ears. All beginning again!

An extract from his second book 'Disgrace Abounding', explains his attempts in 1938, to put into words the frustration he felt of the political machine of the time, who seemed resigned to the direction they were headed. They had the ability to change things, but not the desire to go against the direction of the overall program that the party system and it's overlords was pursuing.

"Still in search of British Institutions, I visited the Mother of Parliaments and spoke, in a committee room, to two or three score Members, of Austria,

Czechoslovakia, Germany, of what was coming in Europe, of the things of which I understood a little. Left of me sat a General who was of progressive mind and broad and humane ideas. Over against me sat a Duchess, a woman of enlightenment and feeling. Right of me sat an Admiral, a die-hard of the truest deep-water blue.

The others, predominantly Conservatives, were men of similar type. The great majority of them, as I judged from their questions and manner, were well-informed and intelligent people. But I felt despondent as I contemplated them. They seemed to be the prisoners of a party machine from which they could not or would not break away even when it dragged England, and therewith Europe, from one disaster to another. Elected by an enthusiastic country to enforce peace against peace-breakers, they were now docilely following the Government in the opposite direction, in the policy of taking steps - long ones - away from the peace-breakers every time they became truculent."

https://alor.org/Storage/Library/PDF/Reed%20D%20-%20Disgrace%20Abounding.pdf

In this and in his other books, Reed shows the progress of the lead up to war, the refusal by politicians to acknowledge it, and the even more strange refusal to deal with obvious problems leading to the destruction of freedoms for those individuals not of a lordly stature. Parliament was making laws for itself and it's members, not for the common man.

This sounds very familiar today does it not? We face the dire consequences we see in Europe if we continue down the road we are on. The same failed methods used before are used again to rein in the likes of inflation, and we wonder why it doesn't work. Our society is being polarised by the pitting of one group against another and used by party politics to garner votes. The rate of Immigration also being used to prop up voting numbers, despite our infrastructure clearly being overwhelmed. We are not to talk of it! We must not question it! Housing, overcrowding in hospitals and schools and the clash of incompatible cultures are things that we must not look too deeply at, let alone critically – lest we be labelled.

This frustration with our 'leaders' can not be expressed in vigorous terms, the resulting anger these restrictions generate, must be the fault of the public, all who dare question it must be radicals, fit only for scrutiny and prosecution if the words are 'hurty' in some way.

Douglas Reed's books are a reminder that policy continues, even when the public is suffering. The end result we are yet to see. I hope beyond all hope, that the European experience does not come here too. We still have the ability to change, and the vote we cast at election time will show wether we realise the trouble we are facing or not.

Immigration

The rise of One Nation has largely been on the back of frustration over high numbers of migration. People are doing it tough, house prices and availability is a bigger problem than many will admit. As the riots and upheaval in England and elsewhere have shown, the general population eventually spits the dummy. Before this happens, an astute parliament would react, calming the population down. The fact that we are only being told we are racist or worse for our concerns, does little to placate the individuals it most affects. In the recent debate over numbers, those overseas visitors who come on a working visa were targeted. Backpackers and travellers, whom the rural community has come to rely on for harvest work, is to be reduced (which incidentally also provides supplemental income for those very travellers to continue their travels, spending what they've earned as they go).

This is not the concern being expressed. Temporary and travelling tourists will always be welcomed, in the spirit of closer relations with other countries. The permanent and far larger portion coming into our country and showing us they do not wish to assimilate is of much greater concern. If the parties involved in immigration policy changes were serious, they would know this. It is hard to see how we can be anything other than frustrated by this attempt to placate the immigration concern. Are they living in the real world?

Let your members know how you feel, the letter on following page sets a good example.

Ken rightly asks, what is the fault in our country that requires this massive influx of New people? Why is this the only method of dealing with it?

If the numbers are needed to prop up the economy, to provide a new source of borrowers to 'invigorate' or stimulate our economy, then why cannot this be done with the existing population?

Many people here would 'borrow' or expand their business if the financial system would allow them to. If the method being used to inject more money into our economy is reliant on new people in the system, surely the system itself is at fault! After all, we make systems to serve man, if they don't, then a simple adjustment is needed. The wealth we have and the potential we have to create, is not limited by the number of people we have in this instance, but by the permissions given by those doling out our tickets to access this wealth. It already exists in the community we have, and much more could be done given the opportunity to do so, given the money tickets that represent that potential.

A faulty financial system, is behind almost every societal concern. Until we realise this and make an effort to ensure it is fixed, we will not get what we want. That being said, those who currently keep us under this faulty system may well

offer a solution, be wary that it is not just more of the same on steriods! Study Douglas Social Credit to understand how this possible option differs from the *'own nothing and be happy'* alternative! ***

https://alor.org/Storage/Library/PDF/Social_Credit_Intro_Lectures/Social_Credit_Intro_1.pdf

Letter to The Editor By Ken Grundy

Dear Sir

Several MP's and Leaders of Rural industries share the concerns of country people over lower immigration impacting local workforces. However, cutting immigration can be selective and I believe there is plenty of room for rural workers within proposed cuts.

The general concern over immigration levels concerns the massive numbers and the resulting impact on the national infrastructure. Population increase greater than the natural level, needs to be in step with more hospitals, more schools, more housing, more water supplies and more road maintenance. Let us face it; we are deficient in all those areas and this is why the population is very supportive of reduced immigration.

Quite apart from the above, we need to look more deeply at immigration.

If Australia cannot function without the need to import people; is there a fault in the way we manage the nation?

A perceived need for even a quarter of a million new people entering Australia each year, just to so the nation can function, is both alarming and un-sustainable.

Compare the way a household operates. The occupants manage the food preparation; the laundry needs; general cleaning; the lawns are mown; even the toilets are cleaned etc.

In very few instances are people outside the home required.

Isn't this example the best model for operating the nation?

Yours etc *Ken Grundy* Naracoorte ***

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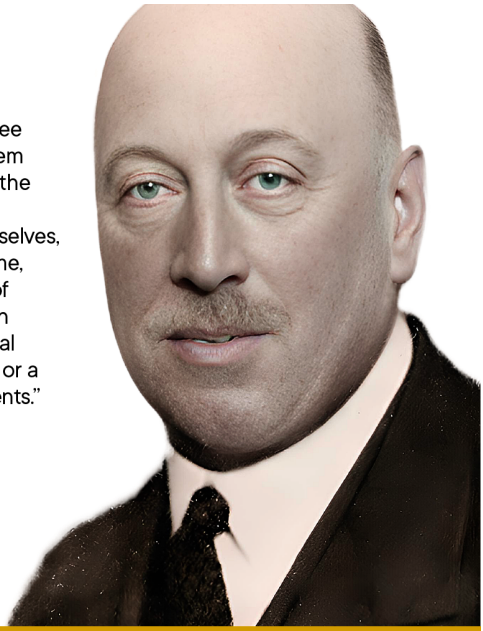
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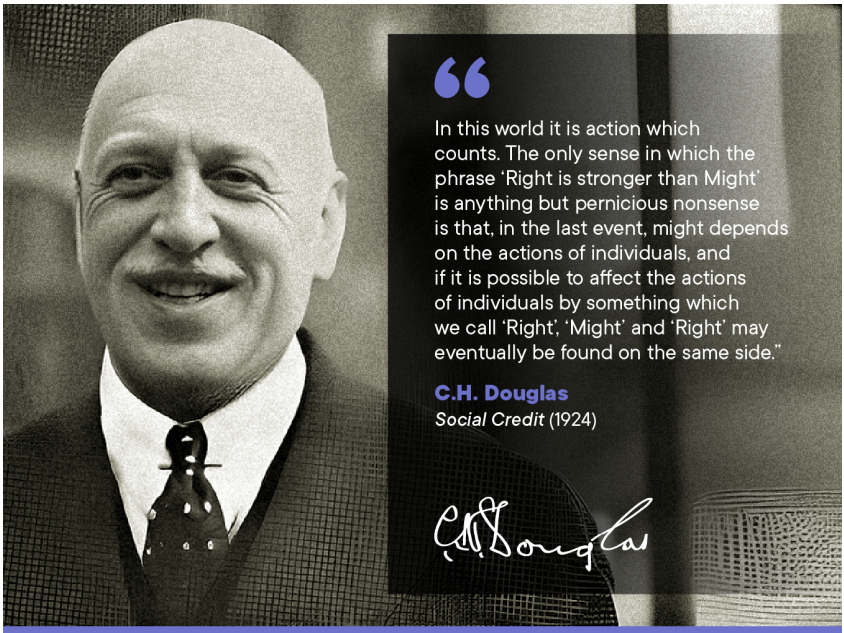
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[W]e have to be very careful to see that we run our productive system for the purpose of supplying all the tangible wealth that we can, as individuals, use with profit to ourselves, and do not, as at the present time, allow it to be run for a number of ulterior purposes amongst which we might instance that of a moral discipline, a hidden government, or a system of rewards and punishments.”

C.H. Douglas
Reconstruction (1943)



thepeoplescredit.com.au | socred.org | C.H. DOUGLAS (1879 – 1952) | SCE-20



thepeoplescredit.com.au | socred.org | C.H. DOUGLAS (1879 – 1952) | SCP-31

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

THE NEW TIMES SURVEY

THE AUSTRALIAN LEAGUE OF RIGHTS

Vol. 27 No. 10 October 2026

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Social Crediters: Let Knowledge and Initiative Ignite, So Victory May Be Ours By Mark Anderson (USA)

(text of a presentation given at the ALOR 80th anniversary National Weekend — Oct. 17-18, 2026)

As is well-known, the Australian League of Rights (ALOR) produces a weekly video discussion called Cross Roads—which is predicated on Douglas Social Credit (DSC). We are indeed at a crossroads in this ailing world. But the "signs" posted at the Cross Roads that the ALOR talks about don't involve Democrat versus Republican, nor capitalism intersecting with socialism, nor liberalism and conservatism intersecting.

Such carefully crafted conventional "alternatives" constantly fool the bulk of humanity by providing a patina of plausibility and truth, but they are really false choices. Indeed, the Cross Roads that the ALOR has in mind constitute a genuine choice, as DSC represents the avenue of real societal renewal, while all the other lame "isms" and pet theories can be lumped together and viewed more or less as one useless mass of misdirection.

DSC, simply put, involves phasing out the commandeered work-state by putting automated production in the service of humanity, rather than a menace that will forever haunt us. Under DSC, everyone becomes an heir to all the past industrial and technological innovations that add even more value to the natural resources of God's creation.

And based on the monetary value of that automated production everyone in this universalized-shareholder arrangement naturally and properly receives an accurately calculated regular dividend—to supplement work income where applicable, or to serve as retirement or standard income for young and old—as no one would be forced to work.

The dividend's funding would be based on new debt-free money, or credit, NOT the redistribution of tax dollars in the socialist way. After the proper dividend amount is calculated by the new nonpartisan National Credit Office created under DSC, the dividend would be issued directly by the state or through intermediaries such as strictly regulated private banks whose current monopoly of credit would be abolished. In the U.S., federal postal banks, like the ones that operated around the time of the Great Depression, could be brought back as another way of distributing the dividend.

Of course, there are other DSC mechanisms, such as the Compensated Price that I won't go into detail about here, except to say that it's designed to be a firewall against demand-pull inflation, by helping secure the alignment of prices with consumer spending power.

And it cannot be stressed too strongly that the DSC animated tutorials that are posted on You Tube, through the efforts of Social Credit Economics author Dr. Oliver Heydorn, offer crystal clear (and rather entertaining) explanations of all of DSC's components and aspects.Those who haven't watched these animations are strongly encouraged to do so as soon as possible and share them widely.

WHAT TO DO?

Granted, we could just keep on doing the same thing we've always been doing—hoping against hope that casting votes for today's favorite candidates, and doing the same thing during the next elections far into the foreseeable future—will somehow usher in the financial and political changes that are desperately needed.

Ah, but perhaps Mark Twain was correct when he said, "If voting did us any good, they wouldn't let us do it."

Still, there is cause for hope. Based on my travels and conversations with people, I am more convinced than ever that the majority of the citizens in the U.S., Canada and beyond, clearly including Australia, and just about everyone everywhere else, knows something is fundamentally wrong with the economic "porridge" we've been served by corrupt governments, their banking bosses, insurance companies etc.

To be sure, the "dark side" is wily. It plants snares, erects false intersections and invents bogeymen everywhere. Consider the constant referrals by big media and politicians to those external "enemies" of which we are all supposed to be forever fearful: "China" this, and "Iran" that . . . on and on and on, when the government that can really damage or end your freedom is invariably your own government—even at the local, county or provincial levels, not just the national level.

Beyond such fear-mongering, we have media follies in the form of brain-addled celebrities and the phenomenon of vast numbers of people getting caught up in the lives of entertainers. Meanwhile, the financial media touts the line of the central banks—the Federal Reserve, the European Central Bank, the Bank of Canada, Bank of England, the Reserve Bank of Australia, as well as the Bank for International Settlements (BIS, the central bank of the central banks) and its ridiculous "rules" for host countries.

The BIS, take note, arrogantly enters into a written agreement with each host country that provides BIS with an inroad, basically to establish that the host nation will have as little say as possible on BIS operations. And yet the host nation must still supply all necessary police protection to the BIS bankers and their employees.

ROLL UP OUR SLEEVES

The underlying secret to measurable DSC progress is for those who understand DSC to make it a central priority of their lives while always teaching others—anyone and everyone who will listen. Even those who won't listen . . .

Don't overthink it — parents, teach your kids; kids, teach your parents; grandparents, teach your grandkids! Just do it.

Why not organize a coffee club at your local diner or in your kitchen—and in so doing, watch those above-noted DSC animations while reading DSC articles and books. Perhaps throw in some home or community gardening projects. Have a good time.

Or, maybe you are a member of a local fraternal organization—so why not, if possible, get together with your fellow members, color outside the lines, so to speak, and discuss something fresh like DSC "off the record."

From there, at least in a loose-knit way, we ultimately need to form an educational vanguard that can revive or reconfigure the adult-education DSC classes that were taught across the UK in the early 20th Century, stemming from C.H Douglas himself. That tradition, by any means possible, must not be allowed to remain a mere relic of the past but, rather, an example to modify and mimic with all the steely determination we can muster.

In terms of achieving some constructive media outreach, most of us can write a letter to the editor to local and regional newspapers (print, online or both) to spread the word about DSC. If by chance you need a little guidance on that, or if you want to put together some more formal like a press release or guest-opinion newspaper column to show how DSC is relevant to countless things in everyday life, feel free to contact me through Arnis Luks, who oversees ALOR; or email me, Mark Anderson, directly at ***truthhound2@yahoo.com***

RECALLING COACH ROCKNE

Norway-born Knute Rockne (1888-1931), who became the famous philosopher-coach of the "Fighting Irish" football team at the University of Notre Dame in South Bend, Indiana, often said that a man's real worth, which is sometimes enhanced by proper "education," is the hard-wired integrity that "hangs in his heart," not so much the diploma that hangs on his wall. ‘

In other words, it's the heart that counts the most. And Rockne often inspired the many players who loved him to fuse knowledge and sheer determination in order to take that football over the goal line, literally and figuratively.

Social creditors should take note of Rockne's insightful and motivational advice on the vital importance of irrepressible determination, while remembering his high ethical standards as represented by "*The Prayer of the Sportsman*" that he often cited, to wit:

Dear Lord, in the battle that goes on through life
I ask but a field that is fair,
A chance that is equal with all in the strife,
A courage to strive and to dare;

And if I should win, let it be by the code
With my faith and my honor held high;
And if I should lose, let me stand by the road,
And cheer as the winners go by.

***

Social Credit vs. Utopianism By Robert Klinck (Canada)

(text of a presentation given at the ALOR 80th anniversary National Weekend — Oct. 17-18, 2026)

Following decades of observation of and interaction with the so-called powers that be, the originator of the Social Credit movement, Anglo-Scottish engineer Major Clifford Hugh Douglas, was categorical in his assessment of utopianism. His first public writing was in 1917. In a comment published three decades later, on September 14, 1946, he asserted that "Utopians are disciples of Lucifer". Such unequivocal language derived from his close following of political and economic developments in the 1930s and 1940s. He had concluded that actions that had caused the levelling of nations and the deaths of tens of millions of people were not accidental or random but, rather, were what he characterized as "crystallized policy". Hopefully, what Douglas meant by his definition of utopianism and how it relates to human association will be made clear by what follows.

As a starting point, we should define utopianism. A utopian is a person who

believes that it is possible to create a workable plan for society into which all citizens can be fitted and made to conform. It is analogous to the Greek myth of Procrustes, whose policy was to adjust the person to fit the bed, by either stretching or amputation, rather than adjusting the bed to fit the person.

Social Credit has regularly been associated with a plan for so-called monetary reform. While his writings made important and original contributions to realistic thinking about monetary issues, Douglas stressed that the primary focus of his thinking was on enabling proper human relations, which he saw as a matter precedent to monetary arrangements. Because human attributes and purposes are widely variable, when they are enabled, by their very nature, they are not conformable to rigid planning.

It seems as if to many people who have superficially studied the financial system, the term "monetary reform" has come to have a virtually mystical import—rather like a magical incantation. It *is* an important answer to our woes. However, in itself the phrase "monetary reform" is of no practical use in shedding light on what ails our economy and suggesting beneficial remedial measures. The devil, as they say, is very much in the details. and how these intersect with reality.

It is as true of the pursuit of administrative policy as it is of physical travel that, for you to have prospects for a successful outcome, before setting out you must know your ultimate destination. The failure to be clear about this is what allows politics to fail chronically in delivering results that will effectively change things for the better. Either people are not clear about what constitutes "better" or they have such a narrow perspective that their proposals do not address overriding issues. Social Crediters lay claim to having a special role in defining the essential goal of monetary reform because of their unique perspective on the inherent deficiencies of the income distribution function of the current financial system. This deficiency was discovered fortuitously by Major Clifford Hugh Douglas in the course of an accounting project he was carrying out for the Royal Aircraft Factory at Farnborough, England, during the First World War.

Generally speaking, our minds are comforted by habit and conditioned to follow conceptual tracks. Douglas's discovery took the form of a revelation—a tearing away of the veil of habitual perception—whose implications necessarily transformed conventional economic thinking. A sudden revelation can radically alter the nature of the game and, under the new light that Douglas's accountancy discovery brought into the room, the theorizing of professional economists was exposed as being largely misguided maundering. In our money-dominated society, which one should note is a departure from what was a formerly largely religion-guided society, we have, unfortunately, developed professions for hire, be they doctors, politicians, preachers or economists. In an uncertain

employment environment, they are all concerned to keep a steady stream of income coming their way. Their credentials as authentic professionals have been ravaged by this cynical pursuit of cash.

It is apparent to every thinking person that the financial system causes much hardship to people—in other words, in a period of unprecedented material abundance, this system is flawed. However, detractors of the financial system tend to "jump the gun" in proposing changes to it. Being focussed on derivative defects rather than primary ones, their proposals fall short of delivering satisfactory solutions. Remember, an incorrect question as the starting-point for analysis can never lead to a correct answer. Unfortunately, the protagonists of misconceived answers commonly end up futilely expending their energies at cross purposes with each other, generating a dialectical friction-point that expends much energy without improving our position. This paralytic situation is no doubt looked upon favourably, and hence encouraged, by those who would perpetuate the influence that finance has established over all fields of human endeavour. The irreconcilable polarizing of ideologies of late has taught us much about the strategy of dividing in order to rule, which is well-served by confusion about the effective approach to monetary reform.

By definition, promoting policies in disregard of what actually needs doing is the essence of utopianism, i.e. policy detached from reality, and has the effect of enabling the imposition of the anti-social plans of a cabal upon the whole of humanity.

Before investigating what Douglas meant by identifying utopianism with luciferianism, we shall do well to establish some other basic understandings. One—and it is a major one—is to define the real purpose of government. Logically, this must cohere with the purpose of people in constituting an association in the pursuit of shared goals. What could it possibly be, then, other than to improve the lives of the people within its jurisdiction by furthering their prosperity and security and ability to use their life potential as they personally choose. If we seek virtue in public affairs, this is where it lies. Any other purpose is simply "no go", and necessarily a departure from reality. If a policy is not derived from any perspective other than realism, the facts of the world, but rather is a constrictive theory imposed on society, it is by definition utopian.

Now, politicians blatantly contend for power, on the pretext that possessing power will enable them to do good things in the public interest. However, in our so-called democratic societies, with the connivance of the major media politics boil down to superficial popularity competitions, based on such attributes as physical attractiveness or verbal glibness. As a result, the public are brought not only to tolerate misrepresentations about policy intentions but even to accept them as part of the game. How this disregard for accountability could yield

results that are comprehensible, much less desired by the population, is hard to conceive.

We have it on good authority that one cannot serve two masters, and this is as true in the area of public administration as it is in personal life. Trying simultaneously to serve different purposes is debilitating. It dissipates your intentions and compromises your endeavours. The American maxim "Government by the people", which clearly implies that the people will be making policy decisions, is rendered meaningless when they are working for different aims. And when the will of the electorate is scattered, the field of policy formulation is occupied by backroom manipulators. Because more decision-making by governments automatically means less decision-making by citizens individually, the supervisory abilities of the population atrophy. Since developing the ability to make decisions is essential to becoming fully human, in fact determines what it is to be human, the occupation of ever more of this field by government is at odds with developing a population of thriving individuals. Burgeoning government bureaucracy always discourages general personal growth.

Again following his custom of reducing issues to their essence, Major Douglas enunciated a truism that is strangely absent from modern economic theory. The truism is that the only sane purpose of production is to provide goods and services for consumption. In orthodox economic thinking, consumption is viewed as being more or less incidental in the economic scheme of things. Indeed, it has even become commonplace to regard it as antithetical to healthy economic activity Thus the phrase "consumer society" has been given a pejorative connotation. However, since sustaining life necessarily involves consumption of resources, this is a misleading perception.

Realistically, consumption is the completion of economic activity—in effect, its crown, without which productive effort is sheer waste. Again Douglas expressed the truism that the only sane purpose of production is consumption. Expressed otherwise, the Social Credit position is that the essential purpose of production is to create something that not only can be of use to people but actually shall be of use to them.

If the critique is of compulsive consumption, the motive for this is to be found in the pressures generated by an unbalanced financial system

In a bizarre departure from this foundational *raison d'ẽtre* of an economy—namely, to create products that people will actually use—virtually all professional economists operate on the assumption that an economy exists primarily in order to provide people with something to do. To this end, the supreme achievement of economic activity is seen to be manufacturing products for export—the more the better. This of course is consistent with

keeping homegrown consumers short of the monetary means to purchase the goods slated for export.

Canada's current Prime Minister, who is well schooled in conventional economic thinking, is an enthusiastic promoter of the concept of exportation as the principal economic purpose. He plans to attract huge amounts of foreign investment, which of course will decide exclusive of Canadians how Canadian resources are to be developed, and then to make Canadians prosperous by shipping these resources out of the country. It's a continuation of the old bankers' protocol of not making a national population prosperous directly but rather giving it the means to acquire a bit of prosperity by shipping the lion's share of it abroad.

From his understanding of the impulsion to capture foreign markets we can make sense of what Douglas and his supporters observed through the Great Depression of the 1930s as a contrived path to another world war. And we can understand the international madness going on now—with European and North American governments spoiling for war, warning that we must be prepared for war (specifically with Russia et al. with the et al. to be formalized later) within a few years, and diverting increasing percentages of national resources into the preparations therefor. I appreciate, as I never could so well before, how Social Crediters in the 1930s knew that war was in the works; it was seen by international finance as the remedy for a world in danger of enjoying too much prosperity and excessively amicable international relations. The Great Depression of the 1930s, a ginned-up economic punishment of the masses, was a cruel preparation for recruiting national populations into a general military conflict.

As the world emerged from the First World War, which had demonstrated not only the immense latent productive capacity of national economies but also how quickly and profusely the financial spigot of war could activate it, the control valve was abruptly tightened down. Apparently the spectacular wartime productivity had only been a feverish dream. Oddly, the dramatic contrast between the capacities of wartime and peacetime economies went unremarked by the major, corporate-controlled media, which switched from prewar bellicose yellow journalism mode to blinkered austerity journalism mode. Somehow the post-war contraction of productivity had to be made to appear normal. I recall coming across in my reading a British cabinet minister of the time lamenting how he would have difficulty explaining to Englishmen that there was no way that they could have better housing after peace had been achieved. Indeed, looking back on the achievements in the preceding years of spewing out mountains of armaments while much of the healthiest component of the manpower of the country was overseas fighting an enemy, it

is not hard to see the minister's predicament.

Another trenchant observation Douglas made was that economic benefits can be meaningfully effective only at the level of the individual. Being abstractions, governments and corporations have no incarnation that can experience benefit apart from their individual human components.

As has been stated, the Social Credit position is that the only sane purpose of production is to create something that both can be of use to people and *shall* be of use to them. Looking through a different lens, virtually all professional economists assume that a, if not *the,* fundamental purpose of an economy is to provide people with something to do, it being assumed that they are incapable of doing this on their own. Uniquely, in the economic field, Social Creditors don't see the economy as being a means of keeping people busy working on other people's agendas.

Douglas's writings expose the fraudulent character of the preoccupation of orthodox economic thinking with so-called "work". Promoting paid work as an end in itself is obviously a form of utopianism. It immediately raises serious questions, such as: who will set the work program?

I need hardly point out that the economists' and politicians' social idea of work does not correspond with the formal definition of the term in theoretical physics—that is, the displacement of a mass through a distance. In fact, it is a common observation that in a bureaucratic system much of what is labeled "work" is done without moving anything at all!

What, then, is "work" in the world of orthodox economists, those hirelings of the Money Power? We still hear, for instance, constant references to something called "the working class". I submit that the accurate definition of "working" in this sense is "doing something for which some one is willing to reward you with money". This criterion leads to identifying as work, and hence as desirable, all manner of disparate activities, from marketing pornography to manipulating public opinion with false stories to developing biological weapons with which to kill your neighbours. No matter how pointless or perverse such pursuits might be, they somehow become ennobled when people are deriving income from them. If work is seen as being wasteful or degenerate, the imposition of the obligation to do it, which is predicated by financial necessity, evidently proceeds from utopian thinking.

Hopefully some day, after the income deficiency flaw in our financial accountancy will have been corrected, an inquiry will expose how much of what has until then been accounted as work has actually consisted of attempts to deal with problems spawned by that flaw, which is unquestionably the dominant aspect of the economy.

From the Social Credit perspective, creating work is not the a priori

purpose of economic activity at all. In particular, work imposed by one person on another without the latter's voluntary consent is intrinsically evil. Because of the denial of distribution of the cultural heritage, such imposition is mediated by unnatural financial pressure. To the extent that it is necessary to provide people with the goods and services they want, work is merely a side-effect of production. In fact, utopian glorification of work has the negative result of creating a constant tension in economic projects between those who want to keep a job going in perpetuity for its income benefits and those who want to finish it and get on with living. Because people need to have work-derived income continuously coming in, in nearly all projects nowadays there is a perverse tendency to encourage inefficiency.

Add to this negative aspect of contemporary work the fact that psychological studies consistently find that around 60% of employed people see what they do under the rubric of "work" as being meaningless. The psychological harms of having no sense of worth in what we spend the largest part of our lives doing are surely catastrophic.

To listen to factions playing the game of politics, one would think that giving people chores with which to occupy their time, and so justify giving them "earned" revenue, is the essential purpose of governmental administration. They all promise to generate "full employment", or at least an approximation thereof. Douglas showed that the provision of income within the current economy is so conceptually wrong from the outset that trying to achieve it through payment for largely redundant work misses the mark completely.

Idealism, which is the precursor of utopianism, is often highly regarded, but Douglas warned that in fact society is never in greater danger than when it falls under the control of the idealist. As an engineer, Douglas was above all a practical man, dealing with the physical world. When idealists try to implement their strong personal convictions about what form society should take, they can wreak havoc on it. Typically these types of persons are players in revolutionary movements, which historically, when ideologically motivated, have taken mankind through some of its cruelest excesses. As one would expect, the more extremely utopian the motivation, the bloodier the resulting revolution. One thinks of the slaughters by Cromwell's fanatical Roundhead army in Ireland, or the orgy of guillotining by "The Incorruptible" Robespierre and his fellow Jacobins during the 1789 revolution in France. The utopianism there encompassed plans to remodel all aspects of French society—social, legal, geographical, cultural—you name it. As seems always to happen, purporting to remove abuses according to a utopian agenda led to their intensification rather than their abolition. Utopian logic ultimately

concluded that the simplest way of dealing those resisting imposition of the utopian scheme was to deny their citizenship and chop off their heads.

The most implausible, yet persistent, instance of this utopian cast of thought is the faith in the inevitable triumph of the militant communism prescribed in *The Communist Manifesto*, which Karl Marx and Friedrich Engels were commissioned to compose in order to rouse the multi-nation revolutionary activity that occurred in Europe around 1848. The program the manifesto set forth, which was to be achieved by the continuous underground subversive activity that Marx referred to as "Old Mole", consisted of 10 objectives that required for their accomplishment unprecedented concentration of power in the state.

Marx's totalitarian objectives were formulated in absolutist language. For example, they included the abolition of ALL private ownership of land, creation of a SINGLE central bank for the nation, MONOPOLY state control of education, onerous progressive income taxes, abolition of ALL inheritance rights, etc. His was the utopian language of what we now call "zero tolerance": no discussion or expression of dissenting views was permissible. In their pursuit of Marx's revolutionary goals, historically his disciples, once they had acquired a measure of governmental control, adopted increasingly severe measures in the rigid belief that nothing could impede their creation of a new ideal world. Their certainty that they were on the right side of history left a trail of organized repression and death through the twentieth century. One need only recall the careers of Lenin, Stalin, Mao Tse-tung, Pol Pot, Mengistu, Ceaucescu, and many others who have killed en masse for ideological—in other words, utopian—reasons. Despite Nazism and Fascism being portrayed, for dialectical purposes, as polar opposites of that rogues' gallery, those movements were inspired by the same impulse to organize and dominate whole populations.

The Marxists' credentials as the most extreme utopians are assured by their bizarre contention that the inescapable law of economic evolution dictates that the path to effecting the withering away of the state requires the concentration of all power in its hands. This fancy flies in the face of every experience of concentration of power in the hands of the few known to history.

Utopianism has been sloshing freely around in society for so long that only a minority of the population is now capable of clearly recognizing when it is operative and the danger it poses. This leaves most people susceptible to being swept up by its recurrent manifestations.

A recent vivid demonstration of the threat utopian thinking poses, which offered a window into the future envisaged by the guardians of the current

work-state, was provided by the handling of the COVID panic, beginning early in 2020. Out of the blue, an unprecedented strait-jacket was inflicted on the entire population of the world. The freedom of speech people assumed they had disappeared in a flash, as the slightest expression of scepticism about the so-called public health measures being imposed could result in a heavy fine, dismissal from your job, or even an unprovoked assault by jumped-up police. In retrospect the policies of safe social distancing (which, oddly, ranged between one and two metres depending on the political jurisdiction); wearing of a mask, then of multiple layers of masks; insanely attempting to sterilize all surfaces with which humans might come into contact; confinement in one's home or a government barracks, etc., have all since been shown to have been superstition-based and ineffectual.
The culmination of the back-pedaling on Covid policies occurred when, three years into the pandemic, the director of the American Center for Disease Control admitted that the vaunted so-called anti-Covid vaccines—which, having been represented as humanity's only hope for avoiding mass death, by then had been injected into billions of people—had never had an effect on transmission of the virus. It was yet another case of idealism—belief in a perfect grand plan—running rampant over realism and making fools of the compliant. In their planning the utopian jabsters didn't balk at destroying millions of businesses and disrupting the educational trajectories of a generation of students. Except for certain politicians and bureaucrats, who we later discovered had privately partied maskless throughout the crisis in their accustomed style, everyone was treated the same under the threat of COVID.

This egalitarian treatment disregarded the fact that equality, human and non-human, is a fiction invented for administrative convenience. This of course means that indiscriminate medical schemes are necessarily utopian and produce unpredictable individual outcomes. The utopianism of the COVID measures included flouting established rules on patient consent for medical intervention and imposing a patently bogus public health regime on the entire world.

Just as people have been conditioned to look for a new politician to deliver them from the harms caused by the incumbents, they reflexively hope that a new approach to social organization will get them closer to the promised land. Hence political candidates' perpetual refrain about achieving "change". Although the voters' trust in the electoral system to improve conditions is constantly being betrayed, as good utopians themselves the voters cleave to the electoral plan. Unfortunately this distracts them from other possible means of getting the results they want from the political

infrastructure and, conveniently for the Powers that Be, constantly moves the chance of obtaining better results indefinitely into the future. Thus, future-looking words like "hope" and "change" are the perennial slogans of aspirants for political office.

Utopians can be distinguished from idealists in that the former carry ideas from the realm of ideation into practical implementation. This is what makes utopians especially dangerous to society.

As previously stated, Social Crediters contend that people are disabled as a result of being alienated from the benefits that should accrue to them as a matter of course from their relentlessly growing cultural heritage. The financial system, which should be the doorway for all to share as a birthright in a burgeoning potential, instead acts as a self-appointed keeper of the gate to material well-being.

As an illustration of how this oversight works, consider the history of proposals for standardizing hours of work, which obviously is a utopian goal. Abuses during the Industrial Revolution led to legislation a century ago prescribing eight hours as the normal length of a workday. Bizarrely, throughout the subsequent hundred years, during which work-reducing technology has been accruing at more or less at an exponential rate, the legal standard workday has remained basically unchanged. This makes no logical sense. It shows how utopian thinking can seriously thwart adaptation to changing conditions. Unless some hidden agenda is at work, it is difficult to see why in the case of reducing hours of work for pay—which may be seen from the obverse side as increasing hours of leisure—there is such obstinate inflexibility.

Of course the eternal problem with centralizing power, which is the *sine qua non* of utopianism, is that acquisition of some power becomes the platform for the acquisition of more power. This is a dynamic that is always at play in human societies and was the rationale for adopting constitutions having provisions for keeping organizational power in check. In the agricultural societies of the past, when life consisted of constantly dealing with physical reality and people in communities knew each other personally, the corrupting influence of power was observable firsthand. However, when specialized technological change removes more and more people from practical experience and higher off the ground, they are rendered virtually defenceless. An alienated population—for example, one brought up on fantasy video games—can be rendered politically null, though the trappings of democracy, such as elections, persist. And thus it happens that the purported road to utopia tends to lead, in the result, to actual dystopia.

It is astounding that anyone could be comfortable with what is currently emerging as the utopian shape of the society of the future. The elements of the end plan are unmistakable. First, the notion of privacy, so jealously protected by earlier generations, will be rendered completely obsolete, even retrospectively, by the amassing of information about everything in gigantic data-compiling centres; I don't know of anyone who has asked for these, but they are springing up like mushrooms in their thousands. The extinction of traditionally treasured privacy will encompass even personal medical histories, which were once regarded as sacrosanct. Surveillance cameras will scan every physical space with a view to enforcing bureaucratic rules of correct behaviour. The human ability to forget is a great boon, but in the future what is observed and recorded will never be forgotten. A permanent record will exist of your every movement, both outdoors and indoors. Every unapproved move will be punishable, with no practical possibility of appeal. So-called fifteen-minute cities are even now under construction everywhere, as the apartment unit intentionally replaces the single-family home—the family "castle" of bygone days. Central Bank Digital Currency using algorithms to monitor all financial transactions will definitively supersede cash, which has till now protected privacy in purchasing preferences. Again, CBDC will enable the state to punish anything it perceives to be naughty behaviour. Such punishment is not hypothetical: it was imposed on participants in the Canadian trucker convoy that a few years ago contested state-mandated medical injections; apparently a telephone call was all it took to get the banks to break faith with their customers.

Before long, computer chips will be obligatorily implanted in human bodies for a various purposes, as they are already in domesticated animals. Medical treatments will be both mandatory and scheduled frequently—another surveillance device—as a condition for being able to avail oneself of medical care. Wireless services will make vast amounts of algorithm-skewed information, deceptively purporting to be "truth", accessible to all and sundry. The legal system will increasingly zero in on deviations from officially approved ways of acting and speaking, and eventually even of thinking; we already see that fairness and objectivity can not be counted on from the police and the judiciary. Citing concerns about national security, militaries will focus on concocted domestic threats as much as on potentially real external ones. And finally the whole panopticon will be policed by humanoid robots enforcing zero-tolerance regulations against a cowed populace.

There is no doubting that a freight train of administrative utopianism is bearing down on the best aspects of the way of life we have gained over time.

And it has reached the point that nothing can stop it without a conscious rejection of many enticements to get on board. Social planning to accommodate new technology is clearly out of hand and passive acquiescence in it will efface the freedoms won over centuries of engagement with utopian elites that want to end organic human individuation.

Opting out of any measures of the newformed society will not be allowed, since people making personal choices is incompatible with comprehensive planning.

Actually, this point about proscription of opting out needs a qualification. One means will still be allowed: when finally it all becomes too much for a beleaguered population to contend with, euthanasia will round off the utopian system. In Canada it's called MAiD—Medical Assistance in Dying—already a huge program with vast growth potential amidst an injured and demoralized people.

A hot utopian topic today, largely because of the projected reduction of employment opportunities by so-called artificial intelligence, is the Universal Basic Income. The common UBI is conceptually radically different from the Social Credit dividend. The dividend is a measure necessary for unclogging a chronically constipated economy by balancing consumer income with aggregated production costs; in other words, it is related to real, measurable economic phenomena. On the other hand, the UBI will just be another revocable benefit arbitrarily set by bureaucratic planners, probably without taking into account anything but some swelled-head's notion of the income needed to meet basic economic needs. UBI disregards Social Credit concerns such as representing the cultural heritage and challenging the monopolistic aspect of the current financial system. Whereas UBI would have to tailor taxation to cover its cost, which looks to me rather like a snake eating its own tail, the amount of the Social Credit dividend would be tied to real phenomena and would therefore vary as economic conditions changed. As the current incentives to sabotage productive efficiency would be replaced by the goal of getting the job done with as little bother as possible, we can foresee the national dividend quickly becoming a significant component of personal income.

Another fundamental feature of the Social Credit dividend and compensated price subsidy would be financing by means of infusions of fresh financial credit that would have no pre-existing claims upon them and therefore would leave no trail of compounding irredeemable debt.

In short, from dictatorial public health measures to dictatorial UBI, moves are afoot everywhere that will produce a society radically at variance from

the one people have known in the past. Psychological manipulation is indispensable to the transformation, which is why the past has been systematically besmirched by the promotion of concepts like race-based favouritism and cancel culture.

We are racing into this new world at breakneck speed in part because excitement about the spectacular achievements of the technology buoys us along through the iterations. Evidently this is especially true for younger people, who have shallower roots in what had been. The issue in doubt is whether that they will turn out to have been dupes ripe for the picking by a cabal of powermongers or, as Social Crediters, to be visionaries of a vibrant and flourishing society for all.

With our smartphones performing magic in our hands, we are not accustomed to thinking that what is passing for progress might actually constitute regression where human wellbeing consistent with human nature is concerned. People have been mesmerized by technological marvels, but surely we should exercise judgment about which of these are desirable and which are pregnant with disaster. Is it not appropriate to hesitate before we accept designer babies, compulsory medical treatments, and everything about us being stored in computer memory media under strangers' control? The utopians of Silicon Valley are having their way with us as bought-and-paid-for governments no longer apply anti-monopoly criteria to their plans, which make no provision for any form of citizen oversight and direction.

Because they conflict with the healthy exploratory human spirit, secular utopian schemes have not fared well. Joseph Warren was one of the original participants in the New Harmony Society—the famous short-lived utopian communal experiment organized by Robert Owen along the banks of the Wabash River in Indiana in 1825. Warren described vividly how that collectivist project was doomed to failure due to its lack of individual sovereignty and private property. He commented: *"It seemed that the difference of opinion, tastes and purposes increased just in proportion to the demand for conformity. …. We had tried every conceivable form of organization and government. …. It appeared that it was nature's own inherent law of diversity that had conquered us ...our 'united interests' were directly at war with the individualities of persons and circumstances and the instinct of self-preservation…."*

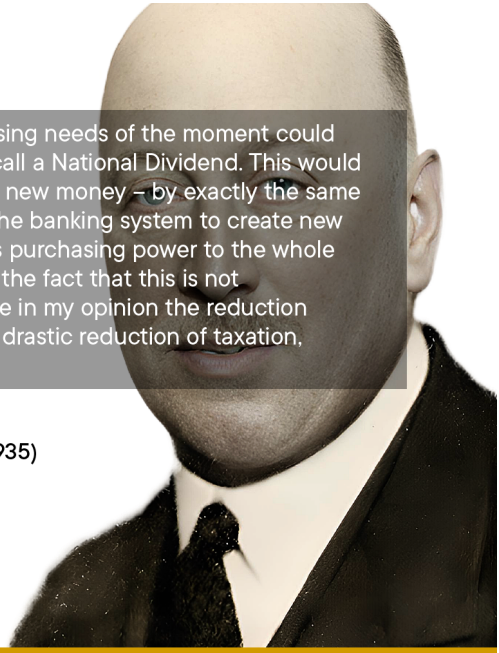
Back in the 1970s a school friend of mine who had lived on a hippy commune portrayed in similar terms the difficulty of making that experiment succeed: absent the factor of financial necessity, it seems to be

inherent in human nature to react against being required to conform to another's plans.

The idea that utopianism will always lose to the spirit in man is a reassuring thought, but we have never preciously experienced such an intense and multi-faceted onslaught as we now face. Bear these observations in mind while considering this distillation by Douglas of his ultimate goal in his first book, published in 1918: *"It is suggested that the primary requisite is to obtain in the re-adjustment of the economic and political structure such control of initiative that by its exercise every individual can avail himself of the benefits of science and mechanism; that by their aid he is placed in such a position of advantage, that in common with his fellows he can choose, with increasing freedom and complete independence, whether he will or will not assist in any project which may be put before him."*

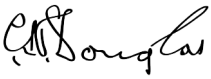
The technological potential is there and constantly increasing; the issue is whether individuals will be able to avail themselves of it rather than being crushed by it. Douglas's take on the dimensions of the struggle for human freedom that he had first described in 1918 never changed fundamentally, but as he observed the effects of financial monopoly and the fierce hostility of Establishments toward Social Credit, his characterization of them intensified. Three decades on from his first writing on the subject, he opined that "The war between socialism" (which is the essential contemporary term for utopianism) "and Social Credit is only an earthly simulacrum of a War in Heaven." In other words, Social Credit is a side in a cosmic battle. The solution is the national dividend, which would allow people to decide for themselves what technology they will avail themselves of. Would you not agree that for humanity the dividend is a vast improvement over the food bank? Douglas's legacy is that he both unveiled the source of the conflict we face and bequeathed to the world the practical means of triumphing in that conflict's earthly dimension. ***

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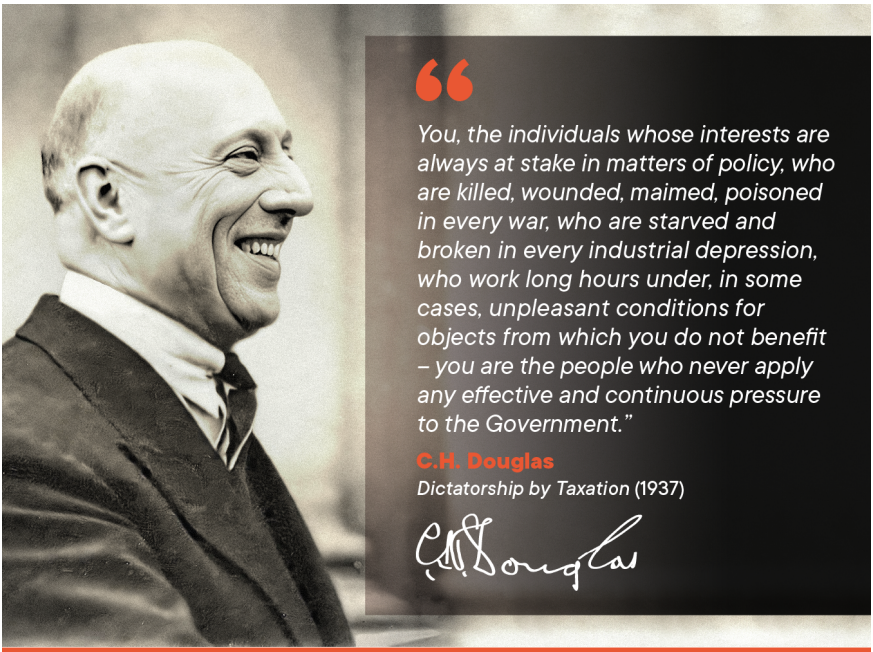


“We believe that the most pressing needs of the moment could be met by means of what we call a National Dividend. This would be provided by the creation of new money – by exactly the same methods as are now used by the banking system to create new money – and its distribution as purchasing power to the whole population. Let me emphasise the fact that this is not collection-by-taxation, because in my opinion the reduction of taxation, the very rapid and drastic reduction of taxation, is vitally important.”

C.H. Douglas
Money and the Price System (1935)



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“*You, the individuals whose interests are always at stake in matters of policy, who are killed, wounded, maimed, poisoned in every war, who are starved and broken in every industrial depression, who work long hours under, in some cases, unpleasant conditions for objects from which you do not benefit – you are the people who never apply any effective and continuous pressure to the Government.*”

C.H. Douglas
Dictatorship by Taxation (1937)

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