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

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

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

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

ALOR Weekend Seminar $75.00 per person

79th New Times Dinner (incl. Veg Soup) $90.00 per person

RSVP by 9th October

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 for most party politicians, teaching and training Australians of how to insist on their God given rights. That God had placed them on this earth for a reason – to do His will, to bring about God's Kingdom on earth as in heaven.

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

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

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

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

Arnis Luks
National Director

ACCOMMODATION IN ADELAIDE
The following accommodation addresses are within reasonable motoring distance.

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

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

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

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HOME OF...DOUGLAS SOCIAL CREDIT

ONTARGET

SEPTEMBER 2026:VOL.62 INSERT

Why I am a Social Crediter By Bryan W. Monahan, M.B., B.S.

Originally published in The Social Crediter in 1957

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When as a medical student I reached the study of pathology, I found that one of the exercises set by my professor was to write a paper on the course of the illness of a patient who had died, and on the post-mortem findings, and on what was known of the nature of the disease which had caused his death. The case which I had to deal with was one of pernicious anaemia; of the cause of this, at that time, really nothing was known. There were in the text books a number of theories concerning this cause, and all of these were unsatisfying. But we were supposed to read beyond the text books. We had to go through various journals with the aid of a cumulative index and collate the research being done all over the world on the pathological mysteries of the time. Eventually I found some recent work which was instantly recognisable as having approached the true fundamental cause. My exercise now acquired an altogether new significance and interest. I remember clearly my excitement and pleasure as I read my paper to my fellow students, and their interest too in the virtual solution of an old problem. It was after that that the treatment of pernicious anaemia with liver restored the ill to health and saved many from premature death.

In the many years since then I have seen a number of these fundamental discoveries made and applied, and I have for long been impressed with how, in many cases, the truth, when disclosed, is quite definitely recognisable.

As a student I had to live away from home; but I returned home by an overnight train journey for my vacations. Thanks to the depression, I had to sit up all night on these journeys, and miserable experiences they were. But shortly before one of these trips, I saw Douglas's *Economic Democracy* on a friend's bookshelf, and idly took it down and turned a few pages. The subject matter was something quite unfamiliar to me, but it caught my interest, and I asked to borrow the book. I read it on my train trip, in one session and far into the night.

Apart from the inconvenience of my reduced allowance, I did not at that time take any interest in the depression. I remember that my scientific training made

me scornful of the idea that it was due to sun-spots; but probably some other of the now clearly absurd theories then current seemed satisfactory enough. So I read *Economic Democracy* not in the hope of finding a remedy for the depression, but purely from intellectual curiosity; I wanted to know what the author meant by the term.

Economic Democracy was written long before the depression; nevertheless, to anyone who could grasp its thesis it provided an instant understanding of the depression. That was of considerable interest and importance, no doubt, but it was not what made the impact on my mind. What possessed me was the fact that *Economic Democracy* represented a perfectly unitary concept of the greatest profundity. It was clearly the key to an understanding of diverse problems of political economy.

So it has proved. History appears to the Social Crediter as crystallised politics, as Douglas put it, and no longer as a string of disconnected and unrelated episodes.

Douglas himself described Social Credit as practical Christianity, and what he means by that is best told in his own words:

"The speech of the Earl of Darnley in the House of Lords on July 10, 1946, affords an outstanding instance of a little recognised, but formidable problem. Perfect in form and manner, it was a moving appeal for the replacement of Power Politics by the Christian Ethic and the Golden Rule. Where, it may be asked, is there any problem in that, other than one of wholesale conversion? Let us, in order to elucidate the difficulty, compare Christianity to the Theory of Thermo-Dynamics, and assume for the purposes of the argument, that all the essentials of that theory were widely known two thousand years ago. It is not difficult to imagine that those who grasped the implications of it might say 'Here is the key to a better society. Here is the title deed to a leisure world. Disregard all else, and apply thermo-dynamics'. Remember that we are assuming that James Watt was still to be born. And the world at large would have said 'This man says the magic word is Thermo-Dynamics. Crucify him'.

"Now the fact, which ought to be patent to anyone, is that it is the Policy of a Philosophy which is important (because it is the *evidence* of things not seen); and that Thermo-Dynamics means nothing without Heat Engines, and Christianity means nothing without the Incarnation. You cannot drive a dynamo with Boyle's Law, or the 'Queen Elizabeth' with Joule's Equivalent. This country is not now the Policy of a Christian Philosophy, and before it can again, as an organisation, put into practice *successfully* those Christian principles, for which Lord Darnley pleads, it must understand their application through proper mechanisms—not so simple a matter as he would appear to think it is. Failing that, the children of

this world are, *in their generation,* wiser than the children of Light. Chivalry, 'Manners makyth Man', were imperfect Christianity; 'The Century of the Common Man' is not."

To be a Christian is something more than to profess a belief in Christian doctrines. It is consciously, as an individual, to stand in a unique and isolated relation to God. And Christianity means too that the one thing that matters in this world is what each individual becomes in the sight of God. In the Christian view, therefore, economics and politics are important solely in their facilitating the development of Christian *individuals.*

The world we live in is, however, quite definitely increasingly anti-Christian. The political economy of the so-called Welfare State is collectivist—exactly the antithesis of a Christian political economy. The psychology induced by this visibly inhibits the full flowering of unique personalities, while it encourages the sins of envy, greed and sloth.

Individual initiative is subordinated to collective irresponsibility, most clearly revealed in the universal, anonymous, irresponsible ballot, but quite plainly to be seen as well in every field of life.

The deterioration brought about by the political economy of collectivism is evident in the increasing difficulty so many people display in grasping Social Credit. The policy of Social Credit simply does not fit the philosophy of collectivism; and it is the philosophy of collectivism which more and more informs modern education and pervades propaganda. People now largely lack the mental organs to understand Social Credit. The implicit assumptions of *Economic Democracy* are truly Christian, derived from a period when society was evolving into a more nearly Christian Society. It had no doubt far to go; but Social Credit would have speeded that evolution as nothing else could have done, since it provides the basis of that rather awful freedom where a man becomes responsible to God for his own development and achievement.

Over the last few years, I have observed more and more serious thinkers becoming aware that our bad times and recurrent crises really mean that we stand before the probability of the actual death of the civilisation we have known; generally speaking they perceive that it is in the collapse of the philosophical basis of our civilisation that the trouble lies. What remains of this basis is embedded in institutions, or carried by the older generations. But the latter are being steadily replaced by new generations brought up increasingly with 'State' school education; and this is steadily becoming both more secular and more technical. And in the schools of most denominations, where religion is taught at all, it is taught with less conviction. It would be absurd to say that the majority of modern youth, where it is religious at all, is deeply religious, and idle

to hope that it will become so with the passing years.

"The end of man is self-development"; "the field exists for the flower". These are the fundamental postulates of Social Credit. All the great religions have these postulates— or, from the religious point of view, I should say insights. It is not what man has in common with other men that is important, but what is unique in him. How could *Hamlet* be written, or the Archduke Trio be composed by the mob? Indeed, what any creation means is unique for each individual.

The postulates of the 'Welfare' State are radically different. The first and most fundamental is that the end of man is employment—"working to buy a living". The second is equality—"lack of quality".

I remember vividly a passage in a book I read as a student —I believe it was *The Mind in the Making*— which described a mental process called "rationalising". Rationalising is supplying a 'good' reason for an action which has a different true motive. Most of the economic and political doctrines of the 'Welfare' State are rationalisations from its fundamental postulates. The idea of equality springs from envy of quality, and its economic rationalisation is expressed in confiscatory taxation. The idea of Full Employment is rooted in Primordial Fear—fear of hunger, fear of living alone, fear of others. Its political rationalisation is Planning, Organisation, and Bigness—i.e., away from individual initiative, personal responsibility, and recognition of one's essential loneliness as a unique Spirit.

Envy and fear also give rise to Will-to-Power—power over others—and Planning and Organisation are a perfect rationalisation of these base drives.

I do not think that there is any doubt that Christian civilisation and the 'Welfare' State are antithetical: the 'Welfare' State is a manifestation of Anti-Christ. Indeed, part of the creed of most Socialism is conscious, militant atheism.

The 'Welfare' State is also anti-Social Credit; and I believe that in its inception, though not in its momentum, it is consciously so. The fundamental idea underlying Social Credit is that the community exists for the sake of the individual; that the development of industrial organisation is for the sake of freeing the individual to the maximum practical extent from occupying his time in working in order to exist. If ten men and a machine can do the work of a hundred men, then the necessity to work *for a living* is reduced to one- tenth. The important product of industry is leisure. Leisure, of course, does not mean inactivity. It means the opportunity to do something besides working for a living.

Christianity can only have meaning if man is *primarily* spiritual. Now Spirit does not "work", it creates. It follows then that man's primary activity should be

creative, not industrious. This must not be misunderstood to imply that there is anything wrong with work. Work is the curse of Adam when it is imposed by necessity; it is the gift of God when it is personal, creative, initiative.

The whole emphasis of the 'Welfare' State is on necessity. Man must be fully employed. His education must be primarily to fit him for employment; his medical service to keep him fit for employment; and to ensure that he remains in employment, he must not be able to accumulate savings.

The basic mechanism of the Social Credit conception is the National Dividend, of increasing purchasing-power. This expresses the right of the individual to an unconditional share in the common cultural inheritance, increasing as that inheritance grows. Now at one time we were quite naturally approaching a National Dividend. As shareholding became more widespread, so more individuals obtained an unconditional income to supplement, and in some cases to replace, what they 'earned'. Given time, and either stability, or an increase, in the purchasing-power of money, shareholding could have become universal. What Douglas discerned was that the dividend is the natural successor to the wage, which it should progressively displace in importance. The conception of the citizen as a shareholder rather than as an employee correctly reflects the fact that modern production is overwhelmingly the result of the application of power through machines; human labour, for all its importance as a catalyst, being of steadily diminishing importance as a fraction of power.

The greater part of our industrial equipment and an even greater part of our knowledge both cultural and technical have come to us from our preceding generations. Whoever may "own" individual units of production, their use value depends on the community. It is useless to produce a million pairs of boots if nobody wants boots—or if nobody can buy them. Now what is important about modern industry is its tremendous potential *capacity* to produce, and to increase its capacity.

But that capacity is drawn on only to the extent that purchasing power is distributed; and it is distributed not in relation to capacity to produce, but in relation to payment for work done. We cannot tell how 'rich' we actually are until the means to draw on the potential capacity of industry is distributed. But it is quite clear that there is a tremendous unused capacity. It was revealed during the war when fantastic quantities of goods were produced. They mostly were not, in the ordinary sense, goods of any use to civilians; but the industrial capacity which produced them could as well have produced consumers' goods. Again, a large part of our industrial effort goes into exports; and it is generally agreed— even asserted—that if foreigners would buy more we could

considerably expand our exports.

I do not want in this essay to go into technicalities, and so will only say that a surplus of exports over imports is a real net loss, like war production. Sending goods out of the country without importing their equivalent simply means that there are less goods available in the home market. It is only unceasing propaganda to the effect that we live on our exports that prevents everyone realising that unrequited exports make us poorer than we need be.

The 'Welfare' State is a perversion of what a Social Credit Society would be. Social Credit as a system of political economy starts from the conception that power-driven machinery potentially makes all of us wealthy, both materially and in leisure, and provides the basis for spiritual development which, from a Christian point of view, is the one thing that matters.

A first approximation to our wealth is the National Debt. Apparently, the National Debt means that we owe ourselves vast sums of money—which makes the National Debt meaningless. In fact, however, the National Debt represents part of the capital value of our real assets, and as such could be used as the basis for the distribution of a periodic dividend. Again, I do not wish to go into the technical side, and would ask my readers to concentrate on the question of whether such a dividend is desirable, if possible, which I am certain it is.

The 'Welfare' State assumes that everyone should have an income; the majority by working for it, and the ill, disabled or aged as a right. The fact that it is an admission of right, and to that extent a conceding of the Social Credit case, is disguised by the financial juggling which accompanies it. What the ill, disabled and aged consume is a proportion of the goods being currently produced, and that has nothing to do with financial contributions made in the past. Now of course it would be perfectly possible to pay everyone an amount equivalent to what is paid on the average to the ill, disabled and aged—a universal, equal, dividend. Nothing would be changed if this were done, and those in employment had the amount of this dividend subtracted from their wages, with a *corresponding fall in prices.* Nothing would be *physically* changed, but there would be great psychological changes. Everyone at all times and without question would have something to fall back on, while yet retaining the incentive to 'earn' more. The complex administrative effort of 'Welfare' payments could be reduced to a fraction, with the useful possibility of its personnel entering 'productive' employment to enlarge the national cake.

This, or some such method, is of course but a first step. The fundamental idea is that the dividend, however initiated, should progressively displace the wage, whereas the principle of the 'Welfare' State is that the wage should displace the dividend—an aim which it is achieving by a deliberate policy of inflation,

accompanied by high taxation and confiscatory death duties. Let no one suppose these things are done because the Government 'needs' the money. They are the practical politics of anti-Christianity. They are meant to bind man to the material level, and so inhibit his spiritual development.

The policy of Social Credit is just the reverse—progressively to free man from the shackles of material necessity, and to encourage his spiritual growth.

There is no suggestion that that could be done in a day, or even in a generation. But the all-important thing is the aim. The aim is to foster by every means possible the maximum development and differentiation of the individual. It would mean a different objective in education, and a new emphasis by the Churches—an emphasis on the teaching "I came that ye might have *life* more abundantly".

I am not a theologian, and would not write what follows except that there are indications of a similar line of thought in theological circles.

There really can be little doubt that the traditional teaching of the Church makes less and less sense to modern man. On the other hand, there is equally no doubt that Christianity is one of the most powerful spiritual forces in history. The explanation of these facts lies, I believe—and, as I remarked, there is support in theological circles for the belief—in a confusion between the myths and the meaning of Christianity. The myths and the doctrines of Christianity incarnate truths; but the language in which they are expressed derives from a period entirely unlike our own; a period when man's conception of practically everything in the Universe was radically different from ours. To take a minor example, mediaeval man could quite easily believe in a Hell of fire and brimstone, located somewhere under his feet. Few people could hold that belief to day. But that is far from meaning that there is no such thing as Hell.

The core of Christianity is its revelation of the nature of Man and his relation to God. But that revelation had necessarily to be couched in language suited to the concepts of Christ's contemporaries. That is why so much of Christ's teaching is in the form of parables, which clearly separate the meaning of the parable from its form in a way which enables the *meaning* to be apparent through the centuries.

Modern man no doubt is apt to associate the word Spirit with something that can be kept in a bottle; or else he fails to conceive it at all. And yet, in the light of contemporary knowledge and understanding, it is perhaps more easily conceived than ever. Spirit is creative initiative. It is the power that makes events other than they would have been in the routine of nature or custom.

It is being said on every hand that we need a spiritual revival. This demand really means that we need a formulation of the nature of man the truth of which

is self-evident to modern man. If man is nothing but a collection of physicochemical reactions, he doesn't differ in any essential from a lump of rock, and his future is of no consequence. But if he is primarily Spirit *utilising* physicochemical reactions, his life on this earth is in vain unless he experiences himself as primarily Spirit, and leads his life to achieve the flowering of his Spirit.

Spirit stands opposed to routine. Spirit may *create* routine, but is active as such only in an act of creation. Therefore to *tie* men to routine is to deny the life of the Spirit. Early life consisted almost entirely of routine, of conformity to necessity. It is only in our age that the possibility of relegating to machines a large part of the routine of getting a living has become apparent. But the true benefit and use of machines is lost if they merely enable man to get more 'work' done, and to squander in a few centuries the resources of the earth.

One of our modern standpoints which enables us to see more clearly is the recognition that many age-old problems are wrongly put. One of these is the problem of the meaning of life on earth. I do not believe there is an answer to this general question. The true problem is: "What meaning is *given* to each particular life by the person living that life?" To be born, to be indoctrinated, to be 'fully employed', to die—is a senseless routine. But to be born, to become conscious, and to put a meaning into one's life is the highest creative activity, to which the routine of life should be entirely subordinated. By this I mean that it is not what one does that matters, but why one does it. It is not the technique of the artist which matters, but what he creates. Of course, the highest creative achievements require perfected techniques for their adequate embodiment; but perfected techniques become unconscious, and are only the means to the expression of creative activity.

Looked at from this point of view, what we call employment has two aspects. The first is the aspect of necessity. Man's basic physical necessity is to get and consume food, because he lives physically by the transformation of energy. The human, and some other animals, require in addition the equivalent of some form of clothes and shelter. The measure of the amount of 'employment' required to meet these necessities is provided by animals. Some animals, notably carnivores living in fertile areas, hardly need "work" at all. Others, particularly vegetarians, consume a large proportion of their time in obtaining food, simply because of the bulk they must consume to obtain the vital constituents they need.

The other aspect of 'employment' is self-employment, or voluntary employment. We do not think of this as employment; we call it play, or the pursuit of a hobby, or devotion to a cause. Because it arises from personal

initiative, it is spiritual activity, in contrast to activity imposed by material necessity.

Thus, from a spiritual point of view, work is bad while play is good. This at first sight surprising proposition is, however, confirmed by experience. We are always attracted, and often enchanted, by the display of free initiative. It is the play of infants and children and even of animals which we love. It is works of art which inspire us. It is the creative aspect of work in progress which draws our attention. Against this, work "for a living" for the most part requires compulsion. This is not because there is something wrong with human nature—for otherwise it would not be "nature". It is because work in excess of what is strictly necessary is unnatural. "Consider the birds of the air . . . the lilies of the field . . . "
Will we never take Christianity seriously?

Social Credit is the way to take Christianity seriously.

Social Credit represents the antithesis of the Planned Society; but it is still legitimate to have a concept of a Social Credit Society. The first characteristic of a Social Credit Society is that it takes its form from a profound regard for the supreme importance of the individual. Each individual is to be considered as *potentially* the most perfect of his kind; and Society to exist to enable each individual to develop his full potentiality. This, of course, is the way we regard say the breeding of racehorses. True, in that case breeding is controlled by careful selection of characteristics; but each foal is regarded from the point of view of its possible potential, and its environment is arranged for the sake of that potential. A racehorse is expected only to win races, and, perhaps, to beget other winners, whereas the human individual has wider potentialities than any other creature. His environment, therefore, must be such as to allow those potentialities opportunity for manifestation.

The second characteristic of a Social Credit Society is that it regards each generation as the real and true heir of all the past. Any Society is rich with the accumulated knowledge and possessions of the past. Only a fraction of that wealth is contributed by a given generation—yet, in anything but a hand-to-mouth existence, each generation contributes more than it consumes. Perhaps the simplest way of grasping this important matter is to imagine what we may call the "development" of this planet to be completed; that all the houses needed have been built, all the roads, ships, factories and everything else. Perhaps all production is done automatically, and all power supplied by "breeder" atomic piles. There would be 'employment' for no-one; and everyone, equally as co-heirs, would have the right to share in the amenities provided. Otherwise, what use would all the productive capacity be?

Well then, we are considerably advanced towards that state of affairs. The

fantastic industrialisation that has so far been achieved is the product of a mere two hundred years—and proceeds ever more rapidly. Out of a possible span of perhaps millions of years for the human race, the transference of work considered as necessity from men to machines occupies only a few hundreds. And as those few centuries reach completion, so should succeeding generations be progressively freed from necessity. In any other view, we are merely the slaves of our successors instead of the heirs of our predecessors.

It is as well perhaps at this point to deal with the fallacy that the people of the industrialised countries owe something to those of the non-industrialised. This is an argument developed to rationalise the policy of Full Employment. Full Employment in highly industrialised countries produces more than any sane society can consume; Foreign Aid programmes get rid of the surplus. In fact, however, the industrialised nations have shown the non-industrialised "how the trick is done". We should, on humanitarian grounds, be willing to help the non-industrialised to achieve our successes; but the idea that these few generations have a duty to industrialise other countries, which, as we did, for hundreds of thousands of years have remained in a more or less stationary condition, has only to be stated to be seen to be untenable. It is as if one man in his life-time should have to provide for his own descendants and those of his neighbours.

The technical proposals of Social Credit are clearly adapted to the sort of society we conceive. One proposal is a falling price-level, which obviously would progressively eliminate a number of problems which at present threaten the collapse of the society we know. This proposal, of course, is not a vague suggestion; Douglas demonstrated quite rigorously how it could be done with precision, in accordance with the condition of the economy, and without loss to producers.

The second technical proposal is the distribution of a universal dividend, as discussed previously.

Let us look at some effects of these proposals. On the birth of a child, it would become the recipient of a periodic cash payment. This, of course, would be spent by its parents, so that the child would not be—as so many now are—a "burden" on its parents. We are already familiar with this idea in principle through Child Endowment; but Child Endowment has become quite inadequate through inflation. Here again, the importance of a falling price-level is apparent.

As, over the years, the purchasing power of the dividend increased, it would come to cover more and more of the expenses of rearing and educating a child. Received, at first, by the parents on behalf of the child, it would nevertheless help to establish the essential independence of the child. We are not unacquainted with such a situation; some children are heirs to an income from birth, and this

provides for their upbringing in almost any circumstances, and gives them a feeling of security and independence as they become old enough to understand these circumstances.

The National Dividend, beginning as a relatively small amount, would need to have a purchasing power just sufficient to maintain an individual. It appears to be desirable that it should increase only slowly much beyond this until society had become adjusted to new concepts, and had outgrown the more prominent evils which have appeared as the result of materialism and 'Welfarism'. But at a low initial level it would give the recipient a degree of true independence and yet leave him with an incentive to earn more. He would be more free to choose how to earn more.

I think there can be no doubt that the basic security and independence conferred by the Dividend, together with the confidence in the future which would result from the knowledge that the purchasing-power of money would steadily increase, would effect a rapid transformation in Society.

Under the present system, there is every incentive to waste the resources of the earth. The more copper, tin and oil that can be mined and consumed, the better. It is one thing to build a bridge of iron, but something quite different to use iron in motor engines, and build these to wear out in a limited time so as to ensure continuity of production. Immense quantities of oil are consumed in transport to and from 'employment', much of it not only unnecessary, but wasteful. All this and much else arises mainly from making income a function of employment. We owe it to the future of mankind that we should in our generation conserve the resources of the earth, and make the best use possible of those we draw on.

Now many a man can best develop himself by creative activity within the productive system, and it is in the interests of society that production should be in the hands of such people. They would work towards the highest attainable efficiency in the use of both energy and materials.

The fundamental need is to change the objective of industry from that of providing employment to that of most efficiently, automatically, and economically meeting those genuine needs of society, which can best be met by power production. But much that Man requires as a spiritual being can best be provided by his own creative activity. We have at present a vicious circle, where men are forced to buy what otherwise they might make, because too much of their time is taken up in the mass production of what they must buy.

As against this, Social Credit envisages a Society where the child is educated to understand himself as primarily spiritual and creative, whose prime task on earth is to create and fulfil the meaning of his own life. He would learn to treat

his own existence as the painter treats pigment and canvas.

Many people who are generally sympathetic to the Social Credit view are yet deterred by the question— Who would do the dirty work? But there is no real difficulty here. The Social Credit technical proposals offer the possibility of a gentle transition from the conditions we know to those we hope for. Conditions, indeed, have been becoming increasingly difficult for large numbers of people for many years; we have, on the whole, been better off in the past than we are in the present. This in the main is simply a financial phenomenon—rising prices and vicious taxation. Falling prices and decreasing taxation would produce an immediate amelioration for everyone, without anything else being changed. The "dirty work" would continue to be done.

But it is to be expected that with the progress of industrialisation "dirty work" will be eliminated. Road- making once was the task for gangs of convicts; now it is done by machines; and to participate in the creation of new roads and other projects, will be for some people an adequate expression of their creative impulse, when they participate by consent instead of compulsion. Children instinctively take this attitude to projects, and long to grow up to take part in them. Current education largely kills this instinctive attitude by conditioning them to "earn a living"—to regard a job as a means to an end, instead of as an end in itself, an expression of creative activity.

In the long run, everything depends on the ideal we look to. Almost the only one at present is to become rich in terms of money. The only true richness is "treasure laid up in Heaven", which I take to be richness of creative experience. If we make "earning a living" of diminishing importance, and "having life more abundantly" of increasing importance, and reorientate the social teaching of the Church and of schools accordingly, we can expect to see Society transformed—not overnight, but in the course of a few generations, for there is much evil to die out.

But much evil arises from the love of money. Social Credit, by making, eventually, everyone "rich", would automatically destroy the love of money. Money, at present, is too necessary to too many; an income from week to week is literally a matter of life or death to the majority, while to the minority money represents power. But in terms of industrial possibilities, we all should be rich.

It seems to be increasingly difficult to get people to realise that we all could be comparatively rich; that taxation is not only unnecessary, but is actual and deliberate robbery; that what we now know as Social Service payments could be universalised and increased as unconditional dividends. Almost universally, the cry is "I don't understand economics".

What is difficult to understand is contemporary economic so-called theory;

and this is reasoning applied to false premises. To understand the Social Credit proposals, it is only necessary to grasp a few fundamental realities and make some common sense deductions.

The first fundamental is that labour-saving machines save labour. In the limit, labour-saving would displace all labour, and consequently some other means of distributing the product of the machines would of necessity have to take the place of wages paid for employment.

The false premise from which current economics proceeds here is that labour saved must be re-employed, and that such employment should be provided by financial manipulation. In the long run—it might be a very long run in terms of this generation, but only an instant in the history of mankind—the two policies of labour-saving and full employment cannot be pursued together, and the attempt to do so is a major cause of the inflation which is at the root of the catastrophic social unrest and disorder of our times.

The second fundamental is that money is not a commodity, having inherent value; the idea that it is had some foundation when there was a gold currency, but has none now. Money now is simply a system, analogous to a filing system. In fact, money is one part of a complex system of accountancy. By far the greater part of this system is operated without the use of *currency*—i.e., notes and coins—at all. And even notes and coins have an inherent value only a fraction of their nominal value.

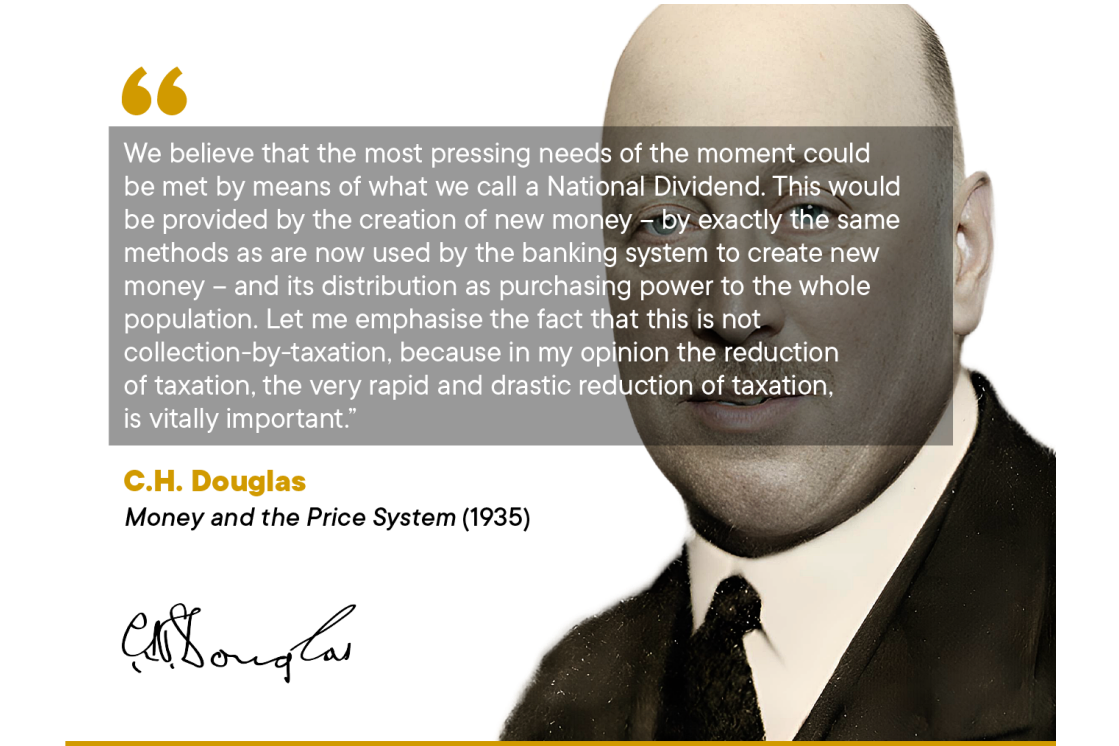
Now it is quite evident that this system is not giving satisfactory results; but once it is recognised as a system instead of a thing-in-itself, it becomes evident that the system can and should be altered. We are the victims of a wrong system of book-keeping, and orthodox economic theory is merely a description of that system. The remedy is, not to try to understand "economics", but to insist that truthful book-keeping be instituted.

Short of actual catastrophe ending life on earth, in the world of the future there will be "work" for only the few. That fact should be the starting-point of our present plans. Our children, we should say, will be wealthy; let us bring them up to get the best advantage of their wealth. Let us look to a future where the predominant activity will be, in the broadest sense, cultural activity. Where the Greeks had slaves, they will have automatic machinery. For a few generations, we have been building those machines; but now the building is almost over, and it is time to prepare for its beneficial use. We have been slaves, but are about to become free. Let us cast out fear, envy, and greed, and rejoice in all those who achieve freedom. And what greater freedom is there than a secure, independent income of gradually increasing purchasing power?

I have read, thought about, and discussed Social Credit for nearly thirty years,

and have become ever more convinced that it is the only policy in accord with the true nature of man, and adapted to our present and future environment. When the genius of Douglas first proposed it, its implementation would have been relatively simple; but, as he observed a few years ago, we have dropped back some hundreds of years, and the task is much less simple now. But the task is still, I believe, the only alternative to disaster.

We have to get away from the idea that the well-being of the human Spirit is measured by the annual production of pig-iron; we have to appreciate that a large part of production in general represents pure waste, and is a crime against our heirs. Production for the sake of employment is sheer madness, the politics of destruction. We have built our house, now let us adorn it with works of art, furnish it with craftsmen's care, surround it with beautiful gardens, and live in it graciously and abundantly. Let us learn to be artists, making the raw materials of our lives conform to the meaning we ourselves put into our lives. The destiny of man requires the uttermost freedom, and a final, awful, personal responsibility. *Life* is initiative: the rest is entropy. ***



Economic Puritanism By Gorham Munson

Who, as an exponent of the "new economics", finds the chief resistance to Major Douglas's ideas in our moral attitude

Excerpts from Gorham Munson, *Aladdin/s Lamp: The Wealth of the American People* (*North American Review,* September 1933)

It is singular that very few people have discovered the greatest stronghold of Puritanism. The Twentieth Century has witnessed a succession of forays against the survivors of a cult which in Milton achieved nobility, and these forays have generally been successful. But in what is now the most important part of a man's life, because it is the most obsessive, Puritanism is supreme and almost unquestioned. The victories have all been minor ones. Obnoxious book censors have been driven back and back; Prohibitionists are in retreat, manners have regained freedom, sex has lost its stigma; this has been the work of literary men, liberals in public life, scientists, reinforced by changing popular taste. But, with few exceptions, we are all Puritans in economics. Tribulation Wholesome can retire from field after field and yet gloat inwardly so long as he holds sway over men's industry, business and banking, and rule in these he does beyond a doubt. They constitute his key-position, and it has not been turned. Inasmuch as industry, business and banking control our lives, we are necessarily under Puritan domination.

It is now known that mankind has the means to live very well indeed. The means have been given men in the resources and fruitfulness of their planet, and in their own resourcefulness (science) and fruitfulness (invention). Beyond wild dreams they are rich in real wealth; that is, they can exploit their planet and deliver goods and services to themselves at any reasonable rate they desire. They can, but they are restrained from doing so. Paradoxically, they live in want in the midst of potential abundance. That restraint for men in general is self-restraint is Puritanical. It is amazing that it has seldom occurred to men to examine the ethical and psychological character of this restraint. What in us are its sanctions?

Puritanism is a complex subject and the term has been often illegitimately broadened and simplified. But there is a consensus that legalism is a dominant characteristic of the Puritan. He is a dry legislator by temperament. But behind this legislative dryness there is a passion, sometimes called the will-to-power but more accurately it is the will-to-govern. Live and let live is no part of the Puritan's creed. On the contrary, he is committed by his heart to a policy of compulsion. The history of Puritanism is a record of attempts to compel others into narrow ways, and to prohibit them from "indulgences" frowned upon by the

legalist. For it happens that this legalist is ascetic by temperament, and hence his ideas of indulgence are very wide indeed.

Most of us will fail to recognize ourselves in this description. We are in revolt against the multiplication of laws, we have developed tolerance, and we object to one-sided ethical codes, be they gross asceticism or gross Epicureanism. But in our economic views are we so balanced in judgment, so tolerant, so distrustful of goads and punishments as we are in our views on religion, philosophy, art and science?

It is claimed as a fact by one economic school of growing repute that an age of plenty and leisure for all can now be inaugurated. Think what that possibility means, and the issue should emerge with force. It means that within our old society of hard work and scarcity of rewards there is the seed of a new society in which work will be accomplished in semi-automatic fashion and goods and free time will be distributed lavishly to the population. It means the passing of economic whips and scorpions and the coming of absolute economic security for all. It means, to take a biological analogy, that collective man need no longer pay most attention to the functioning of his physical body but can enter on the life psychological; for in the social organism our industry, business and banking systems are in reality no more than the functions of metabolism and should not encroach on the cultural functions of the organism.

A claim which treads on the corns of a greater number of ingrained prejudices can hardly be imagined. Yet it is a claim which has been soberly advanced by a man whose temperament is obviously conservative and whose training has been scientific, and it has not only been presented as a genuine possibility, but the instrumentation for converting it into actuality has been elaborately worked out. I shall not here go into the theory of Social Credit of which Major C. H. Douglas of London is the sponsor, or explain the technique by which it will operate. <u>But the very interesting statement was made at Oxford last year by Professor Gustav Cassell that the psychological basis of the present world crisis is American Puritanism, and that statement from such a source should set us thinking on the possibility that economic progress is obstructed most by moral prejudice and narrowness.</u> That is my theme, in any case, though I find the Douglas teachings the most convenient for displaying the theme. The Social Credit proposals smoke the Puritan out of the present economic edifices faster than any other challenge with which I am acquainted.

Here is a pretty instance of the Puritan smoked out. In the *Glasgow Evening Times* last year there was published Major Douglas's draft scheme for Scotland, and it aroused consider¬able comment. A Scottish banker wrote to the paper to say that "if after the hardships of the past few years people suddenly find

themselves in affluence through this wonderful scheme, is there any reason to doubt that they would again follow the impulses already exhibited by most of us, and show a marked distaste for wise and cautious spending?" To this Major Douglas answered, "Would it not be possible to organize Missions to the Puritans?"

Another instance will clinch the contention that there is a definite Puritan-freeman conflict involved in the progress of economics along the lines of an economy of plenty. A number of years ago Major Douglas and his lieutenant, the London editor, Mr. A. R. Orage, called on Mr. and Mrs. Sidney Webb to explain the Social Credit scheme of a retail price discount and dividends for all. Major Douglas refers to the interview in one of his writings, and says that the principal objection of the Webbs was to the object of the scheme: the granting of real economic liberty to everyone. Mrs. Webb is reported to have exclaimed, "Why, under Social Credit the British workingmen will drink and debauch themselves to death!"

There is for many people a feeling of sinfulness in the spectacle of persons enjoying material plenty or in desiring it or in the thought that all may acquire material abundance, if a financial mechanism is devised to distribute our glut of goods. Tribulation Wholesome, who came to power in the Age of Scarcity before Watt harnessed solar energy for the benefit of man, still thinks that there is not enough to go round, that those who get a large share are hoggish, and that one's spirit goes to sleep with the acquirement of comforts, amenities and luxuries. He has the feeling that men should renounce riches, should work like horses and suffer deprivations, and should live in a state of artificial scarcity even if real scarcity has been abolished. But the sense of guilt about material possessions needs analysis.

Clearly, material possessions are innocent. Wine is not sottish, but the abuser of it is. The weaknesses of men are not the properties of things. To fear things, as Tribulation Wholesome does, is giving them too much importance; it is truly putting things in the saddle. The world has changed from the days when Tribulation Wholesome was a young fellow. Then it was true that one had to climb over one's fellows to secure a high standard of living, and it was true then that the privileged existed at the expense of the great majority. Men had to work long hours extorting from an obdurate earth a bare sufficiency. What more natural than the rationalization, as psychoanalysts call it, of this state of affairs? Toil and self-denial were sanctified; leisure and rich living were denounced - with a heavy touch of envy. Work and save was the prudent order of the day. If you didn't work and save, you were guilty of living on the backs of others, of heinous laziness, of unsocial behavior. You were going to the dogs in grand style

or in rags.

But now there is agreement that the productive system can meet any reasonable demand on it by the community. In America it can gush forth goods and services to give every one a twenty thousand dollar a year standard of living. Things have, or rather should have, lost their scarcity value and should now be available for their use value alone. It becomes therefore possible to take up a variety of attitudes about things. One should have the choice of the simple life or the life of a Croesus or of any standard in between. That is a matter for each individual to decide according to his tastes and desires, plus his willingness to make certain sacrifices to attain the most extravagant standards. But wickedness has nothing to do with it. For the fact of actual scarcity has been supplanted by the fact of potential plenty and this has invalidated the Puritan's rationalizations about material wealth.

Furthermore, this real wealth, the raising of the rate at which goods and services can be delivered, has been accomplished by the new slaves, our non-human machines. Man-hours in productive industry can be cut down and cut down and again cut down, releasing man for other forms of work which flower from a condition of leisure. There are a multitude of wholesome tribulations in the world, but those concentrated in economic life can now be eliminated. They are the tribulations of sickness. The battle of man against psychological inertia can be transferred to other planes. But it will not be, so long as in the face of the machine and plenty, man distrusts both.

A generalization can be drawn from this. The economic Puritan distrusts deeply the pleasant and he glorifies the painful. Deprived by history of his old props, he is now an advocate of work for work's sake and of abstinence for abstinence's sake. This is so whether he is bourgeois or proletarian in point of view. Read the bourgeois exhortations in this time of crisis and then read the exhortations to revolution of the proletarian. It is the same note of distrust of the pleasant and glorification of the painful. We must sacrifice, we must be long-suffering, we must work very hard to recover from the depression: that is what the bourgeois tells us. We must not expect any shortcuts, we must undergo a painful bloody revolution, we must fight our way inch by inch by methods of suppression and violent re-education, grimly says the class-conscious proletarian. Neither concedes that the wit of man might find an easier method of distributing our great cornucopia of real wealth than by protracted sacrifice or by civil war.

It took scientists a long time to realize that they had a prejudice in favor of simplicity which reality might not share. The prejudice in economic thought is in favor of tremendous difficulties to conquer, whereas the solution to the

economic problem might be ridiculously easy. Mark Twain wrote a story about a man who was imprisoned for twenty years and then walked out on the discovery that the jail door had never been locked. He had accepted the hypothesis that there were immense difficulties to escape the imprisoned world today, thanks perhaps to its Puritan strain, accepts this hypothesis and will not admit that it might be we could just walk out into economic freedom. No, the road to that lies over mines and barbed wire and trenches.

All the same, there is more excuse for the attitude just described than for the prejudices against "getting something for nothing." People have been taught to take pride in earning their way, and this is a legitimate pride. It is also accepted that legacies do not conflict with this pride, for it is understood that legacies are the results of other persons' earning their way and abstaining from consumption so well that tidy sums are handed on to their survivors. But now let us consider the following proposition and we shall find that if it doesn't scare up an irrational resistance in ourselves toward "getting something for nothing," it will scare it up in other people. There is a still funnier objection that often arises, though seldom stated frankly; it is this: "It is all right for me to get something for nothing; I am a man of sense; but my neighbour, that good-for-nothing, it will be very bad for him to receive National Dividends."

The proposition is National Dividends for every citizen. In abbreviated form, the argument for them runs like this:

Production exists for consumption. But consumption can not be financed by orthodox methods. It is necessary to add to the national income arising from engagement in production and this can best be done by the State's creating purchasing power and distributing it direct to the consumers in the form of national industrial dividends. These dividends will be calculated scientifically on the basis of the community's real credit, and they will not be inflationary because they will be coupled with price regulation. Now this seems like getting something for nothing. For the dividends are not a dole or a subsidy; nobody is taxed to make them up, they do not come from existing funds of purchasing power. They are newly created sums of money given to the members of the community. But they are not really something for nothing.

In 1827 Friedrich List, the honoured German economist, was living in Reading, Pennsylvania, and was very active in the Pennsylvania Society for the Promotion of Manufactures and the Mechanical Arts. He wrote a number of letters on behalf of this society which were published and are now treasured as laying the foundations for economic nationalism. In attacking Adam Smith, List objected to the Scotsman's limited ideas of capital. There is, he said, significantly, a capital of the mind as well as of productive matter. The capital of the mind

consisted of "the intelligence and social conditions of a nation." It comprised "a degree of industry, of instruction, of emulation, of enterprising spirit, of perseverance....a security of property, a market and consumption of necessaries and comforts of life, and a freedom." This idea has strengthened with the advance of science and technology and is now familiar to students as Veblen's "state of the industrial arts" and as Douglas's "common cultural inheritance." The point is that no one person owns this capital of the mind or can claim it. The capitalist can claim ownership of the tools of production, the workingman can claim ownership of his labor, and each is contributory to production. But who owns our inherited knowledge and techniques and processes which also enter into production? Only the community can claim this new factor of wealth-production, the capital of the mind, and to the community should go dividends based on its use. For the greatest factor in production nowadays is just this common cultural inheritance.

Thus, National Dividends are not at all something for nothing, but the reward to this generation for the abstinence of previous generations. Yet a great many people object to them on principle and grow violent when they think of their neighbours receiving a free grant of purchasing power from the State.

Here, I think, we strike pretty close to the root-form of economic Puritanism, the form manifested by Mrs. Webb when she said the British workingman would go to hell under Social Credit and manifested likewise by Dr. Eisler, the monetary reformer, when he said he would not like to depend on anyone's good will for his morning cup of coffee. The basic form is simply distrust of one's fellow men. One extreme is Rousseauistic optimism about men, the exaggerated belief in the natural goodness of man. It coloured the early experiments in political democracy. It has been exploded. The other extreme is the Puritan distrust of man, the exaggerated belief in the natural badness of man. It is entrenched in our economic system. It is high time to blast it out.

Puritan economists hold that men are so incorrigibly lazy they must always be goaded to work. Unless they are compelled to work, they won't. They hold that the industrial system should be an instrument of social coercion, a form of moral governance. They look on leisure as a wonderful opportunity for the Devil. Satan finds mischief for idle hands. They feel that men do not deserve freedom, and ought not to have it even if deserving. Hell would be let loose if men walked not in fear of destitution.

It is reasonable to suppose that the truth about man lies somewhere between the extremes of cruel Puritanical distrust and silly Rousseauistic credulity. No one would deny that unjust and debasing economic conditions make men bestial, but the conditions can be changed, eliminating a great amount of

senseless strain and anxiety, relieving the need for drunkenness and crime, creating an environment favourable to the worthier impulses of men.
Our experience of mankind is after all limited. Life is still an experiment, and the experiment of economic democracy has never been tried.

No, it has not been tried by the Communists. There is a capitalist Puritanism in economics, but there is a communistic Puritanism as well. Both capitalist and Communist are believers in a policy of compulsion. Capitalist Puritanism is based on the premise that men must work to gain purchasing power, work being defined as employment in the productive system. Excellent premise for other ages but men have experienced rapidly the Age of the Machine and have now bewilderedly entered into the Age of Power. They are willing to take jobs, but power has abolished the jobs, thus cutting men from access to productive work in the capitalistic sense. Why then is there not made by common consent and at once an adjustment in financial economics to the Power Age? The answer is, such adjustment is blocked by capitalistic Puritanism, a hangover from the Age of Scarcity. A change in the financial system which would confer purchasing power on the community irrespective of employment threatens the system of rewards and punishment interwoven with the technique of producing and delivering goods and services. Industry has not the simple technical object of delivering the goods with maximum efficiency and minimum effort, but it must reward with riches and punish with poverty as well. Men are compelled to work by potent appeal to the motives of greed and fear, but in our new age they are driven in hordes against closed gates on which hang "No Help Wanted" placards. Inadequate income for all and the devil take the hindmost! Rewards for the strong, the cunning, the servile and the lucky; punishment, deserved or undeserved, for the rest. It is a crude and antiquated method of social control, and it can not last - though the change may be retrogressive and for the worst.

By Communist Puritanism is not meant simply the obvious sectarian religious element in communism on which so many have remarked, Berdyaev and A. J. Penty most forcefully of all. Almost every one recognizes in the characteristic attitudes of the Communist today toward art, toward the free play of the mind, toward the amenities, toward leisure, the old Puritan hatred of the expression of human individuality. Like the Puritan the Communist is a fanatical doctrinaire impatient with human nature as he finds it and determined to force it into a prescribed pattern. His solution, as Major Douglas noted over ten years ago, demands centralization of administration and a machinery by which individuals can be compelled to work, fight and so on. "The machine must be stronger than the man." The grim legalist to the fore again.

But all this is only the front of economic Puritanism. We must penetrate to

the essence of the thing which is the refusal to admit that "the problem of unemployment" is really the problem of unpaid leisure. Paid leisure makes an economically free citizenry, and it is noteworthy that Communist propaganda emphasizes only the redistribution of existing income and employment for the unemployed and not, let us say, dividends for all and the steady enlargement of the leisured. Communism is dominated by a scarcity-complex, and while Marx did not forecast the first Communist revolution in an industrially backward nation, it is easy to see why the revolution should have occurred in a country like Russia rather than in England. For the Russian problem is Nineteenth Century and belongs to the recently ended Machine Age. It is the problem of bringing productive power up to consumption, the reverse of the problem of nations advanced into the Power Age who must equate consumption to tremendously enhanced production.

The modern mind must clear itself of inherited prejudices about work and leisure. Specifically, it must take pseudo-morals out of production, and it must apply real morals to distribution of the fruits of industry.

The great question or our era is, will the spirit of economic reformation triumph or will the new spirit of economic renaissance gather strength and overcome the class-spirit of reform? It seems proper to associate the reformation in its more extreme forms with the zeal of Fascist and Communist, though not with their worship of State authority, and to associate the renascence with such economic libertarians as the Douglas school and in lesser degree the Belloc-Chesterton Distributist group. The forerunners of the new spirit of economic renascence have, to begin with, grasped the fact of material plenty for everybody. They have grasped it emotionally and imaginatively; it is as vivid to them as is the fact to a poor man that by a legal struggle he can secure a fortune of, say, one hundred thousand dollars wrongfully withheld from him.
The conviction of abundance for all lays the foundation for the mood of generosity and magnanimity. It opens new vistas for the development of the race. It is a sign that one great problem, the production-problem, has been solved.

Try to conceive what that means. It means that as great a step has been taken in social life as occurred in the first man whose body began to function semi-automatically, allowing his mind to fix on other than bodily concerns. It means that the problem is simply distribution, i.e., simply a money problem. This problem must be considered afresh; the discovery of new problems, the thrill of fresh approaches, the forging of new idea-keys-all these generate the excitement of a renascence.

But the money-problem must be approached in the scientific spirit. Irrelevant

emotion, moral presuppositions must be excluded. It must be looked at in the Baconian way of regarding physical problems. This too is in the key of renascence. It is exemplified today more by men like the Nobel prize-winner in chemistry, Frederick Soddy, and the engineer, C. H. Douglas, than by professional economists lost in a maze of abstractions severed from physical realities. It is on the money-front that the adventurous spirit is now most at home.

Associated with monetary revolution are the traditional renascence values of liberty, leisure and culture. Given economic security now, an individual experiences a sense of freedom, he is able to initiate his own activities, his cultural interests rise to the surface. He is able to submerge his business life, his activities directed toward getting the means to exist; such activities become only one of his functions and are no longer completely engrossing. The aim of radical monetary reform is to give economic security to all, and to reproduce on the social scale the change in an individual who has inherited a fortune.

Some people will make a bad use of their new means for enjoying existence? Of course. The policy of inducement to work can't be trusted? There is good evidence it can. Things will go to pot? Possibly, but not probably. There is a risk. But the spirit of renascence takes risks. To stand still is to decline. The world today is a gigantic demonstration that we can not stand still and that there are only two ways to move; along the direction indicated by economic Puritanism with its policy of constraint and its gospel of work or along the direction forecast by monetary libertarians with their first drafts of a policy of inducement and their cardinal tenet of the value of leisure. To the slogans of economic Puritans they oppose the cry, adequate purchasing power for all and the devil take the reckless! The technical devices for economic liberty are, as I have said, outside the scope of this article; But as a preliminary for studying them nothing can be better than to perceive to what an extent our thinking in economics is shot through with Puritan assumptions. Awareness of them will clear the mind for the cool technical consideration it must give to proposed changes. ***

Gorham Bockhaven Munson

(May 26, 1896 – August 15, 1969) was an American literary critic.

Biography

Gorham was born in Amityville, New York to Hubert Barney Munson and Carrie Louise Morrow. He received his B.A. degree in 1917 from Wesleyan University, where he became a member of Delta Kappa Epsilon. He married Elizabeth Hurwitz on April 2, 1921, in Brooklyn. Gorham died on August 15, 1969, at Hartford, Connecticut, and is buried in Mountain View Cemetery in

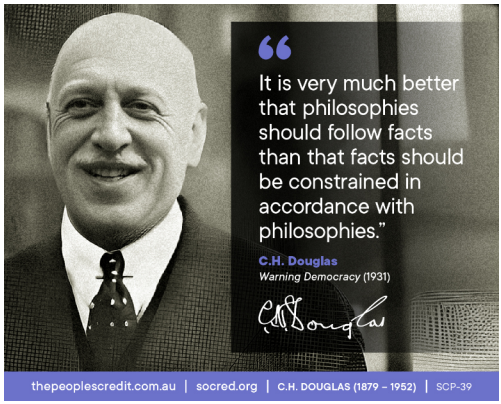
Camden, Maine.

Gorham became a part of the Greenwich Village scene of avant-garde writers. In 1922 he founded and edited, with Matthew Josephson (August 1922-January 1923) and Kenneth Burke (January–September 1923) as co-editors, the eight issues of the literary review Secession (spring 1922- April 1924). Its contributors included Malcolm Cowley, Hart Crane, E. E. Cummings, Marianne Moore, Wallace Stevens, William Carlos Williams and Yvor Winters.

He joined the faculty of The New School in 1927 and spent the remainder of his career as an academic.

For more than ten years, Munson was a student of A.R. Orage, in classes based on G.I. Gurdjieff's esoteric teachings. In the February 1950 issue of *Tomorrow magazine,* he wrote about what he called the "Black Sheep Philosophers"—G.I. Gurdjieff, A.R. Orage, and P.D. Ouspensky.

Who's Who in America (Volume V, 1969–73) lists Gorham as author of twelve books and three others on which he collaborated or was the editor. He was also a freelance journalist whose articles appeared in *Saturday Review, The Atlantic Monthly, Yale Review, New York Evening Post Literary Review,* and *Commonweal* (magazine). ***



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The Price of Freedom is Eternal Vigilance

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Can a Nation be Irrevocably Ruined by Its Leaders?

Yes. Not always, not overnight, and not in the cartoon sense that a single election turns a functioning country into a crater. But history is not subtle on the main point. Leaders can impoverish a rich nation, hollow out its institutions, teach its people to live by slogans instead of competence, and leave a wreck that later generations spend a century trying to unscrew. The West, and Australia inside it, has not yet reached the terminal cases. It has, however, spent a generation proving that decline does not require tanks in the capital. It only requires a political class that treats the country as a stage, a budget as a patronage machine, and the future as someone else's problem.

The cleanest proof is not theoretical. Argentina was one of the richest countries on earth in the early twentieth century, with European living standards and a serious claim to belong among the first rank. Then came a long run of strongmen, populists, soldiers, and their civilian imitators who discovered that you can live for decades on confiscation, price controls, industrial pageantry, and the worship of the leader's will. The country did not vanish. It became a cautionary tale: repeated default, chronic inflation, talent flight, and a politics that cannot stop re-enacting the same argument. Venezuela sat on oil and still managed to destroy the ordinary business of eating, working, and keeping the lights on. Zimbabwe turned a food exporter into a ruin by treating property rights as optional and competence as a colonial relic. These were not acts of God. They were choices, made by people with titles, flags, and microphones.

Ruin, in that sense, is not only bombs and famine. It is the conversion of a high-trust, high-skill order into a low-trust scramble. It is energy that becomes

a moral fashion instead of a physical system. It is housing so tightly rationed by planning piety and political cowardice that the young are locked out of the country their parents inherited. It is productivity that stops rising, so that every promise of higher wages becomes a fight over slices of a flattening pie. It is defence treated as an afterthought while the neighbourhood gets harder. It is schools and universities that teach the country to despise the civilisation that built them. None of that requires a dictator in a sash. It requires ministers who cannot distinguish a press release from a power station, and a commentariat that calls the resulting mess "complexity."

Australia is the awkward case because it still looks, from a hotel window, like a success. The beaches are still there. The institutions still open in the morning. The OECD still records high living standards, and governments still issue statements about jobs created and debt managed. That is not nothing. It is also how slow ruin hides. The Reserve Bank can report inflation that remains too high and productivity growth that has been historically weak. Housing completion per hour worked has collapsed over a generation. The deposit-saving years stretch out for the young while rents eat a third of a median income. Energy prices twitch with geopolitics and with domestic decisions that retired dispatchable power faster than replacements could be built and connected. These are not mysteries of climate or "global forces" in the sense that no one had a hand on the lever. They are the accumulated work of cabinets, treasurers, premiers, regulators, and the advisers who discovered that saying the right words was safer than keeping the system cheap, abundant, and buildable.

Call that incompetence first, because incompetence explains more than midnight conspiracy. A traitorous leader, in the legal sense, sells maps to an enemy. A merely bad leader sells the country's compounding advantages for a news cycle: cheap energy for a target, housing supply for a local veto, selection by excellence for a diversity slogan, border control for a moral identity, defence spending for a social program that photographs better. Do that for thirty years and you do not need a foreign occupation. You get a people who cannot house themselves, cannot generate reliable power without anxiety, cannot staff hospitals without imported labour they then cannot house, and cannot tell their children that hard work plus a normal life is still a fair bet. If "treason" is too theatrical a word for the courts, "betrayal of stewardship" is not too strong for the ledger.

The Western pattern is the same story at different speeds. Britain discovered that you can run down energy, planning, and policing and still talk as if you were a serious state. Parts of Europe discovered that industrial policy by press conference does not replace base-load physics. The United States still has scale and dynamism and still manages to make ordinary government look like a dare. In each place the

defending line is the same: living standards remain high by world standards, therefore decline is a mood. That is a category error. Nations are ruined relative to their own trajectory and to the rivals who did not adopt the same superstitions. A country can be rich, proud, and already past the point where its young can reproduce the life that made it rich.

"Irrevocable" is the word that should slow the essay down, because it is the one that history sometimes refuses. Germany was morally and physically smashed and then rebuilt. Japan was burned and then became an industrial giant. South Korea went from wreckage to first-world production. Estonia left a Soviet inheritance and built a competent small state. Ruin is not a spell. It is a set of institutions, habits, and human capital. If those remain, a later generation can still choose repair. That is the hope, and it is also the indictment. Australia has not been bombed. It has been administered. The courts still sit. Engineers still exist. The resource endowment did not migrate to another continent. What has been damaged is the permission structure for competence: the belief that building, generating, selecting, and defending are more important than the feelings of the people who block them.

A nation becomes irrevocably ruined when three things go at once and stay gone. The first is physical capacity: energy, housing, industry, logistics, the ability to make and mend. The second is institutional honesty: statistics that mean what they say, agencies that prefer reality to narrative, a civil service that can tell a minister no. The third is demographic and cultural continuity: enough children, enough trust, enough shared memory that "we" still names a people rather than a service district. Leaders can attack all three at once while congratulating themselves for kindness. They can import a replacement population faster than they can integrate it, then call the resulting friction a failure of the natives to be welcoming. They can make home ownership a hereditary caste and call it the market. They can treat the defence of sea lanes as optional in a trading country and call it peace. After enough of that, the ruin is not a feeling. It is the future that no longer contains a recognisable version of the country.

The answer to the title is therefore 'yes', and the Australian application is not that the place has already become Venezuela. It is that a rich, lucky, thinly populated country has been run for years as if luck were a policy and geography were a personality. Incompetent leaders can do that without hating the nation. They only have to love their profit more. Traitorous leaders, if the word is used in its older civic sense, are the ones who know the trade-off and make it anyway: sovereignty for applause, prosperity for ideology, the next generation for the present one. Most of the West is living inside that bargain. Australia, which had less excuse than almost anyone, has been living inside it with a smile no strategy.

Repair is still possible, which is why the damage stings instead of merely mourning. You cannot irrevocably ruin a country that still remembers how to build a house, fire a kiln, run a grid, and tell the truth about numbers. You can, however, run that memory down until the people who had it are old, the people who need it are locked out, and the people in office have learned that decline photographs as compassion. That is the point at which leadership stops being a disappointment and becomes the cause. Nations die that way more often than they die by invasion. They are wasted to death by the people sworn to keep them. ***

When Systems Fail By Neville Archibald

When we have a problem with something, we usually know it. If it is a car that is not running smoothly, we know to take it to a mechanic, or fix it ourselves. If you are like me, and know enough about cars to look for yourself; you first diagnose the problem. You narrow down the search for the offending part by understanding what the parts do. Those systems within the complicated system that is a car, can be eliminated one by one by simple tests. Are they working as they are supposed to? You end up narrowing the problem down to one specific area and then check more thoroughly that area of concern. The car is not so complicated a system that it cannot be fixed, or at least discovered.

If you work in a factory setting, and the process line you are working on continues to stop and start, ruining your production quota, then the process is really no different. You examine each of the process components to find the one causing trouble. You eliminate those areas that are functioning correctly and apply yourself to fixing the faulty section. Sometimes it might be the system, sometimes it might be the employee. If the person expected to 'run' a part of the process is poorly trained or just not paying attention, then another part of every system we have may be at fault – the operator!

The bigger systems that run our Nation are no different, a little more complex and involved, but they are essentially systems we have made, and systems we run. Since we made them, and since we run them, we are the ones to fix them. First of course we must know something is not functioning as it should!

Both our financial system and our political systems are clearly not functioning as they should, otherwise we would not be struggling with debt, or contemplating changing laws so that the innocent can be arrested and locked up, questioned and fined, without proper oversight. The ASIO bill just accepted into law, turns innocent until proven guilty on it's head.

Why? Because our political system is failing to represent our wishes as a nation and is continuing down a path that leads to a global government structure, a new system that we will have even less control of than our currently faulty finance and

political systems. How have we let this happen? Where are our elected representatives and why are they continuing to slap patches on problems rather than face up to the real problems.

This is my opinion and it is based on looking deeply into the issues we are confronted with. An opinion is only as good as the research done and the questions asked and answered. Questions ignored or pushed away without serious consideration leave the truth in a fragile state.

Like an engine lacking power, you can pour more fuel into it to make it work harder, or you can fix the tuning and get the same result, costing less in the long run and not putting the other engine components at risk. We must understand the system to make that distinction.

Is it hard? No! It just takes the will to observe and desire to ask questions, even if they seem like dumb ones. Remember the story of the Emperors new clothes, those being paid to keep the system running (the Emperor happy) had vested interests to do so, their jobs depended on it. The little boy who saw it for what it was, was not special, just attentive and not afraid to ask what others thought was a dumb question. He was not invested in keeping that system running or afraid of being shut out of others company for pointing out the obvious.

How does our system of representing our will function in reality?

Let's take a look at our Senate.

You may be aware of quorums. If you have sat in any committee for school council, CFA, local progress association etc... this is the number of people needed to make decisions, it ensures that a small portion of any committee cannot 'run' the agenda on their own. Numbers needed are determined by their constitutional arrangements (also decided by that committee in it's inaugural meeting).

In a set of model rules (often adopted without much discussion), such as that of consumer affairs Victoria :

"36Quorum at general meetings
(1)No business may be conducted at a general meeting unless a quorum of members is present.
(2)The quorum for a general meeting is the presence (physically, by proxy or as allowed under rule 35) of 10% of the members entitled to vote."

https://www.consumer.vic.gov.au/clubs-and-fundraising/incorporated-associations/running-an-incorporated-association/rules

When it comes to our government and the running of it:
The Australian Constitution says in Chapter one, part two (for the Senate):

"Section 22 – Quorum

Until the Parliament otherwise provides, the presence of at least one-third of the whole number of the senators shall be necessary to constitute a meeting of the Senate for the exercise of its powers."

Until otherwise provided leads to 1989 when the last modification was made:

In Chapter 8 of the Annotated standing orders of the Australian Senate, Section 51 deals with numbers present for continued decision making (or the number to form a "quorum").

"1. If there is not a quorum present when the chair is taken at the time appointed for a meeting of the Senate, the bells shall be again rung for 5 minutes, and if there is still not a quorum present the President shall adjourn the Senate to the next sitting day."

"The Senate (Quorum) Act 1991 altered the quorum to one quarter of the whole number of senators (currently 19 out of a total of 76)."

https://www.aph.gov.au/About_Parliament/Senate/Practice_and_Procedure/aso/so051

For the House of representatives:

"The presence of at least one-fifth of the whole number of the members of the House of Representatives is necessary to constitute a meeting of the House for the exercise of its powers."

www.aph.gov.au/About_Parliament/House_of_Representatives/Powers_practice_and_procedure/Practice7/HTML/Chapter8/Quorum

So we have gone from a quorum of one third to one quarter in the Senate, and from one third (part 3, section 39, Australian Constitution.) to one fifth in the House of Representatives. Not only that, but the debating procedure has been effectively altered also, so that two significant questions on the application of the quorum provisions have arisen in recent times.

"The first was the validity of the often-made claim that it is the duty of government senators to form and maintain a quorum. This claim was repudiated by the Senate in a 1989 resolution which noted, among other things, that "it is the clear responsibility of all senators to maintain the quorum in the Senate". [4]

The resolution censured the government for conduct which led to a count-out of the Senate on 3 October 1989 during discussion of a matter of public importance on protests at the US military base at Nurrungar in South Australia. [5]"

"The second is the validity of any restriction on the right of a senator to call attention to the lack of a quorum or the discretion of the Chair in declining to count the Senate. Rulings of the President have suggested that the Chair does not have a discretion to decline to count the Senate, notwithstanding contrary practice

in the House of Commons (where different rules apply and whose practice, in any case, has no bearing on the practices of the Senate). Senators have always been advised against proposing any motion that might restrict the right of a senator to call attention to the lack of a quorum. The issue was canvassed with the Clerk of the Senate during additional estimates hearings before the Finance and Public Administration Committee in February 2008 following an attempt by the government in the House of Representatives to alter the routine of business in that House by reserving Fridays for private members' business on a "no divisions–no quorums" basis:"

"Mr Evans—*… This is a question that has been discussed over many, many years. What we have always said is that it is not constitutional for the Senate to take away the right of any senator to draw attention to the lack of a quorum because the Constitution requires the quorum to be at least available. It may not be a justiciable question, but it is one of those provisions in the Constitution that the Senate has to have regard to and comply with itself. Needless to say, many people over many years have said, Can't we do away with quorum calls?' and that has always been the response."*

More debate here before this:

"Senator ROBERT RAY—*You can, of course, dispense with the calling of quorums by agreement, like we do in the Senate, can't you?"*

"Mr Evans—*Yes. We have always said that the Senate adheres to the Constitution by preserving the right of any senator to call attention to the lack of a quorum at any time. If senators choose not to exercise that right, by agreement, that is a different matter."*

https://www.aph.gov.au/About_Parliament/Senate/Practice_and_Procedure/aso/so052

Here we have the thinking and reasoning behind the lack of 'our employees' in the chambers during debate on bills, and also in regard to voting. The most recent, being the ASIO bill I mentioned last week, where Senator Shoebridge was speaking to an almost empty chamber. Surely debate and voting on a bill requires a quorum to be present? Unless of course if they *"choose not to exercise that right by agreement"*; as above.

Making an informed decision for us as our elected representatives (and I use this word for both houses, for that is, in a nutshell, what they are supposed to be) surely requires knowledge of both sides of a proposition? If this knowledge is only supplied by a 'party whip', then the party effectively rules, regardless of electorate opinion. Your member has abdicated his responsibility to you and given it to the party alone.

As I said above, to fix a problem, we must be aware of the questions being

raised and debated. We must determine if these questions are both relevant and important. That cannot be done if you are not present. You might take advice or discuss it afterwards with trusted colleagues, but the duty you should be performing as an elected representative, is to listen to what the rest of Australia has to say via it's representatives – your counterparts from elsewhere.

When it comes to voting and a quorum being present, not only are we seeing this same thing (reliance on the Party to tell you how to vote); but, we are also witnessing the "abstaining from voting" as a regular occurrence. With such a small number now needed to be present to vote, an even smaller number of 'ayes' need be recorded to pass a bill when many are simply not present.
The ASIO powers bill that passed Senate, did so with only 26 'ayes' and 15 'noes'; 35 did not vote at all!

So out of a total of 76 Senators, a quorum was formed (1/5th is about 15), but the actual number assenting was only just over one third! Just under half of the Senate did not vote! Is this really acceptable to us?

Notable for their absence was the Liberal "opposition", only two of their members voted against it (Alex Antic and Andrew McLachlan) the others abstained, did not participate. A fundamental right to innocence being debated and voted on, and some washing their hands of it!

Voting against included: 9 from the Greens, 3 from One Nation and one Independent.

Abstaining altogether (apart from the Liberal and National Parties and a few others) were notable outspoken figures; Pauline Hanson, Matt Canavan and Ralph Babet. These last three I am curious about. Maybe they had legitimate reasons, who knows? This bill was crucial in regard to becoming a police state, something that if read and the debate listened to, should have been an important one regarding freedoms and the right of innocence until proven guilty – core concepts in Australian culture.

The 'right' of our employees to abstain, or not take part, concerns me. I see this as a system failure!
If those with a conscience listened and considered during debates instead of not being there at all, then maybe they would develop a desire for truth, for doing what is right by their electorate, for looking for the true cause of the problem that this bill is supposed to solve. Instead we get a patch fix which costs us some of our freedoms, instead of searching for that root cause.

I see them as Neros, sitting on a barb wire fence as the 'fair-gos' go up in flames?

Now that you know this - how did your members vote? Have you contacted them? Will you?

If we do not voice our concerns, if we do not ensure our presentations at parliament are being made, we will lose the rights to our hard won freedoms and we may have to fight for them all over again.

I cannot stress enough, that if a full parliament is being run by only one third of members and many debates about actual legislation is being listened to by an even smaller number (sometimes single figure counts) then how is this even considered democratic as far as the Nation is concerned. How is it that we still believe that any vote we have even matters any more?

To all those who live in Liberal or National electorates, ask why abstaining was decided on for your member, it just gives Labor unrestricted free passage for this sort of legislation.

Following on from last weeks article on the coming solution to our financial problems, I believe it is crucial to re-emphasise the real facts about money. What it isn't, what it is, and what it could be. To this end I wish to republish a short extract from the book edited by Jeremy Lee, *The Money Trick*.

You would do well to read, or even re-read this until it is perfectly clear to you that you are being conned! Our continued rising debt, our rising taxes and the tightening of belts we are supposed to endure, while many remain out of work and while we cannot find enough markets to sell our goods to, only indicates to me that our financial system is broken. That it is not being fixed, despite the tinkering over decades, shows me the so called repairmen are either not serious, they just don't know, or the system as it stands, is not repairable – it is a flawed, biased to achieve an end.

We must get our heads around the concept that we are being tricked by our financial system, and that if we are to 'fight back' against what is effectively slavery of a financial kind, then we must understand enough of the reasons why we have been misled.

Going forward requires us to have a positive vision for the future. Only then will we be able to convince others that things don't need to be as they are at present. I believe that telling them why things are bad, is no longer enough. The time is coming that alternative solutions will be offered up to 'help' us. We must be certain of the 'help' we really want. That it is capable of adding to our freedoms, not removing more of them. The full book is available online in pdf format at our website linked below or from the Veritas Books in printed form; for $15.00 including postage.

https://alor.org/Storage/Library/PDF/the-money-trick.pdf
https://veritasbooks.com.au/finance-economics/the-money-trick

"THE MONEY TRICK (Excerpt)

It's time the people of Australia knew the alarming facts.

Test your own knowledge of these facts by the following questions:-

Do you know that no bank lends money deposited with it?

Do you know that when a bank lends money it CREATES it out of nothing?

Do you know that bank loans are merely pen and ink entries in the credit columns of a bank's ledger? They have no other existence.

Do you know that practically all the money in the community comes into circulation as a debt to the banks?

Do you know that money loaned by a Government bank is just as much a debt to the people as if it were loaned 'from a private bank?

Do you know that "fixed deposits" are a plausible screen to hide the creation of credit?

Did it ever occur to you that the banks enjoy this unique facility of creating credit and putting the nation progressively into debt-bondage because they create FINANCIAL credit against the REAL credit created by the people?

Do you know that during the last 50 years, from 1946 to 1996, Australia's National Debt (Commonwealth and States) has increased from $4.7 billion to $87.1 billion in 1994, before being reduced to $62.7 billion in 2004 through a fire-sale of Australian assets?

Do you realise that this debt is largely owned by the banks--'- if not directly, then as-security loans?

Are you aware that the money received from Commonwealth Income Tax has risen from $431 billion in 1944-45, $59 per head of population, to a total of $150.1 BILLION in 2004-05, no less than $7,500 per head of population?

The Australian Taxation Office employed no less than 21,500 people at 30/6/ 2004 - more than in Australia's Defence Forces?

Do you know that the sales tax - introduced as a "temporary measure" in 1930, has, since 1946-47 to 1982-83, some 35 years, increased from $72.5 million to $3,629 million? It now takes over $250 per head of Australia's population.

Do you realise that every time a Government borrows money for a public work the people are debited with the liability (in perpetuity) but are never credited with the value of the asset?

Do you know that every repayment of a bank loan cancels the amount of the loan out of existence?

Do you know that Treasury Notes are Government I.O.U.'s - national pawn tickets for pledging the assets of Australia to the banks for the loan of OUR OWN financial credit?

Do you know that banks purchase bank sites, build premises and acquire assets at no real cost whatever to themselves - by the simple process of honouring their own cheques?

You may dismiss these affirmations as "incredible", or "absurd", but if you will read on, each one will be proved beyond all shadow of doubt. Most of us have grown up with only the vaguest notions of money. We are fairly certain that it is the Government's right to print notes and mint coins. For the rest, our knowledge is distinctly foggy.

Most people, for example, labour under the impression that the only money in the community is notes, silver and copper. But this is a very, very small part of the community's money.

In fact, notes, silver, and copper - legal tender – is used for less than five per cent of the total purchases made in Australia. Over 95 per cent of all business is done by cheques.

This cheque currency is really bank-created money -bank credit - but it functions exactly the same as legal tender money. Banking authorities of world-wide repute state that banks can and do create credit up to nine or ten times their cash resources.

Banks go to great pains to perpetuate the fiction that they are merely "the custodians of their customers deposits" - that they lend these deposits, and that their profit consists of the difference in the rate of interest which they pay to depositors and the interest they receive from borrowers.

Such an idea is quite wrong, and it is the popular acceptance of this major monetary fallacy which gives rise to most of the false notions upon the subject of money.

The facts about money are as follows:-

***(1)** Banks do not lend money deposited with them.*

***(2)** Every bank loan or overdraft is a creation of entirely new money (credit), and is a clear addition to the amount of money in the community.*

***(3)** No depositor's money is used when a bank lends money.*

(4) *Practically all the money in the community begins its life as an interest-bearing debt to the banks.*"

Some of this content appears dated, cheques are valid until late 2029 but the concept exists in digital form now. Banks, continue to make huge profits, despite the financial restrictions we face. Not very much that passes for economics seems to make sense when you look at the bigger picture. Before we can move forward to a 'solution' for the system's problems, we must understand what the system should be designed to do. Only further study of any system makes it understandable.
Keep reading! ***

The Machine Stops by Arnis Luks

In spite of the fact that our leaders seek to destroy the nation of Australia, we still have a viable country to save. We have the minerals, water and farm land available for use. We have the knowledge to rebuild what is a viable constitutional framework of elected representatives. There is much work to do, alas, but that gives us hope and a fair go.

Where to start?

Food and water is essential for survival, seeds must be planted out in preparation to harvest. Yes. And we must provide a viable system of rewards called the financial system, to ensure all can partake of the overall pie. Credits must be issued for all to share in the season's bounty. Those whom would steal from us, must be limited to only their share of the produce. DSC (Douglas Social Credit) ensures adequate distribution and is the only viable solution to the never-ending problem of irredeemable debt. A free people must have a viable and permanent solution to irredeemable debt.

When To Start?

The time is now and our elected representatives can break free of the central banking cartel to do the people's will (if they are truly our representatives). The permanent solution is the freedom to represent that will (the people's will), in a viable and decentralized format at the national level we call the parliament. It this a pep talk? By all means possible, yes it is.

How To Start?

A National Credit Authority is the permanent solution against the Central-Banking cartel, (that we currently exist under permanent in permanent debt-enslavement.) The cartel has brought us deliberately to this point. Our party-politicians belong to them. Our media is owned and financed by them.

The data-centers are being built for them, to monitor the public – you, for their safety's sake, not ours, building a semi-permanent barrier to your freedoms.

We now know what the problems are – tyranny in high places.

What are we to do about it? When and where? We must exercise our freedoms to do any good. That is we must have a go. The most important thing is that we just start – anywhere.

Writing a blog for instance is an excellent start, but you must also plant some seeds to harvest the food when the season arrives. So, do both as if your country needs you. Walk the streets calling out the social credit message, yes, while you work your bees and chooks. Continuously talk to people encouraging them to help themselves, while also helping yourself and others. The message is simple, it does not require translation. We want to save ourselves while also saving others – if we have time. That is the point, if we have time. Don't make a habit of helping too much, as they also have to learn to help themselves; but don't ever think the machine won't stop - it will! You must come to realise you are definitely able to help yourself and possibly others as well.

The media and politicians will keep you permanently bamboozled if you let them. Don't let them.

Is It Really That Bad? Have a good look around. Is it? People are already sleeping on the streets. Pauline is right, the immigration levels have been excessive for years, and the politicians have been welcoming them against the best interests of the permanent residents. Is it a disgrace, a nation committing suicide-by-politicians? Call it what it really is. Are we to just forgive them – bygones be bygones? Never! Always remember who they are and what they have done so as to never allow them to repeat this episode. Power must be divided. A lesson never to be forgotten-*ed* again.

In 1890 Melbourne land prices were similar to today, highly speculative and very, very expensive. Then there was a financial crash forced on by a recalcitrant financial system. Is history going to repeat itself in the modern age? (Video: *How the World's Richest City Went Completely Broke: Melbourne, Victoria)* ***https://www.youtube.com/watch?v=llAT7ZxQ1wE***

There is a statue of Saint George in a battle with the dragon on the steps of the State Library, in Victoria. It is a reminder of the recalcitrant Financial Power being defeated by a brave soul of another time. It is a reminder to us all that the dragon (of the financial system) is ever before us doing evil. That the dragon has been defeated before is all that needs to be understood.

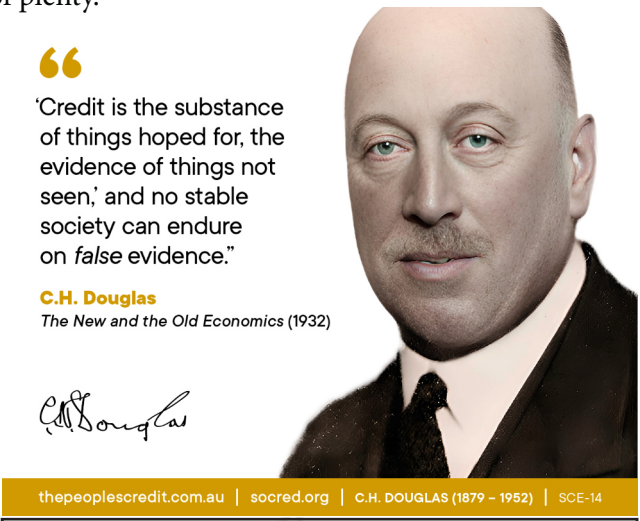
The news cycle bares witness to the plan that is not new:

https://www.smh.com.au/business/markets/the-world-is-in-a-debt-spiral-and-alarm-signals-are-going-off-20260901-p60t9q.html

It is the same warning that has been going on for eons.

If thy people, who are called by my Name, do humble themselves and pray, … Are we humble enough. Has the time gone far enough...Are we in enough bother…It seems as if we are…

There are no other options being put before us, that will enable us to vote our way out of this! We must act to bring forward the correct option, that of Douglas Social Credit, to replace the debt finance system. If our current politicians will not do it, we must put those who will, in their place. We must revive the conversations in all communities to address this most important problem, the only one that will fix permanently the myth of scarcity amid the possibility of plenty. ***



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A WEEKLY COMMENTARY

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- BACKGROUND INFORMATION
- COMMONWEALTH AFFAIRS

The Price of Freedom is Eternal Vigilance

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The Good the Bad and the Absurd By Neville Archibald

Imagine for a moment,that there was some sort of breakdown in society and a large factory or warehouse is full of materials: food, chemicals, electric forklifts coupled to a solar charger.

In fact several factories, full of everything that Society needs to continue.

All are thrown out of the work they used to do and these finance driven industries have stopped. We can ask at this point, why it is they stopped? Perhaps a financial breakdown, perhaps receivership due to a stock-market crash and the liabilities include this factory. How long would this sit there if the breakdown was world wide?

The surviving population can go there now and loot that and make their lives a little bit better for a while. Or they could go there and, in an orderly fashion get parts of that factory running to keep their local community going.

The items in that factory or warehouse can be used by the people, they exist in real time. Money is not needed to use or consume them (except for some sort of 'legal system' sense). What the community decides to do, is for them to decide. If they have a strong leader, or a strong sense of community, they could very well begin a rebuilding of some sort – enough to weather the storm, the disruption.

Now imagine the same scenario in the form of a recession or depression. Banks no longer allow borrowing or withdrawals, certainly not enough to buy all that can be produced. Like in 1930s America, depicted in *The Grapes of Wrath,* by John Steinbeck. The fruit on trees is left to fall on the ground and rot, because finance is not available for picking or processing. Growers are asked not to give it away or it will disrupt what is left of the economy, prices will fall and all will become worthless! This is your financial system at work!

We have factories full of potential, we have farmers full of potential we have workers full of potential, yet the produce cannot be bought by locals – perhaps it can be exported?

Is this not Absurd?

The need to consume is there, the money, the permission is not, finance is tight!

The simple act of banks removing their permission to borrow is enough to let people suffer needlessly. To stop producers producing, despite their ability to do so.

In a breakdown situation, the people could just take it and use it. It is real. They could simply carry on as usual if allowed. Parts of the economy would shut down, petrol, diesel and perhaps gas would stop being delivered. Electricity the same, unless the populations in those areas of creation also decided just to keep working. The extent of this breakdown would depend entirely on just how much independence we have lost. On just how tied into the global grid we are. Coal fired power plants might stop without diesel to mine and cart the coal, unless some form of emergency plan enabled what locally produced fuel being made was made solely available for the electricity generation.

All these decisions would need to be made by each community involved, some form of government would need to still operate. Could we do it? Yes, entirely possible given the desire. Could it be done without money? Yes, absolutely! We would just need the confidence in our communities to look after each other. So there is no real restriction to doing things, except that which we have given over to the concept of money!

Sharing ability, product and knowledge already happens in our local communities and we rarely think of it. We support local Kindergartens with working bees, we raise money for footy games, we contribute locally to many things. We share garden produce with neighbours and family. All this without money changing hands.

In a breakdown situation, we could still do most things as long as we realised it. The things we could not do due to exotic or outside dependence, we would find a way around – (no pineapple on our pizza unless we lived in a tropical area). We are ingenious in that way!

Why is it, do you think, that we cannot be ingenious now and solve our distribution issues?

We have factories capable of producing or packing all we need. We have fruit growers and farmers going out of business because prices are too low or overhead costs are too high! Yet we have people that still need to eat, who cannot buy the produce we could make. A shortage of the means of exchange – money! That fictional representation of real wealth, the wealth that Douglas said was

actually the things that money can 'buy' for you. These are the things made by someone, somewhere. Created by knowledge, materials and labour. Whose knowledge? Whose materials? Whose labour? In each case it is the person doing that job. They might go to a bank to get a 'loan', money to use to facilitate this process, but all of the wealth input is theirs! The bank only provides a token of exchange to allow people to swap these materials (both physical and intellectual). They provide no 'real wealth' yet they expect full repayment for the tokens lent. Much like a printer of train tickets, requiring the full value of the actual fare – the face value – as payment for enabling the service to be used. The train operator would laugh, and rightly so!, the cost to the printer is simply ink, paper and labour; they have no right to demand face value. Yet, this is the claim the banking system makes of us! This is the reason debt continues to climb, why the world at large owes more than it can repay. It is a fictional debt. A book-keeping debt that has confused a service charge for accountancy, with ownership, and we are too confused by financial jargon to see it clearly!

So back to our fictional breakdown, society could still operate in a real world sense as long as we had the confidence in each other to do so. We could pull together as separate groups all over the country and swap our resulting manufacture. How is this any different from today when those materials sit and exist in warehouses, or in the potential of the population to produce.
If we only had the ability to exchange these real wealth items, no one need go without!

Oh! that's right, we do! It's called the Australian Dollar, yet somehow some foreign bank owns it, not us! They can lend it to us and expect to be repaid in full with interest. The government can borrow it from them, and place our potential up as collateral for repayment. The collateral that sees us doing the work we have already done in the first instance to create the items that we borrowed to make in the first place. (confused yet?).

In short, we have the work, they have the ability to give us permission to do it. Somehow it's not available to the government (our collective permission giver) who should be issuing this permission on our behalf. Is this not absurd?

All of the potential abundance we are capable of, may as well be sitting in a warehouse awaiting distribution. Why is it that we are incapable of actually distributing in the community where it is needed. Even though we are the ones who produced it, we cannot access it, because of the current financial system, we cannot, without incurring a debt to the banks to do so.

This is the very thing that needs our most attention! It is the very thing that our representatives to parliament need to have at the top of their list. We are capable, we should be allowed to do what is needed and they should be the ones enabling

it, not some foreign banking fraternity, who should just be the mere accountants keeping our books.

What is real wealth according to Douglas (from, *Money and the Price System*)
https://alor.org/Storage/Library/PDF/Douglas%20CH%20-%20Money%20and%20the%20Price%20System.pdf

How Money is Made

"Now the first thing I think that we have to recognise—a thing which is quite incontestable—is that there are only three classes of people in the world who make money, in any literal sense of the word. In Great Britain, for example, there is the Master of His Majesty's Mint, who makes metal coinage, and, after a long and honourable career, he generally gets a little bit of red ribbon—a Knight Commandership of the Bath—and a good salary. There is the gentleman who sets up a little plant of his own and either makes counterfeit coins or writes very delicately executed signatures on pieces of special paper. He "makes" money, but he gets as a reward fifteen years imprisonment. There is the third who, in regard to this matter, is much less advertised and much more retiring, and that is the banker, and it is he, in the literal sense of the word, who makes over 90 per cent. of the actual money that we use. When I say "makes it" I mean exactly what I am saying; he makes it in exactly the same sense that the brick maker makes bricks, and not in the sense that Mr. Jones makes money; Mr. Jones only gets it from somebody else, but the banker makes it."

"The method by which the banker makes money is ingenious, and consists very largely of bookkeeping. There is not, I think, in well-informed circles really any discussion in regard to the matter itself. Chairmen of some of the big English banks still deny that bankers make money in the sense that I mean, but I don't think anybody pays much attention to them. The "Encyclopaedia Britannica" which most people accept as a fairly sound and reputable authority, states that "bankers create the means of payment out of nothing". The Chairman of the Midland Bank, the Right Honourable Reginald McKenna, put the matter as shortly as I think it can be put when he said that every bank loan creates a deposit, the repayment of every bank loan destroys a deposit; the purchase of a security by a bank creates a deposit and the sale of a security by a bank destroys a deposit."

"There you have, in as short a compass as possible, a quite undeniable statement of where money comes from. All but 0.7 of one per cent. (or over 99 per cent.), in Great Britain at any rate, of the money transactions—without which under modern conditions none of us could exist—are in the form of "bank credit," which is actually manufactured by the banking system and is claimed by the banking system as its own property. That is undeniably because the banking

system lends this money (it does not give it), a condition of affairs which will be accepted by anybody as sufficient proof of a claim to ownership."

"Over against that, you have the manufacturer of real wealth, by which I mean things which money will buy, clothes, houses, motor cars, the things that go to raise the physical standard of living, and embroider our civilisation. We realise, I suppose, without having it emphasised too much, that the possession of money is a claim upon real wealth: some of us who have not gone into these matters for any length of time are still hypnotised into thinking that money is real wealth. I am sure, in an audience of this calibre, it is not necessary to emphasise this: money is not real wealth. It is a claim upon real wealth. Now classical economics is based unquestionably, in my opinion, on "barter" economics, and this is where the classical economics parts with what we are beginning to call the new and, in my opinion, the real economics."

Money now as a Means of Distribution

"The classical economics works on the assumption that the nature of money is that it is a medium of exchange. That idea proceeds from a state of affairs which was, at any rate broadly speaking, true perhaps 200 years ago. It was the assumption that in some sense or other, from the highest to the lowest, everybody worked, and that they exchanged or bartered the fruits of their work with each other through the medium of money, so far as it was used. The idea was that you had a constant exchange of goods and services between, let us say, A, B and C; and the whole of the classical economics is really based upon that idea, that we are all of us producers and consumers in the economic sense, and that the function of money is to exchange between ourselves the goods and services which each of us produces."

"Whatever may at one time have been the truth of this, it is, of course, patently not true now. The modern economic production system is not a system of individual production and exchange of production between individuals. It is more and more the synthetic assembly, in a central pool, of wealth consisting of goods and services which are preponderantly due to the use of power, to modern scientific processes and all sorts of organisations and other constituent contributions of each one of us which will occur to you."

"The problem is not to exchange the constituent contributions of each one of us to that central pool, because in fact our contribution to that central pool, in the ordinary sense of tangible economic things, is becoming smaller and smaller."

"The correct picture—the incontestably exact picture of the modern production system—is, to my mind, based upon a kind of typewriter with a decreasing number of operators who are tapping the keys, and, by tapping these keys, fewer

and fewer operators can produce all that we require. Through the power of the sun (oil power, steam power and so forth consist of what is generalised as solar energy) the so-called curse of Adam is being transferred from the backs of men to machines, so that a small number of persons operating on this machine of industrial "production", can produce all that is required for the use of the population; and the problem is not to exchange between the number of the population, who are less and less required to push these keys, but it is to draw from this central pool of wealth by means of what can be visualised as a ticket system. And the modern money system is in fact losing almost daily its aspect, however much it may at one time have been true, of a medium of exchange, and becoming more and more a ticket system by which people, who are not exchanging their production, can draw from that central pool of wealth. That I believe at bottom to be the fundamental cleavage between, let us say, my own view and those who think with me, and the school of classical economics." ***

"They Want to Shut Down Your Free Speech": British Australian Community President Warns By Harry Richardson

https://harryrichardson.substack.com/p/they-want-to-shut-down-your-free?

Harry Richardson, President of the British Australian Community, speaking at the Sydney Free Speech Rally on 30 August 2026:

First, an acknowledgement. The BAC would like to acknowledge the Anglo explorers, the pioneers and their descendants who planted the British flag and Christian faith on this continent, creating the Australian nation. We acknowledge the Aboriginal and Torres Strait Islander peoples who have lived here since the Dreamtime.

And we acknowledge the Federal Commonwealth of Australia, created by the nation, under the Crown, to guard the nation and the liberty of all citizens. Today, in 2026, there are few countries that have free speech. The ones that do are mostly European or European-derived.

Yet in England, Sir Edward Coke insisted that freedom of speech was an ancient custom of Parliament. That was in the 1590s, more than 400 years ago. I grew up in England in the 60s and 70s and played out in the street every night.

And once in a while, some kid would come running into his mum and say, Mum, Johnny called me an idiot. And the answer every kid got from his mum was the same. Go and tell Johnny, sticks and stones can break my bones, but names will never hurt me.

In other words, grow up and take it on the chin. Hurty words won't damage you. People have a right to insult you. Deal with it.

This was the ancient culture of free speech that we were marinated in as we

grew up. But whilst in the atmosphere and parts of Western Europe, free speech was a foundational part of our culture, in the rest of the world, it mostly wasn't.

Saying the wrong things could have you punished or even killed. Our leaders used to tell us that we were an anomaly, because we were a European country in Asia. Now they tell us that we're not a European country at all and never were.

They say that the only defining feature of Australians is their values. They say that anyone could come here and adopt our values and instantly be as Australian as anyone else. But in order to bring in people from such diverse backgrounds, one of the first things they had to do was to shut down our free speech, which is one of our most precious values.

In 1975, just three years after Whitlam decided to abolish discriminatory immigration, our elites introduced the Racial Discrimination Act, which began the process of cramping down on free speech in order to facilitate a diverse society.

But that wasn't enough, of course, so later they added the hated 18C. Then when Tony Abbott promised to repeal 18C, a coalition of diverse minorities got together and made damn sure that he would do no such thing, even though it was a foundational value of the Anglo-Celts who settled and built this nation.

Now even that isn't enough, so they bring in the anti-Semitism and hate speech laws, which are even worse. And this isn't the end of it. You mark my words.

The destruction of free speech has been intertwined with the project to force multiculturalism onto Australia. If you don't believe me, Chris Minns, the New South Wales Premier, spelled it out for you. He said, and I quote:

"We don't have the same freedom of speech laws that they have in the United States, and the reason for that is that we want to hold together a multicultural community."

So there you have it. We can't have free speech anymore because now we're multicultural. We all need to understand that.

When we choose migrants, most of us want people with the same value systems as we have. But how do we make sure that people share our values before we give them a passport to one of the richest countries in the world?

Well, our founders wrestled with this idea and came up with a simple solution. It wasn't perfect, of course, but it was the best they could manage. They decided to restrict entry mostly to people from the British Isles and to a lesser extent Western and Northern Europe. Some people called this the White Australia Policy.

Why did they think that people from Britain would share their values and loyalties? Well, probably because our founders were of British descent, and they were very explicit about that.

Henry Parkes, the father of Federation, talked about the crimson thread of

kinship. His views were hugely popular. So they ran this policy for the first 70 years or more after Federation, and not surprisingly, most of the migrants shared the same values as other Australians.

They believed in freedom of speech, the rule of law, Christian morality, and the Protestant work ethic, and so on. During this time, the policy was wildly popular with the citizens of the nation, and the nation flourished. Australia had a high standard of living, low levels of crime and corruption, and all the benefits of a high-trust society.

Importantly, we had a deep cultural affinity for free speech, which we understood was the bedrock of the kind of free and stable society to which we were accustomed to. But our elites decided to introduce non-discriminatory immigration, which benefited minorities. They told us that this wouldn't matter, because the new migrants would have our values.

But when people found that many new migrants had different values, the government crushed dissent by clamping down on free speech. The problem is that once the government gets the right to ban speech they don't like, it never stops, because they love to ban criticism of their own policies. And the policy that most people wanted to criticise was mass indiscriminate immigration.

So multiculturalism and immigration have been protected by constantly undermining our ancient free speech rights and values. In Britain today, thousands of people are arrested every year for expressing opinions, and most of those opinions are in opposition to mass indiscriminate immigration. Free speech is effectively dead in that country, and Australia is catching up fast.

You can't import people *en masse* from countries with different value systems, and expect them all to adopt our loyalties and value systems the moment they arrive here. It isn't easy to defend free speech, even amongst educated Westerners. How can we expect people who've grown up in cultures which hate free speech to suddenly embrace it? It was never going to work.

Just ask Salman Rushdie. Under our current immigration system, only about 3-5% of migrants come from the British Isles, and 90-95% of our new migrants come from outside Europe. These new people come from countries with different values, and for the most part, free speech is not one of them.

Values exist in the minds of people, not in the magic soil or floating in the air. Different people have different values. If we allow the government to turn us into a hated minority in this land, then don't expect our values to hang around.

So this is the game. They want to shut down your free speech so that they can bring in more people who don't believe in free speech. We have to fight these laws and preserve our free speech, or as George Washington said: "it may be taken away, and dumb and silent we may be led like sheep to the slaughter." ***

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A WEEKLY COMMENTARY

ON TARGET

- NEWS HIGHLIGHTS
- BACKGROUND INFORMATION
- COMMONWEALTH AFFAIRS

The Price of Freedom is Eternal Vigilance

Vol. 62 No. 35 **11th September 2026**

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The New Normal - Beware the Phrase By Neville Archibald

"Lies, damned lies and statistics", is not just an interesting quote. We are all aware of people (and politicians) who use statistics to encourage a particular view. We all see the smaller uses of these - bolstering grant applications. How do you get the best bang for your buck? You exaggerate or point out the worst case scenario! You Pad your quote! I don't believe for a minute that anyone reading this is not aware that this goes on.

Enter the New Normal – exaggerations! Just because it is a government department or the "industry of Science" (for that is largely what science is today, an industry) tells us something, does not mean they tell the whole truth. Each of these also 'pad' their facts and figures. It gives a certain urgency to what they say is needed legislation or research.

Who may I suggest is responsible for this?

Once again we look into who and what really runs organisations now, and for what reason. In business or in government the defining factor seems to be money; for profit or for conforming to a budget. Money is the key, it is all based on the final ledger entry! It is handled by executives whose job is to maximise profit or maximise the grant or government allocation. Rarely do these 'managers' understand the true science behind any research being done, or any service being provided. Management and middle management exist in bureaucracies (of both government and industry) to up-sell the ideas being investigated - to get ahead. Each manager must be effective, must advance his or her department, to move upward in the corporate world (or the government). Many are concerned to keep within specified ideals, but I would suggest there are many more who don't. I have seen any number of examples of

this, where cheapest or worst case predictions are continually used to justify direction. In the food industry in particular, the biggest corporations seem to have favoured cost over nutrition. Take a look at ingredients lists on processed foods, or talk to those working inside the industry. Again not all are bad, but the pressure of monetary performance is a huge one, and does make for compromises. Other industries are no different, Government is no different.

Take this compromise, this sentiment, to its logical end, and there will be many such groups out there, not necessarily feathering their own nests, but ensuring survival in a cut throat world. Job advancement depends on it. A bigger wage depends on it. Think of these things when you next consider the figures used in the roll out of 'net zero'. When you listen to dire warnings regarding 'new normal flooding events' despite Flannery's insistence that there will not be enough rain to fill the dams we have? When you hear of bushfire risks and extreme measures to combat the same in the coming season. Look behind these claims, to the money involvement, to the claims being made to justify actions.

The locking up the forests, the lack of controlled burns (which passes for management).

The keeping of water in excess of capacity because someone 'owns' it. Taking over the buffer volume that should be left available for flooding rains.

The latest allegation in the game of net zero. Opposition shadow minister, Tehan, has taken energy minister Chris Bowen to task over this. Citing nearly 100 whistle-blowers who are coming forward about fraud in the system and safety concerns in the eagerness to roll out this net zero infrastructure. A two billion dollar allocation has gone to seven billion, the clean energy regulator has had to fund this blow-out! Is this out of the cost of oversight of workmanship? At the cost of true regulation?Are there perhaps, new Fly By Night opportunists taking advantage, like the pink batt scandal of the Rudd/Gillard government? These are entirely appropriate questions, especially when there are so many whistle-blowers! In each case we are presented with claims that are rarely disputed. In fact the analysis after the events seem to be mostly on how we can react better or recover quicker. Little focus seems to be on why the events occurred in the first place. In each case, money, or the lack of it, plays a role; as does our reluctant acceptance of what we are being told.

https://www.news24.com.au/politics/australian-politics/tehan-unloads-on-bowen-fraud-and-misconduct-allegations-in-the-battery-program/video/c364b455e5b771a35c92dd92178a5333

This brings us to the issue we must recognise; that of the unintentional consequences of our actions. We might see or hear of these things occurring, but we do not recognise that we actually enable them in some cases by the mere fact of not calling it out. By staying silent, we virtually condone them. To say that it's 'just

politics', or that 'we must play the game to get along', is perpetuating the destruction these manipulations cause. It is not just physical/financial destruction; but it is at the very basis of our social cohesion and social credit of the nation (the understanding we have with our fellows that smooths out our interactions – trust).

This brings me to something others have realised for a long time. Something that is again raising it's head in social media. In the 70s and 80s there were those who warned of Marxism in schools and universities, the techniques of the Fabian socialists, gradualism began to take over. Entering into crucial policies and changing our fundamental perceptions of right and wrong. The culture of grievance began, and the denial of our improvement over the past. We have become a society that focuses on our ills only and demonises our basic culture's history. We began to create, not a society that will flourish, but one that places distrust, anger and intolerance above the possibility of what might lie ahead. We are seeing polarisation of factions occurring in every sphere of debate. Again, we are seeing this! It is not simply accidental, or an awakening of some long-repressed guilt complex! It is an intentional disruption to our society by vested interests! These are the same interests that are pushing for the complete control of our system at the moment.

A community divided is to the advantage of an occupying force. To consider this as coincidental is to underestimate the potential damage, turning now into actual damage.

The need for us all to take a long hard look at what we react to and how we treat others is real. The same need to assess those similar reactions in others is also important. Guilt tripping other segments of society, no matter who they are, for the sins of their ancestors, denies the very progress that we have made. You cannot move from the past if you cannot let it go. Many of these guilt trips being taken, focus only on one or two facts, and ignore the multitude of benefits that came out of the associations we made with others. Conflict is not always direct physical contact; lies, damned lies and statistics can be just as damaging to a society in the long run, especially when we do not stand up to them!

Misinformation bill, one way or another!

The newest bill to give rise to debate, is the digital duty of care bill (a safe online environment).

Posed as looking after our on-line safety, it is a bit like the ASIO bill recently passed, in that it gives wide ranging powers, that can be interpreted and altered without sufficient parliamentary oversight (my belief).

Listening to and reading the shown Draft bill, by the Institute of Pubic Affairs commentators, Senior Fellow Dr Andrew Bushnell and Research Fellow Margaret

Chambers, only proves to me that we are being saved from anything the government wishes to object to. In other words, to use a borrowed term, not just algorithm-ed out but "albo-rithmed out". Any thing Albo doesn't like (or rather his e-safety commissioner and minister) can be deemed 'unsafe' for our poor little brains to comprehend. When the mis-information/dis-information bill was upset, watered down and then dropped, I knew a way would be found to approach it from a different direction. Free speech will be limited by the passing of this 'safety bill'. The link below should be watched by all who have even the slightest interest. Those who think that Data Centres are good for us, need to study all of the new legislation around digital compliance and then ask themselves just how intrusive it could be if these decisions are made by someone you no longer trust?
https://www.youtube.com/watch?v=RPzzZvOSEjY

Digital Currency

https://www.rba.gov.au/media-releases/2025/mr-25-18.html

> *"Project Acacia is a joint initiative between the Reserve Bank of Australia (RBA) and the Digital Finance Cooperative Research Centre (DFCRC). This work is also supported by the Australian Securities and Investments Commission (ASIC), the Australian Prudential Regulation Authority (APRA), and the Australian Treasury."*
>
> *"Project Acacia is exploring how different forms of digital money and associated infrastructure could support the development of wholesale tokenised asset markets in Australia."*

Those who do not believe CBDCs (central bank digital currency) are coming need to wake up. This media release, although months old, has seen little media discussion. Our Reserve bank and other financial entities are quietly trialling options.

With websites like:
https://www.regulationtomorrow.com/2025/07/project-acacia-innovations-in-digital-money-and-existing-settlement-infrastructure/

and the heading "Global Regulation Tomorrow".

https://cbdctracker.org/currency/australia-project_acacia

and

https://www.globalgovernmentfinance.com/australia-project-acacia-pilot-use-cases/

I wonder if the "global" aspect and potential is a part of this long term goal. I have been criticised before for being "conspiracy" addicted when mentioning "New World Order", Agenda 2030 or 2050, and heaven help me, talking about WEF plans for us to "own nothing and be happy".
Yet here we have our own government initiating this leap into CBDC's.

Pilot trials, Global interests, links to Programmable money. The White paper is said to list this last, programmable money, to spending restrictions, expiry dates and automatic deductions.

In our Parliament's own website:

"The future: Central Bank Digital Currencies

Electronic payments rely on complex verification and bank reconciliation systems. To simplify this process, Australia and other countries are exploring a new type of electronic fiat currency called Central Bank Digital Currency (CBDC). While not currently intended to replace cash or banking accounts, CBDCs could offer significant benefits through broadly removing the cumbersome necessity for bank-to-bank interactions."

(note the: not currently!)

And under the heading, The future of money, we see this:

"The transition to digital forms of currency raises several challenges and issues in Australia, and around the world. In particular, governments and parliaments will need to consider how best to regulate and control:

- *the phasing out of cash*
- *the potential disruption that private digital currencies may cause, including through their use in criminal activities*
- *the phasing in of CBDCs*
- *the problem of establishing a well-functioning international digital currency."*

Have we given our government a mandate to transition to an "international digital currency"? What about financial sovereignty? Who among the public is even considering this, other than the all powerful banks and economic superpower wannabees?

As for programmable? We had little say when the bigger corporations rolled out direct payment of wages into a bank. We had no say when 'superannuation' became a compulsory saving (and now it looks like little say in how our government allows us to manage it).

If we look at China, or even more deeply into the 'research' into CBDC's we find expiry dates on money, automatic deductions, spending restrictions, all mentioned. Carbon Credit deductions are not so far fetched now are they? In fact, whatever the current government decides is best for us would be not too far out of this reach.

I for one, have no desire to share my National currencies value with nations who are both unstable or under dictatorial control and virtual slaves. How can this even be being considered in a Nation like ours without serious discussion?

https://www.aph.gov.au/About_Parliament/Parliamentary_departments/Parliamentary_Library/Research/Issues_and_Insights/2026/FutureMoney

As usual, all these things we are being subjected to, link directly to monetary control; free speech restrictions included. Fees accompany nearly all paperwork, fines if the paperwork is not done or wrong. Penalty points are now listed in many pieces of new legislation, meaning the fine can be adjusted with the value of the point without further political debate, or indexed too I suppose. Where this all leads and where it ends up is dependant on our response. A knowledge of where our financial system fails us is needed. Not an encyclopaedic knowledge, but enough to know that there is a correct alternative method of doing things out there. This is of course the promise of Social Credit under the Douglas system. Professor Walter Murdoch, in his essay entitled, 'Give the People Money', says this:

"I have often heard people say that this Major Douglas scheme, in which I believe, is quite impracticable because it is so complicated that no one can understand it. It isn't so bad as that, but it is complicated, and it must be complicated for a very plain reason: that the present money system, which it seeks to modify, is complicated. If you think the present system, under which you and I live, is easily understood, depend upon it you don't understand it.

Most of us have grown up in a world in which it was not urgently necessary that we should understand what money really meant; we took it for granted, in the happy days before circumstances forced us to become economists. I look back with dismay and some shame at the absurdity of my own delusions about money a few years ago.

In a recent article in the "Contemporary Review," the Archbishop of York remarks: "I was taught some political economy at Oxford, including certain propositions about money. What is perfectly plain is that money is not what they told me it was."

Well, I was not taught economics at Oxford or anywhere else; I simply took for granted those propositions about money which everybody around me seemed to be taking for granted. I now know that those propositions were none of them true; that money is not at all what I thought it was; that the banks don't act in the way I imagined they acted, but very far otherwise.

But I have also learned that the intricacy and delicacy of the money machine can be greatly exaggerated, and that when you apply common-sense to it certain simple facts do emerge; facts which explain why the machine has so appallingly broken down, facts which make it plain that no patching will ever set the old machine running again, and that the world will never get out of the slough into which it has fallen until we have the courage to undertake a reform at least as radical as that which Major Douglas demands."

Where he talks of the exaggerated explanations, we can be sure that these are much like the lies, damned lies and statistics we started out with. Each new 'fix' proposed, each policy pursued to end this monetary deficiency, never quite does the job, despite the tinkering that continues afterward. The only real explanation for this failure is that the system itself is faulty and that the lies we are being told about it, suit someones purpose! The premise it is built on, that all money must be created as debt, is one reason, the other is the true nature of the ownership of this money.

Money is the means whereby a nation can successfully share it's common wealth. In practical terms this means it is ours, the Nations – no foreign or international banking concern should wield any power over us.

Get your heads around these two things and you will realise that a Global CBDC is giving it all up to some vague concept of an international body of control. We will never regain our own wealth or independence, if we lose it to something so loosely defined and even less accountable. We cannot now manage to make our elected representatives work for us, it will be even more difficult to assert any type of control over an unelected international body.

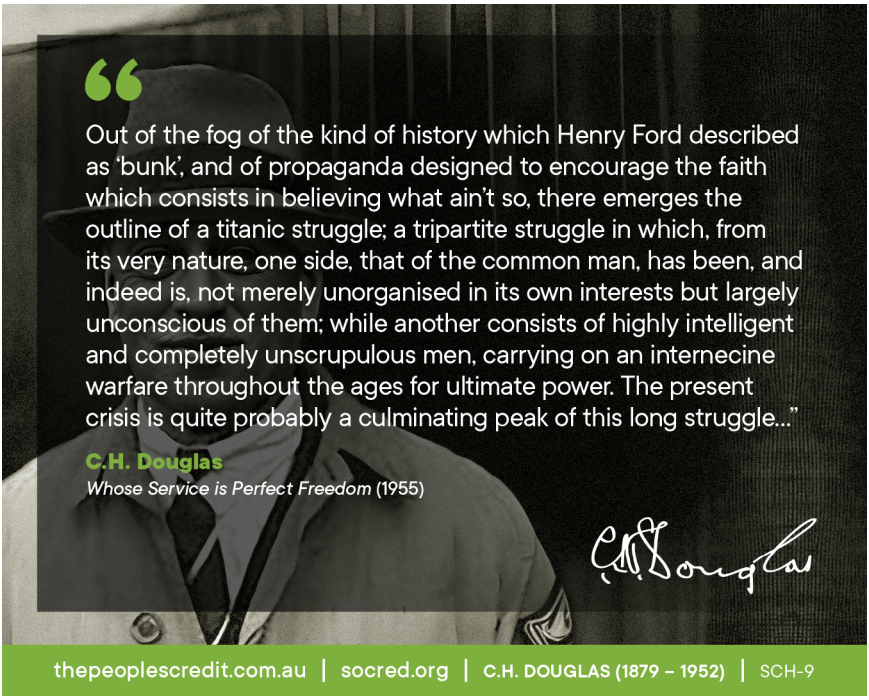
The mechanisms of this coming control are being rolled out, Surveillance centres, the digital economy and digital ID are all being pushed as fast as our politicians can. I believe they have seen that we are waking to their 'statistics' and they have limited time to succeed, thus the pressure to quieten down any opposition. We must not remain quiet! Pass this on! ***

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Our main website of the Douglas Social Credit and the Freedom Movement "Archives" :: https://alor.org/
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"Where it is possible to identify a continuous organisation, it is safe to postulate a continuous policy, and as every policy besides having a philosophy, has an appropriate mechanism, or form of organisation, it is also safe to conclude that similar mechanisms have similar policies and philosophies, even if one calls itself National Socialism, a second, the Dictatorship of the Proletariat, and a third, the New Deal."

C.H. Douglas
The Big Idea (1942)



"Out of the fog of the kind of history which Henry Ford described as 'bunk', and of propaganda designed to encourage the faith which consists in believing what ain't so, there emerges the outline of a titanic struggle; a tripartite struggle in which, from its very nature, one side, that of the common man, has been, and indeed is, not merely unorganised in its own interests but largely unconscious of them; while another consists of highly intelligent and completely unscrupulous men, carrying on an internecine warfare throughout the ages for ultimate power. The present crisis is quite probably a culminating peak of this long struggle..."

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

A WEEKLY COMMENTARY

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The Price of Freedom is Eternal Vigilance

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What is the Purpose of Government? By Neville Archibald

Back in 1774, America started it's war of Independence. Two key points that forced the colonies to the point of rebellion, were "taxation without representation" and the punitive measures aimed at suppressing dissent. You could say that one created the other and that the toleration of continually being taken advantage of, reached a critical point. There were other grievances too, but the key issue seemed to be rule by a Government that no longer had it's subject population's desires in mind and people began to resent this. American leaders of the time tried to make some change in political circles, but were unsuccessful. Some would say it was all about what they could take from those fledgling colonies, without really listening to their needs.

We now jump forward in time to a little town in the UK, called Piddington. We all know of the flood of illegal migrants into the UK that is occurring, and the backlash from the residents. Housing is in short supply and hotels, hostels and other large accommodation centres are being sequestered to create a place for them to live. Many locals in these areas are not just finding it uncomfortable, but they are finding the disruption to their way of life and to their rule of law is too much. Criminal acts are being committed and offenders are being released on bail to re-offend, again and again. Women do not feel safe in their own streets due to the contempt many of these illegals have for women in their own country (which does not simply change as they cross the border). Cultures that are incompatible with the standards of British life are being allowed to continue under 'tolerance' and 'equality' flags. Residents are being accused of racism and intolerance for simply wanting what they have

succeeded in creating over the past 500 years, or longer.

Now the residents of this small town, numbering around 350, are being confronted with the housing of 1200 illegal immigrants in a nearby army barracks. A ballot was conducted, calling for a vote on the statement: "I support Piddington seeking to secede from the United Kingdom and pursuing self-determination." This from the BBC:

"Villagers in Piddington, near Bicester, voted on Tuesday over Home Office proposals to house up to 1,256 male asylum seekers at nearby MoD Bicester.

The referendum was organised by the parish council and out of 312 votes cast, 285 voted to leave, 26 voted no, and one ballot paper was spoiled.

The culture secretary told BBC Breakfast the government would not reconsider the migrant housing proposal.

Piddington's 350 residents were invited to cast their ballot in a small box outside the village hall."

https://www.bbc.com/news/articles/ckz7zyn1lwypo

So here, we are seeing something similar to the American quest for independence are we not? Not on the same scale admittedly, but the issue and intent is the same. Local residents have been told they have no say, and told, as said above that, " … *the government would not reconsider the migrant housing proposal."*

A town of 350 has a certain amount of amenities, paid for in large part by them, through taxes and effort (much of it likely voluntary). To be told, note told - not asked, that they must now have this imposed on them is an affront that the early Americans probably would not have stood for. And this goes far deeper than just amenities.

Many communities in the UK are saying similar things, for similar reasons, many are also considering following Piddington's lead. When your 'legal' government is no longer acting for you, do you have the right to opt out? At what point is enough, enough? How many towns need copy this example before, either the government listens, or they are strong enough to do what they say, and secede. (note it has been said on many sites that this secession is symbolic only).

This brings us back to the question of, what is government for?

"This brings us to the word 'government' . A government is the administration of a society, but here again there is a confusion between two opposite and incompatible meanings . Any ordinary voluntary society, such as, for instance, a golf club or a scientific society, has to have a number of officers and a committee to organise its activities on behalf of the members; but their sole function is to carry out the

purpose of the Society, which is the reason why people join it.
If they fail to do so they would normally be replaced by another group of administrators, but if these also fail to further the purpose of the Society, the members would most probably 'contract out' and the Society would cease to exist.

Notice that, in this sort of 'free' or 'voluntary' society, the 'government' exists to carry out the policy agreed upon by all the members, who pay the running costs of the society, and are entitled to share in all the benefits arising from its operation .

In contrast, in another sort of human association – a business, Government Department, or other employing institution, it is the employers, represented by the 'management' who determine the policy, and pay the majority of the people in the association to carry it out. These people, therefore spend their working lives fulfilling the purposes of others, which may, of course, be excellent purposes, of which they fully approve .

If this is not so, they are, at least theoretically, free to contract out and seek other employment, closer to their own desires . But, since they are dependent on their employment for their livelihood and that of their families, in times of financial stringency and unemployment this freedom may be taken from them, as it is to a large extent in the 'socialist' countries, and when this happens, the association ceases to be in any sense voluntary or free .

The point I want to make here is that the Government of a Free Society must be of the first type, existing solely to further the purposes of its members, and must not be any sort of Management, employing and using the population for its own purposes, especially as people cannot contract out of a general society such as a Nation, except at the heavy cost of abandoning their homes and their native environment: But since a nation is not an association for any specialised purpose, but exists to serve the general, and innumerable and various purposes of all its members , it is clear that the proper function of the Government in a Free Society must be to provide those conditions of security and stability which are necessary if people are to live their own lives and to ensure that they gain the full benefits of the association."
Geoffrey Dobbs from his booklet, Responsible Government in a Free Society.

Here we see a basic explanation that points out several points relevant to our previous discussion. Contracting out of an existing society (like Piddington is suggesting), due to a Government that puts the needs of a group of people from outside over that very society, is a lot like a cricket club's decision to play football and force the cricketers to watch on. While we are talking about supposedly refuge seeking people rather than cricketers, the point is still the same.
The existing society should be the driver of their lives and not subject to this

control by outside forces.

There will be those who say that the actions of the government are a reflection of the voting public, and therefore appropriate. To this Dobbs also has an answer:

> *"But the degree of force or fraud available for use against the people by a political monopoly, and especially that extreme form of it known as a Socialist government, far surpass these, since it has control of the entire forces of the State. Indeed, since the Socialist State is the enemy of all 'private interests' within it, i.e. of all 'unofficial' persons, it is true to say that the socialist idea of 'freedom' is much like that of an Occupying Power. Not only are the subject people taxed, bullied, frustrated, managed, and oppressed, but they are permitted, and in a fully socialist State, virtually compelled, to register their agreement with the oppression to which they are being subjected by voting for the oppressors.*
> *In the U.S .S.R., for instance, this reaches its logical conclusion in the choice between voting for the single list of candidates approved by the Party, or registering one's disaffection secretly with those who will know how to deal with it. In the Western World, we have not quite reached that stage, but are well on the way towards it. Though we have a choice of Parties, it will be noticed that their programmes differ only in inessentials, or at any rate amount to much the same thing, whatever promises are made and whichever Party is returned to power. The real alternative which most people would choose if they were offered it, is never on the agenda."*

This 'differing in inessentials', is exactly where claims of mandates fail. To say the population is behind them in their decisions, when the crucial decisions are not separate from the entire package, nor available to vote on, is not a credible reason for the claim. We have had, in all western countries as far as I can see, tweedledum and tweedledee choices, differing only in outward appearance, but always that same fat cartoon character. The window dressing of parties never changes the contents of the shop inside. We still go into a hardware store expecting to buy clothes, yet come out disappointed when all we can get is work-ware.

We need to learn how to shop elsewhere, or better yet how to make our own clothes. This translates directly into political life by recognising we are in charge of the seamstress or tailor's orders. If we want a ballgown or a three piece suit, we find that individual craftsman who can deliver it. If this means a local that understands your desire, great. If it means you need to start your own shop and employ someone that understands, then so be it! If you do not do this – you will continue to clump around the dance-floor in hob-nailed boots and dungarees!

How to say what the public wants without really addressing it

Once again the minister for Home Affairs, Mr Tony Burke has shown he needs to borrow ideas from One Nation to stay relevant. Sadly his idea of borrowing becomes twisted and not entirely representative of the Australian populations concerns – but then he is a part of the Labor party!

Immigration, and the limiting thereof, has long been a part of Pauline Hanson's commitments. The huge rise in numbers of people, who are showing us they do not wish to assimilate, has not escaped the notice of ordinary Australians, yet immigration, as with the naked emperor parading before the nobles, each faction of the Uni-party can only see the fine (but non existent) garments being worn.

When it finally comes to the attention due to pressure, they suggest adjusting the hem of the aforesaid non-existent regal robes rather than actually (ad)dressing it.

When it comes to migration, I would have though that working backpackers and visitors under temporary Visas were the least of our concerns. Limiting those who come to experience our country and foster international relations (which is exactly the outcome most backpacking wanderers proffer) is not addressing the real concerns. Add to that the minuscule figures they represent and this move can only be a placating move.

I remember my days of backpacking through India, Europe and America, all those I crossed paths with were excited to experience other countries, to get to know the 'real' people, as opposed to the 'Mass media' representation via politics etc. The world wide phenomenon of 'Backpacking' has done far more for international relations and bringing the world together than the countless lavish and manipulative political expenditures of the 'so-called' international relations exercises. The Grass Roots interactions are what makes this world a safer place! Realising that the average Mum and Dad and Children, are mostly the same the world over. This can only come from us, and be promulgated through our society by the sharing of those experiences when we get back home.

Yet this is a part of Mr Burkes (and the Labor Party's) solution:

"In a speech at the National Press Club (NPC) in Canberra on Thursday Mr Burke described the overhaul as the "next stage" of policies designed to deliver the net overseas migration (NOM) figures in the budget of 245,000 this year and 225,000 next financial year"

"Mr Burke unveiled a dramatic overhaul of the Working Holiday Maker program, also known as backpackers."

"… a ballot system would be introduced to limit the number of backpackers who are able to stay in Australia beyond one year.

Eligibility for a second year stay will be capped at 45,000 places and applicants

would still need to complete 88 days of regional work before entering the ballot. For the third year, the ballot would be restricted to just 5,000 places with a six-month regional work requirement to qualify.

Last year about 57,000 backpackers stayed in Australia for a second year and about 31,000 did a third year."

Hardly the stuff of excess, not the ones the majority of Australians are worried about! In fact these people are quite often those we work beside when doing the menial or disfavoured jobs that I believe our politicians wouldn't stoop to. 'Fracturing social cohesion', that big sounding expression that Hansonites are supposedly accused of, will only be helped by this focus and it relates directly to the Uni-parties and their insistence that we cannot ask for real change.

He mentions other restructuring efforts within the immigration portfolio as well, but I do not believe they will really address the concerns of many, except in a mildly placating way. My guess is that they hope it will not be seen for what it is, they are relying on people not looking deeply enough at it.

The murmurings in the crowd are telling me that more and more are seeing that nude emperor, I only hope that they also see the truth that the 'nobles' are suggesting a hem readjustment in an attempt to stay in control, to just cover up that naked truth.

https://www.abc.net.au/news/2026-09-17/labor-immigration-crackdown-students-backpackers-overstay-visa/107164354

The Consequences of the Iran conflict

With the war in Iran ongoing and drone strikes taking out different means of supply, it matters not who stops it or why, oil restrictions must come into play. Europe has already been as much as told this coming winter will be devastating to them. Reliant on oil (and with strategic reserves continually being used), the energy required to 'keep the lights on', so to speak, is going to falter.
What this looks like is being seen around the world in real time, Europe more than elsewhere at this point.

The hard facts are that cold kills far more people than heat, limited fuel plus restrictive monetary policy can only lead to privations that will prove it. Things are not looking good. Social cohesion means more under these circumstances than ever before, but this too has suffered almost irreparably by political manipulation and unrestricted migration. Communities across Europe are all witnessing similar difficulties in this regard, rises in inter-ethnic violence and homelessness are at all time high levels, to pretend otherwise is lunacy. An increase in policing or enacting military style containment is a step, that if taken, is much too little, much too late. A better solution would have been to address

these concerns and fix them long before it got to this stage. The fact that it hasn't been done, leads me to conclude that perhaps the police state has arrived at last. Brought in purposefully to fulfil the requirements of a world state! But then that would only be conjecture by me, according to my interpretation, wouldn't it. Let's see what arises.

Here in Australia, the war looks like increased prices for everything as transport costs go through the roof. Independent truck drivers, in many instances, are just staying home, they cannot afford the fuel prices, they cannot build them into their cost structures. The larger companies are just passing these cost on, what else can they do. Inflation must be driven up! Yet the reserve bank responds by increasing interest rates as though we are over-spending? and can reduce this extravagance! Our political elite keep over-spending and refusing to address the wastage we know is out there, taxation will fix it! No real solution is on offer from anyone with the power to act.

America as well is seeing unrest and rising prices. Some agricultural land is going to sit fallow, as it will in many countries, due to high diesel prices. Without sufficient returns to make the farm viable, many will opt to sit tight. What else can they do? Already there are some organisations that are predicting food shortages. Many of these are the usual suspects, J. P. Morgan, the UN world food program, even ten news ***https://www.youtube.com/watch?v=FbUDW_Bv8IU*** warns of it.

Many are citing El Nino or climate related issues, but just as many cite fertiliser shortage and cost structures too.

All of these things are entirely man made if you look at the actual restrictions. Our re-structuring of farming over the past decades has seen us come to rely on industrial scale activity, and the gambling of the futures markets certainly doesn't help actual farmers. Rather than actual repeatable farming practices being used, monetary policy has driven what was previously entirely natural, into questionable pursuit of profit alone. This comes falling down when the monetary 'house of cards' collapses.

Once again we see the reason we must learn the about truth money. We must seek an alternative that allows us to do what is physically possible. We must see money as a ticket to allow action, not as a restriction to stop us from doing.

C.H. Douglas wrote about this very problem. In the 1920's he realised that the only outcome of false monetary policy (our current system) was debilitating debt and some form of world control enacted as an attempt to fix it. The attempt, of course, and it's outcome was the real reasoning behind leaving it faulty in the first place (100+ years ago).

C.H.Douglas The Development of World Dominion.
https://alor.org/Storage/Library/PDF/Douglas%20CH%20-%20The%20Development%20of%20World%20Dominion.pdf

As the preface of the book describes:

"The whole world at the present time is suffering from a gigantic man-made disaster which threatens to culminate in a new Dark Age of tyranny. It is the fact that the disaster is man-made which forms the subject matter of this profoundly important book. Over fifty years ago the late C. H. Douglas divined the shape of things to come, and in a series of books laid bare the true and the false principles of political economy in an effort to forestall this present disaster. But the coming of the Second World War ushered in the contemporary World Revolution, and it is with the protean manifestations of this revolution that this book deals. Nothing like it has ever been published, and it will amply repay repeated and careful study. Christian Civilisation could yet be restored if its underlying principles were first understood, and then applied. "A national culture is the soul of a people, and the idea that a people can lose its soul and retain its identity is of a piece with the rest of dialectical materialism. . . .
But the malady is much graver now, and probably only the surgeon offers an effective solution." ***

Letter to the Editor

Dear Editor

Since you and I have been spending too much, the Reserve Bank has chosen to increase interest rates. I haven't bought any more goods: they just cost more!

They cost more because manufacturers attempt to recover higher costs for fuel, power, rent etc. Most businesses also have an interest component in their costs, so the Bank raising interest is adding to the problem and their profit.

Higher interest costs either lead to higher prices or increased insolvency. Hardly an appropriate outcome for anyone, or the economy!

Yours etc *Ken Grundy* Naracoorte SA 5271

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

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(text of a presentation given at the AMI conference Sept 26th, 2026)

Introduction

During the inter-war years, many industrialized nations were faced with an inveterate problem: the paradox of poverty amidst plenty. This paradox reached its apogee during the years of the Great Depression and did not properly abate until the advent of the 2nd World War. Partially on account of this crisis, the Anglo-Scots engineer, Major C.H. Douglas, was able to propagate a highly sophisticated diagnosis and set of remedial proposals centred on the financial system that became known as Social Credit (not to be confused with the much more recent Chinese 'social credit').

On Douglas' view, the core problem was this: under the reigning financial system, costs and prices are generated faster in the course of production than incomes are simultaneously being distributed. The current system compensates for this chronic, underlying gap in the main by relying on constantly increasing government, business, and consumer debt: additional money borrowed into existence from the banking system. Douglas proposed that this gap should be filled instead *via* the creation of debt-free credit by an organ of the state, a National Credit Office, and that it should be distributed directly *via* a National Dividend and indirectly via a National Discount for the benefit of the common citizens. By ensuring that there is always enough consumer buying power in the form of income to offset prices in the aggregate and that this compensatory credit can be widely and equitably distributed to everyone, Douglas proposed that the artificial paradox of poverty amidst plenty in an industrial society could be readily resolved, alongside a long list of other financial, economic, social, environmental, and political ills.

While C.H. Douglas is best known in connection with his financial and economic ideas, he had also developed an elaborate political theory, complete with its own diagnosis and remedial proposals. The evolution of Douglas' political thinking was spurred by his repeated attempts in the early 1920's to interest the political class in his discoveries and in his proposals for reforming the financial system. The fact that these attempts were constantly being rebuffed revealed to Douglas that the problem he was facing was not primarily an intellectual problem, but rather a political problem. Vested interests were perfectly content with tolerating the system's dishonesty, injustice, and dysfunctionality so long as they could continue to use the system to centralize wealth, power, and privilege in their own hands. In fact, the illegitimate centralization was precisely dependent on the system operating in a dishonest, unjust, and hence dysfunctional manner. To overcome this inertia of the vested interests, a political strategy was needed. The debate had to be taken outside of the halls of academia, bank parlours, and government offices and brought to the people and to the democratic arena. Mass education involving the dissemination of books, articles, speeches, interviews, study circles, radio programmes and so on were some of the tactics used to advance this strategy. The other major tool had to do with the adoption of various methods for direct political action.

One of Douglas' proposals on the plane of political action was called "The Electoral Campaign". Contrary to the received wisdom of his time and of ours, Douglas was not in favour of the establishment of a political party as the appropriate vehicle for implementing the Social Credit monetary reform. In fact, he was dead-set against it. In contradistinction to a traditional political party, the Electoral Campaign was to be an organized, non-partisan union of electors.

This ideal, that of the Electoral Campaign or Electors' Demand, was later transplanted, with mixed fidelity, into the distinctive cultural and political soil of the Canadian province of Québec. There, beginning in 1939, Louis Even and Gilberte Côté-Mercier had founded "L'Union des Électeurs" — "The Electors' Union" as an explicit attempt to apply Douglas' proposal. The trajectory of this movement—from educational pressure group to temporary electoral coalition, through a dramatic peak in 1948, and finally to a deliberate withdrawal from the political scene altogether—illuminates both the strengths and the vulnerabilities of the original Douglas proposal within the context of Canadian politics. It also supplies practical lessons for any contemporary effort to revive similar approaches under modern conditions.

The following presentation will reconstruct the history of these attempts at Social Credit political action in chronological sequence, beginning with Douglas' own conception of the Electoral Campaign, then tracing the Québec experiment in detail, and finally concluding with the various strategic implications that these

lessons hold for a non-partisan civic league today.

I. Clifford Hugh Douglas' Political Theory and the Logic of the Electoral Campaign

As was just mentioned, Douglas was completely opposed to the formation of a Social Credit political party which would compete with other political parties for power within an alternate-party 'democratic' system. Indeed, the suggestion that the Social Credit movement should seek to achieve success through party politics is diametrically opposed to Social Credit philosophical and political principles.

To begin with, the introduction of a Social Credit party violates several key axioms of Social Credit political theory. You see, Douglas did not only reject the idea of a Social Credit party, he also rejected the party system itself as being incompatible with effective democracy. On Douglas' view, there should be a sharp distinction in the governmental structure between representative functions (which are to deal strictly with policy and results) and the hierarchical civil service bureaucracies (which are to deal strictly with administration). The representatives are to be held responsible by the electorate for accurately and effectively communicating the broad and specific policy-objectives that the electorate wish the government to pursue. The administrators are to be held responsible by the electorate for delivering the desired results effectively, efficiently, and fairly. The following is a pertinent quote from Douglas' speech "The Approach to Reality":

"There is at the present time an idea that we should have a Social Credit party in this country. I can quite understand and sympathise with that idea, but it is a profound misconception. It assumes that the government of the country should be a government of experts. Let me show you that it does assume that. If you elect a Social Credit party, supposing you could, I may say that I regard the election of a Social Credit party in this country as one of the greatest catastrophes that could happen. By such an election you proceed to elect, by the nature of it, a number of people who are supposed to know enough about finance to say what should be done about it. Now it is an axiom of experience that no layman can possibly direct the expert in details, and in normal things no layman is fool enough to try to do it.

If you had a Social Credit government, it would proceed to direct a set of very competent experts – the existing financial authorities, for example – how to do their jobs. The essential thing about the situation would be the responsibility for what was done. Now no set of 500 or 600 men whom you could elect in this country could possibly know as much about finance as the people they would presume to direct. You know, in all that I have said about financiers, I have never

at any time said that they were incompetent, nor are they, within the limits of their own philosophy. But to elect a Social Credit party in this country would be to elect a set of amateurs to direct a set of very competent professionals. The professionals, I may tell you, would see that the amateurs got the blame for everything that was done."[1]

Establishing a Social Credit party, or any political party, is also incompatible with the reality that there are, in fact, common objectives, which each and every individual would support if he were asked, behind the Rawlsian veil of ignorance, which type of association is the type in which he would prefer to live, i.e., one which effectively serves its fundamental purpose for being, or one which fails to achieve this end. In the case of economic associations, everyone could agree that the true purpose of the economy is to deliver the goods and services individuals desire with the least amount of trouble to all. Likewise, with respect to political associations, everyone could agree that the government's fundamental and most authentic task is to maximize the effective sovereignty of individuals over their own affairs as efficiently as possible within the context of the natural law. This desire of each and every person to live in democratically structured associations which function effectively constitutes what Douglas termed "the common will".

Accordingly, Social Credit is rightly seen as the movement of every man, woman, and child precisely because it stands for this common will, this common policy. A common will cannot be adequately represented or communicated by a political party in a system which is supposedly designed to 'balance competing interests'; it is excluded *ab initio.* The minute you label one party 'Social Credit', you tend to set all the members of other political parties against Social Credit. This, to Douglas' mind, was a self-defeating dynamic in which much time, energy, and indeed money would be wasted. Since the Social Credit monetary reform was ultimately for the benefit of everyone, it should be supported by everyone, regardless of any political party affiliation. That means that, taking the existing political system as a given and as our starting point, any and all political parties should be supportive of Social Credit.

Finally, Douglas disapproved of the vehicle of party politics because when you establish a party, you also tend to link the fate of Social Credit in the minds of the public with the electoral fate of the party. Combine this with the reality that the inner logic of party politics invariably leads party members to abandon principle in attempting to acquire power and it should be easy to see that the introduction of a Social Credit party would only lend itself to the 'divide and conquer' strategy of those who were opposed to Social Credit. Once genuine reformers entered the party system they would be compelled to accept the disciplines of party loyalty, electoral compromise, and the necessity of appealing

to secondary issues in order to win seats. The integrity of purpose which would be necessary to actually reform the money system would be lost in the process. The history of Social Credit parties in Canada, both at the federal and provincial levels, shows that Douglas was also correct on this particular point.

The Social Credit Electoral Campaign

In contradistinction to party politics and petitions as methods for implementing Social Credit, Douglas came up with his own original proposal (within the context of a British parliamentary system) of the 'Electoral Campaign' or union of electors. The path to the establishment of an effective democracy requires that individuals make a proper use of the rough machinery of political democracy which is already available to them in order to ensure that their policies will prevail. To this end, the Electoral Campaign is "... an assertion of sovereignty – of power."[2]

The first and most general plank of the original Electoral Campaign was that voters would publicly pledge themselves to only vote for those parliamentary candidates who would agree to forward the objectives proposed by the majority of their constituents:

"We of the official Social Credit Movement are concentrating upon this problem of devising a mechanism, to enable the individuals who comprise the public to impose their policy on the organisations which have no sound reason for existence other than the will of the people. We have organised a device known as the Electoral Campaign, to obtain a demand, backed by a sufficient number of votes, that every member of Parliament shall regard himself as the spokesman of the policy of his constituents, rather than as an expert elected for the purpose of managing the business of the country."[3]

In other words, the Electoral Campaign was designed to make use of the existing democratic mechanism so that it would actually fulfill a democratic purpose:

"Your ancestors and mine fought a series of bloody battles in various parts of this island for the purpose of obtaining political democracy. They set in operation a mechanism. Now, I am perfectly confident that the working of that mechanism at the present time is perverted, but I am also perfectly confident that it is not necessarily ineffective for our purpose, and it seems to me to abandon without endeavouring to rectify the working of the mechanism which has been obtained by us amid blood and tears, is a very dangerous thing to do." [4]

This particular mechanism can only function effectively, however, if a sufficient number of individuals are willing to do the hard work necessary to make it work. The establishment of an authentically democratic association requires the exertion of constant initiative on the part of the individuals who

compose it:

"Once having got it into your minds that yours is the real power if you would only exercise it, the mechanism existing at the present time, with very slight modifications, is easily sufficient to make your power effective if you will bear certain fundamental considerations in mind. Don't imagine that a question of democracy has anything to do with leadership. Democracy and leadership are a contradiction in terms. There is more room for leadership in the world than ever there was, but your leaders should be your servants and not your masters. Don't waste your time looking round for someone who is going to do the job for you, you won't find him. If you won't do it yourselves, it is not going to be done. Take your present Members of Parliament just as you find them and disabuse them of the ideas that they are heaven-sent geniuses, whom you have elected to run the country for you. They don't run the country anyway, but you let them think they do. Your Members of Parliament are elected to represent the common will, not the uncommon intelligence. The proper place for intelligence is in the ranks of the technicians who should be the servants of the common will. With the common will goes the common power, that is to say, the Army, the Navy, the Air Force, the police, and the other sanctions of the Crown. It isn't necessary and it is obviously utterly impracticable for you to organize an army, navy and air force to fight the State. The State has them already, and the State is your State. Make it perfectly clear that you are going to have it used for your purposes and not for the purposes of the oligarchy."[5]

From an historical perspective, it must be admitted that the lack of initiative exhibited by the British public prevented the Electoral Campaign, insofar as it was actually attempted, from being as effective as it otherwise could have been and Douglas often complained about this himself:

"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."[6]

Insofar as it was to be applied specifically to the implementation of Social Credit, the Electoral Campaign involved organizing groups of electors in each constituency so that they could demand that their representatives, their Members of Parliament, would openly support appropriate monetary reform legislation. The demand would be presented to the sitting member regardless of party affiliation. If the member refused or equivocated, the organised electors, voting as a bloc, would simply vote against him or her at the next election. They would publicise that the sitting member was recalcitrant and that the campaign would be voting against him or her in the next election. The campaign did not

seek to replace one set of politicians with another; it sought rather to make the existing parliamentary machine responsive to a single, non-negotiable economic demand. Douglas repeatedly insisted that the strength of the method lay precisely in its refusal to become a party.

II. The Founding of the Electoral Union – L'Union des Électeurs (1939)

The Great Depression of the 1930s had struck Québec with particular force. Rural communities and urban working-class neighbourhoods alike suffered from prolonged unemployment, deflationary pricing, and a pervasive sense that the productive capacity of the province far exceeded the purchasing power in the hands of its citizens. In other words, they were coming face to face with the paradox of poverty in the midst of plenty or at least potential plenty.
This was the dire set of circumstances which spurred Louis Even (1885–1974) to search for an answer to the crisis. Louis Even, a former member of the Brothers of Christian Instruction who had to leave his religious order after he had become deaf, was working as a printer and journalist in Montréal. On one fateful day in 1934, he had encountered Douglas' ideas through J. Crate Larkin, an American who had written an introductory book based on Douglas' writings. That book was called "From Debt to Prosperity". Even became convinced that Douglas' A + B analysis went right to the heart of the paradox of poverty amidst abundance. He then began to translate Douglas' ideas into French and to popularise them throughout Canada, declaring that Social Credit was a light on his path and that everyone should know about it.

In September 1939, Even launched the monthly newspaper *Vers Demain* ("Toward Tomorrow"). A few weeks later, in the autumn of the same year, he joined forces with Gilberte Côté (1905–2002), a dynamic young organiser who would later marry Gérard Mercier and become known as Gilberte Côté-Mercier. Together, they founded "L'Union des Électeurs" — The Union of Electors. The choice of name was itself deliberate. Following Douglas' suggestion of an Electoral Campaign, this Electoral Union was to be a union of electors, not a political party. Just as workers in a factory or in any workplace could form a union to advocate for their common interests, the citizens, the voters in a liberal democratic system, could form a union, independent of any and all political parties, in order to advocate for their common interests.
The founding documents and early issues of *Vers Demain* presented the movement as a civic league whose purpose was twofold: to educate the population in the principles of Social Credit, and to organise citizens so that they could bring effective pressure to bear on the elected representatives of every party.

The economic message remained faithful to Douglas and could be

summarized as follows: private banks created the bulk of the money supply as debt; this monopoly forced society to fill the structural, recurring price–income gap with even more interest-bearing debt. The correct remedy for the problem of the gap was the issuance of debt-free money by the community, distributed directly through a National Dividend and indirectly through a compensated reduction in retail prices (the National Discount). In the Québécois context of the late 1930s, this message was frequently framed in the language of Catholic social teaching, as the Catholic religion was dominant in the province. The founders argued, in effect, that the existing financial system was incompatible with the dignity of the human person and the common good, to say nothing of the principles of solidarity and subsidiarity (the four key principles of Catholic social teaching). Social Credit, by contrast, by restoring adequate purchasing power to families, would give practical embodiment to those principles.

From the outset, the Union emphasised education over electoral ambition. Local study circles, public lectures, and the steady distribution of *Vers Demain* were the primary activities. Even so, the Electoral Campaign method—demanding specific legislative action from sitting members and threatening to withdraw support if refused—was presented as the authentic Douglas strategy that should be employed on the political plane.

III. Early Electoral Experiments and the Limits of Pure Pressure (1940–1944)

Unfortunately, the Canadian parliamentary system of the early 1940s proved to be far less permeable to pure pressure tactics than Douglas' proposal (which had been specifically designed for a British context) would have anticipated. Party discipline was strict; members who broke ranks risked expulsion or loss of nomination. When Union representatives approached Liberal and Conservative deputies with formal demands for monetary reform, the responses were polite but non-committal. The legislative agenda remained under the control of party leaders and the Ministry of Finance.

Faced with this type of institutional resistance, the Union decided to adapt Douglas' proposal to their own less-than-ideal circumstances. It decided, as a temporary educational measure, to place its own candidates on the ballot under Social Credit or allied labels. The purpose was not primarily to win seats, but to use the election campaign itself as a platform for public instruction and to demonstrate the existence of a body of electors who were prepared to make the monetary issue the deciding issue.

In the federal election of 1940 the Union tested this approach on a small scale. Two candidates ran under the "New Democracy" banner, a short-lived coalition that included Social Credit elements. Louis Even contested Lac-

Saint-Jean–Roberval and obtained approximately 17 percent of the vote—an encouraging result for a first outing. Armand Turpin contested Hull and received 31.8 percent. Neither was elected. Québec's federal representation remained overwhelmingly Liberal under Prime Minister Mackenzie King. The exercise nevertheless confirmed that a message centred on monetary reform could attract measurable support in certain ridings.

The provincial election of the 8th of August 1944 provided another opportunity and a larger stage. Maurice Duplessis' L'Union Nationale was returned to power after a five-year long Liberal interlude. The Electoral Union used the campaign to expand its network of local organisers and paper sellers across the province. It was not yet able to field a full slate of candidates and won no seats, but the organisational infrastructure for a more ambitious effort had been established in the process. Throughout this period, the movement continued to insist that it was not a conventional party; electoral participation was presented as a means of education and pressure, not as an end in itself.

IV. Post-War Expansion, the 1945 Election, and the 1946 Breakthrough

The end of the Second World War brought both opportunity as well as frustration. The federal election of 1945 saw a more energetic campaign by Social Credit forces in Québec, largely organised through the Union's networks. The popular vote for Social Credit candidates in the province reached approximately 4 percent. Under Canada's first-past-the-post system, however, this support was not yet sufficient to procure seats in Québec. All Social Credit members elected that year came from Western Canada, principally from the province of Alberta. The Québec wing of the movement remained locked out of Parliament.

A breakthrough occurred in the following year. In a 1946 federal by-election, Réal Caouette was elected in the riding of Pontiac (a constituency later associated with the Abitibi region). Caouette became the first Québecois Social Crediter to sit in the House of Commons. His victory introduced a more pragmatic, electorally-oriented current into the broader movement. While Louis Even and Gilberte Côté-Mercier continued to emphasize education and non-partisan pressure, Caouette and those around him saw value in sustained party organisation and the pursuit of seats. The tension between these two approaches would eventually produce a split.

V. The 1948 Campaign: Peak Effort and a Double Rebuff

The provincial general election of the 28th of July, 1948, marked the high point of the Electors' Union direct political activity. The movement fielded 92 candidates—an unprecedented effort that made the Electors' Union the third force in Québec provincial politics. The campaign style was intense. Door-to-

door canvassing was relentless. *Vers Demain* appeared regularly with detailed economic explanations and calls to action. Formal "summons" letters were sent to sitting members demanding written commitments to support Social Credit legislation; refusal was to be followed by public identification of the member as an opponent of the people's interests.

In the cultural climate of mid-century Québec, the economic message was frequently interwoven with religious language. Speakers and writers presented Social Credit as the practical application of the Gospel to the monetary system. Rejection of the reform was sometimes portrayed as resistance to Christian social principles. Religious symbols and practices began to appear at meetings. These methods, combined with aggressive pressure on both those elected officials and local clergy who remained, for whatever reason, unsympathetic to Social Credit, kindled a growing unease within the Catholic hierarchy.

In May 1948, weeks before polling day, the bishops of Québec issued a collective pastoral letter. They carefully distinguished between Social Credit theory, which they treated as an open question of economics on which the faithful were free to form their own judgements, and the concrete methods employed by the Union. The letter condemned the appropriation of sacred language and symbols for political purposes, the harassment of deputies and parish priests, the quasi-religious discipline demanded of young militants, and the claim that Social Credit alone embodied an authentic Christian social order. In a province where the institutional Church still exercised decisive moral authority, especially in rural areas, the condemnation inflicted severe damage on the Union's standing among its natural constituency.

On election day, the Union managed to obtain 9.2 percent of the popular vote—still a respectable third-party performance. Under the first-past-the post electoral system, however, it elected no members. Duplessis' L'Union Nationale secured a dominant majority. The combination of electoral exclusion and episcopal censure produced a profound reassessment within the leadership.

VI. Withdrawal from the Electoral Arena and the Reassertion of the Douglas Method

Louis Even and Gilberte Côté-Mercier interpreted the 1948 result as confirmation of Douglas' original warning. Participation in the party system had consumed resources, exposed the movement to the Church's hierarchical discipline, and still failed to produce legislative influence. The pure Electoral Campaign—education of the public in conjunction with organised and constant but civil pressure on the already sitting representatives without the

formation of any kind of party—appeared, in retrospect, to be the wiser course.

Accordingly, the electoral apparatus of the Union des Électeurs was dismantled. The movement redirected its energies into popular education and non-partisan civic action. This reorientation led, in the early 1950s, to the creation of structures that emphasised study, the publication and dissemination of Social Credit materials, and moral suasion rather than candidacies. Over time these efforts coalesced into the establishment of the Institute of Political Action and, later, the Pilgrims of St. Michael, popularly known as the White Bérets (Les Bérets Blancs). The White Berets retained the Social Credit economic doctrine and continued to advocate for the National Dividend and related measures, but they did so outside the electoral arena, combining monetary reform with a distinctive religious spirituality, aesthetic, and pilgrimage tradition.

The more overtly political and pragmatic movement associated with Réal Caouette continued its electoral activity. It eventually crystallised into "Le Ralliement Créditiste" and achieved significant success during the federal election of 1962, when 26 Social Credit members were elected from Québec. By that time, Réal Caouette had split with Louis Even and Gilberte Côté-Mercier because of their differences in opinion concerning the proper political strategy.

VII. Maurice Duplessis and the Political Context

Maurice Duplessis, the main figure (some might say omnipresent figure) in Québec politics from the mid-1930s until his death in 1959, regarded Social Credit with a mixture of doctrinal disdain and strategic vigilance. Economically conservative, he viewed proposals for debt-free state credit as utopian and potentially disruptive to the order of private enterprise that he defended. Politically, he recognised that the Union's natural base—rural, Catholic, nationalist, and sceptical of both federal power and big finance—overlapped substantially with the electorate that sustained Duplessis' party, the National Union. A strong Créditiste vote risked splitting the anti-Liberal forces and thereby assisting his opponents.

There is no evidence of any type of alliance, secret negotiation, or personal collaboration between Duplessis and the Electors' Union: they were sworn enemies. Official memoranda from the Union of Electors and militant delegations demanding provincial credit legislation were sometimes received at the Premier's office; they were met with formal courtesy and firm rejection. Duplessis' network of local informants monitored the Social Credit movement's meetings and publications. When the bishops issued their 1948

letter, the Premier publicly welcomed the clarification and used the language of fanaticism and social discord to further isolate the Electors' Union in the final weeks of the campaign. In short, Duplessis treated the Union as he treated other potential threats to his hegemony: with close surveillance, electoral combat, and opportunistic exploitation of its vulnerabilities.

VIII. Lessons and a Contemporary Application: The Canadian Union

The historical record of the Electors' Union offers a clear set of lessons for any attempt to revive some version of Douglas' suggested methodology under present conditions. Firstly, the pure Electoral Campaign—non-partisan, focused on a single monetary demand, and exercised through organised voting pressure—avoids the diluting and corrupting effects of party organisation. Secondly, electoral participation, even when undertaken for educational purposes, tends to generate its own institutional momentum and internal divisions. Thirdly, the interweaving of monetary reform with contested religious orientations can provoke authoritative backlash that undermines the economic message itself. Fourthly, measurable, geographically concentrated electoral leverage can serve as an effective means of compelling attention from sitting representatives.

A contemporary non-partisan civic league, provisionally named the Canadian Union / L'Union Canadienne, could incorporate these lessons. Its general objective would be to break the monopoly on credit creation currently exercised by the private banking system by closing the structural accounting gap between prices and incomes via the issuance of debt-free national credit. That credit is to be distributed to consumers directly through a National Dividend paid to every citizen and indirectly through a Compensated Discount that reduces retail prices. The bank-created debt-money thereby eliminated is exclusively the portion currently used to fill the gap; ordinary commercial lending for productive purposes would continue.

To achieve the implementation of the DSC monetary reform, external pressure could then be exercised by building a verified bloc of electors in strategically chosen ridings. Citizens would register by postal code through a simple digital platform, publicly committing to vote against any incumbent who refuses to support the required monetary legislation. The threat becomes credible when the numbers are transparent and the demand remains single and non-negotiable. The Canadian Union thus remains formally outside the party system. It does not endorse parties as such; it demands specific legislative action from individual Members of Parliament. Candidates who accept the demand receive the organised support of the bloc; those who refuse it, lose it. Parallel to the pressure work, an educational

arm would continue to inform the population about the DSC monetary reform model without interruption. Short, clear explanations of the A + B gap, the National Dividend, and the Compensated Discount could be prepared for digital platforms, always concluding with a concrete invitation to join the verified electoral bloc.

This approach restores the sequence Douglas originally prescribed: rigorous economic diagnosis, precise monetary remedy, and non-partisan electoral pressure concentrates resources on the two instruments—public education and measurable voting leverage—that alone can compel existing institutions to act.

Conclusion

The history that began with Clifford Hugh Douglas' analysis of the price–income gap and his prescription of an Electoral Campaign found a determined but imperfect expression in the Québec of Louis Even and Gilberte Côté-Mercier. The Electors' Union demonstrated both the resonance of the Social Credit message among ordinary citizens and the practical difficulties of translating non-partisan pressure into legislative results within a disciplined party system.

A contemporary Canadian Union that begins again from Douglas's first principles—debt-free credit to close the accounting gap, distributed by National Dividend and Compensated Discount, advanced through organised electoral demand rather than party formation—possesses the opportunity to avoid the earlier pitfalls. Whether that opportunity is realised will depend on the discipline with which the method is applied: the demand kept single and clear, the organisation kept non-partisan, the pressure kept measurable, and the educational work kept continuous. In the disciplined recovery of the original Electoral Campaign lies the most coherent continuation of the intellectual and civic project that Douglas inaugurated and that the Electors' Union, for a critical decade, attempted to carry forward in Québec. ***

References:

1 C.H. Douglas, *The Approach to Reality* (London: K.R.P. Publications Ltd., 1936), 12-13.

2 C.H. Douglas, *The Tragedy of Human Effort* (Vancouver: The Institute of Economic Democracy, 1978), 13.

3 C.H. Douglas, *The Tragedy of Human Effort* (Vancouver: The Institute of Economic Democracy, 1978), 10. Cf. C.H. Douglas, *The Approach to Reality* (London: K.R.P. Publications Ltd., 1936), 21. "It seems very difficult to make this, to me, rather simple point. The essence of it is whether or not you regard the Member of Parliament as an expert. If you assume that he is an expert then you are electing a second-rate expert to control a first rate-expert. If you agree that the Member of Parliament should not be an

expert, then why tie a label on him? The proper attitude of the people is, "We don't care what your alleged name is – the essential thing is that you should do as you are told. ... There is nothing repugnant, nothing novel about asking people to insist that their Member of Parliament shall do as they tell him, more particularly if it is pointed out to them that in this way they can get an amelioration of their conditions. What they are, *in fact,* being asked to do is to assume the functions of real democracy." Cf. also C.H. Douglas, *Security Institutional and Personal* (Liverpool: K.R.P. Publications Ltd., 1945), 12: "... we have devised a mechanism which, if we could induce you to carry it out, would impose your policy upon your Member of Parliament quite infallibly, and if you imposed the same policy upon a majority of Members of Parliament, that policy would come into existence."

4 C.H. Douglas, *The Approach to Reality* (London: K.R.P. Publications Ltd., 1936), 23. It makes far greater sense to find a way to force the existing democratic mechanisms to serve their proper ends as a method of introducing the Social Credit reforms than to try to invent an entirely new mechanism for this particular purpose: "To carry out any big operations, such as the realisation of Social Credit, a mechanism is necessary, and our choice lies between using the existing mechanism or inventing a new one. I think that it is true to say, that for any practical policy, at least the embryo of a suitable mechanism exists, even though it may be in distorted form, and to suppose that you can invent a new mechanism in the face of custom and habit and use it for introducing a new system of society is just plain, bald nonsense." C. H. Douglas, *The Nature of Democracy* (Vancouver: The Institute of Economic Democracy, 1934), 3.

5 C.H. Douglas, *Dictatorship by Taxation* (Vancouver: The Institute of Economic Democracy, 1978), 11-12. Cf. Ibid., 13-14: "We have in Belfast, and, in fact, all over the world, a mechanism known as the Electoral Campaign which, with the proper spirit behind it, can make the Government your servants. We have provided you with the mechanism, you must supply the spirit."

6 C.H. Douglas, *Dictatorship by Taxation* (Vancouver: The Institute of Economic Democracy, 1978), 13-14.

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