

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



# THE NEW TIMES

## SURVEY

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## A NEW VIEW OF THE REDEMPTION by M. Oliver Heydorn, Ph.D.

The three basic doctrines of the Christian faith may be counted as 1) the Trinity (the Triune nature of the Godhead), 2) the Incarnation (the 2nd person of the Trinity took on human nature and became man), and 3) the Redemption (the incarnated 2nd person lived, suffered, died, and rose again with the objective of, in some particularly well-defined manner, reconciling mankind with God).

This third doctrine, that of the atonement, is perhaps the most mysterious of the three and indeed there have been many attempts on the part of theologians across the centuries to explain the what's, why's, and how's of this teaching. "Christ died on a cross for us to save us from our sins" ... but what does that really mean? What exactly is the redemption or the atonement? Why did Christ have to suffer and die? How did his passion effect the redemption? A long list of theologians have grappled with these difficult questions in different ways and have thereby generated a number of "theories of the redemption" or "atonement theories".

What I find fascinating is that the particular theory of redemption that one accepts invariably colours one's Christianity. Some of the theories are, to my mind, monstrous and, when accepted as the truthful or correct narrative where the atonement is concerned, yield an understanding of Christianity that is equally perverse. Others are noble and elevating and appear to throw greater light on the true meaning of the Gospel, the essentials of the Christian message.

What I would like to do in the course of this article is to present a brief survey of some of the main "theories of redemption" and then to introduce a new theory, based on my own reflections, as an alternative. Theology has been defined as "faith seeking understanding" so it should not come as a surprise if none of these theories succeed in completely clarifying the mystery of the redemption, but some would appear to do a much better job than others, while some risk undermining the integrity of the Christian revelation in its very foundations.

### 1. The Ransom Theory

The first theory we will examine is based on the idea that, in doing what was morally evil, human beings (from our first parents on down) had effectively given themselves over to Satan, sold themselves into slavery to evil, and had thus become the property of the devil. By suffering and dying in our place, Christ somehow pays off the devil (satisfies the devil's claim on the human race) and thereby ransoms mankind. In other words, by sacrificing his Son, God pays the devil what he is owed "in justice" and thus removes his claim to dominion over mankind. As an analogy, consider someone who commits a crime in a foreign country, is caught, and is then put into prison. To free the prisoner and return him to his own country, a sum of money might be paid to the jailer, the jailing authority. The prisoner is rescued in exchange for a payment. In a similar vein, it is almost as if the devil is satisfied with God's handing over of His son to be tortured and killed in place of the human race and thus abandons his claim on the human race on account of sin.

There are, of course, problems with this theory. To begin with, why does God need to pay off Satan? Can there be any duty in justice to a thoroughly evil entity like the devil? Beyond that, how exactly does Christ's suffering and death 'pay off' the devil or compensate him for his claim over mankind? It would appear that this theory raises more questions than it answers.

### 2. The Recapitulation Theory

According to the "recapitulation" account of the redemption, Christ, as the God-man, undid the fall of Adam by showing what it means to be obedient to God through all stages of His life, but most especially in His passion and death. Whereas Adam sinned by eating the forbidden fruit from the tree of the knowledge of good and evil, Christ was crucified on a tree (the cross) although He was innocent in order to make up for Adam's disobedience.

Whereas Adam was motivated by private, personal gain (ye shall be as ‘gods’), Christ was motivated not by His own interest but rather the well-being of creation and the doing of His Father’s will. Christ, as the God-man, thus undoes, on behalf of humanity, the damage done to mankind by Adam. By this means, God is re-telling, through Christ, the meaning and the purpose of human existence as well as making a different destination possible for the human creature than the one chosen by Adam. Where Adam so profoundly missed the mark with the resulting catastrophic fallout for the human race, Christ hits the mark on behalf of humanity and offers hope for an alternative future.

### **3. The Satisfaction Theory**

According to the satisfaction theory of the redemption first introduced by Saint Anselm, when human beings sinned they not only failed to give God His due as the Creator, but actively disrespected or dishonoured Him by refusing to follow His legitimate commands. Because God is infinitely powerful and good, the *summum bonum*, the dishonour was, in some respect, of an infinite gravity. Only a God could make up for the crime, but only a man could make up for it on behalf of men. The suffering and death of Christ, as a God-man, was thus a divine invention that could make the rendering of due satisfaction possible. Christ freely accepted the type of punishments that had entered our world as a natural consequence of sin (i.e., injustice, suffering, and death) even though He was innocent and in no way deserved them and offered the experience of these consequences back to God the Father to repair, on behalf of man, the dishonour with which man had treated God. The injustice of sin is thus “balanced” by the supererogatory sacrifice of Christ, and all is well with the world as far as the divine scales are concerned.

One problem with this theory is that it nevertheless fails to explain why the suffering and death of Christ were strictly necessary in order to effect the redemption. Any act of the God-man, such as giving a glass of cold water to a thirsty beggar, would have been of infinite value. Would not some lesser act have been sufficient to satisfy the honour of God?

### **4. The Penal-Substitution Theory**

Four hundred-odd years after St. Anselm, some of the Protestant Reformers came up with a novel theory of the redemption that represented a substantial modification of the satisfaction theory. Instead of it being God’s honour that was in need of “satisfaction”, it was God’s wrath. In other words, sin demands punishment in justice and since sin is an offence against an infinite God, the punishment must be commensurate. Nothing human beings can suffer could ever fulfill the demands of justice with respect to punishment and experiencing that level of punishment would not offer them any chance of being reconciled to God in any case. So the idea is that

Christ willingly accepted the punishment that human beings are due, was punished in place of mankind, and God poured out all of His wrath on His own Son. Once the punishment accruing to men had been paid by Christ in this way, God could “impute” Christ’s righteousness to them and regard them as forgiven. In other words, God punished His own son so that He wouldn’t have to punish us ... but that ‘free pass’ is contingent, of course, on our accepting this arrangement through faith.

The main objection here would be how can it be “just” for God, who is all-Just, perfectly just, to punish His Son who is also perfectly just and therefore perfectly innocent? How could that be a just arrangement? How could an all-good God inflict such injustice? The implications seem blasphemous. I also think that it anthropomorphizes God and makes Him appear as if He were a bloodthirsty tyrant who can only be satisfied by inflicting horrors on the innocent. It is particularly in reference to this penal-substitution account, which is common amongst Calvinists and Evangelicals, that the word “monstrous” comes to mind.

### **5. Moral Influence Theory**

The “moral influence” theory holds that Jesus came to earth in order to effect a positive moral development in the human race. In the first place, Christ taught a higher morality than had ever been seen amongst men, epitomized by such sayings as “Love your neighbour as yourself” and even “Love your enemies. Do good to those who hate you”, etc. This teaching was furthered by the examples Jesus provided via His actions throughout His life and was indeed crowned by His passion and death. Christ was targeted, put on trial, and eventually put to death because of His moral authority, an influence that was perceived as a threat to the power of the Jewish priesthood of the day and, to a lesser extent, to the power of the Romans. He was, in other words, a martyr for morality. His crime was seeking to elevate the moral life of mankind. That Jesus would willingly accept death as the price that had to be paid for His ‘crime’ of seeking the good of mankind is thus seen as the most inspiring thing God could do on our behalf. If there is anything that could move men to reform their lives it would have to be the spectacle of a God who, out of love, allows Himself to be sacrificed for the good of men. This was God’s best shot, as it were, at softening men’s hearts and leading them to repentance. As people repent and learn to choose good over evil, the conditions of human life must gradually improve in consequence. Heaven comes a little closer to earth with each heart that, confronted with the sacrifice of Christ, is moved to imitate Him in his example of self-giving love.

There are, of course, many variations on the theme of the “moral influence theory”. One of the most prominent was the presentation of the theory that was developed by Peter Abelard (1079-1142). In his understanding of

the atonement, the purpose of the life, passion, death, and resurrection of Christ was to change fallen man's perception of God as harsh, tyrannical, judgemental, etc., and to reveal Him in His true nature as Limitless and Unchanging Love. Once the true nature of God is understood on the basis of this concrete demonstration of it (Christ's crucifixion), how can the minds and hearts of men not change for the better? If God would suffer and die in the flesh to show us the extent of His love for His creation, how can we fail to turn back to Him and to live by His example? It is through the reception, the appropriation of this truth that we are redeemed.

#### **6. Christus Victor Theory**

According to this theory, which has been popular in one form or another in most ages of Church history, Christ's redemption is somehow effected in the following manner: in suffering and dying Christ confronts sin, death, and the devil head on and yet His resurrection on the 3rd day means that He did not succumb to these forces but overcame them. He dueled with evil and emerged the conqueror. Indeed, the Latin expression "*Christus Victor*" means "Christ the Victor". By demonstrating that He can conquer sin, death, and the devil by His divine power, Christ enables us to do the same if we associate ourselves with Him or are grafted into Him through baptism, etc. He thereby holds open to us the possibility of being liberated from our bondage to the powers of evil in this world. When we choose to co-operate and to "cash the cheque", as it were, we are thereby "ransomed" or rescued from enslavement to sin, death, and the devil.

#### **7. Scapegoating Theory**

The scapegoat theory is one that also admits of a variety of interpretations but the main idea is that Jesus Christ suffered and died as humanity's scapegoat. The logic runs as follows: a violent mob led by the nefarious Pharisees and priests called for Christ's crucifixion (His violent death) because they believe He was guilty of blasphemy (making Himself God). They have their way with Jesus and put Him to death, but, since He rises on the third day He proves that He was indeed the true son of God and so was not guilty of blasphemy at all, but was completely innocent of this or any other possible crime. This means that the priests and the crowd are the ones who are revealed as the guilty parties. The message for us in our own lives is that although we are the guilty ones, God willingly substitutes Himself to bear the consequences of our sins in the hope that we will come to the realization of our guilt, abandon our desire to blame something external for our woes and to enact violence in retribution upon whatever we elect as a 'scapegoat'. By allowing Himself to become the victim of our need to sacrifice, He opens up the possibility of abandoning that need (once we understand how wrong and misguided it can be).

#### **The Redemption as Theophany**

While many of these theories (but surely not all) may have thrown some light on the true nature of the redemption, I can't help but feel that none of them is completely satisfactory and that there is something still missing from the mainstream accounts of this mystery of faith. In order to further our understanding, I would like to present a new theory of the redemption which we might term "the Theophany Theory". Aspects of this theory are to be found in some of the accounts we have already examined and indeed the theory itself may be regarded as a species of the moral influence theory, although I think it is broader than that and is thus deserving of its own category.

The basic idea is that the passion, death, and resurrection of Christ was ordained by God's providence (via His permissive will) to provide humanity with a theophany, i.e., a visible manifestation of the divine nature and of ultimate reality. If it is true that "the truth sets us free", then this confrontation with the ultimate truth of existence may occasion our final liberation from all the evils with which we are beset in this earthly realm.

When Christ suffered and died as a result of the lies and hatred that were directed towards Him, it was a visible demonstration of what sin does to God, or what sin would do to God if God were capable of suffering. The 2nd person became man in order to show us, to make visible the invisible. The message is: "stop crucifying the divine". God's willingness to accept the effects of sin (moral evil) in the flesh is God's way of pleading with us to please STOP. It is a revelation of the metaphysical horror of moral evil. At the same time, God's willingness to experience what we experience in a fallen world, i.e., injustice, suffering, and death, is a demonstration of God's solidarity with us, His compassion with us in our sin and suffering. Finally, that God would go to such lengths, the most extreme thing that could be conceived, a God suffering and dying as an object lesson for His misguided creatures, is a palpable demonstration of the infinite love and mercy of God.

If God, out of love for us, embraced the cross to provide us with a theophany so we could understand these deepest realities, the only question is how we will respond, i.e., whether, out of love for Him, we will align ourselves with His will which is simultaneously our true and real good. When we understand and come to terms with this multifaceted theophany, we will be moved, enabled, to change for the better. By facing the darkest aspects of reality: sin, suffering, death, and the demonic, in this particular way, God transmutes the evil by making it the vehicle for the greatest possible good: divine harmonization, or the free and blessed union of the creature with the Creator. The theophanic understanding of the redemption is thus a type of divine alchemy, transforming the world by depriving evil,

suffering, and death of their final sting by turning them into an opportunity for a divine testimony to the ultimate realities (which are, thankfully, good). When what is evil is, in spite of its best efforts as it were, turned into an instrument for forwarding the greatest goods possible, evil must be finally defeated. The redemption is thus a sacramental phenomenon; i.e., it is a sign which effects what it signifies.

So the cross is not what God does to Jesus but what humanity does to Jesus. God permits humanity to do

## **THE PEOPLE'S CREDIT IS NOT THE PROPERTY OF BANKING by Will Waite**

The opening chapter of Graeber's *Debt, the First 5000 years* is called "On The Experience of Moral Confusion." For Graeber, the moral confusion arose at a garden party when, having recounted the egregious sins of the IMF in the developing world, a girl he'd just met apparently replied, "they'd borrowed the money! Surely one has to pay one's debts."

Consider this everyday scenario. I buy some land, borrow some money against the property and build a house. I pay the builder the borrowed money then spend the next 15 years paying back the bank. Of the \$200,000 I borrowed, the bank gets back the principal in full and erases its existence, plus \$150,000 in interest which I have attained by working, and which the bank counts as its profit. Then, some years later, I put the house on the market, and a young couple buys it. Being young they borrow \$500,000 against the value of the house and the deed of the property goes back to the bank. Over the 25 year term of the loan the couple slave and scrape to return the principal which is destroyed plus, let's say, \$350,000 in interest. The bank has taken \$500,000 hard earned dollars as profit, but what is its material contribution?

To say the bank has risked nothing is true in two ways. Firstly, the universal requirement to provide real wealth collateral of equal or greater value in exchange for financial credit (money) means the bank can always recoup the money value of the loan in case of default, with the police to carry out their claim if necessary. Secondly, and more importantly, the money which the bank provides, *it gets for nothing*.<sup>1</sup> This is the meaning behind Galbraith's famous line, "*The process by which money is created is so simple that the mind is repelled. Where something so important is involved, a deeper mystery seems only decent.*"<sup>2</sup>

From Douglas' point of view:

*The essence of the fraud is the claim that the money that they create is their own money, and the fraud differs in no respect in quality but only in its far greater magnitude, from the fraud of counterfeiting. (...)*

*May I make this point clear beyond all doubt? It is the claim to the ownership of money which is the core of the matter. Any person or any organization who can*

this to Jesus in order to reveal to humanity the true nature of sin, the true nature of God's response to our situation (one of compassion, solidarity, forgiveness, and reconciliation in spite of our deviance), and the true nature of God Himself (as infinite Merciful Love). It's God's sacrifice to us and for us. It is in the existential appropriation of this object-lesson (mediated by the sacraments of the Church amongst other means) that our redemption consists. \*\*\*

*create practically at will sums of money equivalent to the price values of all the goods produced by the community is the virtual owner of those goods, and, therefore, the claim of the banking system to the ownership of the money which it creates is a claim to the ownership of the country.*<sup>3</sup>

The scenario above should highlight the relative positions of the community who own and create the real credit (goods and services) on the one hand, and the banks who are empowered to monetize it on the other. "*Since the banks do not create the real credit, they can make no legitimate claim as to its ownership.*"<sup>4</sup> In other words the solution to our moral confusion about debt is to realise that "*Ethically, there is every difference between money created at the stroke of a pen and money acquired as the result of years of effort*".<sup>5</sup>

If you consider that the way money is made guarantees that debt can never be repaid, since the money to cover interest charges is never made and so is always in excess of that which is created by borrowing, you will quite clearly see the trap we are in. The interest charges on debt can only be covered by taking on more debt from the same source, that is the financial industry. To take it further still, combine the mounting debt crisis with a population which won't make the night without money and we have roughly sketched a plan for a global dictatorship by finance. Add to this Central Bank Digital Currencies (CBDCs) Radio frequency identification (RFID) implants and the rest of the paraphernalia of the surveillance state and it is simply a matter of time before "the virtual owner" becomes the actual owner.

If you think I go too far you probably don't know that the government wrote incentives in to the 2023 budget to grow the 'build to rent' sector:

*Build to rent' (BTR) is the process whereby developers and their financiers build multi-unit buildings and, instead of selling the units, retain them to rent to tenant households...As announced in the 2023 Federal Budget the Australian Government is encouraging investment in BTR, in particular through the reduction of withholding tax penalties for international investors who use managed investment trusts for investing in BTR.*<sup>6</sup>

This process is already well-advanced in the UK and US.

Lloyds Bank, the UK's largest mortgage lender has been buying residential property for years and is planning to own 50,000 rental homes by 2030<sup>7</sup>. And they're not even building them all either. The natural progression of BTR is that before long, if we aren't there already, Australians will be competing against "financiers" and "international investors" in the housing market. That's what we call a poor bargaining position.

What can be done about it. Well, we are so utterly and hopelessly conditioned by the bean counters that the answer is probably nothing. But to those of you who are clear-eyed about the problem I offer the following possibilities for consideration.

Challenge the practice of charging interest on all money. Somebody has to issue the money but they're nothing more than accountants, and accountants, last time I checked, are paid a flat rate for service. If the bankers don't like it and wish to continue making obscene profits at the community's expense, they can join the rest of the decent criminals who don't hide their crimes behind bullshit slogans and insipid philanthropy (Banks caring about aboriginal people was a high point for me).

I'm not saying interest is the fundamental problem. It would do nothing about rectifying the price system but it would keep credit longer in the market where ordinary people buy bread and milk and significantly reduce living costs for 75% of the population. It would also take the absurd profits out of the banking game, making it a less attractive option for the vampire squids.

A practical avenue worth exploring is : the Parliament could under Part 5 of The Constitution establish a lending service which would bring some real competition into the sector. The parliament is permitted to make laws pertaining to:

*(xiii) banking, other than State banking; also State banking extending beyond the limits of the State concerned, the incorporation of banks, and the issue of paper money;*<sup>8</sup>

A facility such as this could focus on administering interest free loans to people looking for a home to live in. Surely, universal home ownership is a cause we can all rally around. Surely, it's preferable to making Australians subject to "professional BTR managers" who might decide to allow tenants to "keep a domestic animal as a pet or make aesthetic changes to apartments (such as changing wall colours)."

If I can be allowed one more digression to plant this seed; we need to seriously start talking about clean slates or at least significant debt cancellations. If our conception is correct and our money, issued as the property of bankers, is an illegitimate usurpation of the real credit I see no reason why we have to keep slogging our guts out to pay it all back.

We could begin by rolling back debts on residential property as a start. The Jews are supposed to do it

every seven years, though only for other Jews, Solon did it with his "Shaking off of Burdens", Ned Kelly did it at Jerilderie and he didn't even need to shoot the banker. Graeber reports that "faced with the potential for complete social breakdown, Sumerian and later Babylonian Kings periodically announced general amnesties" and apparently successful peasant revolts from China to Europe were often accompanied by the cancellation of debt and the redistribution of land.<sup>9</sup> This is the point we are at. It is not inconceivable that our general insolvency could be used to justify a more aggressive assault on private property - "well you don't own it anyway" they might say "the banks do. Look at your debt." If by that time we had resolved the moral confusion around debt in our time, by understanding it as the illegitimate claim of finance to everything, we might feel more confident about standing against it.

Take a leaf out of Solon's book:

*The land which was enslaved, I made free. I brought back to their heaven-built fatherland of Athens many who had been sold as slaves, justly or unjustly, and many who for their debts had been driven to exile and had almost forgotten their native speech from wandering abroad so long. And those who here endured cruel slavery and trembled at the harsh temper of a master I restored to liberty.*<sup>10</sup> \*\*\*

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## A NEW LAW IS ABOUT TO KILL FREE SPEECH & DEMOCRACY IN AUSTRALIA by Augusto Zimmermann

*A bill on fighting “misinformation and disinformation” and “harm” aims to empower a government agency to police online expression*

<https://www.rt.com/news/586569-free-speech-democracy-australia/>

The Australian Government has recently introduced in Parliament a new law proposal to ban officially unapproved online content. Digital companies are expected to adopt a code of conduct which will see them censor speech based on broad, vague and far-reaching directives.

The *Communications Legislation Amendment (Combating Misinformation and Disinformation) Bill 2023* foreshadows the imposition of a legal obligation on digital platforms to police alleged ‘misinformation’ and ‘disinformation’. If that does not work, the law proposal provides for the full empowerment of the *Australian Communications and Media Authority* (ACMA) to directly intervene for the purpose of preventing ‘harm’.

Section 2 of the proposed legislation defines ‘harm’ as follows:

- (a) *hatred against a group in Australian society on the basis of ethnicity, nationality, race, gender, sexual orientation, age, religion or physical or mental disability;*
- (b) *disruption of public order or society in Australia;*
- (c) *harm to the integrity of Australian democratic processes or of Commonwealth, State, Territory or local government institutions;*
- (d) *harm to the health of Australians;*
- (e) *harm to the Australian environment;*
- (f) *economic or financial harm to Australians, the Australian economy or a sector of the Australian economy.*

The concept of ‘harm’ peddled by the bill is illusory, and its content would be subjectively determined by a powerful government agency. The definition of what is and what isn’t harm is malleable and can expand and contract depending on ACMA’s prevailing views. Ultimately, any type of speech with which the government is uncomfortable could be deemed ‘harmful’. For example, describing “disrupting social order” as serious harm could be interpreted to stop the organization of legitimate political protests. This could certainly be used to suppress legitimate political speech that should be part of a functioning democracy. Above all, ACMA would gain sweeping powers to require any person to appear at a time and place of its choosing to answer questions about misinformation or disinformation. These powers include infringement notices, remedial directions,

injunctions and civil penalties, including fines of up to AU\$550,000 (US\$358,000) for individuals and AU\$2.75 million for corporations. Criminal penalties, including imprisonment, may also apply in cases of alleged “*extreme harm*.”

The provisions found in this law proposal put the communications and lives of free-thinkers, human rights defenders, independent journalists, and ordinary citizens under constant risk. They go in direct opposition to international human rights experts’ advice that “*general prohibitions on the dissemination of information based on vague and ambiguous ideas, including ‘false news’ or ‘non-objective information’, are incompatible with international standards for restrictions on freedom of expression... and should be abolished.*”

It is noteworthy that the Australian Government is exempted from the proposed legislation. Hence, the content issued by the government is never to be considered ‘misinformation’ but criticisms of the government by ordinary citizens can. It is certainly ironic that views incompatible with the government’s preferred narrative could be deemed to ‘harm’ the integrity of Australia’s democracy since it would disallow speech and expressive conduct that is integral to the maintenance of democratic processes. In its 12-page submission to the Law Council, the Victorian Bar Association explains that this proposed legislation effectively creates an “*unlevel playing field between governments and other speakers*” that disadvantages government critics in comparison to government supporters. “*The bill’s interference with the self-fulfilment of free expression will occur primarily by the chilling self-censorship it will inevitably bring about in the individual users of the relevant services,*” says the Victorian Bar.

Above all, ACMA’s enforcement of the proposed legislation will inevitably stymie discussion of controversial topics, especially if they involve criticism of government policy and actions. This scenario is likely to unfold when the impugned speech is incompatible with the government’s official narrative. Thus, the proposed legislation targets those who, merely exercising their right to free speech, critically assess the desirability of government decisions and actions. Other concerns with the proposed ‘misinformation’ legislation include the possibility of suspending the activities of internet companies in Australia if they fail to comply with the obligations created, as well as increased criminal penalties for libel and defamation which are incompatible with international human rights standards. As can be seen, the proposed legislation constitutes a serious attack on the democratic right of Australians to free speech. Digital platforms will be legally obliged to

police commentators' discussion of controversial topics. Under this 'misinformation' legislation, any honest and robust debate about government policies will be effectively outlawed.

To conclude, our freedom of political communication is under attack in Australia. If the *Misinformation and Disinformation Bill* is enacted, then the free expression

## **ASSOCIATIONS, THE LIVING AND THE LEVER by William Waite**

### ***On designing for the just distribution of the proceeds of human and other associations.***

People can be thought of as an amalgam of two things. There is the physical, animal aspect of humanity that must be fed, clothed, housed etc. Then there is the non-material part of the organism which also requires nourishment. This intangible part of humanity requires at least the society of others and a sense of meaning for its maintenance.

It has been natural for humans to cooperate in the satisfaction of these needs. The progress of industry, producing ever more with fewer hands, is the group's answer to humanity's animal needs, and organised religion is the same for our requirement for community and meaning.

It is self-evidently true that association with others provides an advantage in getting the things we want. In many cases it's a necessity; to have an offspring requires having a breeding pair. The value of association must be the first thing a person knows. There are two sides to the association coin. On the one hand, we associate with other people to achieve common goals, and on the other, we associate with the vast assortment of tools and methods contrived by our ancestors. This body of technology and knowledge makes up the practical part of our cultural heritage.

Douglas, the engineer, described this latter association as a lever in his book *Credit-Power and Democracy*, first published in 1920:

*The industrial machine is a lever, continuously being lengthened by progress, which enables the burden of Atlas to be lifted with ever-increasing ease. As the number of men required to work the lever decreases, so the number set free to lengthen it increases.*<sup>1</sup>

The power of the 'lever' to solve problems is so second nature and ubiquitous that we fail to notice its importance. The contribution of past inventors, entrepreneurs and industrialists to the problems of production is by far the most important feature of the real economy. This accumulated bank of tools and knowledge is the means by which civilisation has shifted from agrarian societies, to our current situation, where fewer than two per cent of people concern themselves with food production. We marvel at the capabilities of artificial intelligence, but rarely acknowledge that it has been built upon thousands of years of applied science and discovery. AI is a particularly good example because its substantive content and value is literally the sum of

of ideas will be basically outlawed by the Australian Government. In short, the enactment of this law proposal will spell the end of authentic democracy in Australia. Australians are basically witnessing the transformation of their system of representative government into nothing more than a less open, or more disguised, form of elective dictatorship. \*\*\*

human knowledge insofar as it exists on the internet. If we agree that association with others and the use of the lever is profitable, the question becomes, to whom does the profit belong? We could say as a general rule, in the case of living associations, the profit is due to those who contribute directly to the generation of value, the intended result. With respect to the lever, the situation is more complicated.

Since the vast majority of people responsible for the lever's length are now dead, they are no longer in a position to benefit from their contribution. But the advantage of industrial progress remains. This advantage manifests as increased production and the unemployment of people now living.

Use of the lever generates a volume of production which has for a long time exceeded the requirements of those directly employed in its use. This surplus belongs to the community, not as a share of ownership in industry, but as a claim to the products which are the result of its use.

The benefits of our associations do not follow these principles of association. Presently the financial services industry is so placed as to be able to skim a substantial share of the benefits of other associations, without having to contribute any value to the associations themselves. Professor Werner confirms this view:

*The national income accountants have been struggling for decades what to do with the financial sector; why? GDP is created by national income accounting by adding up value-adding activity. This is where the financial sector has a problem. What is the value added? And it's been so difficult that essentially the national accounting statisticians have to make up a fictional value and just add it on to GDP. Because essentially there is no value added, there's value extracted.*<sup>2</sup>

The parasitic nature of finance is so draining it represents the greatest risk to the breakdown of other associations, of society itself. From the family where both parents must work to cover the mortgage, to businesses going under because they can't make loan repayments; from student loans to credit card debt, finance is atomising people and deterring our preference for action. It's massive financial sector profits during a 'cost-of-living crisis.' It's all going to the value-extraction industry. To this conundrum we add the positive feedback loop of

industrial progress, the lever, entering a new phase; with AI, the machine itself lengthens the lever. The CEO of OpenAI, Sam Altman, in his conversation with Rogan, talks as though some sort of Universal Basic Income (UBI) is a given:

*So, I think there's things we're going to do that are good to do but not sufficient. So, I think at some point we'll do something like a UBI or some other kind of, like, very long-term unemployment insurance but we'll have some way of redistributing money in society as a cushion for people as people figure out the new jobs.*<sup>3</sup>

If it is to be done it matters very much how it is done. It cannot be funded by taxation and must not come as debt; credit volume must be pegged to production instead of some bureaucratic conception of living standards and we don't want conditions. No CBDCs, and especially no RFID chips. This is all waiting in the wings. Worryingly, one of the fastest areas of job growth is fintech. If we allow the usual suspects to design the financial architecture in the AI world, we're going to get more of the same.

In economic parlance we need an injection of credit on the demand side which correlates to the increase in supply which has come about as a result of the lever. This would reflect our real situation. The price/income gap is mostly the charge in prices of factory and machine costs which must be paid for **twice** by the consumer; first in the initial purchase and then in maintenance and depreciation charges. The facts in the machine world are just not finding their way in to the figures on the financial side.

If, hypothetically, we could stop using the machine there would be an inevitable reversion to a simpler, more labour-intensive mode of production; could be worse. I suspect that result would be sightlier than an industrial wasteland (de)populated by bloated, VR slaves, which is what we'll get for failing to acknowledge industrial progress in the price system.

None of these problems are new but they are on the cusp of becoming more acute. Finishing with the next bit of Douglas' quote from above:

*It is true that, owing to the defective working of an outworn financial system, the lengthening of the lever has been offset by obstacles to its beneficent employment, but these very obstacles, by raising up a worldwide unrest, will secure a rectification of the means of distribution, which is the first step to a better state of things.*<sup>4</sup> \*\*\*

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

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

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

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

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

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

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

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