Time to stop the theft of your country, time, and money

Summary:
The fight for your freedom in a peaceful and prosperous world must be won. These policies will help do the job required. We must strongly encourage all politicians to support them. Don't vote for parties - vote for policies. Any politician opposed to these commonsense policies and concepts are serving globalist powers ahead of your family's and country's interests. Do not let the power brokers impose their Global Authoritarian Cashless Surveillance State. Stand - Unite - Make It Right! Act now .... time is running out. Contact your MPs and Senators regularly and insist they put in place the policies described here.

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2025 - Bank Reform Now Policy Platform

Bank Reform Now feels that major parties do not serve the interests of their country or its people. We advocate for identifying minor party and independent political candidates that can be encouraged to support the policy platform that we outline in this document. **It is policies that count – not politicians or parties!** Major parties can be forced to adopt these policies when they see their support bases crumble. These policies could very well help all Western democracies revive their failing nations.

1. A Sovereign Wealth Fund

This sets up an investment pool or wealth fund consisting of resources and assets that serve the nation’s citizens. Australia's wealth is its minerals, water and land - its resources and people. All of which has been sold off cheaply, exploited and destroyed in various ways. This step brings back home to the people the wealth that has been stolen from them over many years by powerful interest groups – i.e. it repatriates the Common Wealth.

The crucial component of the Sovereign Wealth fund is a fair share of the country's resources that the people allow various corporations to develop. A nation's resources are the nation's resources and the people should get a reasonable cut. BRN would like to see Australian owned companies involved in resource discovery followed by value adding and onshore processing. However, regardless what companies are involved the contracts must be fair to Australians. BRN proposes that companies involved do not have to pay any taxes. However, they will be required to pay a Resource Access &

Development Levy which equates to 20% of the extracted resource. Thus 20% of the oil, ore, and gas etc. goes into the wealth fund. Australians get the benefit of their essential resource supplies being provided at a discount. These are Australia's resources and Australians set the terms of the contracts involved in their extraction.

It is possible that all non-privately owned land would also be allocated to the fund for the benefit of all Australians and for appropriate conservation and protection where needed. For example currently labelled: Government, Native, Crown Lands.

Another element of this proposal will see to it that wealth earned by “public servants” and their associates via corrupt or criminal means is clawed back into the country’s wealth fund.

2. A Sovereign Monetary System

Legal tender is government produced money. The Australian Federal Government is the monopoly issuer of the Australian Dollar ($AUD). It can purchase anything available for sale in $AUD without borrowing or debt. This is our Sovereign Monetary System - it just needs to be properly utilised by the government so that it serves the country's and people's interests.

A Federal Bill is passed in the Federal Parliament that authorises its bank - the Reserve Bank - to pay for whatever the Bill was for. In the process of paying the currency pool will be increased. This currency remains circulating in the economy until taxed out of existence.

Bank created money is debt based. When a private Australian bank lends money, to balance its ledger the bank also creates a pseudo deposit from thin air. The only restriction on the bank is APRA’s capital requirements which is currently approximately 8%.

If one is in any doubt - CBA CEO Matt Comyn stated at the bank's 2022 AGM - **"...We also do create deposits in the system, we expand money supply when we lend money…"**

What we should be concerned about is that debt-based money supply is 600% greater than Federal government currency. One cannot use debt to reduce debt and there is not enough issued currency to retire the private debt.

Urgent reform of the system is now required.

Credit creation must be treated as a national resource - perhaps a low profit utility where the profits are retained by the people. Right now we must consider changing the way banks are licensed and allowed to operate.

Glass-Steagall regulations separated bread and butter banking from financial speculation. In the mid-90s the last of these laws were rescinded in the USA and from then private banks self-regulated.

In the mid-90s the Australian Federal Government privatised the publicly owned Commonwealth Bank.

We need the reintroduction of modern Glass-Steagall-type regulation and the removal of private banks' ability to issue credit. Instead, private Australian banks should be required to borrow from the RBA so they have a real liability.

The Federal Government must establish a publicly owned **National Australia Post Savings Bank.** This would guarantee core banking services nationwide.

The private banking cartel’s ability to siphon off the country’s wealth via a corrupted debt-based system must be stopped. They want people in debt, their children in debt and their country in debt ... forever!

A little history - Powerful European and American banking interests colluded with corrupt and often stupid politicians to set up a criminal finance system. In 1913 The US Federal Reserve was put in

place. At the same time the federal Income Tax was introduced. The people were to be taxed to pay interest on the debts conjured up by a corrupt cartel of bankers.

What banks are actually doing is claiming deposits as unsecured loans. They then use that money to generate income. They sometimes profit from risky investments but do so because government guarantees - to some degree - protect them from losses. The classic moral hazard example. Bank deposits must always remain the property of the client / depositor. If the bank wants to use the money in some way they must have the owners agreement and the owner gets the bulk of the return. The bank gets a small service fee. This type of banking works in the customer's interests - like a utility should. In fact, banks would then operate more like a mutual society i.e. the "shareholders" are the depositors. The CEOs and executives do not get outlandish pay by exploiting other people's money.

This reform program would see the abolition of punitive taxation policies. For example - Australia is one of the wealthiest countries in the world. With less than 30 million people we should have it all – cheap energy, world class health and education, top class roads – all with no need for a complex, intrusive, and exploitative taxation system. Why is it a struggle to achieve our true potential? Australia is being robbed by the “rules based international order.” Unfortunately Australia's politicians are just following orders imposed by the nation’s "rulers."

3. A Citizenship Dividend

The components of which are: a basic income (BI); a citizenship participation payment (CPP); and a civilised society dividend (CSD). On top of this people will still be free to earn an income by providing valued goods and services to people near and far. This is by fair, open and honest trade - not manipulative “free trade" agreements. Small businesses will have the paper chains that bind them removed so that they can prosper and provide good quality employment opportunities. Power groups take advantage of outlandish laws and obligations to facilitate the fleecing of people trying to build a better life and community.

The BI is not a full time weekly income. It is just a buffer which is paid regardless of the recipients assets, income and employment status.

The CPP will be an equal payment to all people who contribute in some productive way to the country and their fellow citizens. Thus people would get that payment if they are in paid private employment. People would also get it if they spend time in publicly arranged and paid (up to now often traditionally unpaid) activities of use and import such as: doing voluntary work, charitable work, young child rearing, caring for people with difficulties such as the elderly or disabled, research, studying and teaching. This equates to a "job guarantee."

The CSD is the access people have to public services that enhance all our lives and are funded by the community such as education, clean water supply, sewage, high quality roads and other infrastructure. A great example is free tertiary education in STEM subjects and other courses of study that are genuinely beneficial to the country. Of course - it also includes favourable terms for access to Australia's resources as found in the Sovereign Wealth Fund.

Without the first two components - a Sovereign Wealth Fund and Monetary System – any other type of “basic income” is unworkable. There is no point taxing workers more heavily, imposing harsh austerity measures to cut back government spending or increasing government debt to the private banking cartel in order to "afford" a regular and equal payment to everyone. This will only happen when people Stand - Unite - to Make It Right (SUMIR - see introduction link HERE).

The above three points are detailed in the Stand-Unite-Make It Right (SUMIR) articles - the key issue to remember - the elite are fleecing the nation. The SUMIR program stops it. It helps get rid of soul destroying bullshit jobs while dividing real jobs in such a way that most people could have a better standard of living. Without the theft of people’s time and wealth they will be able to look after their needs with possibly half the paid work they are currently engaged in. This frees up people’s time and ends the rat race which exploits most people. Voters in any election should always carefully choose

candidates that support these policies.

4. No Bank Bail-In

Government and bank stupidity, incompetence, and treachery are responsible for the finance system chaos we currently face. The asset bubbles in the property and share markets are time bombs soon to blow. Citizens and their country should not be responsible for bailing out the banks with tax dollars or bailing them in from savings/deposits. The major parties both want banks to be able to steal citizens' money to prop up the corrupt system. This is the essence of Coercive Predatory Capitalism (CPC - see link below) - the system that prefers generating wealth for elites in crooked ways rather than by the efficient and voluntary exchange of goods, services & labour. Election candidates **must make sure that Bail-In is not an option.**

Candidates should also commit to reintroducing **Glass-Steagall type banking laws** - the repeal of which in the USA by Bill Clinton was a major factor setting the scene for the Global Financial Crisis. The aim is to separate ordinary commercial savings bank functions - of use to most families - from the risky and often dodgy investment banking which the big banks use to line their own pockets.

5. Housing Affordability

Prices are going to drop regardless - they have only gone up and stayed up because the government and banks have deliberately pumped them up with flawed & dangerous policies ... and this can't continue forever. A price drop of 40 - 50% would be the correction we have to have - see our 2017 Housing Affordability Crisis article for more information. To start with, election candidates must commit to a simple policy - which has been used by a number of countries for many years. **Aussie housing is for Aussies - foreign purchase of houses and units must stop.** For Australian homes already owned by foreigners - if the property is empty they will have to pay a tax of 10% or more of its value each year until the property is put back into the market. Also - unsustainable immigration rates must be reduced.

Yes - we understand that many people don't want the value of their property to decrease. It is important to remember that if yours goes down so does everyone else's. So you sell in a bad market and you buy in the same market i.e. you still have a home. The problem of course is if you have a mortgage, trusted the banks, trusted the government, and thought that the asset pumping policies could go on indefinitely. We have previously discussed how the hit to mortgage holders can be reduced by sharing the pain ... with bankers and politicians.

Irresponsible and excessive bank lending - as well as greed & stupidity - have fuelled the unsustainable Australian property market. The Banking Act still contains the Chifley instigated provision that allows the RBA to order the banks to reduce the type of lending that has led to an imbalance – i.e. a bubble. For some unknown reason the RBA just hasn't used it - they seem to have missed the boat on this. In a "correction" the RBA could support the banks to write down their balances on their mortgage loans, to match the new values.

Right now many bankers want to wind back responsible banking laws. This will again allow them to engage legally in predatory lending by providing unaffordable loans to customers. Don't be surprised to see loan contracts that could span 50 or 100 years so that the home loan gets passed down from generation to generation.

Another element regarding housing and property must also be considered. Various government fees, rates, taxes and charges are distorting the market and in effect mean that people never really own their property. **It is outlandish that government and banking policies inflate property values and then rates and land taxes also rise.** People end up paying "rent" on properties they should own outright once loans are paid off. It is resulting in people having the money stolen that they could be using to maintain their properties. A pattern can be seen in many Western countries whereby the quality of the housing stock is being allowed to run down in many major cities. When people are forced to sell their properties due to rates, taxes and other cost of living impositions the poor condition properties will be purchased at a discount by corporations such as Black Rock. This must be stopped!

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There is no need for any taxes or rates based on property values in a country that neutralises the power of the bankers to profit from credit creation and manipulation.

6. The War On Cash

Candidates **must support a cash based economy and oppose a Central Bank Digital Currency (CBDC).** This BRN article - $100 notes under attack - explains the issues. A CBDC is the end of freedom and privacy. It will enable negative interest rates and the ability to manipulate your spending and finances. For example, you could have limitations placed on what goods and services you are allowed to purchase. If you say something "wrong" you could be locked out of the system completely with no access to your savings. Relying fully on digital infrastructure for people's ability to buy and sell is a path to disaster. Worst case is a cyberattack that takes systems down for weeks. Cyber-terrorism could well be the ultimate killer of populations and economies.

Politicians must educate citizens on the importance of cash remaining a key part of the economy.

This pamphlet is a simple guide regarding the issues people need to be made aware of (it can be given to any business that refuses cash). People must not comply. Do not download any apps related to a CBDC.

7. Bill of Digital Rights

The internet was created and funded initially by money stolen from American taxpayers by the US Government … specifically the defence establishment. As such we can consider the internet a public good or utility owned by the people of America. Being a generous nation the American people have practically gifted this marvel of technology to the world. It enables people from around the world to freely interact with each other in many ways.

As the Internet is a public utility, no single entity or grouping of powerful entities must be allowed to manage the resource in order to use it as a weapon of exploitation, control, or surveillance. Powerful entities should be prohibited from using their position to monopolise the internet to create super-profits by harming and limiting competitors and users.

The internet can host various communication platforms. The people allow tech companies such as Google, Facebook and X (aka Twitter) to place their platforms onto the internet. Of course it would be quite reasonable for platforms of that size to be paying rent to the owners of the internet. Rent is far easier to collect than taxes but that’s a discussion for later.

The Digital Bargain – To use our internet the platforms' owners must respect the people’s rights.

Number one - is freedom of speech. A platform cannot eject or refuse access to any person just because they disagree with someone’s political or social views. The internet is a conduit of communication. ISPs and Social Media platforms are not publishers of information and data. Think of phone lines. Would it be OK for a phone company to stop people communicating on their network just because they didn’t agree with the communication or approve of the communicator? Freedom of speech is under attack right around the world. See the link below for our submission opposing the Australian Government's Combatting Misinformation and Disinformation Bill (2023 and 2024) Bill [Free Speech Under Attack - excerpts (complete pdf at link)].

There are many critical issues in this topic - including Surveillance; Biometric Data; Facial Recognition; Artificial Intelligence; Digital ID; Social Credit Score; Deep Fake manipulation of images, video & audio flies; App Attack e.g. phone apps that breach your fundamental rights in order to exploit you and your data; Government transparency; Encryption; Net Neutrality; Data collection & usage; Privacy; Digital Money; Democracy.

Remember - Just because it can be done doesn’t mean it should be done. **All technological marvels can be used as tools of exploitation and control.**

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Further to this, companies, governments and other entities offering software, electronic equipment, and communications related and other services should be made to present their End User Licence Agreements (EULAs), or other agreements and Privacy Policies, in lay-person-digestible formats and of reasonable length, without wide-open clauses impinging on the privacy of end users and, indirectly, the privacy of the country in which their products or services are utilised, as is now so often the case.

Candidates must support a Bill of Digital Rights that brings control back to individuals regarding how they interact with big tech and government.

8. Stop the War Machine

War is big business. The profits and corruption in the industry are mind boggling. The Russia/Ukraine war has led to massive increases in arms industry profits - particularly in the USA. It even caused a spike in profits of around $50 Billion to Australia and its resource based companies. Peace is good for you and your family - not so good for the masters of war.

War is not compulsory. Japan's post-war constitution of 1946 included the Article 9 clause which restricted Japan from having a military force and engaging in war. All nations could do this easily if world bodies such as the United Nations were looking after people rather than the Empire.

It really is just a matter of **making it a crime against humanity to: design; manufacture; use; and invest in weapons of mass destruction.** If the UN and associated agencies had any intention at all of serving the interests of peace this would have been very much sorted out by now.

This is not some idealistic fantasy. During a speech to the United Nations in 1961 John F Kennedy said - “Mankind must put an end to war or war will put an end to mankind.” (25.9.61 - UN).

Twenty five years later the world got very close to serious peace when in a January 1986 letter to U.S. President Ronald Reagan the leader of the USSR - Mikhail Gorbachev - proposed the total destruction not just of all nuclear weapons, but of any and all new weapons that might be similarly destructive –

"No later than 1995 the third stage will start. During this stage the liquidation of all still remaining nuclear weapons is completed. By the end of 1999 no more nuclear weapons remain on Earth. A universal agreement is worked out that these weapons shall never be resurrected again."

Politicians that work against the Empire and for their people can and must push for peace.

The elite fleece nations via debt, inflation, taxes and various market manipulations. Apart from getting your country into impossible and unsustainable debt which transfers your life's work to bankers - governments also seem to enjoy transferring your money to the arms industry. The transactions involved in this are probably the best example of **Coercive Predatory Capitalism [CPC - An economic system which creates economic activity of no use or benefit to the people forced to pay for it].**

The most fundamental Right is the Right To Life. If this was truly respected there could be no war. Politicians and their nations only paying lip service to core rights are the main reason for all the turmoil and hardship the world faces. Imagine a world where no politician, judge or any other form of leader can authorise the killing of any human being. We have detailed it right here.

All election candidates must push for worldwide co-operation in disarmament and peaceful coexistence. The competition between nations should be based on what brings the best quality of life to their citizens without resorting to the use of force, fraud, and coercion.

9. Bill of Rights & Responsibilities

If a candidate opposes these fundamental concepts ... better still ... any candidate that does not cherish and commit to seeing these protected and enshrined is not worth a vote! (see link here for pdf version which can be used to sound out a candidate's views. This is now more important than ever as globalists are accelerating their attack on core rights. They very much want to censor communication by threatening people's freedom of speech. People must resist government attempts to use "Misinformation" Bills to stop any challenges to their "approved" narratives, propaganda, and agenda.

Similarly, there is a worldwide campaign aimed at destroying Property Rights. This must be resisted. Key areas where people must demand a roll back in order to reinstate and protect people's ownership: bank deposits and superannuation; real estate; shareholdings. This has been extremely well exposed by David Rogers Webb in his documentary and book - both called ***The Great Taking*** - and both available in links below.

The Preamble

Human rights are necessary for individuals to live lives of dignity and value. Respecting, protecting and promoting the rights of individuals improves the welfare of the whole community. Having these rights detailed here makes it easier for them to be respected in the development and interpretation of legislation.

We the People of Australia believe that a shared set of fundamental values or core beliefs – our rights and responsibilities – gives all citizens the best opportunity to live their lives freely and fearlessly. We aspire to be a peaceful people with tolerance and understanding of all people regardless of cultural, ethnic and social differences – we welcome all to live, work and play here, provided that visitors and new citizens also adopt and cherish our inalienable rights and responsibilities.

For this to be so we pledge to use and enjoy our fundamental rights mindful that we do not have the right to infringe upon or diminish those same rights enjoyed by others.

These rights are sacrosanct, equal and inalienable to each and every citizen of Australia. Also, the enumeration of certain rights in our Bill Of Rights and Responsibilities shall not be construed to deny or disparage others retained by the people.

In order to enjoy the 15 fundamental Rights we hereby accept the following Responsibilities –

a) We commit to avoid initiating the use of force, fraud and coercion in our interactions with each other. Citizens retain the right to protect themselves and their families.

b) We accept that the government's power comes from the People and that we are ultimately responsible for the use of this power. Therefore, it is up to us to define the government's role and place appropriate limits on its power by exercising our democratic vote.

c) To the best of our abilities we accept responsibility for our life, actions and behaviour.

d) We, the adults of Australia, commit to do our best to raise our children in a safe, healthy and happy home. We also pledge to give them an education designed to teach the values and the life skills needed to prosper in freedom - one that is untainted by political indoctrination or under-education.

We also understand that much of the troubles between people - and indeed nations - stems from unresolved trauma and wounds from our earliest relationships. While these troubles often begin behind closed doors the effects spill over into our day to day lives. Many of us are thus unable to function as mature adults. We must all take the quest to be the best we can be as one of our most important endeavours because nobody can do this for us.

e) We accept that there is a need to care for our environment and live in a sustainable fashion. To the best of our ability we commit to avoid polluting our soil, air and waters. We also encourage our

trading partners to do the same so that their people can enjoy safe air and water. We also believe that nations must retain full control of their natural resources and ideally in a democratic way share the environmental costs and tangible benefits of the use of these resources.

f) To advocate the concept of a minimum sustainable income for all.

We also commit to corporate law that makes corporate directors and CEOs accountable to their shareholders, workers and customers. We can only prosper in freedom if all stakeholders get a fair go.

g) To develop and maintain a stable monetary system with a clearly defined limit on the growth of the total stock of money. We do not accept corporate or government manipulation of the money supply to steal the people's wealth or increase the government's power.

Our Constitutional Bill of Rights

There are fifteen core rights that are essential to protect citizens from abuses. These rights can help us achieve a better society provided the key responsibilities listed in the Preamble are also respected and used as the basis of our legal system.

Our Rights –

1. The Right to Life

2. The Right to Liberty

3. The Right to Own Property

4. Freedom of Thought, Belief and Speech (and other forms of Expressing our ideas and beliefs).

5. Freedom of Assembly

6. Freedom from Arbitrary Rule

7. Freedom from Unjust Taxation

8. The Right to Maintain Privacy

9. The Right to Remain Silent

10. The Right to petition the Government for a redress of grievances

11. A strict separation of the Judiciary, Religious Institutions and the Government

12. Freedom from Unwarranted Search, Seizure and Arrest

13. The Presumption of Innocence until proven Guilty by due Legal Process

14. The Right to a prompt, public trial by an impartial Jury of your peers

15. Habeas Corpus

10. Citizen Initiated Referendum (CIR)

Australia’s wealth is not digits on the computer screens of the international private banking cartel. Our wealth is this country's resources and this country's people.

What we desperately need is a political system that appreciates and respects this. We must make sure our politicians do actually honour us and our great country.

CIR enables and empowers a nation's people to directly inform its legislation. Rather than supposed representatives – the government – exclusively proposing, discussing and enacting law - citizens at large may engage in the process. We may propose legislation for debate and gauge one another's support for it. If popular, the legislation would then proceed to parliament. If the government does not want to make the change then it is bound to present the new law to the people at a referendum. If the law is accepted the parliament is obliged to honour the will of the people. More details regarding the BRN proposed CIR mechanism are in the pdf HERE.

CIR can also be used to recall a Senator or MP. That means if an honourable politician somehow becomes dishonourable the voters in his or her electorate or State can decide to give them the boot. That sounds like real democracy.

Of course - **with such power comes great responsibility. Hence the critical requirement that cherished, respected, celebrated, inalienable, fundamental rights cannot be voted out of existence. These rights are listed above in policy nine. They enable a nation to live in civilised freedom and prevent mob rule or the tyranny of the masses.**

With CIR, we could collectively and directly create a system that serves our interests – and one that is responsive to the changing world that we find ourselves in.

Industries are changing, economies are changing – work is changing very rapidly. With CIR we can share, discuss and implement reforms that will enable us to not merely survive these changes – but also to thrive with them.

This is serious - Artificial Intelligence and Automation are going to destroy millions of jobs and many people will be of zero economic value to the elite. The elite have plans when the next crash occurs. And you can be sure their plans will decrease your living standard with painful austerity measures and steal your remaining freedoms. We need to have policies developed and ready. We need to drive the change - otherwise your children and grandchildren will be living with more hardships and limitations than you and your parents had to endure. With the direction taken this century - opportunities for a good life are fast receding. A home of your own is already becoming an unattainable dream for many. It often seems like the rulers don't want people owning a home or in fact .... anything of value. Trinkets and distractions for the masses .... tangible assets, power, and wealth for the 0.1%.

11. Finance Sector Accountability and a Financial Services Law Force

We have seen decades of bank scandals involving: predatory lending; fraud, forgery; asset stripping of farmers, retirees, small businesses & "unsophisticated" investors; rate rigging; commodity market manipulation; money laundering; drugs & arms trafficking; terrorism funding; financial planner scandals; managed investment scheme scandals; insurance scandals; and tax evasion.

Banks and bankers have generally not faced significant consequences for their various crimes and misconduct. The best way to discourage poor conduct is to make the punishment meaningful. Thus bankers involved in crimes must be stripped of their ill-gotten assets and face jail terms where appropriate.

In addition a Bank Funded Remediation Program for victims of bank crimes and misconduct must be implemented. Proper funding does not have a cap. Victims of predatory banking must be fully compensated and be put back into the position they would be enjoying had the banking skulduggery not occurred.

If a Financial Service Provider (FSP) knew that their clients had access to the same legal firepower they have they would set up their operation to avoid harming and exploiting their customers. The best way for this to be done is via the establishment of a Financial Services Law Force (FSLF). This will give all FSP consumers equitable access to our court system when they need it most. This is not an outlandish proposal. It should already be in place as a basic right in a civilised society.

This is a limited initiative and only applies to Financial Service Provider (FSP) Consumers, Small and medium-sized enterprises (SME) and Farmers that are subject to a legal instrument of an FSP or identity acting on, or for an FSP initiated instrument, it is not and will never be a fix all solution.

At the point of initiating any legal instrument the FSP will be required the make a non-refundable contribution equivalent to the plaintiff's total internal and external legal budget/costs. Any escalation would require further matching contributions from the FSP. The financial service provider will only be able to recoup their cost from the consumers or SME following an outcome in their favour.

It is proposed the FSP contribution will directly fund a public permanent independent specialist Financial Services Law Force which will, by utilising, working with and funding the contemporary legal aid and community legal centres offer all FSP consumers and SMEs timely, proportional, and equitable legal representation. More information can be found in the Financial Services Law Force pdf download below. Also below is the BRN Model Litigant guideline pdf. This should become the default obligation on all FSP when engaged in any legal dispute with a client. It should be incorporated into the Australian Banking Association's (ABA) Banking Code Of Practice - perhaps as an amendment. Some elements can be made enforceable. Banking can be made to operate in a fair and transparent manner. It just requires some goodwill and integrity from politicians and bankers.

12. Political Donation and Advertising Reform

Individuals can only donate up to a maximum of $1,000 to one party of their choice. No foreign donations. No corporate, union (or similar entities) donations. **All donations collated and listed in real time** by the Australian Electoral Commission (AEC).

If politicians and parties have restrictions placed on their advertising campaigns then they won't be so desperate to find - "sponsors," "benefactors," slush buddies etc.

Politicians should serve the people's interests .... not the interests of their donors..!!

Every candidate that runs for election should have a webpage hosted on the AEC website. On that page there can be a video explaining their policies and some related information. The parties and candidates do not run ads at all. The AEC runs ads in print, radio, TV and web portals giving the link to the site where the information can be found. Voters can visit the site to find out what the candidates stand for and offer.

After the 2019 election taxpayers handed out nearly $70 million to cover advertising expenses for the big four political parties. This is a racket. They force you to vote and then they get money for that vote. The system is rigged so that just about all the money goes to the big parties. Parties have to get over 4% of the primary vote to get paid.

This BRN proposed system would save the bulk of this money. And of course .... the best thing you can do is put the big four - Liberal - National - ALP - Greens - last on your ballot paper. Defund the lot of them!

Sometimes politicians take outlandish positions on issues that seem to be totally inexplicable. Here is the explanation. Politics is a dirty business. The rulers like politicians that do what they are told. The "best" ones agree with the globalist agenda and push it hard with their heart and soul. Other politicians are paid off one way or another. Many politicians have skeletons in their closet. The intelligence agencies know all ... see all. The dirt will be dished out on any politician that doesn't behave.

13. Energy, Food, and Resource Security

The cost of living crisis is harming a large number of Australians. Many can't believe that in a lucky country with an abundance of resources it has become so difficult to afford housing and good quality

food. While an honest and efficient market could easily supply the needs of Australian citizens it is not working optimally right now.

If a government can't put in place a legal and moral framework that protects the people's access to energy, food and resources what is the point of the government?

Markets don't fail. Perverse outcomes and unintended consequences happen in large part due to incompetence and poor or treacherous decision making by politicians. In Australia and much of the Western world the crises people face are due to a worldwide push toward globalist control that only suits elite interests.

Energy - To live in civilised, prosperous freedom it is critical to have access to cheap energy. Policy 1 outlines the Sovereign Wealth Fund which will help but the other key factor restricting our country's access to cheap energy is the push for "net zero." Every nation needs to work out the best way to manage their energy and CO2 issues. Luckily Australia has a unique way because we are energy rich with a low population. Australia's use of fossil fuels contributes virtually nothing to worldwide CO2 emissions. The current "renewables" push has been extremely expensive making electricity and gas unaffordable to many. In addition the resources involved in solar panels and windmills is not creating energy in a very efficient or environmentally friendly manner. It really appears that Australia's best path is to use its own coal, gas, and oil with the most efficient - clean - modern - technologies available. With many hundreds of years of supply this gives us 50, 100, 150 years to develop other energy production systems possibly even some advanced form of nuclear power. There is no need to rush. No need to destroy important farmland or coastal habitats.

Other countries can work out systems that work for their people. Hopefully scientists will be able to come up with clever ways to stop volcanoes emitting the copious CO2 that they have been doing for millions of years. Just don't force citizens to pay for it! And ... don't remove too much of it - it seems to be extremely good for the planet and its plant life.

Food - The rush to destroy farmland mentioned above is one contributor to the destruction of the Australian agriculture industry's ability to provide good quality food at an affordable price to the population. Governments seem to have no problem with corporations selling harmful ultra high processed "food." They don't seem to mind prime agricultural land being sold to foreign interests. **Australia's food security means - Australian owned and Australian manufactured**. Why are global forces trying to stop people having access to healthy animal protein - meat, eggs, milk? The more unprocessed foods in diets the better. Processing means bigger profits! The rulers are happy for populations to be sick in order to increase their profits via unhealthy food sales and increased medical spending. Farmers are a far bigger contributor to a nations wellbeing than bankers and politicians. Let the farmers make a good income from their land and their hard work. Let the globalists eat cockroaches and worms!

Resources - The globalists want to decrease the Sovereignty Australians hold over their country, land, resources, and lives. Multiple NGOs including the UN are working on this via various treaties and agreements. In Australia they encourage policies to cause division between the indigenous and non-indigenous. The rulers don't care about the wellbeing of the population at all. The indigenous are being exploited by political activists to hasten global authoritarianism. It is certainly worthwhile eliminating any gap and indigenous hardship where possible. This can only be done by putting in place the reforms discussed in this document for the benefit of all Australians. How is it that with Native Title currently covering around 50% of the nation and close to $40 Billion dollars being spent to assist ATSI people there still remain gaps that require closing? Privately held property is the property of the owner. Property rights are critical to live in civilised freedom. Any land whether Crown held, government held or designated as native "title" are the lands of all Australians and could very well be held in the Sovereign Wealth Fund. The resources in those lands can increase the wellbeing of all people in the nation. Even so - much of that land will be left untouched for the benefit of all current and future Australian citizens. There is no need for separatism or discrimination.

It is worth mentioning here that political activists are exploiting minorities as an important part of their push towards the Global, Authoritarian, Cashless, Surveillance State. This type of society makes living in civilised freedom impossible. By painting groups as victims they encourage separatism,

anger, and disharmony. This can very quickly escalate and get out of control whereby the victimhood mentality can lead to violence, mayhem, and even murder.

Life has generally been brutal throughout human history. Almost every family's background includes chaos and brutality of some sort. The default position for human beings is to be tribal and violent. People generally prefer the company of their own groups. “The other” is to be feared and not trusted. This of course ignores the fact that people often behave with great barbarity even with members of their own tribes. Thus it is common for exploitation, violence, sexual assault, child abuse, and other forms of brutality to cause lasting harm to people and their families. If we end irrational hatreds and division by locking in respect for the core human rights and other policies discussed in this political platform we just might be able to end the age of exploitation and brutality.

14. Stop Polluting The Country & Poisoning The People

Pollution of water, soil & air (including and especially fine particulate matters) must be stopped. A wealthy country can afford to keep its environment clean. The dumping of nanoparticle aerosols (particularly aluminium and beryllium) into the sky must be banned. This is an industry created to steal populations' money and transfer it to an organised crime operation with the blessing and assistance of corrupt politicians [CPC in action]. Harmful chemicals must be kept out of the food supply.

15. Zero Tolerance of Corruption

Corruption is a cancer that eats away at a country's sovereignty and standard of living. Large amounts of money are a honeypot for dishonest thugs and criminals. This scum will be found anywhere large amounts of money are concentrated in a savings or investment arena or being made ready for a large spending project. Many of these sociopaths and psychopaths will masquerade as businessmen, lawyers, book-keepers, bureaucrats, workers’ union representatives and even politicians – but they are really just abusing their position of power and influence in order to access other people’s money – legally and illegally. Several examples of the sorts of saved money these creatures congregate around include: superannuation funds, corporate profits, investor’s funds and charities. Money for spending that attracts these people includes private building projects, government infrastructure projects, and military spending.

Governments facilitate this type of corruption by forcing taxpayers to put money into the various pots that are wanted for fleecing. This is done by governments abusing the Sovereign Monetary System i.e. creating spending on projects that generally are not wanted by most people. The other way is forcing people to contribute via outlandish taxation policies. If government was not able to get away with either mechanism the standard of living of the nation would rise. People are best placed to determine how to earn their money and the manner in which it will be spent. Do you think weapons of mass destruction would even exist without corrupt governments abusing the power to print money and tax citizens?

State and Federal governments have put in place various anti-corruption institutions - such as ICAC and the NACC. Similar to the industry regulators such as ASIC and AFCA these are generally for show only. The terms of engagement are set up so that proper supervision is not achieved. It's time to put in place watchdogs with teeth that do not serve the interests of dodgy corporations or public servants. The NACC Aussies wanted is not the one politicians gave us.

Another issue is the protection of whistleblowers. Authoritarian governments just can't tolerate having their dirty secrets exposed. Whistleblowers are heroes and need proper protections. If a government harasses, jails, or murders those whom expose them it is a very good guide to what sort of government citizens are living under.

16. Taxation (& borrowing) are not required in its current form - it must be simplified and

reduced

As mentioned in Policy 2 the Sovereign Monetary System. Federal taxes are not actually used or needed to pay for government programs and expenditure. A currency sovereign nation produces the currency required. The critical issue is that the amount of currency spent into the economy is not excessive and inflationary.

Money is not a scarce resource that the Federal Government has to find, it is a tool that is used to organise real resources. Money is just a useful mechanism to facilitate the exchange of goods and services. Providing Australia has the resources or the resources are available for sale in Australian dollars, money is not a limiting factor.

The policies listed in this document in large part will lead to a significant reduction in the amount of money that is required by governments to function. Federal taxation is not required to enable spending, the amount of money in a non-inflationary economy at any one time is directly relevant to the goods and services available for sale in Australian dollars. Citizens must eventually realise that they are being played. They have been sold a fiction regarding the significance of Federal bonds and the need for a private bank debt based money supply.

In addition there are many government programs and expenditures that are costing billions of dollars that would no longer be required. A large portion of that previous spending was misused in various ways often illegally and corruptly such as: payoffs; illicit kickbacks; unfair contract terms; political donations; money laundering; and transfers to "mates;" as well as "unforeseen" cost blowouts. With many government plans and programs the idea was to create a huge pool of wealth and then enable a pack of parasites to abuse it and loot it. Classic examples include: compulsory superannuation; large infrastructure projects; and various government purchases - particularly military expenditure. All seventeen of our policy points interact and work together to build a civilised free society. If there is corruption in business and politics citizens are at risk of being robbed. This leads to a lower standard of living. Taxes are traditionally inflated when governments are wasting money on corrupt or dodgy deals.

Taxes lead to disincentives which affect spending and investment decisions. This can often create unintended consequences and lead to perverse outcomes.

Governments often play politics with taxes and hide the way taxes affect citizens. For example taxes levied on businesses are seen as "better" because it appears that this doesn't impact ordinary citizens. Of course any tax that businesses pay are passed onto customers i.e. ordinary citizens. Same with property taxes, rates, duties, and myriad fees & charges. All feed through to higher property prices and rents.

Thus one part of our tax policy is no taxes on small business at all. Therefore, any business or company with less than 50 employees and an income of less than $20 million pays zero tax. In addition small business will not be required to withhold any taxes from employees. Each individual will be paid their full wage and be responsible for paying whatever small taxes may intermittently be required by the government at the end of the financial year. This will lead to a much improved business environment for investment and innovation. Unchained small business will create many new job opportunities providing much needed goods and services at reasonable prices.

During the transition to our new system big businesses will pay a fixed 20% tax. Later this may be reduced. Resource companies won't pay this type of tax. As described in Policy 1 they will pay directly into the Sovereign Wealth Fund. Perhaps Australian resource extraction companies will put in 20% while foreign owned companies will be required to put in 30 or 40% (the details will need to be fine tuned during further policy development). Thus for the first time many big businesses will be paying taxes on earnings in Australia. No tax minimisation chicanery allowed.

The purpose of shuffling money, time, labour, and capital around the country and world is to create wealth. This wealth can lead to an improved standard of living for populations unless corruption and inappropriate interference sabotages wealth creation. Unfortunately various power groups do not want a prosperous and free population so governments often implement poor policies that actively

discourage wealth creation. They use debt and taxes as tools of exploitation and control.

A few brief points regarding perverse incentives and unintended consequences of a very poorly structured taxation system:

1. 1. Property/Land taxes, fees, and duties take away money that could be used by owners to maintain and improve the quality of the housing stock. They also increase the cost of renting and owning a home. In addition they create friction regarding the buying and selling of property. Therefore property up-sizing and downsizing is hindered. In fact - CGT would actually discourage many people and families from actually ever selling certain properties.

It must also be considered that government and banking policies have caused the unfortunate rise in asset prices (shares and property). This rise feeds through to increased land taxes, stamp duties, and CGT obligations. People should not be taxed on the inflation component of any gains - either on their savings or investments. Another good policy would be the forbidding of government and bank machinations that cause inflation.

2. Business taxes remove money that could be used for innovation and productivity gains. These taxes are considered a cost of doing business and are passed onto clients & customers - thus increasing cost of living pressures. A very good case has been made for not taxing small businesses at all.

3. A poorly structured personal taxation system increases the cost of living; in many ways decreases the standard of living; and limits the ability to save. The system also ignores the fact that legal tender is government produced money. The Australian Federal Government is the monopoly issuer of the Australian Dollar ($AUD). A currency sovereign nation produces the currency required. The critical issue is that the amount of currency spent into the economy is not excessive and inflationary. This is an incredible strength of our system - Australia's Sovereign Monetary System. It has not been managed effectively for decades - as can be seen in BRN Policy 2 above.

4. A large amount of money is wasted on taxation minimisation. This new system sees lawyers and accountants freed from no longer needed bureaucratic work. These well educated people can be redeployed into other sectors of the economy where their skills can be productively utilised.

5. Way too much time and money is wasted on the game of meeting compliance obligations. This steals the lives of people forced and coerced into participating in the never ending expensive game of ticking boxes and managing red tape.

6. A taxation system should be simple, transparent, and predictable. It should not be abused in ways that impede or distort investment and spending decisions. It should not be a dampener of innovation and economic progress.

UPDATE 22.8.25 - Post three day Economic Reform Summit - first published on BRN Facebook page

A Short Thought Experiment: You may have noticed the three day Economic Reform Summit is trying to open up tax changes that were not given a mandate at the 2025 election. Some activists would like to see a Capital Gains Tax on the family home. Let's imagine that CGT is applied in full to all property sales.

Asset prices (property and shares) have been pumped up by deliberate government and bank policies. ie they have caused inflation - [please also factor in the effect of increasing demand via excessive immigration and various incentives (stamp duty exemptions / First Home Buyer programs etc)].

Within such a distorted market a family may want to sell their home and purchase a new one. The

"value" of their house has been forced up as have others in the same market. The government wants to tax the "gain" which means that the family will have less money to spend on their new home. ie they could not even buy a property of the same value as the one they are selling. Does that sound fair? In large part it is really the Australian dollar that is losing value due to poor policy - the property has the same utility that it has had ever since it was built.

In addition, the new home purchase will have state Stamp Duty attached to it. The Stamp Duty take has continued to rise because of the same inflationary policies mentioned above.

Is it fair that a family is fleeced in this manner? You could make a very good case for abolishing CGT altogether AND forbidding government and bank machinations that cause inflation.

Due to the way the market has been distorted BRN has been saying that the only way the market can be normalised is for property prices to be allowed to fall. There is no other way to make housing more affordable for young people.

Another example to cement the point - A young couple is saving a deposit for a home. They use a bank's Incentive Saver Product. They get a 5% rate of return. Government/Bank related (real) inflation runs at say 10%. They are going backwards by 5% ... BUT they also have to pay tax on the 5% interest they managed to earn. Lets say they lose half. How are they supposed to get ahead?

We think the system is deliberately rigged to prevent people saving and building a secure future for their family. It's almost like the government doesn't want Aussies to own their own home at all. Maybe they want you renting forever when BlackRock owns a large chunk of the Australian property stock. Or ... they want you "renting" by having to pay ever-rising Land Taxes and Rates if you manage to beat the odds and own your own place.

17. Say NO to any Digital ID

A Digital ID on your phone is one step away from having a chip inserted into your hand. In a free country with people living in civilised freedom there is no place for a government ID system of this type.

There will be mission creep with this. Just because it's not "mandatory" initially doesn't mean it won't be in the future.

This is not some brilliant innovation from our super intelligent politicians. They have been ordered to put in place policies mapped out by NGOs with ulterior motives. The UN and WEF are dictating this as part of a big push toward the Global Authoritarian Cashless Surveillance State.

When you go into a business - a pub, a club, a shop - there should be no need at all to identify yourself. Why should a copy of your licence be kept on that businesses computer system forever? All these databases put you at risk of hacking and identity theft. Axe the need to "provide your papers" rather than effectively chipping everyone and treating every citizen like a criminal.

When it is legitimate to prove your identity - for example when you are renting a property or opening a bank account you can show the real estate agent your papers. They can tick a box saying the documents have been sighted. No need for them to keep a copy on their computer system.

What if the banker or agent is a criminal involved in some sort of dodgy activity? Call the police and let them manage it like they always have rather than putting everyone on the planet into a digital prison.

"But banks are closing branches. They want you operating online." Tough! We live in the real world. We should be doing business with real people and with real money. The banks will reverse course once a National Australia Post Savings Bank is put in place. This is now more urgent than ever.

© Bank Reform Now™ - Australian Non Profit Organsiation - campaigning to put a stop to predatory, unconscionable banking practices.

The Digital ID is a stepping stone to a range of policies that must be opposed such as Central Bank Digital Currencies, Social Credit Scores and Carbon Credits. That is why the government's ID system must be opposed now rather than down the track.

The Digital ID is the line in the sand. It must not be crossed. Freedom or slavery? The choice is yours. Do not comply. Do not download any app related to this.

Conclusion

The power brokers like populations to be confused, distracted and frightened. They prefer us to fight among ourselves over diversionary issues (often trivial and fabricated propaganda). They like us divided: Left/Right, Man/Woman, Gay/Straight, Liberal/Labor, Republican/Democrat, Worker/Boss, Black/White, Christian/Muslim. We are all human beings trying to look after ourselves and our family in a world which has been distorted to suit elite interests.
"Any crisis - whether genuine or manufactured - will be used by unscrupulous politicians and interest groups to progress an agenda that is against the best interests of the people" - Brandson's Law

Australia has been designated by its rulers: a tourist Mecca; a money laundering hub; and a quarry supplying cut-price resources to be extracted for processing and value adding offshore. Australians must unite to change this.

The housing and cost of living crisis has been created by deliberate government policy. Do not trust major party politicians. They are not working in Australia's interests. Find minor party and independent candidates to support. Pressure every candidate to push for these policies. Even just picking a few of these and spreading the word will help.

Life will only get more difficult from now for most Australians if the globalist manipulators continue pushing their key policies such as digital IDs, carbon credits with social credit scores, Central Bank Digital Currencies, the destruction of farming & agriculture, population manipulation by unsustainable & illegitimate migration, and censorship of the internet. This is the main game. This is what we are up against. All other issues are distractions used to divide us and limit our power. We must stop their dream of a Global, Authoritarian, Cashless, Surveillance State – their ultimate tool of exploitation and control. Make Living Affordable Again - #MLAA. Stand Unite Make It Right - #SUMIR. United we can't be defeated. We are many …… they are few.

Bank Reform Now was founded be its CEO Dr Peter Brandson in 2013. BRN is a grassroots campaign aiming to educate and motivate people to take action against a corrupted banking and political system that is stealing the wealth and rights of all Australians. BRN advocates peaceful methods of protest. In a civilised society that is all that is required. We will never initiate the use of force.

File Attachments:	Attachment	Size
	Financial Services Law Force - Principles to Practice - Michael Sanderson	180.69 KB
	Book - The Great Taking by David Rogers Webb	2.15 MB
	BRN - Model Litigant Princilples for bank litigation	306.38 KB

Websites For More Information: Documentary: The Great Taking - David Webb exposes the system Central Bankers have in place to take everything from everyone.

https://www.youtube.com/watch

Related Links: Coercive Predatory Capitalism
Free Speech Under Attack
The BRN Gross Domestic Well Being Index

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