So you think we live in a Democracy? .... Maybe Crimocracy is a better description!

Summary:
In a country as wealthy as Australia why are we seeing such horrific suicide figures - particularly amongst farmers, veterans and our young? Why are so many struggling with cost of living pressures - particularly housing? We are seeing such hardships because our economic system is structured to CRIMINALLY extract as much wealth as possible from the people and their country. Australians have noticed a gradual loss of core freedoms and rights as well as an attack on the nation's sovereignty. This is a worldwide phenomenon and it stems from a battle between competing criminal cartels using politics and finance as a weapon of abuse, exploitation and control. Try this thought experiment - think of Australia as a town run by an organised crime ring. AND then see what has happened to Australia - all is not as rosy as pollies and bankers told us for the last 30 years - especially before elections.

Article Information**Category:** Press Releases
Author: Dr Peter Brandson - CEO Bank Reform Now
Source: BRN Press Release
Date First Published: 16 Aug 2019

Posted ByPeter Brandson
1 Sep 2019 - 1:00am





The Decline & Fall Of The Great Southern Land

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

Australia is one of the richest nations in the world. What's gone wrong? Decades of political incompetence, stupidity and treachery are now coming home to roost. Did you believe in the great "economic miracle" - thirty years of "uninterrupted economic growth?" Well the truth is ..... it was a phony debt fueled mirage built on fraud.

The global elite wanted to shut down our manufacturing industries and our politicians - starting with Whitlam and Fraser - went right along with it. Australia's "boom" wasn't in value adding to our bountiful and valuable resources - no - Australia was turned into a quarry. Our resources shipped overseas at dirt cheap prices. While our wealth was being stolen we lived it up while the elite and their bankers pumped up asset prices - shares and housing. Our GDP rose but most people felt wealthy only because they could borrow against the rising value of their homes and investments. Productivity and wages have been stagnating for many years. The bulk of the rising GDP was going to the elite and their finance sector - not to most workers and their families. How can this be so? **One way of looking at our "economy" is to liken it to a town that is controlled by organised crime gangs.**

People want to look after their families so they work. Some work harder than others but no matter what they earn they expect to enjoy the fruits of their labour while living in civilised freedom. Most people just want a fair go but what happens if their town is run by criminals? Every week the crooks come by and claim their cut. It's not just the local bar or barber that gets shaken down. When organised crime is really well organised **the crims get a cut from every single transaction.** Every dollar a worker earns will see 20 to 50% stolen. Every time a purchase is made 10% will go to the crooks.

The crooks will impose complicated "laws" and "taxes." This will mean lawyers and accountants must be used by a large segment of the population. Every service they provide will also see the bagmen come for their cut.

The crims will also structure society in a way that sees a two income family struggle. This starts up other industries that wouldn't be needed if people didn't have to work 40, 50 or 60 hours a week to keep a roof over their heads and the family fed. For example - child care has become an industry and of course the crooks get a cut from those workers' incomes too.

The Godfathers of the town will create all sorts of jobs in the public and private sector that often don't really serve a useful purpose. **People working in useless jobs can be robbed too.**

What else happens in the town run by criminals?

Any sort of "business" or economic activity is encouraged because the kingpins and their henchmen get a cut. Unhealthy product sales, useless product sales, wasteful product sales, etc. It doesn't matter - as long as people are forced to "work" - "earn" - and pay up.

Building projects will be commissioned even if the project is not really needed ..... and of course the project will go over budget.

Often the build quality will be shoddy so repairs will be required and the building will likely be torn down within 20 or 30 years and a new one built. Of course the crooks get a cut of all this as well.

In other words the town is being run as a racket to fleece every citizen. Does this sound familiar?

Right up until the 2019 election both of the country's major parties were saying Australia had a "strong economy" - one of the best in the world. After the election it's a very different story.

"Strong headwinds are approaching." Interest rates must be slashed to near zero "to boost growth."

Aussies are not actually doing quite as well as pollies & bankers were saying.

Here are some pointers to the truth -

1. **Under and unemployment is much higher** than the official figures. Particularly for young people.

2. Many people are in casual work or the "gig economy." **Precarious incomes.** Not enough hours. Exploitative conditions - including wage theft.

3. Australia is carrying an **enormous** per capita public and private **debt.**

4. People are **time poor** especially if they are trying to run a business or farm. Red tape, bureaucratic obligations, long hours.

5. **Poor quality housing.** Developers and builders cutting corners to build houses that people can afford but which have many minor and major flaws that will cost money to fix in the future. Dangerous and substandard housing is a hallmark of poor countries.

6. Housing has become too expensive. Rents and mortgages take too much of a family's income. Cost of housing should not be more than 30% - **many families are struggling with housing costs of well over 50%.** The result is more and more people can't afford a house. High density living is more economical so as our population becomes poorer more people will have to live in shoe boxes in the sky. Already many are finding that they will never own a home. People should have the security of home ownership as they age.

7. Some States are now supplying breakfast to school kids. Their parents - for one reason or another - are **unable to afford or provide a decent meal** in the morning.

8. Too many rely on **fast food and junk food.** Again - because they are time poor. A population with poor diets is more likely to get sick. Therefore medical expenses rise. Of course this generates more "economic activity" which brings more money to the crime lords.

9. Most people haven't got enough savings to comfortably afford several thousand dollars for **emergency expenses.**

10. Rising incidence of mental illness - **depression, anxiety, suicide.** In large part due to the stress of living in a Crimocracy where it's made hard to live in civilised freedom.

11. **Harmful drug and alcohol abuse.**

12. Unacceptable rates of **domestic violence** - plus children living with fear and neglect.

13. High **divorce** rates. Families living with financial and social stressors are much more likely to fall apart.

14. Young people will have a **lower standard of living than their parents** and their health outcomes might also start to slip back with increasing morbidity & mortality figures.

15 Many young students are having to engage in sex work to afford continuing with their studies. **A shocking indication of Australia's decline.**

16. The "share economy." Many can't afford their own home so they are forced to share - often with friends and family but even more so now with strangers. Same applies to car ownership. Corporations are being set up to profit from people's inability to own and run a car. These are both signs of a country in decline. Next stop - tent cities where the homeless try to survive on the outskirts of town.

17. A **corrupted share market** with insider trading where the big shots can pump and dump stocks at will to screw the "mum & dad" investors.

18. The Hayne banking Royal Commission grossly underestimated the amount stolen by the banks

from their customers. Credible new research suggest the true figure is well over $200 Billion. **Bank profits and executive lifestyles are built on theft, forgery, deception and other forms of misconduct.**

19. **Political donations have corrupted the parties and debauched democracy.** The banks are the biggest donors to the major parties. Up to 2016 both opposed a banking Royal Commission. Both parties have opposed a proper Federal ICAC.

20. Various manufactured crises have been the excuse to pass laws creating a soft **police state:** surveillance - privacy breaches - data monitoring. This is not the way people live in democratic freedom with fundamental rights respected and cherished.

21. **Whistleblowers are at risk of harassment and jail.** Journalists and government staffers that expose issues of critical public interest or government stuff-ups and embarrassments are at risk. By punishing a few, others will be discouraged from speaking out. This is a sign of the soft police state becoming harder. It's just a step or two away from people disappearing from their homes and work.

Edward Snowden revealed how governments are abusing technology to spy on the people. Julian Assange reveals the truth and is America's most wanted - facing a likely death penalty. In Australia Witness K and Bernard Collaery are being harassed and facing jail for exposing how the Australian Government spied on the East Timorese to screw them out of their oil rights. Let's not forget Australia gave tacit approval for Indonesia to invade in 1975 and eventually kill one third of the East Timorese population - 200,000 men, women and children. **The government has plenty to hide.** Realpolitik is a nasty business and is no respecter of fundamental human rights.

Three myths that must be busted prior to serious reforms:

1. Banks take in deposits and then lend the funds to borrowers. ABSOLUTE CRAP..!!

Banks are licensed to issue credit by the Federal Government. Only the Australian Federal Government can issue Australian Dollars (AUD), it is a currency sovereign. When a bank makes a loan it does so by entering numbers on a keyboard, and as the loan is paid off the banks reduce those numbers. The license has the effect of increasing and/or decreasing the amount of money in the Australian economy under that license. How is it that our government is allowing the private banks to profit from this power?

This bank credit is a debt which you cannot save; the only money you can really save is the money the Federal Government spends or issues into the economy. Cash only makes up approximately 3% of the total AUD in our economy.

2. Governments tax the people to provide funds for infrastructure and services. ABSOLUTE CRAP..!!

Think about it, only the Australian Federal Government can issue AUD otherwise it would be counterfeit. How can one pay tax before the Australian Federal Government spends or issues that currency in the first place? Also, why would the Federal Government need to tax or borrow its own currency that it can produce in any volume at any time? The only thing that restricts Federal Government spending is Australia's "real resources" - the country's people and its natural resources. That's our county's wealth - not digits on the banking cartel's computers! See links below regarding Modern Monetary Theory.

These first two myths have led millions into debt servitude. Voodoo economics has been used to transfer the wealth of nations to the elite.

3. Government serves the people's interests. ABSOLUTE CRAP..!!

There is plenty of evidence to prove this - see links below.

Creeping Totalitarianism

Slavery can take many forms - and there are more slaves today than at anytime in history. People have been losing their rights and freedoms very gradually for decades. Governments always find an excuse to justify their increasing intrusions into the personal and business lives of ordinary citizens. People are living in an environment of perpetual fear and war. War on drugs. War on terror. AND now the latest - the **WAR ON CASH..!!**

If you are pissed off after reading about what has happened to Australia and its people. If you are angry about the loss of sovereignty that has occurred under ALP and LNP governments. **If you are prepared to DO SOMETHING....!!! Here are several critical things to do right now -**

A) CASH BAN - CONTACT POLITICIANS to stop Scott Morrison's ban on cash. The first person to email and call is Opposition leader **Anthony Albanese** [A.Albanese.MP@aph.gov.au / Ph: 02 9564 3588] **Labor, the Nationals and the Crossbench must oppose** this if we are to succeed. **See attached pdf for all ALP and Crossbench pollies that must be contacted now.** Just tell them you oppose the proposed cash ban law. For more info about worldwide moves to axe cash - see below for the **$100 Notes Under Attack** article and a couple of powerful videos. Also - help spread the message on Facebook >> www.facebook.com/bankreformnow/posts/2153612924747344

Treasury has this bill ready to roll - CURRENCY (RESTRICTIONS ON THE USE OF CASH) BILL 2019 (DRAFT) >> www.treasury.gov.au/consultation/c2019-t395788

The Bill is being promoted deceptively by the Morrison liberals -

1. It won't crack down on criminals, because criminals won't care if cash is restricted — after all, they are criminals - they have no problem breaking laws!

2. It's not about the black economy, as the vast majority of tax evasion and money laundering is not by individuals but by banks and multinational corporations.

3. The person who recommended the cash ban, Black Economy Taskforce chairman Michael Andrew (now deceased), was the global boss of KPMG when two of its biggest clients, giant British banks HSBC and Standard Chartered, were caught in 2012 in massive money laundering operations — KPMG had audited both banks for years, helping to cover up their crimes!

4. Banning cash criminalises law abiding citizens who want to use cash for privacy, and not to have to use a bank and pay bank charges.

5. The real reason for the ban is to trap Australians in private banks so they can't escape insane policies intended to prop up the banking system at the public's expense, including negative interest rates—charging people to have their money at the banks, and "bail-in" — confiscating deposits to rescue failing banks.

6. It is the thin edge of a wedge. The limit will be reduced with the aim of getting rid of cash altogether. The IMF has made this clear in easily accessible documents.

Maybe the government needs to consider that the banking system is flawed and is not working in the country's or its people's interests.

B) AXE THE PHONY 2019 BANKING CODE OF PRACTICE - CONTACT THE ALP SENATORS in the pdf below. Senator Malcolm Roberts will need their support for his motion in October to disallow the new Code. Tell them you are not happy with the way the Australian Banking Association has rigged the 2019 Code of Practice. This was done with ASIC and government approval. ANZ CEO Shayne Elliott is the Chair of the ABA and ex ALP Qld Premier Anna Bligh is its CEO. Is the Code rigged? - Bloody oath it is..!!

C) It is time to Stand - Unite - and Make It Right. Study the type of reforms that can increase your freedoms and the country's prosperity. Take back Australia before it it is too late. Now is the time to act. See the SUMIR series below.

Other links below can help you with campaigning - **Justice Demands Action** - gives you all you need to know to effectively lobby for real reforms - particularly regarding the finance sector and its misconduct.

File Attachments:

Attachment	Size
ALP and Crossbench Contact Details	164.12 KB
ALP Senators - Phone and Email	222.03 KB
Email only list - ALP, Crossbench, Nationals - For Easy Copy and Paste	19.74 KB

Websites For More Information: Contact Details For MPs and Senators
https://www.aph.gov.au/Senators_and_Members/Guidelines_for_Contacting_Senators_and_Members
The Purpose Of Money Is To Provision Government (or, "How To Turn Litter Into Money")
https://www.youtube.com/watch
Banning Cash in Australia Is Not About the Black Economy
https://www.youtube.com/watch
The Real Issues Behind The Cash Ban - Martin North and Robbie Barwick
https://www.youtube.com/watch
Steven Hail's presentation on modern money and the "budget emergency."
https://www.youtube.com/watch

Related Links: Stand - Unite - Make It Right. The Launch
Step 1 - SUMIR - Sovereign Wealth Fund
Step 2 - SUMIR - Sovereign Monetary System
Step 3 - SUMIR - Triphasic Citizenship Dividend
Justice Demands Action - Right Now
$100 notes under attack. Why?

Source URL (modified on 13 Sep 2019 - 10:59pm): https://mail.reformnow.com.au/node/574

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