

Financial System Inquiry
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To Whom it may concern,

Please bear with me for a little so I may present a view portraying a scriptural perspective of what I believe a right money system, with correct base for credit issues, should be like.

When God has said "charge no usuary", and also "owe no man anything", it must signify that something is wrong with debt and high interest rates & charges.

Originally money cost nothing to introduce, with the exchange & buying power decided by those who felt they were free to exercise God given rights.

The forms of exchange were cheap, & common things, like shells etc, which served well until change was decided in the mind of human beings who were free of pre-conceived compulsions to comply with any rules.

Sadly this sense of divine right & freedom has been lost & now private bankers surmise to self centred changes which place high importance on narrow personal profit based policies, lacking equality & true responsible holistic care of all the population & the planet's environmental needs.

The true God of the Universe has set forth vividly by his own behavior to mankind, portraying his benevolent nature, & will enforce this view when judgement day arrives, & he has emphasized that we should fear of what he will do if we cross his intentions. I am convinced God planned two things to happen as we understand his motivation in sending of Jesus Christ who was the "servant king" whose death made reconciliation possible, & that was that this same force would control the whole of our lives making an appreciation of the truth "it is more blessed to give than receive". So if we receive grace we should show it. At least it is wise to do both things.

For God to make mankind in his own image with free will & the potential to love, have perception, wisdom & vision, means, he planned right & generous behavior for them ahead of time. When they failed, it was God's choice to be patient to the end of time making eternal provision for us on a conditional basis & demonstrating a pattern we ought to follow in the most important establishment of mankind, "our money system" (i.e. do likewise - "create")

Now, even though all sources of credit can buy & sell, & there is to be due consideration given to everyone of these, only one stands out as suitable put into the hands of the government, of the day for the sake of our Nation's future chances of healthy survival, plus giving our part of the planet the best chance of prolonged existence.

The following comparisons show clearly how a credit based system excels & gives far greater potential to a Nation to carry out corrective & productive work which will give our total needs the best chance of fulfillment.

A) DEBT EMPHASISED
 1) A system as present, based on issue of credit based on debt with changing interest rates with little caution & protection given by private banks as these. Not very personal.

2) A system rationalised by Godless secularism with little regard to borrowers real case & needs of real security, heartless & cruel at times causing foreclosures, liquidations, & massive loss of peoples assets so long as the debt section if possible is returned to the bank. Always changing & never presenting stability. Leaves borrowers bewildered at times.

B) CREATION EMPHASIS
 1) A system based on freedom to issue against total national wealth, visions, & capacity to carry out set goals. Low fees necessary & secured fully by own nature of the system.

2) A system based on real case of the Nations people, the needs of the total environment & the future needs necessary for progress which is sound, satisfying & rewarding. A system that does not mock the people, make them poor, or leaves the teachings of God mocked, or the ways of God ignored. A stable system, set & unchanging, promoting trust & security.

A)

3) A system that forces hard work & slavery often to repay the principle of loans, plus often a changing interest cost. Is not sensitive enough when there is a business etc. down turn, drought or flood etc etc. (Stressful)

4) A system plagued by profit results good for share holders, plus aims to win more. Often trapped into unfair fees, for this reason Vividly shows up inequality between Bank, investor & the borrower.

5) A system that gets into complicated trouble as it tries to cope with its own investment mistakes, keep governments submissive to its claims of "bail outs," The dread of "debt-for-equity" swaps promoted, and now proposed "bail in." What's next? Is how blind to the fact "no one gets away with anything" - we all have to pay "the last farthing" if guilty, Jesus said.

6) A system run by a small number of bureaucrats with less visionary input & too greedy to resist taking gambling risks, leading to trouble. (10% of population at most.

B)

3) A system with wise thoughtful base that has no need to hurt & press for returns. A system which can treat borrowers as family & give aid sufficient to get borrowers through without stress. Can solve the stress problems of no money availability

4) A system run for everybody's benefit, even banks, because it will be source of money for investment, full employment, & infrastructure improvements, etc. etc. and would be a source of personal savings wanting a safe bank for security.

5) Much easier to manage when free of the debt principle that forces demand & leaves banks & borrowers stranded when serious failures occur.

With the credit base, does avoid many pit falls that front ordinary saving banks who also speculate unwisely.

Easily saved by forward projections & concrete provision planning, plus continuous access can be made possible for fresh funds towards bail outs.

6) Free of minority rule, Open to public scrutiny, & can become very informed via public input which is easily sought. It can meet the strictest set of rules. (100%)

A)

7) A system driven by profit motives & easily pressured by borrowers in some areas & lending money without protective scientific research done for both parties, putting security against risk, & also environmental good.

8) A system that actually puts the whole planet at premature risk, & the future of mankind, by making too much of debt & little of human worth, & instead of ruling the money system with consideration overall, correcting the same continually, the leaders yield to bandaid input after inputs to the point wisdom & common sense are pushed aside. Money systems must serve moral requirements, not be the driving force that change moral attitudes as seen by silly ideas as "bail in" which is legal thief on the highest level

9) A system which by short sightedness & wrong investment skill is putting peoples savings at risk & by poor research & speculation causes the extinguishing of heaps of real solid functional previous good money of very sound origin.

B)

7) A system which aims at wise protective growth in all areas keeping equality & sustainability to the fore. Does not prevent free speech nor hinder input from science departments. Is void of any profit motive freeing policies narrow.

8) A system above all money systems which makes possible corrections in every area of life. It has no bondages & reason for none to occur, because the reason for its existence starts with it supplying a very distinct need & making healing possible in many other areas of the money systems. It empowers the government of the day to act in wisdom on all fronts, without duress from any source & can solve many many problems other systems cannot. (Full of blessing possibilities & no cursing causes.) There is no base for any fear for anyone.

9) A system functioning to protect credit rights, set up never ever to lose any rightful money or credit of any kind. Is an actual source of wealth realisation & not a means of any extinguishing anywhere & no short falls possible.

A

10) A system which can via debt contracts, use pressure to get government protection & even swing elections for own protection & ends. It is capable of influencing the media when these are in debt so as to distort facts in favour of belief rather than truth. A system that tries to keep the public opinion believing all their own propaganda.

11) This system would be very happy with our stupid Public Private Partnerships and the sale of Public assets as this extra pressure put on money would offer more investment base to earn more by debt based loans & mortgages.

12) This system was quite happy to undo our old Commonwealth bank which was Australia's nearest bank to that proposed across the page, & also treacherously undid the Glass-Steagall system which is also akin to a good type credit bank serving the Nations needs of credit on behalf of the people of the U.S.A. for many years. This made way for the G.F.C. to happen.

B

10) A system that can protect our electors & politicians, providing a source whereby elections can be financed properly, thus removing the incentives where so many are caught in accepting money from the wrong unacceptable sources. Such a system does help stamp out corruption & the influence of people who want their own way in this country, or a means around our Nations law.

11) A National Australian Credit Bank separate from the other saving banks would have a huge stabilising influence on banking in general as all National assets are grouped together for appraisal determination of value & recorded against the Nations wealth base, giving grounds for the establishment of such a bank, and full benefit to the whole community for which it is set up, thus protecting assets of all.

12) Had such a bank being in place during the Global Financial Crisis or a similar Glass-Steagall, the Labour Party would not have made such serious blunders borrowing overseas. Also the banks in America would not have had to be "bailout" & both the banks & government would have fully corrected the trouble & made good the loans lost.

13) A system that loves debt & it effects on inflation & cases little when buying powers are lost by the community because more debt based financing will be the case!

By spoiling the moral fibre of many peoples outlook this system may never be able to turn around the ghost cities it is largely responsible for in the U.S.

14) A system that would fall in a brain dead heap if it had to face producing a remedy in a hurry, that would solve all the ills of humanity, plus correct all environmental damage made possible under people who were financed by it. By heavy investments in the areas of mining via loans & shares purchased etc. this system has over seen many failures & is partly responsible along with companies dedicated to this activity as well. It has been mainly behind gold mining only to stack gold bars, while millions of tons of fossil fuel has been burnt & this one day will be more valuable than the gold it mined, & many other minerals also as gemstones & diamonds.

13) The best system to totally out law inflation coupled with good government management & controls such as encouragement rewards, incentives, subsidies & tariff protections etc. Compensation & buy back programmes of dirty industries are easily possible as well, & so is a better & fair tax system under these credit based banking activities. The whole aim to remain sustainable longer into the future.

14) A system of credit set up to solve a multitude of problems & make suitable corrections possible. There is no reason why unlimited corrective & good progressive works cannot be achieved like fast rail, freeways, more quality dams, pebble based nuclear power houses fish farms & every other form of sensible "environmentally kind" of industry which is supportive of life & less heavy in footprint of heat & carbon with pollutions. It can help contribute to fuel saving corrections by buy backs, & one industry which needs to slow, i.e. the tourism one, where massive tonnages of fuel are burnt contributing little toward life support systems. This is one correction badly needed & there would be many more fuel wasting, heat producing trades needing change as well, & education of the public to this is needed.

In closing let me ask a serious question

Would any sane person normally try & throw out, or destroy any thing that functioned well & was fully acceptable to the community at large?

To give an example of some 1) The wheel 2) The light bulb 3) Our mobile phones 4) Our sewage schemes 5) The traffic roundabouts & traffic lights 6) Electricity generation, & the list could go on & on, yet over & over people behind money have rejected permanently retaining a full blown credit based government managed banking scheme, as a backup.

It has better credentials than any other, is approved by God, & serves government better, is unencumbered in providing credit needs, so why turn it down as has happened?

My guess is that it can only happen because of greed & exploitation of opportunity, which presents, when money is not understood generally very well by everyone in general. For this reason there is lots of guilt resting on those in the industry because these are aware at all times of what is going on, & yet fail to improve it, & take the system into safer moral waters. It baffles me to think men can believe they can leave God out of their thinking, equations, & planning & bless themselves, or others, & still reap a reward of eternal worth. Think about it, God is still the same unchanging person, & this is his statement, there being a principle in it applying to every area in our life:

"This is the condemnation, that light has come into the world, & men loved darkness rather than light, because their deeds were evil."

St John 3:19

Someone else said: "There is none so blind, but he, who does not want to see!"

I Remain
Yours sincerely
Ray Newcombe