

Giving Society Credit By Georgiana Pinwill

In the Movie "Carol", John Paul II said open all ways to Christ, including the economic ways. How do we open the economic system to Christ? Because humans invented our earthly economic system, it stands to reason that the system could be flawed, and that which is not built on Christ will fail. As a result, we must make sure our economic system is built on Christ.

When we look at how God creates and gives life, we see an abounding act of generosity. Not one of us paid a cent to be conceived in our mother's womb. Having created life, God then freely gives us all we need. Apples grow on trees, the rain falls, grass grows, plants sprout, calves are born: and it can all happen without a cent being exchanged. It's been continuing like this since the beginning of the world, long before banks were ever created by we humans. God gives us grace, sacraments, and unconditional love. So why do we say, "You don't get anything for nothing" and "There's no such thing as a free feed"?

God doesn't want us to waste our gifts. That is clear. "To whom much is given from whom much is expected." At the same time when it comes to receiving eternal life, god doesn't expect us to pay more than something is worth, pay for depreciating assets, or pay interest. 'You need to go to purgatory for another hundred years as interest for the sin of pride.' Can you imagine? Jesus spoke of not getting out until we had paid the last penny. He didn't say until we'd paid the last bill with compound interest.

The Old Testament talks of never charging interest.

An idea that fascinates me is of Banks all being non-profit organizations, rather like sensible charities. They would aim to provide a service rather than make a profit, however at the end of each year, each bank would work out the profit, deduct costs (costs having deliberately been kept low), and all profit would go to charities and/or be distributed evenly among the populace. It's radical I know. Maybe in this economic downturn, just one of many crashes, it is time to start thinking radically, or at least questioning radically. Certainly, the call to Christ is a radical one.

Money has become a god that mesmerizes us. Money and the economic system are beyond reproach, infallible. As Catholics, we know only the Church's official statements are infallible, so our society needs to become demesmerized fast.

I'm not suggesting anything imprudent, rash, or unfair but it's time that we really looked at what we've created with fresh and objective eyes.

Have you ever tried playing a game of monopoly without ever collecting \$200 when passing 'go'? I have. We all sure run out of money fast. In real life, do we have an equivalent \$200 at 'go'? No. Even Centrelink (social security payment) is coming out of the government budget, raised by taxes or new debt, and is not a free gift from the banking system. Everything from the bank comes with interest. Try playing monopoly with a set number of goes in which to pay back each \$200 you receive, with interest!

In the year 1900 40% of Western peoples were on the farm producing food. Now 1% do this, and surpluses are everywhere. If we are such a profitable economy considered in terms of production for effort, maybe it is time to entertain the idea of paying ourselves a National Dividend, to allow us to consume our surpluses and reduce our debts?

Am I making our economic system all too simple? Or is the modern world worshipping the money system like a pagan god that is so powerful, complex, and whimsical that we think we can never really understand it...or only

the very specially trained, who also don't? In the end it was a very simple matter to assess the pagan gods: they don't exist and they don't work.

When studying law at university, I asked my fellow student a question. 'Do you think there is more debt in the world than money to pay it?' He leaned down very low and close to my face. While raising a finger to his mouth, he whispered, 'You're not supposed to tell them that.' I had to admire his sense of humour.

May we pray that God will lead us towards his will in economics? The faith has many implications for economics that are not so widely considered. In St. Matthew's gospel 17:23-26, our Lord paid his tax through creating an increase in the money supply. The often misquoted excerpt from 1 Timothy 6:10 "the love of money is the root of all evil", is not a "bob-each-way" sort of statement. Who overthrew the tables of the moneychangers? Who taught us to pray (Matthew 6:12) "And forgive us our debts,..."?

If the Sabbath was made for man, might our money system be considered likewise? Two of the Gospels contain the words "Ye cannot serve God and mammon."

Of all the women who attend abortion clinics, only a very small percentage say it is due to financial pressure. However, how many feel secure in the money (and debts) they have? It is one thing to have money. It is another thing to feel secure that we will always have enough to live. With economic uncertainty, none know how much money is enough. How will inflation increase? Will all houses cost at least a million dollars in a decade? Will there be another crash? We weren't warned about the recent crash, will we be warned of the next one? The physical side of giving birth really isn't a problem anymore. It is the economic side of giving birth, economic insecurity.

There are two devastating forms of stress in economics. One is a deficiency of material necessities. The other is a sufficiency held with insecurity, and in the fear of its loss. Most Australians, thankfully, know little of going really seriously without, but very few of us haven't known the terror of losing what we do have. It is scarcity and the fear of it, which induce greed. Even pigs on self-feeders don't jostle and push each other; they are amazingly well mannered amidst secure abundance. There is a case for having humans similarly placed.

I'm talking about economics because I think it goes deeper with the issue of abortion than I originally thought. If we can get the economic system right parents will see through the fog (and the fear) of uncertainty.

We have crops growing and fruit on the trees, but not the money to buy it with. God said to go forth and multiply. Why is that command so hard today? We have better medical care and nutrition and safety regulations, yet having children is getting harder. What if the economic system is something of our own making: not nature's fault that still gives summer every year: not God's fault who still makes the vegetables to grow? Then who? One of the simple things about being human is we know one of us has made a blooper, when things get extra tough.

If men can't rely on a wage, they won't want to marry. Jobs are outdated with every new invention. Yet we've attached money to jobs. We need to become more inefficient just to pay people. A man used to earn a wage for a useful job and support a large family. They might need to be careful with money, but they'd live. Now a childless couple both with top jobs may end up without enough superannuation. Nothing has emasculated men as much as the economic system.

Yes, there has always been great poverty. Before the Industrial Revolution, it was largely because of the difficulty of producing food and other essential items. Since the Industrial Revolution, it has been due to jobs being taken over by machines.

Work has two aspects which it takes care and thought in differentiating, and understanding. The word is used sometimes to denote pure service with statements like "I'm doing some work helping out down at Vinnies", or "Raising a family is hard work", or "I'm working for candidate X in the election". This work of helping each other will never stop while there is love in the world.

The other reality of work, is what is sometimes described as “the curse of Adam”. After relating the fall of man, Genesis Chapter 3, says in Verse 19 that God said to Adam “In the sweat of your face you shall eat bread” and in Verse 23 “Therefore the Lord God sent him forth from the garden of Eden, to till the ground from which he was taken.”

If through God’s good grace and His forgiveness, and through man’s obedience to and application of God’s natural law, where 40 men followed a horse drawn plough in 1900, though now but one sits in his air conditioned tractor, is this grounds for panic? Must the 39 then be driven back into work so that full employment is maintained inviolate?

Must any alleviation of the curse be rigorously reasserted?

The answer is both yes and no. If there are pressing medical, housing, educational or other needs remaining, full employment makes sense. **All hands to the pumps! All hands to the pumps!** Yet if we treat full employment as an axiom, how shall we cope if employment in almost all other areas is similarly atrophied. If employment were to be banished as a means, would we enforce it as an end? In Catholicism, the end of man is elsewhere.

Full employment with exponential technological advance, requires infinite consumerism and insatiable materialism. The road to madness!

As far back as 1946, Professor F.E. Gregoire, speaking at a Social Credit Convention in Regina said “*The people of Quebec, with St. Thomas Aquinas, assert that a minimum of earthly goods, enough to lead a decent life, is appropriate to help in the practice of virtue.*” The word “enough” was his operative word.

St Matthew 6:25 to 34 is so beautiful in this regard.

Unfortunately, if we insist on employment before distributing “**empayment**”, we’ll all have to learn to consume up without limit. Social Credit suggests ways of distributing the wages of the machine, and ending the need for infinite growth in the economy.

Spain (in 2013) has an unemployment rate of 26%, and youth unemployment of about 60%. Yet the retailers are brimming with goods and all begging for sales. So why do we need full employment if we still have unused surpluses? We don’t. But we do need to demote money from divinity, giving it no more status than theatre tickets, related to the number of seats in the theatre, but with open claim to the whole theatre of life.

John Paul II and his Polish mentor, Cardinal Wyszynski, we are told by Malachi Martin in his “The Keys of This Blood”, in analyzing geopolitical realities, had concluded in the 1980’s that there were only 3 entities who were capable of deciding the future of the world. The Red Internationale (the Soviet), now fallen, the Golden Internationale (the interlocking and interdependent Banks who create the world’s money), and the Black Internationale, whose name is taken from the men of the cloth’s colour. Is Martin telling us true? Could it really be like the green bottles on the wall, and “Now there are two?”

The Golden International may have many irons in the fire, but it only has the support of one leg; the creation and control of credit, from which all its power grows. Like “the birds of a feather”, Banks with one leg, they all hop together, in an interdependent dance where all money originates as debt, and in net terms there is no money at all in society. Our last bank deposit would disappear with the repayment of the last bank loan.

The mills of our Lord’s victory of 2,000 years ago are grinding slow, but wonderfully.

Might we give credit where faith is due?