

The Hon Catherine King MP.
Shadow Minister for Infrastructure, Transport
and Regional Development.
5 Lydiard St North,
Ballarat,
Victoria 3350.
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Recession proofing Australia and our world forever!

Dear Catherine,

On the 28th of June I rang your office to make an appointment to discuss a concern I had. I was told by Sarah that you would not want to speak to me. At the time I was shocked by Sarah's rudeness and her unconstitutional response. It is your job as my democratically elected MP to listen to my concerns, that is what you are paid to do. From Sarah's attitude I will share my concern by letter now and make it available to the media.

At the time of my phone call to Sarah, I had just finished a phone call with my local bank manager, who had rung me at my request. We discussed, *saving Australia's economy from the ravages of the Covid19 Pandemic*. Something that should be of interest to you. The conversation with my bank manager went (I paraphrase), as follows from myself.

*"If the Federal Government had the power to write its own **Money Supply** into existence from the same place as private banks do (nowhere, or thin air). Then like private banks, the Government would also have the power to write that money out of existence. Having paid the benefits of those monies to the Australian citizens for the Covid 19 Pandemic. The result would be no hardship and no public debt, or inflation from the Pandemic monies. The Covid Pandemic being no fault of any of the recipients of the Job Keeper and Job Seeker and other benefits paid by the Morrison Government. These benefits are in the order of three hundred billion dollars currently. If the Government did have this power, they could write into existence 300 trillion dollars if that is what it took to save our economy. The bank manager agreed with everything I said."*
*This current **Money Supply** equation, practiced by our government on our behalf, is highly questionable and highly discriminatory, Catherine.*

Right now, the Pandemic stands as a **bonanza to the bankers of the world**. Its an ill wind! Think of all those houses they will own on foreclosure!

Our Constitution is **flawed**, and I need you to initiate amending it immediately as my MP, on behalf of myself and all Australian citizens. This **flaw** is highly **discriminatory** and to be found in Section 51, Item (IV), of our Constitution which states. That the government have the power to **borrow** money on the public credit of the Commonwealth of Australia. The word **borrow** being the **flaw word** While this **flaw** remains, our governments are nothing more than puppets of a private banking cartel, and the borrowing of money by our Government is a criminal act under this FRL arrangement, and is nothing more than a giant Ponzi scheme between our government and banks. Please read the link below for more understanding.

<https://seekingalpha.com/instablog/25783813-peter-palms/4549696-history-of-fractional-reserve-banking-which-became-model-for-federal-reserve-system-the-unbroken-record-of-fraud-booms-busts-economic-chaos>

When I stood for the Federal seat of Ballarat in 2019, a woman who read my book, ***Spiritual-Busyness, from Surviving to Thriving***, said. ***“As a model it is brilliant, and the worlds banking system is a scam.”*** She is the person who alerted me to the scam. She is a retired, International taxation accountant. I conclude she is right. The name of this scam is known as Fractional Reserve Lending (FRL) and dates back to 1694, when the English King, William of Orange, wrote into law, that the Bank of England could lend two pounds for every pound it held on deposit. Our banks use a 10:1 ratio scam version today.

Only a King (no pun intended) would have the power to pull off a stunt like that and it has held all our democracies to ransom ever since. Because we inherited this BS from England at the time of our Federation in 1901. King William, came from a Dutch banking family, he also started the Bank of England. He and his misses, Queen Mary 11, along with ten of their cronies raised 1.2 million pounds in twelve days to finance the bank, as its first 12 private shareholders. These dudes were then the owners of the favoured bank to finance the English Government. Nothing has changed!

The Bank of England remained a privately owned bank until 1947 when it became the Reserve Bank of England. Reserve banks are part of the same BS scam. Researching this subject has me understand why Australia was settled with convict labour (poverty in England at the time) and why so much extreme

wealth lay in the hands of the English aristocracy; they inherited it, like we inherited the scam, with our Federation.

What do we do with the banks then? That is simple, we transform them into Spiritual-Busyness banks, which will give them a different meaning, intention, and purpose. ***A purpose of serving community instead of exploiting it.*** I believe with the Spiritual-Busyness model, it would be possible to charge simple interest rates on home loans, instead of compound interest. I already have all the documentation necessary for how that could occur, which I wrote at the request of friend, years ago. The bank involved was the ME bank. Obviously, they did not use the document, or we would all be living in a different world, and ME would be the biggest bank on our planet.

There are 1.1 million children in Australia living below the poverty line. **A poverty line is an absence of money issue. How can money ever be absent when money comes from nowhere, with so many people are looking for work?** It all comes down to what we value in our daily busyness. When you amend our Constitution to correct the absence of money **flaw**, child poverty, and unemployment will be confined to the dustbin of history forever, in Australia. This should appeal to your sense of fair play as a woman, mother, and social worker/politician. The irony of the Spiritual-Busyness model is it would work just as effectively in any other country in our world, due to its **flawless** Constitution and cooperative nature.

Homelessness, the disgrace of our Aged Care facilities, and our Climate Change issues, along with our First Nation people's issues. All these issues will be resolved with the introduction of the amendment and the Spiritual-Busyness model. A busyness model specifically designed to create and support all community busyness, in love, kindness, compassion and abundance. In a partnership with a government, of the people. ***I call on you now Catherine to initiate this Constitutional amendment immediately as my elected Hon MP***

My proposed three-fold amendment reads as follows:

1. That the Federal Government have the Power to write into existence its own Money Supply through its Treasury. This to be done through the practice of Fractional Reserve Lending (FRL) on the Public credit of the Commonwealth of Australia. Further, to have the Power to write that Money out of existence at its discretion, when deemed necessary, for the well-being of the broad

Australian community. A good example of deemed necessary would be the Covid 19 Pandemic. Or to eliminate all forms of poverty and discrimination.

2. That the Federal Government adopt a business/economic model that is demonstrably sustainable forever for the benefit of the broad Australian community, that would end all forms of discrimination and poverty in the Commonwealth of Australia. An example of such a model would be Spiritual-Busyness.

3. That the Federal Government of Australia initiate a 'Living Wage' to all the citizens of Australia where it is deemed necessary, so as not to leave any citizen entrapped in poverty. This 'Living Wage' should include all holders of temporary work visa's, and foreign students in a Pandemic crisis situation.

With a limitless budget, or even a limited 300 trillion-dollar budget a Federal Government could: (eat your heart out Josh Frydenberg, you had your chance)

- Fully underwrite Australia's home and business mortgages.
- Fully fund the ABC, instead of cutting jobs.
- Fully fund the Arts.
- Fully fund all Climate Change solutions.
- Name your own fully fund, just for the fun of it, it could fully fund everything!

For the record, the Gareem Bank in Bangladesh has the lowest foreclosure rate of any Bank in our world and it lends money to the poorest of the people (mainly women) to start micro financed businesses to raise their living standards and feed their children. All this is done without any mortgage or collateral owned by the bank. The Bank has been hugely successful in achieving its goals and it is a testament to the honesty of the poor women who borrow from, and own the Bank, as it is a co-operative Bank.

Tell Sarah I forgive her. Catherine if you are the wise, intelligent, caring, compassionate, human being that I think you are, why don't you cross the floor and become the inaugural member of the Global Interdependance Movement (GIM). The two-party system is on its knees. You will probably get a Noble prize or two for initiating this good work by amending our Constitution, because you will be doing it effectively for every democracy in our world.

With love and blessing,

Alex Graham.