

22 Redding Rd  
Streaky Bay. 5620

Financial System Enquiry  
Sydney.

18. 8 2014

Dear Sir,  
It is with great urgency I  
make this submission.

The financial system must serve the common  
good.

Debt free credit must be created by a government  
National Credit Office (idea copy enclosed).  
to ~~get~~ guarantee equality between the total  
purchasing power available in the hands  
of the population, and the total prices  
of consumable goods for sale on the market.

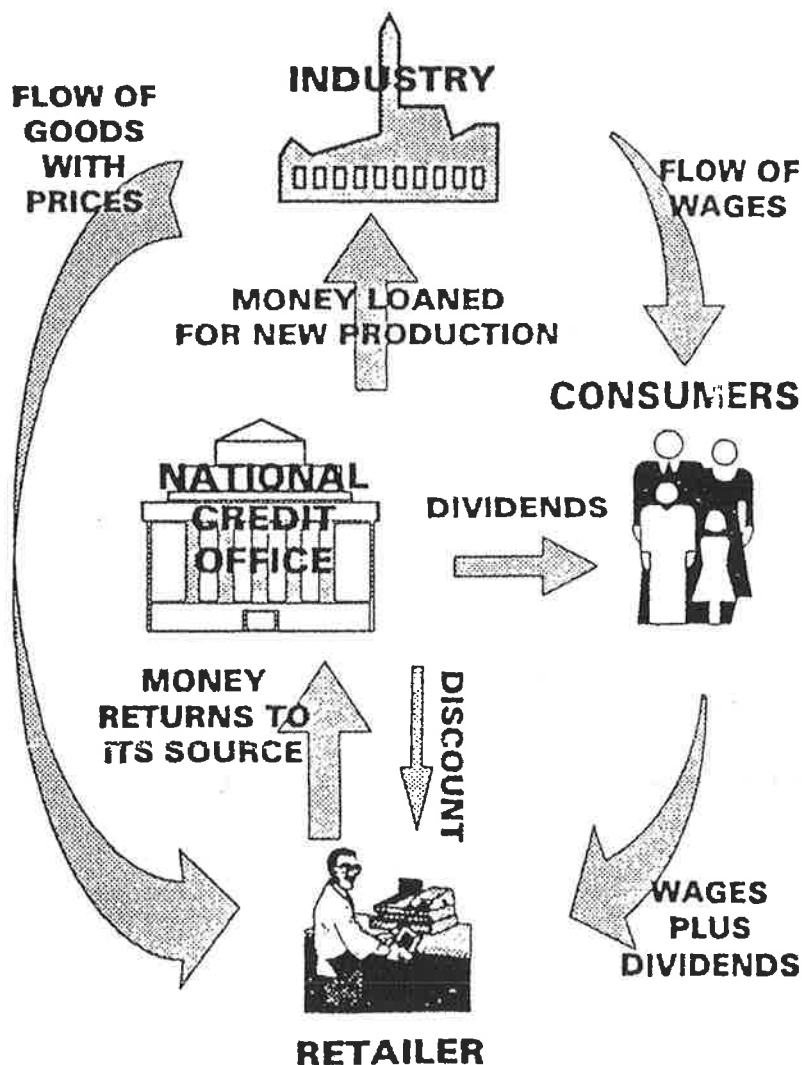
Private banks with their speculative side  
must be separated from the above and  
sink or swim like any other business

There would be and should not be any  
"bail-in" or any "ring fencing" ideas.

Very concerned  
yours truly

M<sup>rs</sup> Colleen Browder

## ***The circuit of money In a Social Credit system***



Money is loaned to the producers (industry) by the National Credit Office, for the production of new goods, which brings a flow of new goods with prices (left arrow) and a flow of wages distributed to employees (right arrow). Since wages are not sufficient to buy all of available goods and services for sale, the National Credit Office fills the gap between the flow of purchasing power and the flow of total prices by issuing a monthly dividend to every citizen. Consumers and goods meet at the market place (retailer), and when a product is purchased (consumed), the money that had originally been loaned for producing this good returns to its source, the National Credit Office. At any moment, there is always an equality between the total purchasing power available in the hands of the population, and the total prices of consumable goods for sale on the market.