



# SEEK THE TRUTH AND SERVE HUMANITY the Beacon

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## LET US NOT BE DUPED!

**Politics: the art of using euphemisms, lies, emotionalism and fear-mongering to dupe average people into accepting – or even demanding – their own enslavement. – LARKEN ROSE**

In the forthcoming federal election we will be voting for people we either don't know or don't trust to solve the urgent issues we are confronting. In the last six years, we have all witnessed the public exposure of corruption, shadowy decision-making, misuse of public funds, shady contract awarding, religious intolerance and scapegoating, demonising of asylum seekers, lying and deceit. These can no longer be tolerated. It is time for the people to take control. What if we were deciding the policies that affect our lives? What would our priorities be? The following are some proposals for a 'people's manifesto'. How does your candidate shape up on these?

**The environment** is number one on the agenda, acknowledging that we are close to the point where not to act decisively means the destruction of our world as we know it.

**The eradication of poverty** is a priority. Our society is neither fair nor just. Poverty is not lessening ... it is growing.

**A federal charter of human rights** is high on our list to protect us from the injustices of our society. While it wouldn't solve all our problems, it would make exploitation, so prevalent in our society, a little more difficult for the exploiters.

**Housing** is high in our manifesto. It is not an issue currently addressed by politicians or candidates despite the growing numbers who are either homeless, living in housing poverty or aspiring to a secure, affordable roof over their heads. No country claiming to be democratic and socially just can ignore the current crisis in housing.

**Wage justice and the right to take industrial action** and encouragement to unionise are also high on our list. Sharing equitably in the wealth the people create is an essential factor of a people's manifesto.

**Renationalisation of all public utilities** and an end to further privatisation: taking back transport, gas and electricity, water and communications from private ownership that has resulted in unnecessary price gouging and hardship for people.

**Education:** An end to funding expensive private schools and a guarantee of free, secular and compulsory education from preschool to university.

**Health services from taxation:** A return to the Whitlam program of a health benefit system from taxation with no extra expenses for individuals requiring expensive health treatment.

**An independent foreign policy** ensuring no engagement in adventurist wars.

**No company tax evasion:** A vigorous policy of forcing big companies and foreign conglomerates to pay their full share of taxation.

These are not finite suggestions, nor are they unreasonable in a country as wealthy as ours. With an election looming, it is time to think about the kind of society we expect and indeed demand.

The issues of corruption, shadowy decision-making, misuse of public funds, shady awarding of contracts, religious intolerance and scapegoating, demonising of asylum seekers, lying and deceit have all been publicly prevalent. They are all intolerable and have all been publicly exposed. They shouldn't be tolerated in a decent society.

**Democracy is not demonstrated by voting every three or four years if the people we elect serve only themselves and a narrow section of society.**

**Vote carefully, our future is at stake.**

EDITORIAL



# Both leaders must commit to a big boost in public housing

Dear Scott Morrison and Bill Shorten

There is one big and brave policy commitment you can make now that will hugely elevate your campaign as you face off against each other this election.

If you do this one thing, I believe you will be recognised for generations to come as a transformative leader who has left his country with a magnificent legacy. How many recent prime ministers will be remembered this way?

I'm asking you to make a commitment to significant public housing investment: specifically, that you make a pledge to instigate a federal initiative that will build 36,000 dwellings a year for the next 20 years.

We know there's a current housing shortfall of about 500,000 affordable social housing units in Australia and the problem is growing. Social housing is public, government-owned stock and community-owned or managed housing stock.

The Australian Housing and Urban Research Unit urgently recommends a capital grant funding model to construct 36,000 units a year over the next two decades. This will produce the 727,300 dwellings we need to address a grave social crisis that has been years in the making.

I'm sure you don't need me to tell you that people are living and dying on Australian streets. I'm certain you're aware that 116,000 Australians experience homelessness on any given night. I'm positive you know that there are tens of thousands of people living in overcrowded conditions, or in mismanaged and criminally expensive private rooming houses, from Dandenong to Darlinghurst. This destroys people's lives.

You have the power to help make this stop.

Great prime ministers of Australian history have left lasting legacies. Robert Menzies established the Department of Housing and the Home Savings Grant scheme, which helped to resolve the chronic shortage of affordable housing after World War II. Gough Whitlam built Medibank and, with it, a healthcare system that became the envy of the world.

Taking action to make a country fairer is the exclusive purview of neither right nor left. In the past, governments from both sides of politics have accepted their responsibility to make life better for all Australians, more or less as a patriotic duty.

It's sometimes observed that the current Liberal Party leadership appears to have embraced a bone-dry form of neo-liberalism. But it's worth remembering some of the great Liberal public spending initiatives of previous generations. The Medical Benefits Scheme, the Home for the Aged Scheme, the introduction of invalid pensions, the establishment of the Special Broadcasting Service (SBS): these were all part of the Liberal Party's legacy of making Australia fairer and more inclusive for all its citizens.

Labor prime minister Kevin Rudd called homelessness a 'national obscenity' back in 2008 and set ambitious targets to halve homelessness. But all the leadership changes and the dark shadows cast by realpolitik led to homelessness increasing by 14 per cent and rising like a flooding river. Labor must recommit to practical, long-term solutions.

Whoever wins the next election, the time has come to take action against the dire shortage of affordable housing in this nation. This national obscenity is now metastasising. Social housing will help end homelessness and guarantee that disadvantaged people have security of tenure and affordable rents for generations. All of us benefit from that.

If we don't act – if we continue to leave housing supply to the marketplace – affordable stock will diminish further, rents will continue to soar and housing access for a significant percentage of our population will recede into the unreachable distance. How many children do you want to see sleeping in city doorways?

Candidates, if you act on this in government you will be lionised for posterity as the team who pumped life back into a housing system as depleted as an emphysemic lung. And just think of all the jobs and spending the construction of 36,000 units every year for 20 years will bring into the economy along the way.

Mr Morrison, as the current leader of our country, you have memorably said this should be a land of 'a fair go for those who have a go'. Mr Shorten, you have launched your Fair Go Action Plan. But surely you can't have a fair go if you don't have a home? Here, sirs, is your opportunity to help preserve the egalitarian society you are so rightly proud of and put the meaning back into 'fair go', an expression that has become a shop-soiled cliché.

*Chris Middendorp is a client services manager at Sacred Heart Mission in St Kilda.*



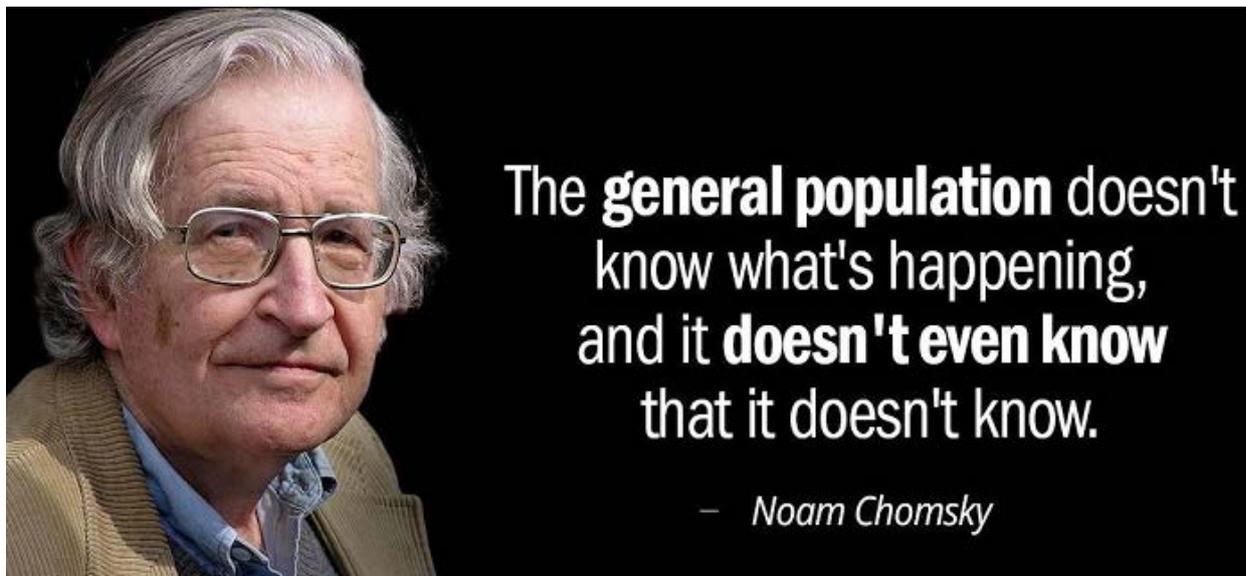
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## MEDIA LENS

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25 MAR 2019 EDITORIAL – TRANSCEND MEDIA SERVICE

# The Destruction of Freedom: Chelsea Manning, Julian Assange and the corporate media (Part I)



**19 March 2019** – In 2013, US Army whistleblower Chelsea Manning was given a 35-year prison sentence after she had leaked more than 700,000 confidential US State Department and Pentagon documents, videos and diplomatic cables about the US wars in Iraq and Afghanistan to WikiLeaks. Perhaps the most notorious of the releases was a US military video that WikiLeaks titled 'Collateral Murder'. It showed the indiscriminate slaying of up to eighteen people in Baghdad on 12 July 2007. The footage, taken from an Apache helicopter gun sight, showed the unprovoked slaying of a wounded Reuters journalist and his rescuers. A second Reuters staff member, employed as a driver and camera assistant, was also killed. Two young children, whose father was among those killed, were seriously wounded.

The video, together with the transcript of army exchanges during the indiscriminate US killings, shocked many around the world:

*Let's shoot.  
Light 'em all up.  
Come on, fire!  
Keep shoot, keep shoot. [keep shooting]  
keep shoot.  
keep shoot.  
[...]  
Oh, yeah, look at those dead bastards.  
Nice.*

While in prison, Manning twice attempted to commit suicide and also spent time in solitary confinement. She was released in 2017, after her sentence was commuted by President Barack Obama, two days before he left office.

On 8 March – International Women's Day – Manning was once again jailed after she refused to testify against WikiLeaks, and its founder Julian Assange, before a grand jury in Virginia. A grand jury means that the public is not allowed entry: the hearings are held

in secret. She said in a statement:

*I will not comply with this, or any other grand jury.*

*Imprisoning me for my refusal to answer questions only subjects me to additional punishment for my repeatedly stated ethical objections to the grand jury system.*

*I will not participate in a secret process that I morally object to, particularly one that has been used to entrap and persecute activists for protected political speech.*

Binoy Kampmark, who lectures at RMIT University in Melbourne, remarked:

*The sense of dredging and re-dredging in efforts to ensnare Manning is palpable ... There is a distinct note of the sinister in this resumption of hounding a whistleblower.*

Kampmark added:

*Manning's original conviction was a shot across the bow, the prelude to something fundamental. Journalists long protected for using leaked material under the First Amendment were going to become future targets of prosecution.*

Sending Manning back to jail shows:

*the unequivocal determination of US authorities to fetter, if not totally neutralise, the reach of WikiLeaks in the modern information wars.*

The famous whistleblower Daniel Ellsberg, who released the Pentagon Papers in 1971 detailing US war crimes in Vietnam and US government lies to the public, told Amy Goodman in a *Democracy Now!* interview:

*This is a continuation of seven-and-a-half years of torture of Chelsea Manning, in an effort to get her to contribute to incriminating WikiLeaks, so that they can bring Julian Assange or WikiLeaks to trial on charges that would not apply to The New York Times. It's been speculated for years now that the secret charges, if they did exist—and apparently they do exist—against Julian Assange were under the same charges that I was first—the first person to be prosecuted for, back in 1971: violations of the Espionage Act, conspiracy and theft. It would be the same cases brought against me.*

Ellsberg continued:

*Unfortunately, bringing that against a journalist is even more blatantly a violation of the First Amendment, freedom of the press. And although Donald Trump has made it very plain he would love to prosecute and convict The New York Times, he doesn't have the guts to do that, to do what he wants, fortunately, because it would be so obviously unconstitutional, that although his base would be happy with it and he would be happy with it, he would get into too much trouble constitutionally. So he wants to find charges against Julian that would be different from mine, because if he brought the same charges that he brought against me—in this*

*case, against a journalist—it would clearly be found unconstitutional.*

He then pointed to the significance of this latest development:

*And so, Chelsea, having failed to give them what they wanted over seven-and-a-half years here she was incarcerated, or since, or in the grand jury—namely, false incriminating charges against WikiLeaks—they're resorting again to torture, which does work at getting false confessions. That's what it's for. That's what it mainly does. They want her to contradict her earlier sworn testimony many times, that she behaved in relation to WikiLeaks exactly as she would have to The New York Times or The Washington Post, to whom she went first, before going to WikiLeaks. And they didn't pick up on what she was offering, so she went to WikiLeaks. But she took sole responsibility, not to spare them, but because that was the truth. And she tells the truth.*



## SENDING MANNING BACK TO JAIL SHOWS: THE UNEQUIVOCAL DETERMINATION OF US AUTHORITIES TO FETTER, IF NOT TOTALLY NEUTRALISE, THE REACH OF WIKILEAKS IN THE MODERN INFORMATION WARS.

Journalist Glenn Greenwald, who won the Pulitzer Prize for his contribution to a series of *Guardian* and *Washington Post* articles based on documents released by whistleblower Edward Snowden, concurred that the real target is WikiLeaks:

*the Trump administration is trying to do what the Obama administration tried to do but ultimately concluded it couldn't do without*

*jeopardizing press freedoms, which is to prosecute WikiLeaks and Julian Assange for what it regards as the crime of publishing top-secret or classified documents.*

Greenwald rightly called this attempt to go after WikiLeaks 'a grave threat to press freedom'. However:

*most reporters are mute on this scandal, on this controversy, and while a lot of Democrats are supportive of it, because they still hate WikiLeaks so much from the 2016 election that they're happy to see Julian Assange go to jail, even if it means standing behind the Trump administration.*

The reference to the 2016 election is the allegation that WikiLeaks' publication of emails from the Democratic Party and John Podesta, Hillary Clinton's 2016 presidential campaign chairman, brought about Trump's victory. Assange had even supposedly conspired with Trump, and with Trump's alleged Russian allies, to fatally damage Clinton's 2016 campaign: charges that are without any solid basis.

The Courage Foundation, a trust set up to fundraise the legal defence of individuals such as whistleblowers and journalists, warns of the 'Assange Precedent': namely, the threat to all media posed by the Trump administration's attempt to prosecute Julian Assange:

*All media organizations and journalists must recognize the threat to their freedom and ability to work posed by the Trump Administration's prosecution of Assange. They should join human rights organizations, the United Nations and many others in opposing Assange's extradition. They should do so out of their own self-interest given that their ability to safely publish is under serious threat.*

In December 2015, the UN Working Group on Arbitrary Detention deemed that the WikiLeaks founder, whose health is deteriorating, has been arbitrarily detained since 2010, and that he should be freed and compensated. George Galloway rightly points out that:

*It's a kind of modern day torture that Julian Assange has been subjected to.*

In November 2018, Assange's mother made an urgent and impassioned plea to raise awareness of his plight:

*This is not a drill. This is an emergency. The life of my son ... is in immediate and critical danger.*

On 18 March, Christine Assange renewed her appeal to journalists, in particular, to stand up for her son. Their record to date has been, in the main, shameful. We have previously detailed numerous examples of journalistic abuse, scorn and ridicule thrown at Assange, and WikiLeaks, notably by Guardian



**MOST REPORTERS  
ARE MUTE ON THIS  
SCANDAL...THEY'RE  
HAPPY TO SEE  
JULIAN ASSANGE GO  
TO JAIL, EVEN IF IT  
MEANS STANDING  
BEHIND THE TRUMP  
ADMINISTRATION.**



journalists. For instance, Hannah Parkinson, who writes for the *Guardian* and its sister Sunday paper, the *Observer*, tweeted this about Assange last year:

*'this little shit has lived rent free in Knightsbridge for 5 years, probably saved about £200k'*

The tweet was 'liked' by John Simpson, the 'impartial' grandly titled BBC World Affairs Editor who exudes gravitas, if little insight, on world affairs.

And in response to the news last October that Assange was to launch legal action against the government of Ecuador, accusing it of violating his fundamental rights and freedoms, Parkinson had tweeted: a teenager whose parents turn the wifi off. 🇺🇸

## END PART ONE

*Media Lens is a UK-based media watchdog group headed by David Edwards and David Cromwell. In 2007, Media Lens was awarded the Gandhi Foundation International Peace Prize. We have written three co-authored books: Guardians of Power – The Myth of the Liberal Media (Pluto Press, 2006), Newspeak In the 21st Century (Pluto Press, 2009), and Propaganda Blitz (Pluto Press, 2018).*

# WE ACKNOWLEDGE

Traditional owners of the Kulin Nation, past Warriors, Elders past and present.



# Libya: The effects of the hand of Satan

In 2011, NATO launched an illegal, savage attack against the country with the Highest Human Development Index in Africa. Let us see where Libya stands today.

When Cameron, Sarkozy, Obama, Clinton and that sickening clique of warmongering, interfering, imperialist thugs decided to attack Libya in 2011, in an attack planned and orchestrated for months in advance, they told us their fight was not against the people of Libya. Looking at Libya today, who were they fooling and who is suffering? Under international law regarding the scope of applicability, there are rules as to the wanton and brazen use of force turning a peaceful situation into an ongoing theatre of conflict. Why then have those responsible not been held to account?

Libya, in 2011 and under Muammar al-Gaddafi, was the African country with the highest Human Development Index, for which Gaddafi was about to receive a United Nations Prize at the time of the savage attack by NATO, an attack launched to protect the terrorists it had planned to orchestrate from the west (Tunisia) and east (Egypt). At the time, Libyans were fed, they had homes (free), education (free), healthcare (free), a good water supply and Libya was a filter and staging post for migrants moving towards Europe.

## FROM PROSPERITY TO MISERY – THE HAND OF NATO

Libyans lived in safety, whereas today many need protection; migrants had reasonable living conditions as they were housed in camps, halfway homes in their trip towards Europe after receiving documentation. Today they are sold as slaves or tortured or raped. Or all three. Or murdered. Libyans enjoyed free public healthcare in Libya and paid public healthcare abroad if they could not get the treatment they needed. Today the healthcare system has collapsed. Libyans used to enjoy a plentiful food supply and prided themselves on

offering guests copious portions of their national dishes. Today a third of the population is hungry or starving. Libyans benefitted from Gaddafi's great manmade water supply across the desert, bringing clean water to the cities and countryside alike. Today an increasing number of people have no access to clean drinking water.

NATO destroyed all of that. They bombed the water supply, then bombed the factory producing tubes so that it could not be repaired, they strafed the electricity grid 'to break their backs', murdered Gaddafi's grandchildren because they were classified as 'legitimate targets', murdered civilians, told lie after lie after lie after lie after lie after lie about the Government forces attacking indiscriminately when all they were doing was try to stem the onslaught of foreign terrorists shipped in to do NATO's dirty work, orchestrated by NATO boots on the ground, in direct breach of UNSC Resolutions 1970 and 1973 (2011).

Let us now take a look at Libya, 2019, and draw some conclusions as to who is responsible and as to why these people are not facing the consequences of what they have done. Before we start, we can conclude that if nothing has happened to them, if they have not even been the subject of due legal process, then international law per se does not exist, and therefore using it as a precept is a fallacy and pointless. Therefore on this case lies the entire moral fibre of NATO's international standing and the countries which fund and follow its policies of interference, intrusion and military intervention.

## NATO'S LIBYA: CHAOS, COLLAPSE, CALAMITY

The key words describing Libya today are chaos, breakdown of the law, collapse of the State, massive displacement, danger, insecurity, hunger, murder, slavery, slave markets, a dysfunctional economy, and a deteriorating public sector. What a spectacular epitaph

for Messrs Cameron, Sarkozy, Obama and Madame Senator Clinton.

Five hundred and fifty-two thousand people in need of urgent humanitarian need, 823,000 in need of humanitarian assistance, including 248,000 children out of a population of some 6.37 million. The international media has forgotten the story because it is embarrassing to NATO. Politicians across the world refuse to bring it up because they are threatened, the international community sniffs in derision, and so the 2018 campaign for humanitarian financing was 74 per cent underfunded.

Which leaves people like myself, and others, and media outlets such as this, and others, to carry the story, amid death threats, hacking, harassment, threatening emails, interference in communications and so on.

The direct consequence of NATO's savage interference in Libya is abject misery for large swathes of the Libyan population. In the words of Maria do Valle Ribeiro, UN Humanitarian Coordinator for Libya, 'Seven years of instability and insecurity have taken their toll on the wellbeing of many children, women and men in Libya. Each passing year people struggle to withstand the impacts of the crisis that has destabilized the country, put them in harm's way, driven up food prices, and ravaged the economy'. Way to go, NATO!

Where Libyans once lived in peace and security, safe to go wherever they wished, today the norm for many is torture, rape, murder, robbery, unlawful detention and shocking human rights abuses. Way to go, NATO! Where Libyans once enjoyed free public healthcare, with facilities present throughout the country, today the healthcare service is centred around the al-Jalaa public hospital in Tripoli, as even the basic healthcare facilities have been largely destroyed in the rest of the country, either directly by NATO (strafing hospitals and care centres) or by the violence which ensued after the collapse of the Jamahiriya State. Way to go, NATO!

Where Libyans once enjoyed markets brimming with fresh produce grown in Libya after Gaddafi's green agricultural revolution, providing land, seeds and know-how to farmers wishing to reconquest the Sahara, today one third of the population is classified by the UNO as living on borderline food consumption, as Libyan households spend over half their income on basic foodstuffs and people are forced to adopt coping strategies, such as eating once per day and filling up with flour and water flatbreads. Way to go, NATO!

Where Libyans once had access to the purest water from underground springs brought to households through the Great Manmade River Project, this was bombed by NATO (war crime), as was the factory which made the pipes (war crime), depriving the people of the basic necessity for human life – water (war crime), relegating households with babies to lives of misery (war crime). Today a growing number of people do not have access to clean drinking water, and worse, the

sewage system has collapsed in some areas, prompting the UNO to describe the situation as 'alarming'. Way to go, NATO!

Where Libyans once lived in their own houses, owned and free, because the government distributed a home to every Libyan citizen/family, today homelessness is rife, with people huddling in deplorable shelters, without water, sanitation or the basic living conditions. Way to go, NATO!

Where Libyans once studied for free (education was free, literacy was close to 100 per cent) today in the Cordoba public school, as an example, 1,500 children share three toilets without running water and for entertainment in the breaks, the children can opt to sit inside stinking classrooms or else go and play in the school playground, which is today an open sewer knee-deep in excrement. Way to go, NATO! Today 343,300 people of school age do not have access to education or literacy, whereas under Gaddafi the country's literacy rate grew from 25% to 90%. Way to go, NATO!

In the words of the UN Humanitarian/Resident Coordinator for Libya, Maria Ribeiro: 'Years of instability and insecurity have taken a toll on the wellbeing of many children, women and men in Libya. Each passing year, people struggle to withstand the impact of a crisis that has destabilized the country, put them in harm's way, and ravaged the economy.'

Whereas under Gaddafi, oil revenue funded public projects, imagine where the revenue from today's one million barrels of oil per day is going. Let us turn again to Ms Ribeiro: 'Libya is now producing well over one million barrels of oil a day. However, this has not yet translated into tangible benefits for people. Many Libyans get poorer every year. Basic health and education services decay, and frustrated citizens cannot understand why oil production and increased government revenue does not lead to improved living standards, security and wellbeing for all in Libya'.

I invite those who caused this humanitarian catastrophe to man up and visit Libya, speak to Libyans, walk around the country and see what they have done, then apologize publicly for their despicable acts and fund the reconstruction out of their own pockets, then turn themselves in for crimes against humanity and war crimes, along with common criminal and civil law violations.

They will not. They will just carry on as if nothing had happened, and international law will turn a blind eye to their crimes. Nobody will prosecute them; the media will drop the case. Welcome to Planet Earth 2019. Let this article be the political epitaph for those in my indictment of 2011, and a comment on this planet for future generations to come.

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# With Gaddafi 16 things Libya will never see again

- 1** There is no electricity bill in Libya: electricity is free for all its citizens.
- 2** There is no interest on loans: banks in Libya are state-owned and loans given to all its citizens are at zero per cent interest by law.
- 3** Having a home is considered a human right in Libya.
- 4** All newlyweds in Libya receive \$60,000 dinar (US \$50,000) by the government to buy their first apartment, so to help start up the family.
- 5** Education and medical treatments are free in Libya. Before Gaddafi, only 25 per cent of Libyans were literate. Today, the figure is 83 per cent.
- 6** Should Libyans want to take up a farming career, they would receive farming land, a farming house, equipment, seed and livestock to kick start their farms all for free.
- 7** If Libyans cannot find the education or medical facilities they need, the government funds them to go abroad, for it is not only paid for, but they get a US \$2,300/month for accommodation and car allowance.
- 8** If a Libyan buys a car, the government subsidises 50 per cent of the price.
- 9** The price of petrol in Libya is \$0.14 per litre.
- 10** Libya has no external debt and its reserves amounting to \$150 billion are now frozen globally.
- 11** If a Libyan is unable to get employment after graduation, the state would pay the average salary of the profession, as if he or she is employed, until employment is found.
- 12** A portion of every Libyan oil sale is credited directly to the bank accounts of all Libyan citizens.
- 13** A mother who gives birth to a child receives US \$5,000.
- 14** 40 loaves of bread in Libya costs \$0.15.
- 15** 25 per cent of Libyans have a university degree.
- 16** Gaddafi carried out the world's largest irrigation project, known as the Great Manmade River project, to make water readily available throughout the desert country.

Our church is a public and usable asset with portable seating and excellent conference, meeting and function facilities. We welcome its use by those who support our motto 'Seek the Truth and Serve Humanity'. Interested individuals or groups can contact the church office – we would be delighted to speak to you. A donation is payable.



On Collins Street, Melbourne lies a monument that acts as a gloriously loud remark about how banks are treated in Australia. The ANZ Gothic Bank, studded with stain glass windows and equipped with a chapel for bankers is a secular tribute to capitalism. It sprang up as a result of discovering gold in Victoria and remains a shrine to Australian materialism and sanctified plunder.

Despite historical disasters, appalling decisions punctuated by periods of prosperity, the Australian banking sector has become smug, self-serving and automatically exploitative. It abounds in assumptions of self-superiority and global majesty.

It is also highly oligopolistic, a culture that encourages manipulation of lending standards, the bank bill swap rate and the forging of loan documentation. 'The share of banking assets owned by the four largest banks in Australia,' observed the Financial System Inquiry in December 2014, 'is higher than equivalent shares in most other jurisdictions'.

Smaller lending institutions and non-bank lenders have made the understandable point that such concentration frustrates competition. Not so for Australia's Big Four, who insist without irony their presence guarantees competition, keeping low net interest margins and supplying good equity returns.

When grand public announcements are made by industry representatives, customers are meant to bow in appreciation. We owe the banks, not the other way around. The move by the Commonwealth Bank to abolish withdrawal fees from ATMs was trumpeted as a boon for customers. It was badged as a noble, kind gesture when it was merely a statement about the greater user use of online banking and the relentless march to the moneyless economy.

While the Australian banker is deemed a sacred cow by captains of industry, valuable for the shareholder despite spiting the customer, the same cannot be said for a good stretch of the country whose citizens see banks as unaccountable providers of dubious services.

Suspicious abounded for a good period of time that the Australian public is being hoodwinked even as the money pours in and profits soar. Australian banks alone have paid out over \$1 billion in compensation and fines to clients in the last decade, and know that they are facing a corporate regulator with more bark than bite. The idea here that the marketplace is supposedly god-like and generous in its distributions to those who work hard prevails with fanciful force.

Spectacular individual instances also abound, including the Commonwealth Bank of Australia's 55,000 breaches of terrorism financing and money laundering regulations. These are just a few instances of transgression. The list of banking improprieties compiled by former Deutsche Bank analyst Mike Mangan provides a grim buffet to pick from the last decade.

Such suspicions, and dismay, were simply too much for some members of the Turnbull government. While the cabinet resisted the grumbles from all sides of politics, various backbenchers were insistent that some form of inquiry was required. Backbenchers such as Warren Entsch insisted that a commission was needed. Barnaby Joyce, though, felt that 'our banking system is very well regulated; there are obviously issues that arise from time to time and they're being addressed through the proper processes'.

While the government did give some ground, hauling banking representatives before parliamentary committees and promising a future complaints process

for the aggrieved, the calls refused to die down. An inquiry with sufficient powers was needed.

Prime Minister Malcolm Turnbull, as he then was, duly relented. 'Government policy,' he weakly stated, 'remains the same until it is changed'. For Turnbull, the decision had been grudgingly taken to launch a royal commission. 'While we regret the necessity of the decision, we have taken it in the national economic interest.'

The effort to immunise banks from inquiry is unrelenting. Even after the announcement of a royal commission, pundits in the banking industry and political supporters feel that business will suffer. Don't touch the banks – that way lies doom. Former

things go belly up. Their ethics, as it were, is consistent with that of the spoilt brat. They know that they are top of the pile, the pops, the elite, and they also know that the taxpayer will be there to hand the goodies over when failure is assured. It is, in a sense, the most grotesque affront to the commonweal, and the public good.

The pertinent question to ask here is how far a royal commission will actually go to affect change. Turnbull has reiterated that he has no intention of putting capitalism in the dock. The very act of announcing this inquiry guarantees that he can, at the very least manage it, including the terms of reference.

The government, for one, has appointed former High Court judge Kenneth Hayne, hardly a rabblouser of note, and likely to be unadventurous in his digging. 'He is renowned,' went a joint government media release, 'for his brilliant mind, his forensic skill, and his deep sense of justice'. Whether this translates into feasible and constructive findings will preoccupy the sceptics and detractors until 2019.

Banking has become the crime made good. But in a sense, it always had been. We know the famous Brechtian idea here: far better to found a bank than rob one. It has, over the decades, achieved such standing that officials do not so much go to jail for appalling exploitation and poor judgment as occupy the next, highly remunerated job. Provided the bank is large enough, the taxpayer's wallet is always open to socialise losses made privately. Profits are an individual matter of excellence; losses are a matter of public socialism.

Figures such as Commonwealth Bank of Australia chairman Catherine Livingstone have found themselves explaining to the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry that finding clean executives in the banking sector is a task doomed to futility. There is no Garden of Eden here, with banking long fallen to vice, breach and predation. Specifically asked about the appointment of Matt Comyn as CEO to replace Ian Narev, Livingstone was grim: 'To find an external person globally at that level who has not been involved in some regulatory event is almost impossible. And I don't mean that as a joke.'

The Hayne Banking Royal Commission has unearthed the rotten-to-the-core centre of banking philosophy, but some remain impervious, even above, the all-looming Zeitgeist. A tactic in the employ of those executives and managers found deep in the cultural malaise is one of spreading the muck and hoping as little of it sticks to themselves. Responsibility, in some cases, is also shifted and deferred with amoral facility.

As former head of retail banking at the CBA, Comyn was ready to provide a tidily brutal illustration of this animal operation in action. Under the now customary sight of grilling by counsel for the commission, Comyn dumped on Narev, whose job as CEO he took over from. It was the wily Iago-like Narev, claimed Comyn, who insisted that others should not advocate for customers. Pipe down, look the other way, as Narev would have the final say.



## THE AUSTRALIAN BANKING SECTOR HAS BECOME SMUG, SELF-SERVING AND AUTOMATICALLY EXPLOITATIVE.

Australian prime minister John Howard had claimed, in rather novel fashion, that such an inquiry would amount to 'rank socialism'. 'Our banks demonstrated in 2009 that they were among the best run, the most prudentially supervised, and the most well-capitalised in the world.'

What, then, would Howard's view be on the policies of various governments after 2008 to essentially socialise banks in order to save them? Australian banks, by way of example, received \$120 billion in taxpayer funds to assist refinancing international loans with an ongoing guarantee from the then Rudd government that they could continue borrowing using the AAA credit rating of the Commonwealth. A deposit guarantee remains in place, initially peaking at \$1 million, and now coming in at a quarter of a million.

The thrust of such thinking is simple. To merely think of questioning the sanctity of banking is to undermine it. They have a role that is sacred, important, fundamental. Let them, it seems, pay out outrageous bonuses and seek protection and subsidies from governments when

The hearings on 26 November further served to illustrate the galactic distance between banking official and swindled customer, with a bare note of acknowledgment about the dampening rot. National Australia Bank's chief executive Andrew Thorburn was a picture of this. He spoke of laying the 'bait' for bank employees as part of a sales culture, an effort to 'incentivise' profit making. 'They stepped over the line. That's their own decision. I'm not excusing that.' Pure is Thorburn.

In a manner designed to be soothing, but laced with cynical adjustment, Thorburn claimed that 'now we've got a variable reward scheme where it's annual, it's centralised, it's based on achieving a number of things across four or five key result areas, it's deferred, it's deferred for the longer term for executives'.

The trust of customers, he admitted, had not been earned; the technical and legal aspects of the transactions were obfuscating, burying bankster conduct in a dense thicket. But even as Thorburn was being brought back to the issue as to whether the structure of remuneration at the NAB was, in fact, a source of distortion and desperation in hoodwinking customers, he would describe that, 'at the end of the year if [the staff had] done well they could get an incentive payment but that's not what's driving them through the year'. It was – and here, a moan of disbelief should have been registered – professionalism.

NAB Chairman Ken Henry was similarly guarded, wary of letting any beams of illumination to enter his view on banking operations. Of interest to senior counsel Rowena Orr QC was the issue of 'fees for no service', a scandal of extortion and looting that has pride of place in Australia's banking culture. Despite a formal breach notification being made to the Australian Securities and Investments Commission (ASIC) regarding the charging of \$2 million in fees of some 12,000 customers without service, internal documentation from 2015 remained moot on the issue as to whether the NAB might have broken legal regulations.

'Surely someone within your business at that point,' pressed Orr, 'was thinking about whether this conduct contravened the law, and, if so, how it contravened the law?' 'Yes,' came Henry's monosyllabic delivery. 'Surely those were matters that the chief risk officer should have reported to the risk committee?' 'Perhaps,' came the deadpan response. Not content with the air of probability, Orr did not get any clearer answer. 'I probably can't explain it to you.'

For Henry, the vague floating of a suggestion that a breach of law had transpired was hardly anything to get worked up over. A chief risk officer need not mention potential contraventions of the law in any assessment. The practice, whether 'a sensible [one]



## THERE IS NO GARDEN OF EDEN HERE, WITH BANKING LONG FALLEN TO VICE, BREACH AND PREDATION.

or not' would involve a referral of breaches to ASIC. A discussion between the banking staff and the body would follow. Henry was sounding positively like former US Defence Secretary Donald Rumsfeld, famed for his attempts at mangling language in the name of covering possible scenarios. 'ASIC may say, well, yes. Or it might say no. Or it might say there's another breach we're worried about.'

A careful consideration of Henry's approach to questioning was, as with his colleague Thorburn, to paste over possible banking culpability and accountability by shifting the assessment to a flawed ASIC. 'It has – it has typically been the case that those matters – or work on those matters has taken place after discussions with ASIC, rather than before discussions with ASIC.' Why bother with an internal review of the foul stables if others can do that for you, even if weak in their punitive regime?

While ASIC comes out as a fangless entity (CBA executives going so far as to be embarrassed by soft penalties on their scheme denying insurance payments to ill and dying policy holders), Henry and company have done much to earn the further ire of banking customers. The grotesquery of it continues to fascinate like tattered road kill, even as the banksters seek to break free.

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