

TAKE
BACK
YOUR
LIFE!

Don Findlay

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About the Author

Don Findlay spent the first five years of his working life in Toronto as a professional musician. He then travelled for a year throughout Europe, Asia, Afghanistan, Pakistan and India. Upon returning to Canada, he majored in economics and psychology at the University of Toronto. He worked as a licensed carpenter, a furniture builder and, for seven years, taught woodworking skills at a workshop for the mentally challenged. His keen interest in bicycling led him to invent a world-class, human-powered catamaran. After several years of international research and development work, Don moved into the field of advertising and communications. He worked in Toronto as a creative partner with a small but high calibre advertising agency and taught advertising, marketing communications and later computer desktop publishing and magazine production skills in Kingston. After two years of teaching he started a digital publishing and graphic arts service bureau which is still operating in Kingston today. Like most other Canadians, Don was too busy working to investigate the true nature of Canada's social and economic problems independently. In 1994, however, they infected his own life personally and he returned to his subject of interest in university. In 1995, he began publishing HOPE magazine, a small but powerful newsletter which is now read and reprinted from coast-to-coast in Canada.

Dedicated, in apology,
to all who have suffered,
from things done to them,
in the pursuit of money.

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Introduction

Too many books have already been written merely to document and denounce the deteriorating social, economic and political conditions which are challenging society as we move towards the twenty-first century. Many fine men and women, most experts in their field, have written extensively about how our expectations and behaviors must change if we are to survive in the new millennium.

Over and over, we are told that our notions about employment and work must adapt as new technologies continue to reduce the need for human labor. Again and again, we are warned that our ideas about security and retirement must change as the working population ages and taxpayers revolt against increased social spending. The role of western governments, to redistribute wealth and regulate markets, is being questioned. Even the importance of nationhood itself is now being debated as the globalization of trade and capital continues to accelerate and giant corporations and investment firms grow more powerful than most nations.

Many of our best scientists have been urging

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us to slow down the pace of population growth, consumption and resource depletion, warning that if we don't, irreversible damage to the environment will occur. Economists are concerned that growing debt and interest costs will cause chaos in global financial markets and trigger a massive meltdown of our international monetary system. Sociologists are worried that the ever widening gap between the rich and poor will soon erupt into brutal crime and violence and lead to mass migrations out of the have-not regions of the world.

Missing in all of these depressing statistics and grim predictions, however, are any achievable solutions. Rather than empowering their readers with hope and a program of practical alternatives, most authors today simply dwell on the symptoms of our dying civilization. All too often there is ample advice regarding what we should be against, but precious little about what we should be for.

This book attempts to fill that gap. It does not elaborate on the problems unless it is absolutely necessary to do so in order to explain the solutions. It's primary purpose is to discuss a novel and comprehensive proposal that would relieve all of the most pressing problems in our country simultaneously by attacking their common root cause, namely, the exploitive nature of our monetary system.

Using everyday language and common sense examples, this book will lead the reader beyond the gloomy, confusing world of the economists and bureaucrats to a clear and inspiring vision of a truly just and sustainable society. Without economic democracy, political democracy is a joke ...a theatrical swindle, staged to distract the public and to conceal and legitimize the corruption and greed of the ruling elites. It is going to take the will of the common people to save our species. Our leaders will not take the necessary steps until a majority of the public demands that they do so.

First, however, we must understand clearly what needs to be done. It has taken us four thousand years, but finally we have both the knowledge and the power to correct the flaws in our monetary system, which is the only remaining barrier that is preventing us from reaching democracy ...true democracy ...*economic democracy*.

Part I of this book examines the true nature of our problems. Chapter One looks at money and credit and explains why the monetary system that we are now using is not working. Chapter Two investigates unemployment, inflation and taxation. Chapter Three examines why our current political system can only deliver a very shallow type of democracy and introduces the concept of economic

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democracy.

Part II proposes an entirely new system for distributing income which will create the conditions that are necessary to sustain economic democracy. Chapters Four and Five explain the system and describe its many benefits. Chapter Six is a critique of the criticism that is expected from all of the “economic experts” who benefit greatly from the present financial and political structures. In the Conclusion, the reader is encouraged to take personal responsibility for moving this idea forward and a number of practical suggestions for action are outlined.

The window of opportunity for changing our society peacefully, before either the environment, the monetary system or democracy itself collapses, is closing quickly. Please read this short book with an open mind, from cover to cover, *and trust your own judgement and instinct* when deciding if the solution that it puts forward would improve the quality and dignity of life on this planet. The fearful, the hopeless and the wicked may try to scare you or ridicule you into believing that such a world is impossible to achieve. Before you agree with them, however, ask yourself if it is really your best interests that they have at heart.