## **RARNJ**

Respect, Accountability and The Rules of Natural Justice (The core values of all Faiths and Legal Systems in the World)

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RARNJ is an acronym for the words Respect, Accountability and the Rules of Natural Justice. These three principles are the core values of all faiths and legal systems in the World. They are the common principles of all humanity, and they govern human response to the natural, social and mythological phenomena that surround us.

RARNJ is simple truth. Without respect, you can have none. Without accountability, you cannot expect trust. Without trust, there can be no order, only chaos. The Rules of Natural Justice, drawn from natural law, mean that family and nature come first.

These core values are ancient truths, and pre-date all modern religions.

Now, in present times, RARNJ is our common bond among all people, and through the use of democratic institutions can be spread word-wide into universality.

This is because all peoples of the world, their tribes, have history that has become legend, and ultimately myth. All tribal myths prophesy a time of great change, a second coming, a bright star, a new understanding where peace and justice prevail, and all are lifted from poverty. RARNJ envisions that.

So from the ancient past to modern times, we have a common bond that now allows all to see and accept RARNJ change to a new age of love and sustainable development. Where health care and well-being are universal. RARNJ compels that now, and sits within our collective grasp.

This is possible now, for the first time in human history on a universal scale, because the old age finance cycle, running essentially since Napoleon ended royal rule in Europe and ushered in the industrial age that then followed in 1815, has been nicely interrupted. As royals were no longer available to the controlling banking and religious interests after the French Revolution, a new system of class conflict was instigated, highlighting Karl Marx in the 1830's as the railway boom began.

Two hundred years later, the up-down cycle of credit has ended with the entry of new powers into world finance and hegemony, just as the old age system was programmed

to go down into war and madness, just as in the past. So it is heavily laden with debt, now unsustainable. But the old age western finance system is broken, and cannot go down because the rest of the world, including China, India and the rest of the BRICS economies are growing fast enough to carry the world into growth.

So the old age finance system is finished. A new finance system, one that is fair to all, can now be easily switched over through the implementation of RARNJ.

In fact, it is unavoidable now that this will occur, sooner or later, and the sooner the netter to limit loss. The great pressures of public and private debt will force all, including the bankers and other purveyors of the old age system, to agree to it out of their own self-preservation.

The fact is, we are all in this together. We are all brothers and sisters now. This is the way to survival, of taking control of our collective destiny. It is a beautiful prospect, and fully achievable now as people see, through the prisms of their tribal mythologies, that RARNJ, by far the most efficient and most moral system of human and natural preservation and good will, is common to us all.

This commonality is now our common bond, and by placing it into all life as is happening now, we can use it to find common and trusted RARNJ goals, and save ourselves and the world by putting a social safety net under all people and our blessed environment now.

Now we collectively create a new age RARNJ governance on a global scale. It works in all systems to restore balance. We do so by moving the existing world banking system, heretofore used to create wealth and build infrastructure, to a new function as trusted conservatores of the wealth of their customers.

There would be no debt in such a new age RARNJ system. Debt slavery would be no more. Nor would there be tribal conflict or war. Poverty would also end. It anticipates a world public prepared to make such fundamental change on such a broad scale. The breadth is useful to junk the old legal system of regulations, laws and jurisprudence in one shot, as the new RARNJ, non-debt system would not permit such "principles" of law as the "adversary principle," the powers of the large investment banks, etc. to exist. So likely would jails be unnecessary.

RARNJ in itself, being introduced now by populations and communications changes, will come and create a broad distribution of wealth, allowing sustained development worldwide. Armies might become builders. This is happening as we speak. War is more and more remote, as interests become intertwined and are rationalized and stream-lined in the new manufacturing and distribution modalities. How on earth do you bomb now? You cannot, or you will be branded a war criminal.

So we are already all in this together. RARNJ is on its way.

But we can go further, too. RARNJ is coming worldwide first, which is great in itself.

But we can go further. We will see. Step by step. We can go all the way to a new world finance system based upon credits rather than debt. Everything is possible.

Here generally is how it would work. All existing institutions remain, simply having current fear and greed paradigms of debt law replaced by RARNJ laws.

Each person upon birth would receive a credit into a personal bank account of their choice, based upon age onward and the current economic strength of the economy in which the person lives. We each begin with our current assets with all debt cancelled. To increase wealth, you invest in the real economy. Speculation is no longer possible.

Each place might have a different credit amount, according to their economy's costs; and over time these differences would naturally disappear as all peoples of the world gained improved well-being. Birth would also bring universal health care and no-fault insurance. These costs would be paid through a World "Manna Bank" in the internet cloud, that is owned by all of us. This bank would register all people for monthly credits too.

When you finish your education, you can use your credits to join with others to form a business, or take a job for more credits, or invest in the non-debt stock market, or get married and buy a house and have children. Each child is born with a life-long credit. And no debt. Anybody who invests in you or your company is your partner, not your lender/boss/better. Personal sovereignty, the key to any just system, is sacrosanct.

All legal relations are recorded at banks, which already are ubiquitous.

Banks thus would also provide health insurance plans administration, as well as nofault liability insurance for all, to ensure that any catastrophic event can be accomodated fairly. The function of banks is changed fundamentally.

This may all be well. And indeed growing debt will now force fundamental change, as all see that we now have a world population base large enough to sustain such a system, and we also now have the universal communications technologies in the hands of all that would be necessary, and we have a new and enlightened system in view, and we have the collective will. We really have no choice.

So is it time? I think so, but it is true that I have in fact, for various reasons, and with great support from fine friends along the way, given my life over to the possibility twenty-five years ago. I have been able to do so, thus far, by relying upon savings.

Now 60 years, I had by the age of 50 built development projects in 9 countries worldwide, and traded goods and services in two dozen, on all continents. I was blessed to be able to do so. I had been travelling the world since my youth. I was in private legal practice in Canada for 12 years as a young man. I went from there into business and land development projects in British Columbia and Washington State, and then a variety of development projects in Asia before shutting down corporate operations in 2002 to focus on RARNJ for the world. By then, I could see it clear as a bell. So I travelled and met with leaders, selling new town developments, all the way seeding RARNJ. All saw it, and agreed to RARNJ. Each had a personal, tribal prophesy that fit with it now, at t5his time in which we are all blessed to live.

All quite lovely, as I look back on it now. From China to India to Central Asia, South East Asia, to Turkey, the Balkans, Europe, Venezuela, and North America; in all of these places my RARNJ work for a new finance system has been affirmed.

At first I was incredulous at these affirmations. But over time I came to accept that I personally seemed poised for a pivotal role in bringing a new, fair, free finance system into place. I could do this by combining back-ground, training, timing, experience, world-wide connections, mythologies, trust, and technical understanding over four decades.

From our personal lives, we can do amazing things. From my personal life experience, I had learned that RARNJ is a common, ancient, universal guiding light of life and good governance. Indeed, it is of religious faith, as well.

For more than the past 10 years, I have thus kept myself clean and out of business, while at the same time staying intensely abreast of things, so as to be experienced, competent to the challenges at had, and most importantly, without old age conflicts.

This is in order to do my best to see RARNJ and a new finance system now come into lovely fruition. What a lovely thing for us all. An end to conflict and debt.

So. What to do now, if it is inevitable that a new age of love and sustainable development, anchored by a new RARNJ finance system, will float into the world consciousness just now, as all of us are seeking for a new, no-conflict, debt-free existence. We all want love and sustainable development. We all want to preserve the environment and living creatures. RARNJ and a new finance system would serve the purpose.

First comes RARNJ; then, we democratically change the world finance system, and then all will be free. Everybody starts out with what they have, debt free. And off we go. Quite simple actually, and soon the opportunity to move on the BIS and top world bank governance group will be upon us.

So, how to do that? My goodness. Go to the world finance system, and wrestle it to the floor? My word. How can this be realistically possible in such chaotic times of regulation and discourse, these accursed "interesting times?"

Here is where there is an odd, and delightful, thing to add with finality to the above explication of my personal history in this matter. It is a very personal thing, and part of the reason that I have now necessarily sewn myself into this narrative on RARNJ. There is now evidence that I personally, come from a seemingly long line of a blood line intent upon creating a new world finance system, and ending deprivation and abuse. Notwithstanding that RARNJ exists well, with or without me or anyone in particular, this coincidental, door-opening fact only adds to the potential.

RARNJ is truth. Once in place, it never leaves. I know this from personal experience in human governance, world-wide.

By the age of 35, I had discerned that the finance system is what needed fixing if one was to change the world for the good of all. I had travelled considerably by then, to

Europe, Asia and India primarily, into ancient cultures from a "new" north America, where I learned a great deal.

Various personal affirmations of the possibility of bringing about fundamental change, oddly enough, occurred starting at a very young age, giving me a private sense of destiny that kept drawing me back, no matter what I was doing, to this rocky, lonely path to create a new age. For years, I rejected this calling. But it was of no use, and it never was. It kept calling.

Now, the possibility is wonderful, and well worth the effort. I have no sense of failure, only of complete confidence as I always have, even though much of this was still hidden from me. I had faith, and a strong will.

Recently, on my 60<sup>th</sup> birthday last March 22, 2013, I received an email from a European friend, directing me to a Wikipedia entry on one Lord Walter Cunliffe, who became the first governor of the Bank if England when it was constituted in 1913. He served, poor fellow, through the horrors of financing the First World War, until 1918, and in 1919 he died of sepsis at the age of 64.

A blaze of a big blond, blue-eyed man with a big moustache and an old Elizabethan house (an ancient Celtic and Saxon royal court on the Roman Road, pre-dating the Romans) in Surrey, near the present London M25 perimeter highway, Walter was a New York-educated lawyer whose father had been a railway civil engineer in NE Britain, and then a banker in Thread-Needle Street in the City of London.

Walter himself took over the private bank partnership, and was involved in many businesses. He was the chairman of the Hudson's Bay Company, the world's first "legal person" limited liability corporation, and first multi-national corporation, for 12 years prior to becoming UK bank governor in 1913. I had known of him only obliquely from a footnote in a biography of Maynard Keynes that I had read years ago as a student, but in those days, I could learn no more.

Now, here was my way in, all laid out. What a perfect coincidence!

Walter could easily be my great-grandfather. Many factors undeniably fit. My own grandfather Sydney Alred Cunliffe came to Vancouver from the UK as a 10-year-old boy, with 3 siblings and apparently chaperoned by an old English couple named "Johnson" (as my last remaining uncle told me just before he died last month) but without parents. Sydney was a civil engineer, as was my father and uncle. Nicely timed, yet another affirmation. His brother was a lawyer here in Canada as was I.

So, here I am exactly one hundred years after Walter became Bank Governor, on the same apparent mission. And I learn of this, just as I was planning how I might best approach the existing finance system. It seems that I have a personal history that can be credibly used. I was stunned. I had not known who my great-grandparents were.

Here I am exactly one hundred years later, to now do what my namesake/relative Lord Walter had failed to do in 1913, to the infamous catastrophic result of World War One: it was too early, the old age powers were too strong then. There were not enough people, nor common communications. The old age finance cycle was secure. For sure we will have RARNJ this time, though. And hopefully, we will create a new world finance system, breaking the hold of the old age banking interests this time. Pray for it. The bankers have had enough, anyway. My Walter ended in war. The powers of Imperial Rome and the bankers engineered collapse, in the old age cycle. But now, Rome is broken, its church split, conflicted and weak; anyone involved prays for deliverance, and redemption from their sins. Imperial Islam thus goes too, for lack of Rome to oppose. Last, Imperial Judaism collapses for lack of the other two to stand upon. So ends imperialistic use of faith in God to control and exploit others.

In my late twenties, just finished Law School in Vancouver, I went to Patna, and from there up into the Himalayas. I bussed to Pokhara, just up the Kali Gandakhi River from the Buddha's home village, and walked up the ancient trading trail that I imagined that he had walked, in his quest for Enlightenment. I went up into Mustang, but at that time in the 1970's could go no further, as the border to China was closed. But I sensed then something beyond, and the experience guided my life thereafter.

Twenty years later, I completed the journey to the far side of the Taklaman desert in the Tarim Basin, to Turpan, the Nine Eyes Springs, and, on the other side of the Tien Shan, the Mountains of Heaven, Issyk Kul, the "hot lake" of human antiquity. From here, between the Altai Mountains to the East and the Balkans to the West, hidden to the old age in Central Asia, I found the wisdom that I, like many before me, sought.

By then, I had travelled to and done business in many places on most continents. But it is from this place, in the Mountains of Heaven, that RARNJ emerged. It was home to me. In the distant past, RARNJ flowed in the streams into rivers, then to the seas. Now, it shall flow again. When the sea is reached, the throng includes us all; when the sea is reached, redemption is the call. This is the coming moment of the confluence of all human mythologies into the new age of love and sustainable development.

Let it be thus. The time is now. Stand for RARNJ in all things, please. Be strong.

This time really IS different. The old age system is broken. Hurray! Such fine celebrations we will soon have, all over the world.

The old age finance cycle cannot collapse now as it must by design, so it is dying. It can only pile up more debt, and chaos due to a chronic failure of accountability.

The old age finance system is finished. Only RARNJ leads us forward.

Demand RARNJ in all things now, please. Have faith. RARNJ is on its way. And, if we are lucky, a shiny new world finance system as well. Pray for it.

Thank you, and may God bless you.

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