## Ryan Dare - Citizens Party Candidate for Chisholm (VIC)

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**Enquiries Phone:** 0498 488 300 **Email:** ryandare.citizensparty@gmail.com





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I'm 28 years old, living in Melbourne's eastern suburb of Blackburn and I'm running as the Australian Citizens Party Candidate, for the Victorian seat of Chisholm.

I started working straight out of school after completing year 12 VCE, becoming an apprentice diesel mechanic in a truck workshop. I soon moved to a tractor dealership where I worked till the company closed down. With another former employee, we kept the customer base and tried to move the business to a new location. Without the business being able to access finance from the banks or myself not having a house from which to pull out equity, I was unable to contribute an equal share of the funds needed to get the company running. After a year working on building the business and still having the same disagreements over money, I ended up having to leave, and I am now working in fleet maintenance at a local government.

I became interested in politics and economics around three years ago, after continually being priced out of the housing market. As an apprentice, I looked into purchasing a house about 60 km out of Melbourne for under \$250,000, but being on a low wage and unsure where my future career would take me, I chose to wait. Today, only eight years later, similar houses are worth over \$650,000! Many young people I know, either have a fear of missing out as they are desperately saving for a house deposit, or have a fear of interest rates rising and inflation as mortgage stress increases.

Trying to find out why the housing market became so overly expensive, led me down the rabbit hole into the corruption and manipulation within the government and financial systems. The neoliberal view held by the major political parties allows the profit-driven banks to run in boom—to bust cycles. Unfortunately, governments have continually kicked the can down the road, trying to avoid the bust by inflating house and other asset prices. So how do we fix this broken economic model?

The Australian Citizens Party's policy of a Commonwealth Postal Savings Bank will break the

"money power" of the private banks, providing liquidity and investment for business and the productive economy, not just speculative lending in housing, while working for the best interest of the people, not the profits of shareholders. A public Postal Bank will also provide a safe place to store deposits without the fear of bail-in, provide banking services to rural and metropolitan communities that are being abandoned by the big four, and ensure cash will remain a part of our economy.

Along with the Postal Bank, the Citizens Party's plan for a Development and an Infrastructure Bank will catapult our economy and standard of living to a new level. Financing major healthcare, transport, manufacturing, water, energy, environment and agriculture projects, supporting a larger population, growing our economy and ensuring future generations can have the opportunity to thrive.

When the Commonwealth Bank was still publicly owned and used by governments for its intended purpose, it built the country we have today. The early Commonwealth Bank helped make us "the lucky country", and with public banking we can reach our full potential as a nation. "The whole of the resources of Australia are at the back of this bank...Whatever the Australian people can intelligently conceive in their minds and will loyally support, that can be done." —Sir Denison Miller, the Commonwealth Bank's first Governor.

My electorate of Chisholm is made up of a diverse multicultural community. We need to have a clear, respectful, diplomatic approach to de-escalate geopolitical tensions. Using the talk of war and promoting a tough stance on China as a political campaign, does nothing but segregate the community, and normalise a Sinophobic view for some cheap votes.

The Citizens Party's independent approach to foreign policy and promoting peace through economic development will not only avoid us being dragged into wars that we should have nothing to do with, but also help bring millions of people out of poverty, by investing and helping develop our closest neighbours.

I'm passionate about nature and the environment, but the current path of our "green" technology will, in another 20 years or so, just leave us with mountains of waste full of heavy metals that will be too expensive to recycle. We need to have nuclear power supplying the base load to our energy grid, not giant lithium battery packs. I firmly believe we must invest in technologies to reduce pollution as much as we possibly can.

The Australian Citizens Party takes a logical, honest and human approach to all their policies. Join in and support me and the Citizens Party in the upcoming election.

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