"All that is necessary for the triumph of evil is that good men do nothing . . ." — EDMUND BURKE.

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IN THIS ISSUE

Douglas Social Credit as "Faithful and Effective Dealings"
By Peter Brüning

The 'social credit' can be defined as the practice of "faithful dealings" between individuals living together in society, as well as between individuals, on the one hand, and their associations, institutions, and so forth, on the other. The root of this idea appears to stem from an article written in 1937 by the Reverend G. R. Robertson (M.A.) in Douglas' review The Fig Tree. That article is entitled "Fundamentals of Social Credit in the Teaching of Jesus". In the New Testament, this idea of "faithful dealings" is often expressed in terms of "faithfulness", "good faith", or "fidelity", depending on the translation. For example, the New International Version of Galatians 5:22-23 reads: "But the fruit of the Spirit is love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness and self-control. Against such things there is no law."

Faithfulness in one's social affairs is the explicit living out of the second of the two basic Christian commandments, namely, "love your neighbour as yourself" Matthew 22:38 and is one of the most powerful ways of indirectly demonstrating one's commitment to the first Christian commandment (Loving God with all your heart, all your soul, and all your mind. – Matthew 22:37). Accordingly, this type of social fidelity is closely bound up with the very notion of true religion as defined in James 1:27: "Religion clean and undefiled before God and the Father, is this: to visit the fatherless and widows in their tribulation: and to keep one's self unspotted from this world."

Douglas Social Credit holds that society should operate on the basis of this good faith vis-à-vis the individuals who compose it. That requires that society serve the common good of every individual citizen to the optimal degree feasible, not some individuals (an oligarchy) at the expense of the common good. It also requires that individuals should act in good faith with each other and in good faith towards their associations by actively supporting the adequate functioning of society's institutions, instead of undermining or perverting them. The 'social credit' thus implies an inescapable mutuality between individuals and between individuals and their associations into groups.

To this idea of "faithful dealings" we might add the caveat that the type of "faithful dealings" which Douglas Social Credit has in mind must also be "effective dealings"; i.e., morality must be united with a right understanding and application of technics, in order for the moral intention to produce concrete fruit worthy of its promise in the real world. The desire to be honest, just, and loyal, to be a straight shooter, while most necessary is not yet sufficient. We must also have the correct technical knowledge and the ability to apply it so as to release reality's potential for goodness on all planes of human activity.

To the degree that a society embodies this ideal of "faithful and effective dealings", to that same degree is the social credit of that society strong, healthy, robust. To the degree that a society falls away from this ideal, either through the oligarchic usurpation of the unearned increment of association, or through the inability or unwillingness of individuals to care for the authentic common good, i.e., the true public interest in their private and collective affairs, or through ignorance regarding the relevant technical knowledge requisite to "release reality", to that same extent the social credit of a society becomes weakened, sickened, and vulnerable to collapse. One of the chief aims of Douglas Social Crediters is to illuminate the path forward that, if it is chosen, will maximize the social credit such that societal operations will redound to the optimal satisfaction of the individuals composing society … all the while warning of the many pitfalls that threaten to weaken and destroy the social credit.

The understanding of social credit as "faithful and effective dealings between men and between men and their institutions/associations" provides us with a ready litmus test for evaluating every possible policy, trend, or proposal. It is fascinating how easily the truth is revealed once the question is articulated: "is X an exemplification of faithful and effective dealings among men or is it a violation of faithful and effective dealings among men?" It's as if such a question could only ever be a rhetorical question: the answer is already contained in the juxtaposition of 'X' and "faithful and effective dealings" in one and the same sentence. For, whenever it becomes obvious that a relationship fails to deliver on the mutuality which it promises, it also becomes obvious, ipso facto, that there has been a breakdown in the domain of "faithful and effective dealings".

For example: were "vaccine" mandates involving experimental shots with zero long-term safety data an embodiment of "faithful and effective dealings" among men or a violation of the principle of "faithful and effective dealings"? Well, how could faithful dealing involve coercion and the violations of the rights of the individual to bodily integrity, bodily autonomy, as well as violations of the basic medical ethical principle of informed consent/refusal? Faithful dealings presuppose the freedom of all actors and the voluntary assumption of responsibility for themselves. How could effective dealings involve a "vaccine" that is injuring and killing people, a fact that was recently admitted by no less a manufacturer than Astra-Zeneca (which has pulled its unsafe product from markets worldwide)?

Another example that can be provided, this one drawn more directly from Douglas Social Credit theory: is the existing financial system, which fails to distribute sufficient consumer buying power to individuals in order to offset the costs and prices that are being simultaneously generated, an embodiment of "faithful and effective dealings" or a violation of "faithful and effective dealings"? Well, if the financial system were an honest system, what has been paid for in physical terms should be payable in full in financial terms without incurring any additional debt. Since the present system does not ensure that consumers will automatically have sufficient buying power to offset prices, it is, in fact, defrauding the consuming public. This under-distribution is an institutionalized injustice and thus a failure of society's financial system to operate on the basis of, or in accordance with, the principle of "faithful and effective dealings".

We could point out a third example along very similar lines: when the economic system, due in large measure to the failures of the financial system just alluded to, insists on a policy of full employment when, on the basis of a physical assessment of the economy's capacity, full employment is neither necessary nor meaningfully possible, it is likewise violating the principle of "faithful and effective dealings" by demanding more work from people than is objectively required. This is exploitative and indeed a form of slavery. To restore "faithful and effective dealings" with respect to this matter, Douglas Social Credit proposes the introduction of a National Dividend, financed through money creation free of debt, to help fill the recurring price-income gap by distributing money to consumers independently of employment status. Such a modification of the financial system would see a policy of full employment replaced by a policy of the minimum employment necessary.

Indeed, all of Douglas' financial, economic, and political analysis and proposals can be understood from this particular standpoint. In other words, his analyses point out why we do not have "faithful and effective dealings" to the extent that we ought in our financial, economic, and political associations – which, in the case of Western societies at any rate, he largely traces back to some failure of the relevant systems, the software on which we run those associations. Douglas' proposals then indicate what needs to be done, the changes to systems that need to be introduced, in order to strengthen and expand "faithful and effective dealings" and to thereby maximize the social credit. ***

The Right to Cash By Arindam Basu

I.) **Introduction: Definitions**

We commence with the following definitions:

Money: 'any medium which has reached such a degree of acceptability that no matter what it is made of, and no matter why people want it, no one will refuse it in exchange for his product.' - Major Douglas, *Economic Democracy*, page 28.

Commodity Money: Money comprised of precious materials (usually metals) - i.e. materials with a not insignificant intrinsic value.

Fiat Money: All non-commodity money.

Physical Money: All money that is tangible. At present this primarily consists of notes and coins.

Digital Money: All intangible money.

An important point to note at the outset is that whilst all commodity money is physical money - and all digital money is fiat money, all physical money is not commodity money. We may thus classify all money into three categories:

Commodity Money: Metallic money (such as coins in a gold, silver or bimetallic standard), and various exotic forms of money.

Physical Fiat Money: Banknotes as well as coins that are outside a metallic standard. This is what we mean by cash.

Digital Money: Intangible money, such as numbers in bank ledgers, and increasingly, electronic bits and bytes on the computer networks of the financial system.

These distinctions are important in order to avoid a possible misconception. What is being advocated here is the preservation of physical fiat money in the face of the onslaught of digitalization. There is absolutely no need to return to commodity money, whose ill effects have been amply and aptly demonstrated by Arthur Kitson and Frederick Soddy, among others: all that is written below should not be construed as such. It is to be noted that commodity money is often regarded as the alternative or the bulwark against digital money: in our view, this harmful superstition stands in the same relation to the digital danger as theocracy to autocracy. In the interests of economic democracy, (and ultimately, political freedom as well) it is the preservation of physical fiat money that matters. It is time to explain why.

II.) **The Dangers of an All Digital Currency**

The perils of an all-digital currency range from the fairly obvious to the altogether inconspicuous. In order to adequately appreciate the crucial importance of establishing and upholding the right to cash, it is necessary to explore them in some detail.

The clearest danger arising from the elimination of all physical money is the threat to privacy it entails. Purchases using digital money, be they via credit card, mobile phones or online banking, are never as anonymous as cash transactions: a record is invariably created and held by a third party - usually a bank or credit card company. While these entities may be obliged by law to keep such information confidential, such confidentiality can be breached by government pressure or broken by skilful hackers. In short, it is only cash that provides full anonymity - and the concomitant autonomy. Only with physical money may we say with Dostoevsky:

'Money is coined liberty.'

Sadly, the convenience of using credit cards, the rise of online shopping and propaganda campaigns portraying cash as unhygienic or maligning it as an instrument of criminality have generally succeed to overpower privacy concerns. In order to strengthen the case for establishing a right to cash, it is therefore necessary to study some of the less evident negative consequences of an all-digital currency.

With an all-digital currency, all money is held as bank deposits (or similar intangible forms), since there is no physical money whatsoever. This provides the banking system's authorities with the opportunity to impose negative interest rates on ordinary accounts - something they have hitherto refrained from doing for fear that such a measure would trigger a wave of withdrawals as customers turn their threatened savings into solid cash. Such a measure is likely to be promoted as a means of escaping a liquidity trap by compelling savers to spend, though it is more likely to generate asset-price inflation as individuals opt to move their savings into forms that will preserve or even increase their purchasing power. Regardless, the imposition of negative interests rates would constitute a great inconvenience or worse for the general public - and the existence of physical money is the main bulwark against it.

The potential imposition of negative interest rates is the manifestation of a deeper threat: the extraordinary empowerment of Central Banks. In an all-digital money system, men are dependent entirely on the banks and digital payments systems for their welfare - and both are ultimately subject to the dictates of the Central Banks. Such a situation makes all men vulnerable to any and all actions taken by these unaccountable institutions, who can, by simply blocking their accounts, leave them literally penniless - and compelled to resort to barter in order to survive. With such power, Central Banks are free to impose whatever agenda they please on the general public. [1]

Finally, we have the recondite peril: the elimination of debt-free money, initially from the monetary system, and ultimately, from the minds of men. All physical money is created debt-free, (though whether it enters the economy as a debt-free input depends on whether it is spent into circulation or sold to the banks - but this does not concern us here) - and its very existence is a constant reminder to men that money can be created without debt. Though it is, of course, possible to create digital money debt-free (by the government exercising its coinage sovereignty), in practice virtually all our digital money is created as debt money - money that comes into existence as bank loans that need to be repaid, (usually with an interest charge to boot). With an all-digital currency - currency that has never had a physical form - the entire money supply is debt-money.

It is worth reviewing what this entails. As I noted in 'The National Dividend Solution' [2]:

MONEY HAS THREE MAIN PURPOSES IN A MODERN ECONOMY (WHICH REFLECT ITS FOUR MAIN FUNCTIONS):

I) IT FACILITATES TRANSACTIONS, (BY SERVING AS A MEDIUM OF EXCHANGE AND A UNIT OF ACCOUNT).

II) IT PROVIDES ECONOMIC SECURITY (BY FUNCTIONING AS A STORE OF VALUE).

III) IT IS NEEDED TO PAY DEBTS (BY BEING A STANDARD FOR DEFERRED PAYMENT.)

WHEN MONEY ITSELF IS A PRODUCT OF DEBT, THEN IT IS NOT POSSIBLE FOR SOCIETY TO PAY OFF ITS DEBTS WITHOUT UNDERMINING MONEY'S ABILITY TO SERVE THE FIRST TWO PURPOSES. THIS SHOULD BE OBVIOUS IF WE TAKE THE MOST EXTREME CASE: WHEN ALL MONEY IS DEBT MONEY (WHICH WOULD BE THE CASE IN THE CASHLESS SOCIETY THAT WE ARE MOVING TOWARDS), AND ALL DEBTS ARE PAID OFF, THEN THERE IS SIMPLY NO MONEY LEFT FOR EITHER CONSUMPTION OR SAVING - UNLESS NEW MONEY IS CREATED EITHER IN THE FORM OF BANK LOANS (WHICH MEANS NEW DEBT) - OR IN THE FORM OF DEBT-FREE ELECTRONIC MONEY.

The need for constant lending has another implication, as noted by Major Douglas: '*the existing economic system distributes goods and services through the same agency which induces goods and services,* i.e. payment for work in progress. In other words, if production stops, distribution stops, and, as a consequence, a clear incentive exists to produce useless or superfluous articles, in order that useful commodities already existing may be distributed.' - Major Douglas, *Economic Democracy*, page 69, (italics in the original).

Last, but not least, after a few generations under the spell of an all-digital currency mankind (barring a few obscure historians of money) will be left unable to conceive of a debt-free money system, let alone establish it. Physical money as a factor in shaping the minds of men is easy to overlook, yet without it, monetary reform may end up as difficult for future generations to conceptualize as an economy dominated by guilds rather than corporations is for the men of today.

III.) **Key Elements of the Primary Right to Cash**

A right will be defined here simply as 'claim, title etc. allowed or due' (*Collins*

Shorter Dictionary and Thesaurus, 1995), and thus, the right to cash is a claim due to the general public relating to physical fiat money. This claim is multi-faceted, with at least seven key elements, each of which may be considered a right in its own right:

1) The Right To Hold Cash
2) The Right To Be Paid In Cash
3) The Right To Use Cash In All Offline Transactions
4) The Right To Pay Governments In Cash
5) The Right To Deposit Cash In Banks And Other Similar Organizations.
6) The Right To Easy Convertibility Of Digital Money To Cash
7) The Right To Sufficiently High Denominations.

Each of these rights will be explained and defended below.

1) **The Right To Hold Cash**

This is the claim that the individual must be permitted to hold as much of his wealth (and the wealth of others entrusted to him) in physical fiat money as he pleases. It is the foundation of the primary right to cash without which the others are simply indefensible.

In order to use cash, we need to hold it, (if only for a split-second) and therefore, it is the legality of this right to hold cash that makes physical fiat money useful at all. However, the importance of the right to hold cash goes beyond this - it serves as a guarantor of protection against unlimited dependence on the banks, since it ensures that an alternative to holding money as bank deposits always exists: hence the stipulation that the individual should be able to hold as much of his wealth in this form as he likes. It is also a bulwark against nefarious schemes to compel expenditure, such as Silvio Gesell's 'stamp scrip'.

2) **The Right To Be Paid In Cash**

This is the claim that the individual must always have the option, irrespective of whether he avails of it or not, to receive his wages, salaries, dividends, tax rebates, welfare payments, etc.. in the form of physical fiat money, in a manner convenient to him (ex: he should not have to visit the North Pole in order to collect his cash).

The significance of this right lies in its existence, rather than its actual use, (given the convenience of digital payments, it is unlikely to be exercised much). The right to be paid in cash is the sole guarantee that enables the average man to be independent of the banking system - for without it, he is compelled to have a bank account of some sort, which puts him at the mercy of the banks. This right is therefore necessary for the individual to freely interact, not just with any given bank, but also with the banking system as a whole. An added benefit is that it assists those who lack easy access to a local bank branch, or simply do not have any nearby.

3) **The Right To Use Cash In All Offline Transactions**

This is the claim that the individual must always have the option to pay for goods and services in cash, unless the transaction is primarily online. This claim extends as far as high-value items such as vehicles and property, and includes online rental and mortgage payments.

As with the right to be paid in cash, what matters is that the right exists, rather than how frequently it is exercised. Here again, the right provides individuals with freedom from the banking system - and it has two other benefits as well. First, it enables firms to operate without requiring bank accounts, credit card terminals, etc… Second, it enables economic activity (beyond barter) to continue in the event of a disruption of the digital payments infrastructure.

4) **The Right To Pay Governments In Cash**

This is the claim that the individual must always have the option to pay taxes, fines, charges for government services, etc.. in cash, and will face no penalty (financial or otherwise) for choosing to do so. While the convenience of digital payments makes it most unlikely that this right will be exercised much by the general public, what matters, once again, is that the right is recognized and upheld.

The right to pay governments in cash benefits both the citizen and the State. The benefit for the former is straightforward: he is not dependent on the banks for the payment of his dues to the authorities. The latter benefits in a similar manner, since payments in cash also reduce the State's dependence on the banking system, but it also receives an additional advantage: thanks to this right, the government can continue to receive payments from citizens even in the event of a disruption of the digital payments system. In sum, the preservation of physical fiat money increases the resilience of an economy.

5) **The Right to Deposit Cash**

This is the claim that the individual must always be permitted to transfer physical fiat money into his bank account as well as his accounts in similar financial institutions. It also entails the right to pay any and all financial debt in cash (in this instance, physical fiat money is deposited to pay the loan). Last, but perhaps not least, it entails the right to use cash as collateral for loans. In all such cases, there must be no penalty for the use of cash.

This is a right of utmost importance, for without it banks could easily terminate physical fiat money by refusing to accept it, thereby effectively compelling the general public to relinquish cash altogether, given the inconvenience, not to mention danger, of holding large amounts of physical money on one's person or property. However, for this right to be of any value, it must be supplemented by the one that follows.

6) **The Right To Easy Convertibility Of Digital Money To Cash**

This is the claim that the individual must always be allowed to convert the wealth

he holds in digital form, (ex: in a bank account) into physical fiat money, easily and effortlessly, at no additional expense. Though this is taken for granted today, thanks to the presence of **A**utomatic **T**eller **M**achines (ATMs), we nonetheless owe it to future generations to enshrine this claim into law.
Unlike some of the other rights mentioned above, this one is likely to be exercised frequently, and the importance of upholding it should therefore be self-evident. Without it, all the banks need to do is to constantly reduce the number of ATMs, and the bulk of the population will be unwittingly pushed into the all-digital dystopia.

7) **The Right To Sufficiently High Denominations**

This is the claim that the individual is to obtain physical money in a convenient form that retains the purchasing power that it previously possessed. This right helps maintain the utility of physical fiat money in the face of inflation. Inflation - the continuous decrease of the purchasing power of money – reduces the usefulness of any given denomination (of cash) as a means of purchase or any other transaction. To compensate for this, higher denomination notes should regularly be issued to maintain the utility of physical fiat money: it would be even better if notes of higher and higher denominations were issued so that more transactions could be conveniently carried out with cash - though a practical limit would probably be applied, possibly at the £10,000 level.

An example should reinforce the point. Suppose a product cost £1000, and the highest denomination banknote is £50: at least twenty notes are required for the purchase. However, with inflation, the price eventually rises to £2000, and now, a minimum of forty notes are needed. To overcome this, a £100 note should be issued - and ideally a £200, £500 or even £1,000 note - to facilitate the convenience of using cash.

IV.) **The Auxiliary Right To Cash: The National Dividend**

American journalist A. J. Liebling noted 'Freedom of the press is guaranteed only to those who own one', and in a similar vein, the right to cash is of little, if any, interest to those who do not possess money or do not expect to receive any soon. Yet, it is a curious fact that human rights documents (such as the UN's Universal Declaration of Human Rights, the European Union's Convention on Human Right and the Islamic Declaration of Human Rights), have rights that can generally be secured by sufficient money, but make no mention of money, let alone of a right to it. Instead, what the declarations mention is a right to work.

Such a situation is a reflection of the Pauline dictum 'He who will not work, shall not eat' (2 Thessalonians 3:10) which is clearly inapplicable to an age where automation, computerisation and the growth of artificial intelligence have made human labour - both manual and mental - increasingly unnecessary, and even undesirable. Under these conditions, the supply of a regular stipend to an adult, irrespective of his contribution to the economy, is not simply a right: it is a <u>need</u>.

To this end, it is worth revisiting the ethical and practical logic behind the proposal of Major Douglas for a National Dividend. From a moral standpoint, since the development of technologies and improved production techniques is the result of the collective efforts of past generations, it is part of the common heritage of the entire human race, (much like culture) and therefore, the wealth thus generated also belongs to all. Consequently, the individual is entitled to a share of it, given his status as an heir to these achievements - and this share, (presumably) is most easily allocated on a national basis.

The practical justification for the National Dividend is the existence of a gap between prices and incomes generated by the economy, which I have covered in some detail in my paper, 'Visualizing the Gap' [3]. The National Dividend is a means of filling the gap, one which is considerably superior to the main current method of attending to it, (namely the issuance of additional debt), except perhaps from the perspective of the monopolists of credit. *The auxiliary right to cash, therefore, is the right to a monetary stipend (that can always be converted to cash if it is issued in the form digital money) in the event that there exists a gap between prices and incomes*.

The common thread that binds the primary and auxiliary rights to cash is their ultimate aim: the independence of the individual. This independence is gravely threatened by the gap itself, as we shall see.

V.) **Conclusion: Dematerialization and the Gap**

The global drive to eliminate physical money is well worth viewing in a wider context. As Russian scholar Andrey Fursov noted [4]: from as early as the 1960s, a section of the Western ruling class pressed for a 3D policy of **d**eindustrialization, **d**e-rationalisation and **d**epopulation, to retain, and indeed, extend control over the general public. To these three, we can add a fourth 'D' - **d**ematerialization, and the push for an all-digital currency is one example of this.

Dematerialization is defined here as the production of goods and services with the use of less material than before, and as such, may well be regarded as a salutary phenomenon from both an economic and environmental perspective, which it usually is - but <u>not always</u>. A distinction that clarifies this point is that between **limited** and **total** dematerialisation: **limited** dematerialization being the partial reduction of physical resources used, while **total** dematerialization entails the elimination of the tangible form altogether - in other words, *digitalization*.

As with deindustrialization, de-rationalization, and depopulation, the process is not merely the result of the machinations of nefarious, transnational cabals, but also the inevitable outcome of the price-income gap that Major Douglas identified over a century ago. This gap generates an additional artificial impetus to cut costs, (at the expense of, for example, improving product quality or durability) since the debt-money system saddles individuals with debt and interest payments, thus lowering their disposable income, while corporate debt simultaneously generates upward pressure on the price of goods and services, thereby making it difficult to sell to the mass market without resorting to cost-cutting. Dematerialization - especially, total dematerialization, promises precisely this. Indeed, part of the eagerness of banks to do away with cash is the cost of maintaining and running ATMs, as well as of handling physical money.

Nonetheless, the outcome of total dematerialization is more than merely a reduction in costs: it is the central control of previously decentralised consumption. The case of books is quite instructive in demonstrating this. Originally produced only with hard covers, the emergence of paperbacks reflected progress made in limited dematerialization. Total dematerialization, on the other hand, manifested itself in the form of ebooks, which, unlike physical tomes which are available in countless stores, both online and online, can only be purchased online - and that too, from a few organizations. Furthermore, while physical books can be purchased anonymously, (thanks to the existence of bookshops), ebooks cannot. Last, but not least, the physical book is usually available second-hand, even after it is out-of-print: it is substantially more difficult, if not impossible, to buy an ebook second-hand. (Of course, the existence of online digital repositories like archive.org, mitigate these developments to some extent, but here too, we see centralization in the form of reliance on a single source).

'Limitations always make for happiness', observed the German philosopher Arthur Schopenhauer, and the right to cash may best be regarded as a means of setting a desirable limit to total dematerialization, through legislation such as Ireland's Access to Cash Bill [5]. The importance of such measures cannot be overstated. For the individual to be independent in any meaningful sense of the word, he must have full control over his consumption, and it is this that digitalization threatens, especially with recent attempts to promote the use of subscription services [6] over direct purchases. The greatest danger comes from the all-digital currency, which imperils not just one's control over consumption, but one's savings as well, as we have endeavoured to show in part II. Hence the importance of the primary and auxiliary rights to cash for not only preserving the liberty of the individual, but also for reversing the trends threatening it by tackling their underlying cause.

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1 Credit to Dr. Oliver Heydorn for this point, as well as Richard Hall's video 'Johnny's Cash and the Smart Money Nightmare'.

2 Source: ***https://alor.org/Storage/Library/PDF/Arindam_Basu_The_National_Dividend_Solution.pdf***

3 Source: ***https://www.socred.org/images/visualizing-the-gap/Visualizing-the-Gap-2.pdf***

4 Source: ***https://youtu.be/Giz3-7TBBow***

5 Source: ***https://data.oireachtas.ie/ie/oireachtas/libraryResearch/2024/2024-05-01_briefing-paper-access-to-cash-bill_en.pdf***

6 Such as Netflix and GamePass.

Dictatorship by Taxation By Major C. H. Douglas

A speech delivered in the Ulster Hall, Belfast, on Tuesday, November 24, 1936

I am speaking to you tonight on one of the mechanisms — an increasingly important mechanism — through the agency of which the members of the financial oligarchy under which we suffer impose their will upon us.

It is important to understand this mechanism, at any rate in its broader aspects, but I should like to impress upon you at the outset that even an exact and extensive understanding of it can be regarded as having any practical use only if it acts as an incentive to recruiting you for organised action. It is the action that counts. As someone said in regard to the international situation, *"It is no use having the logic if you have not got the guns,"* and that is profoundly true in regard to the matter on which I am speaking to you tonight.

It is no use realising that taxation is legalised robbery; is unnecessary, wasteful, and tyrannical. If you stop at that, not only will you have to pay the taxes that you now have to pay, but, as Sir Josiah Stamp, one of the Directors of the Bank of England, suggested a short time ago, with that engaging candour which we are beginning to expect from the Bank of England, *"While a few years ago no one would have believed it possible that a scale of taxation such as that at present existing could be imposed upon the British public without revolution, I have every hope that with skilful education and propaganda this scale can be very considerably raised."*

THE OLD TITHE WAS NECESSARY

It is impossible to get a sound and clear understanding of taxation by any consideration of money figures or statistics, as at present compiled, since there is no relation between facts and money. It is essential to begin by a consideration of real, i.e., physical-economics as distinct from money-economics. For instance, the old and original tithe was a genuine and justifiable tax. It consisted of one-tenth of the agricultural production of the taxed land, and this agricultural production so collected was handed over to the Church for the physical maintenance of the clergy and their dependents, it being assumed that the clergy were too busy with other matters to raise their own crops. It may be recalled that the word "clergy" is derived from "clerk" and that it is to clerks that we owe (and pay) our taxes.

Now it is obvious that the physical meaning of this to those who paid the tithe was that they did a small amount of extra work or, alternatively, had a little less to eat themselves. There was nothing in such an arrangement which could, or did, result in a loss to the community on the one hand, or, on the other, make it impossible for the agriculturists to live.

But now consider the fact of a money tax upon agricultural land, which is the form the tithe has now taken. It is imposed quite irrespective of the value of anything which is produced upon the land, and its effect is simply that of an overhead charge upon anything which is produced. If a farmer owns the land he farms and has to pay tithe upon it, the tithe appears as a cost of production and increases the price that he must charge in order to live off his farm. If he cannot raise the price, which is generally the case, he makes a money loss, and ultimately ceases to farm, because he does not grow money, he grows produce, and money is demanded from him.

This is exactly what has happened in England, where three million acres of farming land has gone out of cultivation since the War. But the evil does not stop there. Since the farmer does not make a reasonable living, he does not keep his land in good order and he has no money to spend upon the products of other industries. It is beyond all question, and it is, of course, obviously common sense, that all taxation which does not go into the pockets of the poor lowers the standard of living, and the margin of security is lowered by any taxation which discourages enterprise.

There could be only one fundamental justification for taxation — that, with the whole of a community in maximum employment, not enough was being produced to maintain the total population by reason of the excessive consumption of a small proportion of the population.

In fact, the whole theory of taxation as a justifiable expedient rests upon two propositions; first that the poor are poor because the rich are rich, and therefore that the poor would become richer by making the rich poorer; and secondly, that it is a justifiable procedure to have a system of accumulating riches, and to recognize that this system is legitimate, while at the same time confiscating an arbitrary portion of the accumulated riches. The latter proposition is very much the same thing as saying that the object of a game of cricket is to make runs, but if you make more than a small number they will be taken off you.

Please allow me to emphasize the point that I am in complete agreement with those who contend that some individuals are unduly rich, just as I am absolutely confident that taxation is not the remedy.

CONFUSION BETWEEN MONEY - AND REAL WEALTH

Now the first of these fallacies — that the poor are poor because the not- so-poor are not-so-poor, and that the poor are made richer by making the richer poorer, arises out of the confusion between money and real wealth. It is assumed, in the first place, that the equality between real wealth and money is absolute, and that, therefore, if an individual has a large amount of money in comparison with his neighbour the whole community will be raised in its standard of living if the richer man is taxed, even though the poor man does not get the money — which, in fact, he rarely does.

The absurdity of this argument, as apart from other aspects of it, is evident if it be applied, say, to the question of the ability of a proportion of the population to buy Rolls-Royce cars. If one imagines all the purchasers of Rolls-Royce cars to be taxed so that they no longer can buy Rolls-Royce cars, it does not, of course, mean that the poorer portion of the population buys Rolls-Royce cars; it merely means that Rolls-Royce cars are not produced. This would be a perfectly satisfactory state of affairs if the production system was lacking in some production which the freeing of men from making Rolls-Royce cars would enable them to produce.

We see exactly this state of affairs in wartime, when luxury production ceases, but in peacetime we know perfectly well that we have what is called an unemployment problem, that is to say, a surplus production problem, and that, under the existing financial system, the inability of anybody to buy Rolls-Royce cars would merely result in an increase of unemployment, and that the present financial system regards full employment as being the best method of keeping us in slavery to financiers.

All the preceding arguments lead up to, and are, in fact, dependent upon the proposition that the production of real wealth — that is to say, all the things which money can buy — is entirely separate from the production of the money with which to buy them, and that in taxing anyone but a banker we are merely increasing the value of the bankers' monopoly of money-making.

It is, fortunately, not nowadays necessary to develop this argument at any great length, since the facts are not in dispute in any responsible circles. The *Encyclopaedia Britannica* in its article on money, volume 15, states, *"Banks lend by creating credit. They create the means of payment out of nothing"*; or, as the Chairman of the Midland Bank puts it, *"The amount of money in circulation varies only with the action of the banks."*

Since our civilization is a money civilization, and none of us can carry on our daily pursuits without the possession of money, it is obvious, in the first place, that this situation places us ultimately at the disposal of the banks, and that increased taxation by lessening the amount of money at our disposal increased this hold that the banks have upon us.

The first point, therefore, on which to be clear, even without enquiring as to the destination of the money, is that the heavy taxation under which we suffer works directly to the advantage of financial houses which control the banking system. But if you will look at the back of your tax demands, you will find that the total amount received from income tax, sur-tax, and death duties, is approximately equal to the amount required to pay interest on the National Debt, and that other forms of taxation supply the money for social services, to the extent that it is supplied.

CREATORS OF NATIONAL DEBT

Now the National Debt in 1913 was 706,000,000 pounds and in 1935 was 7,945,000,000 pounds, or ten times as much, and it is steadily rising. Probably 80 percent of this debt was created by the process to which the *Encyclopaedia Britannica* refers, that is to say, by the banks creating money out of nothing and lending it to the country through the agency of War Bonds and other national securities. Or to put the matter another way, just as the banks create money out of nothing, so they bought the

War Debt for nothing, and our income-tax, sur-tax, and death duties are what we pay them for having created and appropriated for their own use the National Debt.

It does not require much assistance to see that just so long as the population will stand it — and Sir Josiah Stamp assures us that, with care, the population will stand much more of it — we shall go on paying an increased amount of taxes, the major portion of which will go to increase the power of banking institutions and their grip upon the population.

If the stock and bonds which the banks, including the Bank of England, have appropriated in the last fifty years had been placed to the credit of the community, not only should we be free of taxation but we should be drawing a substantial dividend.

A common objection to this statement is that under these conditions banks would pay fantastic dividends, but this is a misconception. Banks do, in fact, pay high dividends upon a comparatively small capital, but the stupendous profits which are made by the manipulation of the money system on the general principles that I have just been indicating to you, do not go to anybody; they disappear by book-keeping processes, and by the formation of stupendous invisible reserves; and, since they increase the disparity between purchasing power and real wealth, they form a continuous deflation system.

For instance, if you see that the securities held by a bank amount to 100,000,000 pounds sterling, you might suppose that that was the market value of the securities. It is extremely probable, in the case of a British joint stock bank, that every 100,000,000 pounds of securities shown on the balance sheet represents at least 1,000,000,000 pounds of market prices in normal times, and by this process of writing down, which is much more complex than the simple instance just cited, it is possible to conceal profits of several hundred percent per annum, and there is little doubt that it is done. The so-called stability of the British banking system is simply a measure of its grip on the national resources.

TAXATION A TYRANNICAL FRAUD

Stripped of its complications, the fact emerges that we live under a system not at all dissimilar to that of a commercial company with unlimited liability in which new debentures are constantly being issued and allotted free of charge to the financial system and its controllers, who take no risks and do no creative work. The general population is fundamentally in the position of wage-earners, and the taxation upon them goes to pay the interest on these mortgage debentures. The income-tax authorities are in the position of accountants, and debt collectors acting in the interest of the debenture holders.

We are, every one of us, in debt to these debenture holders, even though some of us may hold debentures, and the policy is to load us individually and collectively with debt so that we shall be the slaves of our creditors in perpetuity.

It is impossible to obtain money to pay off the debt, owing to the fact that our creditors are at the same time in sole control of the power of creating the money which is required to pay off the debt. Taxation is not primarily an economic device, it is a tyrannical device.

Once the meaning of this situation is grasped, it is not difficult to see the general principles by which not merely could taxation be eliminated, but in place of it every individual could be placed in a condition of economic freedom and security.

As I put the matter before the monetary commission in New Zealand, the essential power which the banks have acquired is the power of the monetization and demonetization of real wealth. That is to say, the power of creating acceptable and accepted orders or demands upon the producing system and of destroying them on recall; and the essence of their fraud upon civilization is not in the magnificent technique of the system which they employ, or even in the charges which they make for the use of this money which they create, even though these charges, i.e., their interest rates, may be considered in many cases exorbitant.

The essence of the fraud is the claim that the money that they create is their own money, and the fraud differs in no respect in quality but only in its far greater magnitude, from the fraud of counterfeiting. At the instigation of the banking system, barbarously severe penalties are imposed upon the counterfeiter of a ten-shilling note, but a peerage is conferred upon the counterfeiter by banking methods of sums running into hundreds of millions.

May I make this point clear beyond all doubt? It is the claim to the ownership of money which is the core of the matter. Any person or any organization who can create practically at will sums of money equivalent to the price values of all the goods produced by the community is the virtual owner of those goods, and, therefore, the claim of the banking system to the ownership of the money which it creates is a claim to the ownership of the country.

FUTILITY OF BANK NATIONALIZATION

If you are willing to admit that this ownership is justified there is nothing to be said; but if you are not — and I do not suppose in Northern Ireland (where there seems to remain a spark of that independent character which is apparently disappearing from England) that you are — do not be misled by any such phrase as "The nationalization of banking."

The State and the banking system are very nearly one and the same thing at the present time and are wholly one in policy. While the Bank of England is a private bank owned by international financiers, the Treasury plays straight into its hands, and the nationalization of, for instance, the Bank of England, would mean the transfer of the Treasury into the Bank of England rather than the transfer of the Bank of England into the Treasury.

The Commonwealth Bank of Australia is a Government Bank, but its policy is identical with the policy of the Bank of England; and the same comment is applicable to the Bank of New Zealand, which has just been nationalized with the able assistance of its governor (who was sent out from the Bank of England to do the job), and to the Bank of Canada.

No nationalization of banking will put one penny into the hands of the individuals comprising the countries over whom it rules, so long as this question of the ownership of money is left unaltered. But if it once be admitted that *the community, not its Government*, is the owner of the money, and the individual, as part of the community, is entitled to his share of it, the situation is obviously very different.

NEW ZEALAND SCHEME

To fix this idea in your head I will read to you the suggestions that I made to the New Zealand Government at the Monetary Commission in 1934. They have been allowed very carefully to drop into oblivion, which I think is a tactical mistake on the part of the New Zealanders, and which I am sure will be repaired before many years are past.

> i. From the enactment of these proposals no Bank in New Zealand shall distribute a dividend either in or outside New Zealand in respect of operations carried on within the Dominion of more than six percent (6%) per annum on the subscribed capital.
>
> ii. No Bank shall increase its capital in such a manner as to affect the gross amount of dividend distributed in respect to business carried on in New Zealand except with the consent and through the agency of a legal enactment of the Dominion Legislature. Within three months from the enactment of these proposals every Bank operating in New Zealand shall make an exact return of its assets, specifying in particular all stocks, shares, and debentures purchased by the Bank, the prices paid, and the prices at which such stocks, shares and debentures are held on the books of the Bank for the purpose of the annual balance sheet.
> The same procedure shall be adopted in regard to all real estate, buildings, and all other immovable property, together with furniture, fittings, and appliances in the Banks' ownerships. Such statement shall include a sworn valuation of the current market value of all such assets at the date of the return, such valuation to be made by an independent surveyor or valuer.
>
> iii. Where it is found that the figure at which such assets are held on the books of the Bank for balance sheet purposes is lower than the market value as obtained by the sworn valuation, an amount equal to such difference shall be transferred to an account to be known as "Suspense Account No. 1". Where the Bank in question operates in other countries than New Zealand, a complete return shall be rendered and a proportionate allowance for external business shall be made.

iv. All profits earned by the Bank from any source over and above the amount necessary to pay a dividend of 6 percent shall 11 be transferred to an account to be known as "Suspense Account No. 2".

v. Six months from the enactment of these proposals an amount equal to 50 percent of the amount standing to the credit of Suspense Account No. 1 shall be applied to a reduction of the overdrafts debited to the customers of the Bank, such appropriations being made *pro rata* on the basis of the average overdraft of the Bank's customers for a period of three years preceding the date of the enactment of these proposals, and such appropriation of half the balance of this Account shall be made annually thereafter.

vi. One month after the publication of the annual balance sheet of any Bank, an amount equal to seventy-five percent (75%) of the amount standing to the credit of Suspense Account No. 2 shall be applied to the reduction or reimbursment of interest paid on overdrafts by the Banks' customers, such reduction or reimbursement being made upon the same *pro rata* basis as that laid down in paragraph v.

vii. A similar procedure to that laid down in the preceding paragraphs shall be applied to the accounts and assets of all Insurance Companies operating in the Dominion, with the exception that the funds required for (Insurance) Suspense Account No. 1 shall be provided by rediscounting the disclosed reserve with the New Zealand Reserve Bank, and that the disposition of the funds so provided shall be as in the following paragraph:

Fifty percent (50%) of the amount to the credit of (Insurance) Suspense Account No. 1 shall be applied annually to pay for the preference shares or debenture stocks applied for by any natural-born New Zealand subject over twenty-one years of age, to the extent that applications for shares to be paid for by this fund can be met. Such shares shall be allotted *pro rata* to the applicants without charge, and shall be registered as nontransferable and as not good security for loans. On the death of a holder, or his permanent residence outside the Dominion, such shares shall be cancelled.

viii. (Insurance) Suspense Account No. 2 shall be retained as a Dividend Equalization Fund to ensure that the dividend on all preference and debenture stocks allotted under the preceding clause shall receive a dividend at the agreed rates. Should this fund increase at a rate exceeding five percent (5%) per annum, such excess shall be allotted to a *pro rata* increase in the dividend on such shares as have been subscribed for under Clause vii.

ix. These proposals are intended for consideration in the light of the correspondence which precedes and accompanies them.

PUNISHMENT BY TAXATION

If the present system of taxation consisted, as it does, of an organized system of robbery but without any other objectionable aspects, it would, in all conscience, be unjustified. But in the past few years, and particularly since the War, another feature of it has come into prominence, although there is very little doubt that it has always been contemplated. I refer to the use of the taxation system as a method of inflicting punishment without trial and at the discretion of anonymous individuals.

As an example of what I mean I might say that, since my own efforts to explain the nature of the taxation have come into some prominence, I have been consistently pestered by various assessments for income- tax which require a great deal of time, expense, and trouble to dispose of. Even if and when disposed of, they constitute a serious additional tax, since it is inevitable that skilled legal assistance be employed in connection with them and much data collected, and, of course, the cost of this is not reimbursed.

It would be incredible, if it did not happen to be true, that a system which allows a claim to be made upon you, leaving the trouble and expense of proving that it is not justified upon the shoulders of the person assessed and that no redress for unsubstantiated claims is possible, would be tolerated; but that is exactly the reverse of ordinary business procedure, where a claimant for services rendered can always be put in a position of proving his claim.

The system employed traverses the fundamental principle of British justice, in that it forces you to give evidence against yourself.

During the War, I had some contact with the more hidden side of politics, and I was informed that income tax was a favorite device for penalizing anyone unpopular with the authorities. The same sum in taxation could be raised far more cheaply and with infinitely less friction by simple taxes, such as sales taxes, or other straightforward devices, even if it be granted, which of course is not the case, that the taxation was necessary.

The recent commission upon the simplification of income tax stated that many of its provisions were "frankly unintelligible to them and that only the skilful administration by the Inland Revenue officials had made them workable." This is exactly what they are intended to be, thus leaving the power over the individual for taxation purposes in the hands of the bureaucracy.

Lord Hewart of Bury, the Lord Chief Justice, has done invaluable service in drawing attention to this particularly objectionable form of tyranny.

But there will be no alleviation from it so long as political power is allowed to rest in the hands of the oligarchy which rules us at present.

I have devoted a good deal of my time and yours tonight in making and, I hope, making beyond any possibility of discussion, the point that, so far from being taxed for our membership of a potentially prosperous undertaking, we ought to be receiving dividends; and the reason that we are not receiving dividends is that so much of these dividends as they require are annexed by international finance, while the remainder are concealed in invisible reserves, so that by the lack of them we may be made servants of the banker, and that, by means of economic deprivation and taxation, he may punish any rebellion against his rule. But I would repeat a phrase which I quoted at the beginning of my address. "It is no use having the logic if you have not got the guns."

Let me emphasize what I mean in this connection, because I have been accused of advocating rebellion against the State. Nothing of the kind. What I am telling you is that either you are the State and you can change what you do not like, or else the State is your enemy; and all the powers of the State derive from you and have been usurped from you to the extent that they have been separated from you. I am confident, with a confidence that nothing will shake, first of all, that a genuine democracy of policy is the fundamental basis of association, and that no association which disagrees with this idea can continue.

Therefore, the first requisite is to get into your consciousness as a living, driving, motive force that this is your country and that the conditions in it are your responsibility, and that Government officials are your servants and not your masters, and that the sooner that they are told it in unmistakable terms the better it will be for you and better it will be for them.

At the present time we live in a false and completely ineffective so- called democracy, really an oligarchy of the worst possible kind. Not only is an open and genuine dictatorship preferable to an oligarchy masquerading as a democracy, but it is a sure and certain outcome of it. I do not believe that the people of these islands will tolerate an open dictatorship, but, unless you take action, an open dictatorship will be tried.

Once having got it into your minds that yours is the real power if you would only exercise it, the mechanism existing at the present time, with very slight modifications, is easily sufficient to make your power effective if you will bear certain fundamental considerations in mind.

Don't imagine that a question of democracy has anything to do with leadership. Democracy and leadership are a contradiction in terms. There is more room for leadership in the world than ever there was, but your leaders should be your servants not your masters.

Don't waste your time looking round for someone who is going to do the job for you, you won't find him. If you won't do it yourselves, it is not going to be done. Take your present Members of Parliament just as you find them and disabuse them of the ideas that they are heaven-sent geniuses, whom you have elected to run the country for you. They don't run the country anyway, but you let them think that they do. Your Members of Parliament are elected to represent the common will, not the uncommon intelligence.

The proper place for intelligence is in the ranks of the technicians who should be the servants of the common will.

With the common will goes the common power, that is to say, the Army, the Navy, the Air Force, the police, and the other sanctions of the Crown. It isn't necessary and it is obviously utterly impracticable for you to organize an army, navy and air force to fight the State. The State has them already, and the State is your State. Make it perfectly clear that you are going to have it used for your purposes and not for the purposes of the oligarchy.

In this connection, perhaps I may emphasize the absurdity of talking about systems, as if systems could be run without men. Deep down below questions of finance the fundamental issue which is at stake in civilization at the present time is that of personal responsibility.

You cannot fight a system, you can only fight the people who put a system into operation. You cannot fight robbery, you can only fight robbers. You cannot fight malaria, you can only destroy mosquitoes. One of the most pestilential features of our present civilization is the idea that if someone is paid by an organization to do an injustice, the responsibility for the injustice lies upon the organization and not upon him.

Make no mistake about it, there is no justification for such a theory in the working of the universe. If you put your finger in the fire at the orders of the company which employs you, it is you who will be burnt, not the company. When a Government department inflicts some limitations of your liberty upon you, it is not a Government department which is doing it, it is some individual, and he does not inflict it upon an abstraction called "The Public", he inflicts it upon John Smith and Mrs. Brown.

You will never get effective action in connection with matters of the description that we are discussing tonight if you allow those who put the system into operation to disclaim responsibility for their particular share in it while benefiting by their aid to the so-called system.

If tax collectors had to add out of their own pockets ten percent to the money they collect, we should all have much smaller assessments. The restoration of the conception of the responsibility of the individual for his acts, whether or not those acts are done under the orders of someone else is, in my opinion, essential to a better and more stable world, and I would particularly commend to your attention the habit of identifying actions with men rather than with systems.

You will, in fact, be assisting those men to recognize their responsibility, which it is obvious is far from being the case at the present time.

It would be an impertinence for me to comment on local politics, and I have no intention whatever of so doing. But I would emphasize the immense advantage possessed by small and comparatively mobile communities in obtaining control over their own policy, and urge you to resist any suggestion which would diminish that advantage. It is the settled policy of international finance to diminish local sovereignty, and it should be your policy to increase it.

In conclusion, perhaps you will allow me to express my opinion that in this matter it is now a fight to the finish. Within the next few years you will either become subjects of a servile State, exceeding in powers anything known in history, quite possibly well-fed and secure in the days of chattel slavery and resented their freedom —or you will, but only by means of the greatest struggle in history, have achieved all these things, together with freedom — freedom of speech, freedom of action, immense leisure, immense opportunity.

No one is going to get these things for you. You must choose whether you want them, and if you decide that you do, you must take action without a moment's delay.

THE ELECTORAL CAMPAIGN

We have in Belfast, and, in fact, all over the world, a mechanism known as the Electoral Campaign which, with the proper spirit behind it, can make the Government your servants. We have provided you with the mechanism, you must supply the spirit.

The principals involved in it have been tried in many places and have never failed. The soldiers' bonus in the United States was forced through Congress against the bitter opposition of all the financial interests by exactly the methods we are asking you to employ. When Mr. Roosevelt was accused of yielding to pressure from financial interests, he replied with, in my opinion, complete justice, :

"It is my business to yield to pressure."

You, the individuals whose interests are always at stake in matters of policy, who are killed, wounded, maimed, poisoned in every war, who are starved and broken in every industrial depression, who work long hours under, in some cases, unpleasant conditions for objects from which you do not benefit — you are the people who never apply any effective and continuous pressure to the Government.

I sometimes think that the better intentioned amongst the ruling oligarchy propound their calculated insults from time to time in order to sting you into awareness of the situation. Let us send them a message from Northern Ireland to assure them that they have succeeded.

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