



A WEEKLY COMMENTARY

ON TARGET

- NEWS HIGHLIGHTS
- BACKGROUND INFORMATION
- COMMONWEALTH AFFAIRS



The price of Freedom is eternal vigilance –

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THOUGHT FOR THE WEEK: It has been clearly established, in Australia and other countries, that the banking system creates credit. In 1937 an Australian Royal Commission investigated Finance and Banking. In his summing up, the Chairman, Sir Mellis Napier, of the Royal Commission stated, "That the Commonwealth Bank (Reserve) can make money available to Governments or to others on such terms as it chooses even by way of a loan without interest or even without requiring either interest or repayment of principal."

The war-time Labor leader, John Curtin advocated the use of national credit. In a speech in the Sydney Town Hall at the outbreak of war, Curtin said, "...Everything must be paid for, not by reducing wage standards, but by the use of the National Credit. Because the Labor Government was in Federal Parliament, there is a Commonwealth Bank. It was created as a means of releasing National Credit. But because Labor lost office the National Bank (Commonwealth) has been transformed by our opponents into a mere puppet of the private banks... The costs of war can be met without piling up huge debts, and without interest payments sucking our national life-blood..."

The British historian, Sir Arthur Bryant had a clear understanding of the use of new credits. In "*The Illustrated London News*", March 1983, Bryant wrote: "To exercise the right inherent in every sovereign state of creating and issuing a sufficiency of money to make financially possible what is physically possible and morally desirable, would enable as much real wealth to be brought into existence as, with its immense inventive and scientific potentialities, the nation is capable of making. It would give Government a freedom of action which its present dependence on borrowed money denies it..."

– Jim Cronin, "Operation Bankwatch", 1993 edition.

INTO THE JAWS OF THE INTERNATIONAL GRAIN MERCHANTS by Betty Luks: Why oh! why won't Australians come to grips with what their governments, in cahoots with Big Business and Big Finance, are doing to them – and fight back? In Vol.44, No.20, of *On Target*, 30/5/08, Patrick O'Shea, quoting author Richard Kelly Hoskins, wrote:

"When one has grasped the fundamentals of a Financial System with its usurious foundation, it can be seen that within such a system, the same things have occurred throughout history, time after time... after time. It is like a car going around the block. One time it may be green, another time orange, another time black. After the 18th time it doesn't make any difference what colour the car is – you will recognise it ..."

In this issue: • *Thought For The Week* • *Into The Jaws Of The International Grain Merchants*
• *Life On Someone Else's Garden Path* • *'Privatisation' A Law – With Profit – Unto Themselves*
• *Merrill Lynch: Accounting Seems To Leaves Much To Be Desired!*

"ON TARGET"

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Page 1 (25)

While Hoskins was writing on the 'boom and bust' of the economic cycles that occur around every fifty or so years under a usury-based money system, so a similar design can be seen operating within the International Grain Trade. This time round I am writing of the policy of the Federal Labor Party to throw Australia's grain growers into the waiting jaws of the International Merchants of Grain and Finance."

Well it happened and now the results are there for all grain growers to see – and experience! The following article brought the growers up-to-date with what happened to their overseas markets – and it is just as Patrick O'Shea said it would be if the single desk policy was discarded.

LIFE ON SOMEONE ELSE'S GARDEN PATH: Source: Liz Pearson, *Stock Journal*, 4/12/2008: "At the beginning of the 21st century South Australian growers were told if we merged two companies, there would be better economies of scale and combined synergies to stand up to the big multinationals. Ultimately it has led us up the not-so-rosy garden path. Using the 'grower friendly' acronyms that the grain growers had come to trust over the generations was absolutely devious and underhanded.

I was one of many in this State who was resolute in opposing the merger of our grower-owned storage and handling co-operative with the barley monopoly. Doug and I attended a consultation group in Kimba with a local grain trader and about ten other growers to discuss the merger.

This 'independent' organisation took a vote on whether we thought the merger should take place and the answer was an overwhelming 'no'. Did anyone else in this State attend such a meeting, and vote no to the merger? There have been many rumours circulating to say that most of the State said 'no'. These, however, are only rumours and it would be very interesting to tidy this up so that all can move on.

Recently, South Australian Farmers Federation chief executive Carol Vincent clearly stated it was time for growers to pull together and stop being so 'oh well' about everything. It was precisely this attitude that got up my nose with growers and the system that led me to take a stand and to at least 'try before I cry' to create change with the concept of FREE Eyre. Today with fierce determination and hard work this little concept has grown into EP Grain, a joint venture with FREE Eyre and Emerald. Today, all grain buyers/growers now have to deal with a multinational company which has a storage and handling monopoly, a freight monopoly on rail, a monopoly at the ports and also the added monopoly advantage of bin and stack averages. Phew! Are the lights on at the Australian Competition and Consumer Commission?

Significantly, after privatisation, growers were reeling from the 2002 drought. Then 2003 hit with high yields and low prices. In the years that followed the 2004 and 2005 F1 pools were pretty dismal. Inputs were climbing and you know the story through to today.

Being a shareholder and living on dividends would make anyone go broke. Being a grower and a shareholder meant we were being robbed as a grower to be paid as a default shareholder. We were all in a no-win situation. This caused Peter to sell shares to help Paul make ends meet.

The talk at the silos, 'the good 'ol days'.

Take good note: it was the grower-owned co-operatives that managed the single desk who held the trust factor. The directors of the day who masterminded their own power play should stand up and take a bow for engineering the demise and trust of South Australian grain growers.

Congratulations, you have been buying barley in the Black Sea region and exporting it into our own Saudi markets.

Clap, clap. You are now the multinational we all feared, despised and dreaded. You own our path and have kicked us out of our garden. True blue – not any more."

'PRIVATISATION' A LAW – WITH PROFIT – UNTO THEMSELVES: The headlines, 12/2/09, read: **U.S. judges admit to jailing children for money.** Two judges pleaded guilty on Thursday to accepting more than \$2.6 million from a private youth detention centre in Pennsylvania in return for giving hundreds of youths and teenagers long sentences. Judges Mark Ciavarella and Michael Conahan of the Court of Common Pleas in Luzerne County, Pennsylvania, entered plea agreements in federal court in Scranton admitting that they took payoffs from PA Childcare and a sister company, Western PA Childcare, between 2003 and 2006.

"Your statement that I have disgraced my judgeship is true," Ciavarella wrote in a letter to the court. "My actions have destroyed everything I worked to accomplish and I have only myself to blame." Conahan, who along with Ciavarella faces up to seven years in prison, did not make any comment on the case.

When someone is sent to a detention centre, the company running the facility receives money from the county government to defray the cost of incarceration. So as more children were sentenced to the detention centre, PA Childcare and Western PA Childcare received more money from the government, prosecutors said.

Teenagers who came before Ciavarella in juvenile court often were sentenced to detention centres for minor offenses that would typically have been classified as misdemeanours, according to the Juvenile Law Centre, a Philadelphia non-profit group. One 17-year-old boy was sentenced to three months' detention for being in the company of another minor caught shoplifting.

Others were given similar sentences for "simple assault" resulting from a schoolyard scuffle that would normally draw a warning, a spokeswoman for the Juvenile Law Centre said.

The Constitution guarantees the right to legal representation in U.S. courts. But many of the juveniles appeared before Ciavarella without an attorney because they were told by the probation service that their minor offenses didn't require one.

Marsha Levick, chief counsel for the Juvenile Law Centre, estimated that of approximately 5,000 juveniles who came before Ciavarella from 2003 and 2006, between 1,000 and 2,000 received excessively harsh detention sentences. She said the centre will sue the judges, PA Childcare and Western PA Childcare for financial compensation for their victims.

"That judges would allow their greed to trump the rights of defendants is just obscene," Levick said. The judges attempted to hide their income from the scheme by creating false records and routing payments through intermediaries, prosecutors said.

The Pennsylvania Supreme Court removed Ciavarella and Conahan from their duties after federal prosecutors filed charges on January 26. The court has also appointed a judge to review all the cases involved. Source: *Reuters* by Jon Hurdle

MERRILL LYNCH: ACCOUNTING SEEMS TO LEAVES MUCH TO BE DESIRED! I'm not sure if a copy of the original 'fell off the back of a truck', but I was forwarded a copy of a letter to the Honorable Barney Frank, Chairman, House Committee on Financial Services, United States House of Representatives, Washington DC from Andrew M. Cuomo, Attorney-General, Office of the Attorney General, State of New York, New York NY 10271 in relation to the Merrill Lynch 2008 Bonuses. I must admit the contents of the letter staggered me. I looked up Wikipedia's summary of Merrill Lynch and hence the following:

Merrill Lynch: Type: Subsidiary of Bank of America. Founded: 1914 (as Charles E. Merrill & Co.). Founder(s): Charles E. Merrill, Edmund C. Lynch. Headquarters: New York City, U.S.A. Area served: Worldwide. Key people: John Thain (Former Chairman & CEO)

- Industry
- Finance and Insurance
- Products
- Investment Management
- Financial Services
- Investment Banking

Market cap: US\$ 26.07 Billion (2008). Revenue: US\$ 62.675 Billion (2007). Operating income: US\$ -12.831 Billion (2007). Net income: US\$ -7.777 Billion (2007). Total assets: US\$ 1.020 Trillion (2007). Total equity: US\$ 31.932 Billion (2007). Employees: 60,000 (2008). Parent: Bank of America. Website: www.ml.com

Now read the letter for yourself:

"Dear Chairman Frank: I am writing to provide you and your Committee with information concerning the executive compensation investigation currently being conducted by the Office of the New York Attorney General. As you know, as part of that investigation, this Office is conducting an ongoing inquiry into the 2008 bonus payments made by Merrill Lynch & Co., Inc.

On October 29, 2008, we asked Merrill Lynch to detail, among other things, their plans for executive bonuses for 2008, including the size of the bonus pool and the criteria they planned to use in determining what, if any, bonuses were appropriate for their top executives. On November 5, 2008, the Board responded and stated that any bonuses would be based upon a combination of performance and retention needs. However, Merrill did not provide my Office with any details as to the bonus pool, claiming that such details had not been determined.

Rather, in a surprising fit of corporate irresponsibility, it appears that, instead of disclosing their bonus plans in a transparent way as requested by my Office, Merrill Lynch secretly moved up the planned date to allocate bonuses and then richly rewarded their failed executives. Merrill Lynch had never before awarded bonuses at such an early date and this timetable allowed Merrill to dole out huge bonuses ahead of their awful fourth quarter earnings announcement and before the planned takeover of Merrill by Bank of America.

Merrill Lynch's decision to secretly and prematurely award approximately \$3.6 billion in bonuses, and Bank of America's apparent complicity in it, raise serious and disturbing questions. By December 8, 2008, Merrill and presumably Bank of America must have been aware that the fourth quarter and yearly earnings results were disastrous. Indeed, on January 16, 2009, the companies announced that in the fourth quarter alone Merrill Lynch has lost \$15.31 billion, and more than \$27 billion for the year. In the face of these losses, federal taxpayers were forced to help Bank of America acquire Merrill. Thus, Bank of America also announced on January 16, 2009, that the federal government would invest \$20 billion in the deal and provide \$188 billion in protection against further losses primarily from the Merrill Lynch portfolio. These investments were in addition to the previous \$25 billion in TARP funding that taxpayers had given to Bank of America.

One disturbing question that must be answered is whether Merrill Lynch and Bank of America timed the bonuses in such a way as to force taxpayers to pay for them through the deal funding. We plan to require top officials at both Merrill Lynch and Bank of America to answer this question and to provide justifications for the massive bonuses they paid ahead of their massive losses. As you know, my Office recently issued subpoenas seeking the testimony of former Merrill Lynch CEO John Thain, as well as the testimony of Bank of America Chief Administrative Officer J. Steele Alphin. I expect we will also be seeking the testimony of other top executives at these firms.

Continued in The Bulletin

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ON TARGET BULLETIN

VALE ROY GUSTARD: Our veteran State Director for N.S.W., Roy Gustard passed away on the 11th of February, 2009. Roy was born in 1921 in Sydney. He started work at a city warehouse at the age of fourteen for seventeen shillings and sixpence a week, and later worked for an office supply company.

He served as the bugler for the 35th Infantry Battalion in 1941, serving with the New Guinea Force in New Guinea. He later served in the 29/46 Battalion in New Britain and finally Angau before discharge in 1948.

Roy enjoyed lifetime interests in cricket and tennis, and was still playing district cricket at age 62 and tennis for the rest of his life. Roy was involved in Apex and Rotary clubs. After the war he worked as a manufacturer's agent for N.S.W. and from 1964 operated as a wholesale distributor of baby's and children's wear.

Roy was associated with the League since its formation being the N.S.W. State Director since 1960. He organised the meetings of the Conservative Speakers' Club in Sydney until recent years. He maintained his State Bookshop mailing list until a few days before his passing. I pay tribute to Roy as a great Australian – Don Auchterlonie, National Director.

MERRILL LYNCH: ACCOUNTING SEEMS TO LEAVES MUCH TO BE DESIRED! *continued from On Target:* What my Office has learned thus far concerning the allocation of the nearly \$4 billion in Merrill Lynch bonuses is nothing short of staggering. Some analysts have wrongly claimed that individual bonuses were actually quite modest and thus legitimate because dividing the \$3.6 billion over thousands upon thousands of employees results in relatively small amounts – estimated at approximately \$91,000 per employee. In fact, Merrill chose to do the opposite. While more than 39 thousand Merrill employees received bonuses from the pool, the vast majority of these funds were disproportionately distributed to a small number of individuals. Indeed, Merrill chose to make millionaires out of a select group of 700 employees. Furthermore, as the statistics below make clear, Merrill Lynch awarded an even smaller group of top executives what can only be described as gigantic bonuses.

Bearing in mind that Merrill moved up its bonus payments in advance of its announced \$15 billion quarterly loss and \$27 billion annual loss, we have determined that Merrill Lynch made the following bonus payments: (emphasis added ...ed)

The top four bonus recipients received a combined \$121 million; • The next four bonus recipients received a combined \$62 million; • The next six bonus recipients received a combined \$66 million; • Fourteen individuals received bonuses of \$10 million or more and combined they received more than \$250 million; • 20 individuals received bonuses of \$8 million or more; • 53 individuals received bonuses of \$5 million or more; • Overall, the top 149 bonus recipients received a combined \$859 million; • 696 individuals received bonuses of \$1 million or more.

Again, these payments and their curious timing raise serious questions as to whether the Merrill Lynch and Bank of America Boards of Directors were derelict in their duties and violated their fiduciary obligations. We will also continue to examine whether senior officials at both companies violated their own fiduciary obligations to shareholders. If they did, this raises additional serious issues with regard to the inappropriate use of taxpayer funds.

In this issue: • *Vale Roy Gustard* • *Merrill Lynch: Accounting Seems To Leaves Much To Be Desired!* continued from *On Target* • *The Philosophical Significance Of Financial Crisis* • *Letters Of Congratulations To Senator Nick Xenophon* • *Free Speech Has Always Had A Bad Name* • *Basic Fund*

In this context, I represent the taxpayers who demand accountability, transparency, and responsibility. Taxpayers are being crushed by the losses on Wall Street and now are paying billions in bailout funds. My investigation into whether these bonus payments violated New York's fraudulent conveyance statute and whether the lack of disclosures concerning these payments and other matters violated the Martin Act will continue. We will also continue to examine the circumstances surrounding any supposed guaranteed bonuses, their justifications, and Merrill's obligations pursuant to them, once Bank of America produces more information concerning such bonuses.

I look forward to continuing to cooperate with the Committee in any way possible to ensure that taxpayer funds are not misspent or unjustified bonuses or otherwise misused."

A must read: "Operation Banwatch" by Jim Cronin \$4.00 plus postage & Geoffrey Dobbs' "The Just Tax". Price: \$4.00 plus postage.

THE PHILOSOPHICAL SIGNIFICANCE OF FINANCIAL CRISIS by James Reed: An excellent little journal, *The Privateer*, devoted to the merits of individualist (by contrast to global corporate) capitalism, in its January 2009 edition gives a good summary of the state-of-play of the financial meltdown. The U.S. financial system alone is facing US\$2 trillion in losses, according to Goldman Sachs. This includes an unholy shopping list of US\$1 trillion from U.S. residential mortgages, US\$390 billion from U.S. corporate loans and bonds, US\$234 billion from commercial real estate, US\$ 226 billion from credit card losses and US\$133 billion from auto loans.

As *The Privateer* observes, when the Obama "stimulus" package of US\$825 billion is added to the U.S. Federal budget deficit of US\$1.2 trillion, the U.S. budget deficit for 2009 tops US\$2 trillion. Add together the budget deficit and the financial market write-offs and one gets the astronomical figure of US\$4 trillion.

Rightly, *The Privateer* says: "The fact is that the U.S. is bankrupt, fiscally, financially and economically." Stockholders are fleeing the U.S. banks, observing shares of banks, such as the Bank of America, are down 64 per cent.

Commercial banks, transmitters of the "fractional reserve system" of credit creation, *in theory*, can only meet the demand from withdrawing depositors' 10 per cent of moneys. The rest of "the money" existing only as computerised book-keeping entries coming into "virtual" existence as debt and liability. Financialism assumes that there are no limits in the world because the world of numbers is infinite. Capitalist Man has infinite greed that can be satisfied only by limitless technology and unending resources. These are axiomatic assumptions of orthodox economics and finance. These assumptions are insanely wrong and it is this mistaken abstractness that has led environmentalists to (wrongly) claim that Western civilisation is at fault, when the real source of any socio-environmental crisis must lie with orthodox economics and finance.

It is not part of Western civilisation to believe in human limitlessness. The ancient Greek philosophers did not believe in it, and neither did any leading Christian thinker before the modern era. Christianity had a philosophy of conservation and humbleness because man was tainted by original sin and less than perfect. Otherwise, what point would there have been to Christ's ultimate sacrifice if human perfectibility was possible by technological development?

Saving Western civilisation involves abandoning the evolutionist and materialist philosophies that see human beings as potentially omniscient and omnipotent. We are not. Human beings are limited beings. As such social and moral systems should reflect this finitude. Our present financial and economic systems don't reflect this finitude – for the reasons detailed by such social critics as C.H. Douglas and Eric D. Butler.

The present system is a decentralised monster that lacks human scale and embodies logical absurdities and philosophical impossibilities. As such, it cannot survive however much it is propped up, like a

corpse is held upright as if it was a real, live person. That corpse is now disintegrating before our very eyes.

The social credit tradition, expounded in the fine pages of League publications, gives us hope for saving Western civilisation as the corporate corpse of corrupt capitalism crumbles.

LETTERS OF CONGRATULATIONS TO SENATOR NICK XENOPHON: What about writing to Senator Nick Xenophon and congratulating him on standing up for his constituents in South Australia? While we may not agree with all he does we most certainly find him like a breath of cool air after our long experience with the hot-house party-political puppets. Here is one man who said he didn't go to Canberra to make friends but to represent the people of his State. Send him some material suggesting the need for our nation to create its own money on behalf of and for the people.

Senator Nick Xenophon, Parliament House Canberra will find him. Or if you want to e-mail him: senator.xenophon@aph.gov.au

FREE SPEECH HAS ALWAYS HAD A BAD NAME: Who remembers Doug Collins the brave Canadian who took on the Human Rights industry in that country? His articles were published originally in the *North Shore News*, and reprinted in his book "Here We Go Again". Doug Collins, who died in 2001, was a columnist and broadcaster and outspoken champion of free speech. He lived in West Vancouver and was a World War II hero, having been captured during the Battle of Dunkirk. He escaped 11 times from German POW camps, the last effort being a success. Canadian Paul Fromm reminded us all of Doug Collins' works in his latest email. Doug wrote:

Free Speech has Always had a Bad Name: HARK, HARK, the dogs do bark... And hunt in packs. I trotted into the *North Shore News* on Friday to be confronted with a piece written by "colleague" David Mitchell which was headed: "Giving free speech a bad name."

He meant me. I am giving free speech a bad name. What took him so long?

He was way behind Vaughn Palmer, Allan Fotheringham, Denny Boyd, Michael Smyth, Paula Brook, Miro Cernetig, Rafe Mair, John Pifer and others in the pack of the politically correct.

All of whom have pronounced me, the Great Satan of British Columbia, Guilty as Charged; all of whom know they themselves are too safe to be fixed by the basilisk glare of the Human Rights Gestapo and that they will never rock any politically correct boats.

David disappointed me. He should have been able to think up better epithets than "intolerant rantings", "abusive ravings," and "well-known anti-Semitism". That's kid stuff. How about stinkweed, wart, hatred wretch, rug-headed kern, serpent's egg, singlewit, goat, toad, or dunghill?

But did David really write the column? It reads like it could have been written by his squeeze, Sheri Graydon, one of the many fems who write bilge for the *Sun*. Either that or they had a little late-night conference at which she poured advice into his ear, like a mini-Cleopatra to a mini-Anthony.

Recently, she was seen on a CBC-TV program dropping the *North Shore News* into a garbage can with a feminazi sneer. In 1789 she would have been doing her knitting as the aristos lost their heads. As for David, let's not be too hard on the dear boy. He hasn't had the right education. Probably went to the University of British Columbia or some other speech-controlling soot factory.

Listen, David. Free speech has always had a bad name.

It had a bad name when Luther nailed his theses to the door of Wittenberg Cathedral.

It had a bad name when John Milton wrote that Truth and Falsehood should grapple freely.

And when John Tyndale was burned at the stake for translating the Bible into English. The peasants couldn't be trusted with it. Who knew what ideas they might get?

Also when the great Malcolm Muggeridge wrote a magazine article on The Royal Soap Opera and had to move out of England for a while to earn a living.

It had a bad name when communists were up before the un-American Activities Committee.

It had a bad name when the ayatollahs sentenced Salman Rushdie to death for blasphemy.

Do you understand, David? Repeat after me: free speech has never had a good name. There have always been people like you who believe they have a monopoly on moral absolutism.

Stick with me and I will educate thee. Difficult but not impossible. Won't charge you much either. Two gin and tonics a time.

David asks, Who are the supporters of Doug Collins? Mostly aged and insecure folks, who get a thrill out of my venomous musings, he says.

Hi there, you aged and insecure. Bottoms up. Have another drop of venom. I have a barrellful.

Perhaps David has conducted a poll. Perhaps he is a mind reader. Perhaps he is a fiction writer.

No wonder the New Democrats offered him a job over in Victoria. Like graduates to like. Pity his erstwhile Liberal cronies vetoed the idea. He and Premier Glen Clark would have got along famously. David despises me for my view on the holocaust. But what does he know about it? Not much. He gets his information from movies like Swindler's List. If he got it from scholars like Professor Faurisson of France or historian Paul Rassinier who was actually in the camps, or from David Irving the Brit who was arrested while making a speech on freedom of speech in Victoria, he too might be facing an Inquisition, just as I am.

That reminds me. The Spanish Inquisition had no time for free speech, either.

Oh, there was another chap who got a bad time for speaking out of turn. I think his name was Jesus. Say hello to Sheri for me, David.

"Here We Go Again" by Doug Collins – available from all Book Services. Price \$22.00 plus postage

BASIC FUND: We are aware that times are getting harder for many folk and that many give out of their very limited incomes, for which we say a humble 'thank you'. We now appeal to those who haven't made contributions but appreciate our efforts. Remember our Basic Fund when you next send off mail - and make a contribution large or small. The target is a modest \$60,000. This is the 'seed money' that goes on to yield 'fruit' in so many areas of endeavour. Please support us generously. We have now reached \$17,324.50.

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