

A WEEKLY COMMENTARY

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The Price of Freedom is Eternal Vigilance

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Taxation System a Device for Exercising Despotic Pressure - C.H. Douglas

At the inquest on Alfred Morris Baker, aged 52, a solicitor, of Rock Close, Kington, who was found shot, a letter was read in which the deceased had written that "Insomnia has at last got the best of me, and the inspector of taxes at Ludlow has driven me mad with worry ... Now that the tax people have completely murdered another breadwinner, perhaps they will let my wife and children have peace." It was represented at the inquest that, the tax inspector had been scrupulously fair. (Daily Telegraph, January 7.)

In a considerable number of the cases of suicide so constantly recorded, a somewhat similar complaint of worrying by the Taxation Authorities may be noted.

Mulcting the Public

When the history of these times comes to be written, it will be regarded as almost incredible that the population of this or any other country making any claims to civilisation should have permitted the continuous levy in favour of financial institutions which now passes under the name of "taxation." To what amount the British public is mulcted per annum is difficult to estimate, since the direct taxation, including rating, in favour of such institutions, which is certainly not less than two hundred and fifty million pounds per annum, by no means tells the whole of the story.

The debts which form the basis of the claim were, of course, created by the loan of bank-manufactured money, just as the interest on them is for the most part payable only in bank-manufactured money. Where taxation is levied upon producing firms they are compelled to include it in the price of articles produced. As a result, either the price level is raised, thus reducing the purchasing power of all incomes, or, alternatively, production is strangled and the unit cost of production is raised by an excessive ratio of overhead charges to direct charges.

Fraudulent Taxation Methods

But the intolerable nature of the modern taxation system is by no means confined to the economic depredation which it now carries on, almost unchecked by Parliament or even by public opinion. The business methods which are employed in connection with the assessment and collection of taxation would, if employed by an ordinary business firm, result either in its rapid liquidation or the appearance of its proprietors before the Court upon a succession of charges of fraud.

No business firm would dare to send in a bill for three or four times the amount owing to it, leaving its clients to prove that it was incorrect. But this is done as a matter of course by officials of the Inland Revenue.

No business firm would consistently charge three or four times for the same article, but this is the essence of the division of Income Tax into Schedules, so that a charge may be repeated in a disguised form.

No business firm would consistently dare to charge for articles which had never been received.

But there are hundreds of thousands of people in this country who are paying Tax upon an Income which they have never received.

No business firm, while owing large sums to a client, would insist on the payment of smaller sums which he owed to them. But the Inland Revenue Authorities are constantly doing this.

Tyranny of Experts

There is, of course, a sense in which taxation is right and proper. We all obtain certain services which we do not pay for directly and which involve consumption, and this consumption requires to be provided for communally. There is, in my opinion, however, little doubt that the present abominable tyranny of taxation arises not only from the magnitude of the taxation (although that is wholly inexcusable), but also from the fact that it is arbitrarily imposed in accordance with the ideas of a body of experts, generally anonymous, who provide the Chancellor of the Exchequer with his Budget scheme.

Taxes, of course, under the existing organisation of society must be paid in money, and since practically all money is created by financial institutions it is quite obvious that the ultimate beneficiaries of all taxation must be those institutions, chiefly in the form of visible and undivided reserves, rather than dividends. They are, in fact, the only institutions which can in no circumstances effectively be taxed, since the greater the monetary taxation imposed upon any country the greater is the necessity for the services of those institutions which alone can make the money with which to pay the taxes.

Attempts to Justify Taxation

The principle which is employed to justify taxation is, I think, twofold. In the

first place, the common and general ignorance of monetary matters makes it easy to suggest that taking money off Mr. Jones, who has five hundred a year, is the only way that a Dole can be paid to that excellent fellow Bill Johnson, who is out of work. There is, of course, not an atom of truth in this. Taking money in taxation off Mr. Jones merely means that Mr. Jones buys less.

If the money were transferred directly to our friend Bill Johnson, which, most certainly, it is not, Bill Johnson would not buy the things which Mr. Jones was prevented from buying; he would merely buy some of the things of which there is already a surplus, and the surplus would be transferred to those articles which Mr. Jones has not bought. But, in fact, at least 30 per cent. of the money which is taken off Mr. Jones goes into sinking funds of various kinds and into reinvestment. In the case of sinking funds, it causes an additional shortage of purchasing power, and in the case of reinvestment it produces a surplus amount of capital production for the output of which there is no market.

The second principle which is involved is the capitalisation of the less attractive emotions of human nature. The peculiar form of sadistic Puritanism, which is humorously called “Temperance,” has been used to justify on “moral” grounds the raising of the price of whiskey for about half- a-crown a bottle, which is several times its cost of manufacture, to twelve and sixpence. This provides about ten shillings a bottle directly or indirectly for the Exchequer, of which banks and insurance companies ultimately get about five shillings, directly or indirectly.

Taxation the Instrument of Mammon

Agitation on the Land question, for the most part completely unintelligent, has been made the excuse for punitive taxes frequently paid directly to insurance companies as premiums on insurance against Death Duties. These have transferred the eligible land in this country from the hands of private administrators, who had a sentimental as, well as material incentive to proper administration, into the hands of soulless corporations, whose works are evident by ribbons of jerry-built houses punctuated by magnificent corner edifices raised in the honour of the Religion of Mammon, displacing the churches in which, on occasions, unpleasant things were said about the money-changers.

The realities of taxation could, of course, be met by a very small rise in a price level which had been adjusted much below that existing at the present time, taxation in its present sense, with its horde of officials and its worries, being abolished. But that would take away what is called the “power of taxation,” and this remove one of the major obstacles to economic freedom. In other words, the present taxation system is not primarily an economic device, it is a device for exercising despotic pressure. Until we recognise that self- government is better even than good government, just so long shall we have an increasing number of catastrophes similar to that of Mr. Baker.

The Wages of Debt - We've Been Warned By William Waite

“The outlook remains highly uncertain”¹ is the bold warning in the Reserve Bank’s latest statement on monetary policy. The uncertainty, of course, has everything to do with the exorbitant quantities of debt sloshing around in the system and the equally titanic interest bills which are now the preoccupation of millions of Australians. With this in mind it might be useful to reflect on what C.S. Lewis had to say about debt and interest in his essay *Social Morality*:

*There is one bit of advice given to us by the ancient heathen Greeks, and by the Jews in the Old Testament, and by the great Christian teachers of the Middle Ages, which the modern economic system has completely disobeyed. All these people told us not to lend money at interest: and lending money at interest — what we call investment — is the basis of our whole system. Some people say that when Moses and Aristotle and the Christians agreed in forbidding interest (or “usury” as they called it), they could not foresee the joint stock company, and were only thinking of the private moneylender, and that, therefore we need not bother about what they said. That is a question I cannot decide on. I am not an economist and I simply do not know whether the investment system is responsible for the state we are in or not. This is where we want the Christian economist.*²

The Douglas Social Credit Podcast

<https://www.youtube.com/channel/UCDL9YQ0lz4OiaV9cdLWkRqQ>

It just so happens that I was talking to a Christian economist last week about just this issue. M. Oliver Heydorn wrote the book *Social Credit Economics* which probably makes him the most knowledgeable authority on Social Credit. Heydorn also happens to be a lifelong Catholic, and the Catholic Church maintains, though apparently no longer insists on, a doctrine concerning the charging of interest.

According to Heydorn this doctrine holds:

*That there is no intrinsic justification for the charging of interest on a loan... There can be extrinsic justifications for receiving more money as payment for what you lent. So, for example, if you’re lending money to someone and there is genuine risk, or you’re giving up an investment opportunity, or its costing you something to lend then within reason and proportionately you should be compensated. A bank obviously can’t operate without charging its customers for its services because then the lenders would be taking advantage of the bank. We’re very far from that, of course. When you look, for example in Canada, the four or five big banks are making billions and billions of dollars in profit. It’s much higher than the profits they would be making if the banking industry in this country were perfectly competitive. We’re talking about oligopoly profits. So certainly there is usury going on there and its institutionalised.*³

Can the banks justify the charging of interest based on the extrinsic justifications listed here? Since they create the money they lend *from nothing* there can be no genuine risk. Also, banks usually guarantee the loans they make against real wealth collateral which they take in the event of default. So, in effect, the truth that banks risk nothing is doubly true. The answer then is 'no': the extrinsic justifications for banks extracting billions of dollars in usury do not apply.

Not only do they not risk anything, but their power of credit creation affords banks illegitimate control over the operation of the economic system. Banks decide essentially who gets money and on what terms. For instance, small and medium sized businesses are usually charged higher rates of interest than large businesses. The banks justify this bias by saying that smaller enterprises are riskier investments. But more expensive finance makes it so. Despite a majority of consumers preferring small, local businesses banks load the dice against them from the outset. And then the pundits turn around and bleat about the "free market."

I have a novel idea. Instead of restrictive monetary policy working on interest rates to swell the profits of banks at the expense of the working and middle classes, why couldn't it work on the loan principal? If it was deemed necessary to reduce excess money in the economy to control inflation the RBA could stipulate (those-ed) borrowers be required to diminish their loan principals at a given rate. Demand (read 'credit volume') could be reduced by accelerating loan repayments. The extra \$21,000 a year that the average mortgage holder is paying as a result of monetary policy rate hikes could be used to pay down debt and at the end of the squeeze, people, and the economy generally, would be in a healthier financial position. Instead of buying yachts for bankers we could be paying off our homes. Of course, with a properly calibrated money system these damaging business cycle swings simply needn't occur.

Since more than 95% of the money supply is created as interest bearing debt, and the interest is never created, there exists an inbuilt mechanism for constantly ratcheting up debt. Illustrating this dynamic is the fiscal position of the Australian government. The fastest growing expense of the federal government is interest payments on the national debt which means the government must take on more debt and raise more taxes to cover the fees of the financial industry. And the problem is global. In the US interest payments on federal government debt now exceeds military spending at a time when the US is equipping two wars. Usury charged at percentage rates of the money supply is essentially a wide funnel collecting the wealth of the citizenry and transferring it to the owners of the financial system.

There are limits to how far this process can go. Douglas noted that interest charges exacerbated the problem of insufficient consumer buying power. The rationale of monetary policy bears out his observation. RBA Governor Bullock

refers to this effect when she says in the latest monetary policy statement “declines in real disposable incomes and the ongoing effect of restrictive financial conditions continue to weigh on consumption.”

This is all the logical outcome of what happens when the money supply is rented. As Lewis points out we’ve had ample warning not to operate in this way.

You reap what you sow. ***

1 Reserve Bank of Australia. 24.09.24. *Statement by the Reserve Bank Board: Monetary Policy Decision*. Available from: <https://www.rba.gov.au/media-releases/2024/mr-24-18.html>

2 Dorsett L (editor). 1988. *The Essential C.S. Lewis: Social Morality*. MacMillan Publishing Company, New York. p. 317.

3 Heydorn, O., Waite. W. Oct. 2024. *The Douglas Social Credit Podcast Episode #11 - The Crisis in the Church, Finance, and Douglas Social Credit*. Available from:

<https://www.youtube.com/watch?v=SUiOiFz0j0k>

In this excerpt from his 1948 CBC broadcast, Joshua Haldeman (Elon Musk's grandfather) says that the money system should serve the people, instead of the people serving the money system. The current system = the people serving the money system. Douglas Social Credit wants to reverse the relationship.

“The Christian people should go out and organise and demand that people be recognised as responsible beings, that people be treated with dignity, that they should demand that all man-made institutions should serve man, that our governments should serve the people and not like is present, where people are being forced more and more to serve the government. The people should demand that the money system should serve the people, not the peoples serve the money system. They should follow Christ's example and chase the money changers out of the temple. The Christian people should demand the right to choose or refuse as long as it does not interfere with the same right of others. These are the things that (Douglas) Social Credit stands for and the Social Crediters appeal to the Christian people of this province to organise themselves to fight communism. If we defeat communism we will never have to worry about Communist. Today the propaganda is to get us to fight Communist and that the same time we are asked to embrace communism in practice. This can only result in our defeat as a Christian people. Social Crediters invite all Christian people to declare an all-out war against communism and fight for the introduction of Christian principles in government. If we keep our objectives true, if we follow the light of Christ's teachings as we should, then victory will be ours.”

<https://x.com/RealSacred/status/1848088001651397017>

Cults By Arnis Luks

Last night and again this morning I watched part-one and then part-two of an interview of Prof Antony C Sutton discussing the 70 years, (from the 1917 Bolshevik Revolution until this interview in 1987), of significant US technological, industrial, and financial support for the original establishment, and then, the ongoing maintenance requirements of the Communist Soviet Union.

The interviewer, mother of five Elizabeth Clare Prophet, came from the Summit Lighthouse Ministries. She was the founder of the Church Universal and Triumphant, USA - another story in itself.

Sutton also explored the secretive Skull and Bones cult within the major US Ivy League universities, and their membership's dominant position across the differing American administrations. The USA policy of aiding the Soviet Union to pursue the world Communist slave state, and the cult membership's dominant participation in supporting this pursuit, were inseparable.

Cult is the correct word, to describe the modern era's policies of death, with abortion, euthanasia, climate (de-industrialisation of the west), rainbow philosophy (deconstruction of the traditional family unit, mutilation and hormone therapy of our young), financial enslavement through irredeemable debt, and the world Communist slave state as the end position. Richard Wurmbrand wrote the book *'Marx and Satan'*; another apt descriptor of where we are heading - into a living hell.

Little wonder that these policies are pursued by the Socialist-left camp. However, there is no appreciable difference coming from the Liberal/National coalition leadership, with their own materialist-perspective of the anti-human no job-no pay against young mums, the plebiscite against the traditional family arrangement, and the lockdown with the job as the end position – all unmitigated disasters. Cults are everywhere, dominating virtually every area of social engagement. Scott Morrison's telling comment that *'the Bible is not a policy handbook'*, needs no further elaboration.

Compromise is No Answer

'If you want to get along, then you need to go along...' (with whatever is happening). Going along with evil, or wickedness, or any untruth is a compromise of your own personal integrity. It is not easy going against the flow, (of the crowd or the majority), but it is vital. The words of Christ ring loud and clear. St Peter, while he failed before the rooster crowed, was the first to greet the Christ after the resurrection. Human failure and pursuing redemption are all part of living. No one is perfect, but we must keep going regardless of our own obvious failures.

The information release regarding the job efficacy and physical harm - occurring three years after the event, and the timing, the location, and the very controlled-environment of Antony Sutton's interview, needs to be re-considered from the perspective of controlled opposition.

I believe ‘he’ was sincere, but, with the anonymous provision of the information about the Skull and Bones cults in all the US Ivy League universities, brings into alignment the same *modus operandi* with Covid and the 9/11 war on terror. Manipulating the minds within the crowd has been going on for a very long time.

Antony C. Sutton — Feb. 14, 1925 - June 17, 2002

Antony Sutton has been persecuted but never prosecuted for his research and subsequent publishing of his findings. His mainstream career was shattered by his devotion towards uncovering the truth.... The 1968 title, *‘Western Technology and Soviet Economic Development’* was published by The Hoover Institute at Stanford University. Sutton showed how the Soviet state’s technological and manufacturing base, which was then engaged in supplying the North Vietnamese the armaments and supplies to kill and wound American soldiers, was built by US firms and mostly paid for by the US taxpayers. From the USSR’s largest steel and iron plant to automobile manufacturing equipment, to precision ball-bearings (for missile guidance systems), semiconductors and computers, basically the majority of the Soviet’s large industrial enterprises had been built with the United States help or technical assistance.

Professor Richard Pipes of Harvard said in his book, *Survival Is Not Enough: Soviet Realities and America’s Future* (Simon & Schuster; 1984):

“In his three-volume detailed account of Soviet Purchases of Western Equipment and Technology . . . [Antony] Sutton comes to conclusions that are uncomfortable for many businessmen and economists. For this reason, his work tends to be either dismissed out of hand as ‘extreme’ or, more often, simply ignored.”

The report was too much and Sutton’s career as a well-paid member of the academic establishment was under attack and he was told that he “would not survive”. His work led him to more questions than answers. “Why had the US built-up it’s enemy? Why did the US build-up the Soviet Union, while we also transferred technology to Hitler’s Germany? Why does Washington want to conceal these facts?”

Sutton, following his leads, proceeded to research and write his three outstanding books on Wall Street, FDR, the Rise of Hitler, and The Bolshevik Revolution. Then, someone (anonymously) sent Antony a membership list of Skull and Bones and “a picture jumped out”. And what a picture! A multi-generational foreign-based secret society with fingers in all kinds of pies and roots going back to ‘Illuminati’ influences in 1830’s Germany.

Part I: <https://www.youtube.com/watch?v=fVfbbEBIBCA>

Part II: <https://www.youtube.com/watch?v=TcILIS3B6IU>

Most of Sutton’s books are available in our PDF Library for download,
or at Veritasbooks.com.au for purchase.

Watch out! They are re-arranging the deck chairs! By Neville Archibald

The role of discussion and debate in creating a better society is a crucial role. If the current system is failing to function as it needs to, then a new system or at least recognition of this failing system is incredibly important. Any fix must take this into account, not just the superficial problems that arise, but also the core fundamental problem causing them. Almost all of the problems being discussed, can somehow be linked back to money. Credit creation and financial control should benefit all of society not just the banks and international finance itself.

The exchange of all forms of wealth, in fact the exchange of anything that is traded between people, whether it has physical or abstract properties, requires the use of some form of money. If this did not exist, then some way would be found to enable trade that was agreeable to both parties involved. No one else need get involved for it to work. This concept of exchange by money or by any other proxy does not need to be interfered with, by a third party to work successfully.

The rise of Nations or Kingdoms saw the standardisation of this proxy exchange unit (money) into what we know today as dollars or pounds etc. Our confidence in the use of it, is our belief that it is acceptable to all with whom we deal. As nations go, we settled on a standard, and created a national currency to allow this belief to work fairly for all.

In the course of trade and other interaction between nations and between large bodies like governments, economics and monetary policy was born. The use of money to control what was considered important and the very creation of credit became the subject of study. Money moved from being merely a medium of exchange to a medium of control. The argument of just how much control and who is to benefit, is ongoing today.

People in a position to influence this control changed from being only representative government, caring for the people of a nation, to a more international outlook and to include what should be seen as a radical departure from individuals making up all of that society, to individuals in select parts of that society or in fact the world. As international groups developed, with objectives to manipulate societies into a mould of their own making, they became more and more powerful; overriding the interests of each nation and therefore the interests of the individuals who made up those very nations.

This was the rise of international control. We see this today in the International Monetary Fund, the World Bank and groups like the WEF (World Economic Forum) and the United Nations to name a few.

To believe that these groups have no agenda at all is hardly possible, for otherwise, why would they bother to come together. To believe that the agenda they have is only in the best interests of the world population, I think is a fanciful notion.

Looking at the development and the outcomes of their policies and the very wording of those policies it should be clear that they are no longer (if they ever were) in the interests of the population at all. The “own nothing and be happy” mob they wish to create will not be for those proposing it. They will still have their private aeroplanes, beach-front mansions and lavish Davos conferences where they will decide our fates every so often. Food, electricity and fuel, will not be rationed for them.

It is with this in mind that we should be examining all discussions around our future. The ARC (Alliance for Responsible Citizenship) conferences that are now going on in Sydney, the Stanford and other university conferences that are taking place, purport to be looking for a solution to the problems, that many of us on the ground are becoming more and more aware of. The failing systems of government in many western countries are being examined and changes are being suggested.

One of the things that worries me most, is the calibre of some of those taking part. Not just who they are, but also what their background is. It is no good having highly intellectual persons proposing solutions, if they are a part of these Davos like groupings. The plethora of past politicians taking part and offering up their ideas should give you an idea of what you will be getting. Most of those, presided over the beginnings and continuation of the very destruction they now seem to believe they can fix. They did nothing about it while in power, why would they be any different now. As for those intellectuals, many offer up solutions that still end with financial control in the hands of the financial elite already causing the problems.

This comes home to me all too clearly when I listen to the economic proposals and discussions that they bang on about. Adam Smith, Keynesian or Austrian school of economics aside, the control of money will remain in the hands of manipulators of unknown origin on the outskirts of ordinary society. The push for less Government control over the issuing of money and more market control, is at odds with my perception of benefit to the individuals that make up our civilization.

These discussions often focus on real problems that need attention and should be of concern to us. It is these that draw us in and make us believe, only good can come of it. The underlying solution that is proposed is often more of the same.

Many times I hear the need for us all to tighten our belts, or in “their-speak” terminology we need to let the individuals in our society take on the responsibility of these things. This means, in the long run, we fund the problems created by

poor policy ourselves, from our own wallets, not the governments money (already pilfered from our wallets). As an example of this, although I don't often listen to National Agenda on Sky, I listened to Sir Niall Ferguson speak at the ARC conference in Sydney.

He talked of death by despair, excess deaths, and Elon Musk's X being the only electronic media space that wasn't democrat influenced (or that grouping of people). He pointed out that we no longer have a wide ranging set of views in our information sources, thus limiting what can be said whether on vaccines or climate or other. Now I disagree personally with Ferguson's belief that the Vaccines were a good thing. He is happy we now have the technology to swiftly produce new ones for any further "pandemics" and would appear to be happy to do so and roll them out. That said, his other concerns were serious ones that do need looking at and should be being discussed widely.

He presented graphs to back up his comments regarding deaths, not just of despair but general excess deaths too. He compared us with the soviet union in the depths of their despair in the 1980s. All in all, I had the impression that this new "cold war" in comparative terms was between those who earn over \$150K a year and every one else, especially in America. The detachment of "party" views to that of the general population was also spoken about in depth. The whole speech to me seemed to focus on individuals needing to step up and take control of their own lives. In that I agree.

Sadly then, the speech ended and others came on to the platform for debate. When I saw who they were, I almost turned off. Our former treasurer, Peter Costello was one.

This short discussion ended up with Adam Smith Economics and a disagreement that essentially was not what I consider disagreement, but the tweaking of a failed system. I note, I almost typed 'twerking' there by mistake, and realised then that my subconscious is probably thinking, not of the sexual side of it, but the fact that these people are essentially mooning us: shaking their bums in our face as they tell us we all need to toughen up. Inferring that the public purse spending, while a big part of the debt problem, would only be solved by us taking one for the team (us being the voting public). I see all this as akin to rearranging the deck chairs on the Titanic. The ship of civilization is going down while they argue over the colour of the money being used, without once considering who really owns it; or should I say, what it is really for.

There were of course many distractions to the original object of the talk, with Costello and others going off on what I felt were irrelevant tangents. The graphs and figures presented, received little mention and both other participants and the moderator spent time arguing lightly about Government excess.

Costello, bless his heart, told us that we don't have heavy industry to use the iron ore we mine, but should be thankful we have such an ability to mine it and ship it to China, where they do. Such a lovely thought Peter, thank-you.

It always gets me, when some of these people are brought on stage after a talk that is serious in nature about the depths of the problems faced by the average person, that they then make light of these things and try to joke among themselves about some of their (minor) disagreements. The actual issue raised is rarely the topic of real debate for long.

Having aired these things, the presenting body can then legitimately claim to have looked at the problem and satisfied their responsibility to see both sides. These types of forums are the reason why many switch off, or hold them in contempt. You come away feeling that they have mostly just laughed at things like, deaths from despair, suicide, and the other genuine crises these forums are supposed to be addressing.

While not a total waste of my time, it was close. I realise it can be difficult to present information and a conclusion from it, in a limited time on camera. To do these things proper justice, takes time that the media doesn't like to spend. Short sound bites, some credible looking statistics and a friendly light banter, may make it more "watchable" but it becomes more of a parody of concern for me.

In looking at the characters involved and their views about the world via previous comments they have made on various topics (one good thing about electronic media, the ability to quickly find out what they have said before) all I can say is, I have learned things are tough for lower paid people and that this bunch won't fix it.

The ownership of money must be addressed, and seriously. It is an abstract medium used for exchange by every person on this planet. It represents the toil of these persons and no one else. If the issue of money to enable this exchange, involves a third party, it must be realised that there is no combined ownership of this toil, just a very, very, small accounting fee at best. ***

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