



ON TARGET

A WEEKLY COMMENTARY

- NEWS HIGHLIGHTS
- BACKGROUND INFORMATION
- COMMONWEALTH AFFAIRS



The Price of Freedom is Eternal Vigilance

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IN THIS ISSUE

Can a Nation be Irrevocably Ruined by Its Leaders?	1
When Systems Fail By Neville Archibald	4
The Machine Stops by Arnis Luks	12

Can a Nation be Irrevocably Ruined by Its Leaders?

Yes. Not always, not overnight, and not in the cartoon sense that a single election turns a functioning country into a crater. But history is not subtle on the main point. Leaders can impoverish a rich nation, hollow out its institutions, teach its people to live by slogans instead of competence, and leave a wreck that later generations spend a century trying to unscrew. The West, and Australia inside it, has not yet reached the terminal cases. It has, however, spent a generation proving that decline does not require tanks in the capital. It only requires a political class that treats the country as a stage, a budget as a patronage machine, and the future as someone else's problem.

The cleanest proof is not theoretical. Argentina was one of the richest countries on earth in the early twentieth century, with European living standards and a serious claim to belong among the first rank. Then came a long run of strongmen, populists, soldiers, and their civilian imitators who discovered that you can live for decades on confiscation, price controls, industrial pageantry, and the worship of the leader's will. The country did not vanish. It became a cautionary tale: repeated default, chronic inflation, talent flight, and a politics that cannot stop re-enacting the same argument. Venezuela sat on oil and still managed to destroy the ordinary business of eating, working, and keeping the lights on. Zimbabwe turned a food exporter into a ruin by treating property rights as optional and competence as a colonial relic. These were not acts of God. They were choices, made by people with titles, flags, and microphones.

Ruin, in that sense, is not only bombs and famine. It is the conversion of a high-trust, high-skill order into a low-trust scramble. It is energy that becomes

a moral fashion instead of a physical system. It is housing so tightly rationed by planning piety and political cowardice that the young are locked out of the country their parents inherited. It is productivity that stops rising, so that every promise of higher wages becomes a fight over slices of a flattening pie. It is defence treated as an afterthought while the neighbourhood gets harder. It is schools and universities that teach the country to despise the civilisation that built them. None of that requires a dictator in a sash. It requires ministers who cannot distinguish a press release from a power station, and a commentariat that calls the resulting mess "complexity."

Australia is the awkward case because it still looks, from a hotel window, like a success. The beaches are still there. The institutions still open in the morning. The OECD still records high living standards, and governments still issue statements about jobs created and debt managed. That is not nothing. It is also how slow ruin hides. The Reserve Bank can report inflation that remains too high and productivity growth that has been historically weak. Housing completion per hour worked has collapsed over a generation. The deposit-saving years stretch out for the young while rents eat a third of a median income. Energy prices twitch with geopolitics and with domestic decisions that retired dispatch-able power faster than replacements could be built and connected. These are not mysteries of climate or "global forces" in the sense that no one had a hand on the lever. They are the accumulated work of cabinets, treasurers, premiers, regulators, and the advisers who discovered that saying the right words was safer than keeping the system cheap, abundant, and buildable.

Call that incompetence first, because incompetence explains more than midnight conspiracy. A traitorous leader, in the legal sense, sells maps to an enemy. A merely bad leader sells the country's compounding advantages for a news cycle: cheap energy for a target, housing supply for a local veto, selection by excellence for a diversity slogan, border control for a moral identity, defence spending for a social program that photographs better. Do that for thirty years and you do not need a foreign occupation. You get a people who cannot house themselves, cannot generate reliable power without anxiety, cannot staff hospitals without imported labour they then cannot house, and cannot tell their children that hard work plus a normal life is still a fair bet. If "treason" is too theatrical a word for the courts, "betrayal of stewardship" is not too strong for the ledger.

The Western pattern is the same story at different speeds. Britain discovered that you can run down energy, planning, and policing and still talk as if you were a serious state. Parts of Europe discovered that industrial policy by press conference does not replace base-load physics. The United States still has scale and dynamism and still manages to make ordinary government look like a dare. In each place the

defending line is the same: living standards remain high by world standards, therefore decline is a mood. That is a category error. Nations are ruined relative to their own trajectory and to the rivals who did not adopt the same superstitions. A country can be rich, proud, and already past the point where its young can reproduce the life that made it rich.

"Irrevocable" is the word that should slow the essay down, because it is the one that history sometimes refuses. Germany was morally and physically smashed and then rebuilt. Japan was burned and then became an industrial giant. South Korea went from wreckage to first-world production. Estonia left a Soviet inheritance and built a competent small state. Ruin is not a spell. It is a set of institutions, habits, and human capital. If those remain, a later generation can still choose repair. That is the hope, and it is also the indictment. Australia has not been bombed. It has been administered. The courts still sit. Engineers still exist. The resource endowment did not migrate to another continent. What has been damaged is the permission structure for competence: the belief that building, generating, selecting, and defending are more important than the feelings of the people who block them.

A nation becomes irrevocably ruined when three things go at once and stay gone. The first is physical capacity: energy, housing, industry, logistics, the ability to make and mend. The second is institutional honesty: statistics that mean what they say, agencies that prefer reality to narrative, a civil service that can tell a minister no. The third is demographic and cultural continuity: enough children, enough trust, enough shared memory that "we" still names a people rather than a service district. Leaders can attack all three at once while congratulating themselves for kindness. They can import a replacement population faster than they can integrate it, then call the resulting friction a failure of the natives to be welcoming. They can make home ownership a hereditary caste and call it the market. They can treat the defence of sea lanes as optional in a trading country and call it peace. After enough of that, the ruin is not a feeling. It is the future that no longer contains a recognisable version of the country.

The answer to the title is therefore yes, and the Australian application is not that the place has already become Venezuela. It is that a rich, lucky, thinly populated country has been run for years as if luck were a policy and geography were a personality. Incompetent leaders can do that without hating the nation. They only have to love their profit more. Traitorous leaders, if the word is used in its older civic sense, are the ones who know the trade-off and make it anyway: sovereignty for applause, prosperity for ideology, the next generation for the present one. Most of the West is living inside that bargain. Australia, which had less excuse than almost anyone, has been living inside it with a smile and a strategy document.

Repair is still possible, which is why the damage stings instead of merely mourning. You cannot irrevocably ruin a country that still remembers how to build a house, fire a kiln, run a grid, and tell the truth about numbers. You can, however, run that memory down until the people who had it are old, the people who need it are locked out, and the people in office have learned that decline photographs as compassion. That is the point at which leadership stops being a disappointment and becomes the cause. Nations die that way more often than they die by invasion. They are wasted to death by the people sworn to keep them. ***

When Systems Fail By Neville Archibald

When we have a problem with something, we usually know it. If it is a car that is not running smoothly, we know to take it to a mechanic, or fix it ourselves. If you are like me, and know enough about cars to look for yourself; you first diagnose the problem. You narrow down the search for the offending part by understanding what the parts do. Those systems within the complicated system that is a car, can be eliminated one by one by simple tests. Are they working as they are supposed to? You end up narrowing the problem down to one specific area and then check more thoroughly that area of concern. The car is not so complicated a system that it cannot be fixed, or at least discovered.

If you work in a factory setting, and the process line you are working on continues to stop and start, ruining your production quota, then the process is really no different. You examine each of the process components to find the one causing trouble. You eliminate those areas that are functioning correctly and apply yourself to fixing the faulty section. Sometimes it might be the system, sometimes it might be the employee. If the person expected to 'run' a part of the process is poorly trained or just not paying attention, then another part of every system we have may be at fault – the operator!

The bigger systems that run our Nation are no different, a little more complex and involved, but they are essentially systems we have made, and systems we run. Since we made them, and since we run them, we are the ones to fix them. First of course we must know something is not functioning as it should!

Both our financial system and our political systems are clearly not functioning as they should, otherwise we would not be struggling with debt, or contemplating changing laws so that the innocent can be arrested and locked up, questioned and fined, without proper oversight. The ASIO bill just accepted into law, turns innocent until proven guilty on its head.

Why? Because our political system is failing to represent our wishes as a nation and is continuing down a path that leads to a global government structure, a new

system that we will have even less control of than our currently faulty finance and political systems. How have we let this happen? Where are our elected representatives and why are they continuing to slap patches on problems rather than face up to the real problems.

This is my opinion and it is based on looking deeply into the issues we are confronted with. An opinion is only as good as the research done and the questions asked and answered. Questions ignored or pushed away without serious consideration leave the truth in a fragile state.

Like an engine lacking power, you can pour more fuel into it to make it work harder, or you can fix the tuning and get the same result, costing less in the long run and not putting the other engine components at risk. We must understand the system to make that distinction.

Is it hard? No! It just takes the will to observe and desire to ask questions, even if they seem like dumb ones. Remember the story of the Emperors new clothes, those being paid to keep the system running (the Emperor happy) had vested interests to do so, their jobs depended on it. The little boy who saw it for what it was, was not special, just attentive and not afraid to ask what others thought was a dumb question. He was not invested in keeping that system running or afraid of being shut out of others company for pointing out the obvious.

How does our system of re – presenting our will function in reality?

Let's take a look at our Senate.

You may be aware of quorums. If you have sat in any committee for school council, CFA, local progress association etc. this is the number of people needed to make decisions, it ensures that a small portion of any committee cannot 'run' the agenda on their own. Numbers needed are determined by their constitutional arrangements (also decided by that committee in it's inaugural meeting).

In a set of model rules (often adopted without much discussion), such as that of consumer affairs Victoria :

"36Quorum at general meetings

(1)No business may be conducted at a general meeting unless a quorum of members is present.

(2)The quorum for a general meeting is the presence (physically, by proxy or as allowed under rule 35) of 10% of the members entitled to vote."

<https://www.consumer.vic.gov.au/clubs-and-fundraising/incorporated-associations/running-an-incorporated-association/rules>

When it comes to our government and the running of it:
The Australian Constitution says in Chapter one, part two (for the Senate):

“Section 22 – Quorum

Until the Parliament otherwise provides, the presence of at least one-third of the whole number of the senators shall be necessary to constitute a meeting of the Senate for the exercise of its powers.”

Until otherwise provided leads to 1989 when the last modification was made:

In Chapter 8 of the Annotated standing orders of the Australian Senate, Section 51 deals with numbers present for continued decision making (or the number to form a “quorum”).

“1. If there is not a quorum present when the chair is taken at the time appointed for a meeting of the Senate, the bells shall be again rung for 5 minutes, and if there is still not a quorum present the President shall adjourn the Senate to the next sitting day.”

“The Senate (Quorum) Act 1991 altered the quorum to one quarter of the whole number of senators (currently 19 out of a total of 76).”

[https://www.aph.gov.au/About Parliament/Senate/Practice and Procedure/aso/so051](https://www.aph.gov.au/About_Parliament/Senate/Practice_and_Procedure/aso/so051)

For the House of representatives:

“The presence of at least one-fifth of the whole number of the members of the House of Representatives is necessary to constitute a meeting of the House for the exercise of its powers.”

[www.aph.gov.au/About Parliament/House of Representatives/Powers practice and procedure/Practice7/HTML/Chapter8/Quorum](http://www.aph.gov.au/About_Parliament/House_of_Representatives/Powers_practice_and_procedure/Practice7/HTML/Chapter8/Quorum)

So we have gone from a quorum of one third to one quarter in the Senate, and from one third (part 3, section 39, Australian Constitution.) to one fifth in the House of Representatives. Not only that, but the debating procedure has been effectively altered also, so that two significant questions on the application of the quorum provisions have arisen in recent times.

“The first was the validity of the often-made claim that it is the duty of government senators to form and maintain a quorum. This claim was repudiated by the Senate in a 1989 resolution which noted, among other things, that “it is the clear responsibility of all senators to maintain the quorum in the Senate”. [4]

The resolution censured the government for conduct which led to a count-out of the Senate on 3 October 1989 during discussion of a matter of public importance on protests at the US military base at Nurrungar in South Australia. [5]”

“The second is the validity of any restriction on the right of a senator to call attention to the lack of a quorum or the discretion of the Chair in declining to count the Senate. Rulings of the President have suggested that the Chair does not have a discretion to decline to count the Senate, notwithstanding contrary practice

in the House of Commons (where different rules apply and whose practice, in any case, has no bearing on the practices of the Senate). Senators have always been advised against proposing any motion that might restrict the right of a senator to call attention to the lack of a quorum. The issue was canvassed with the Clerk of the Senate during additional estimates hearings before the Finance and Public Administration Committee in February 2008 following an attempt by the government in the House of Representatives to alter the routine of business in that House by reserving Fridays for private members' business on a "no divisions—no quorums" basis:"

"Mr Evans—... *This is a question that has been discussed over many, many years. What we have always said is that it is not constitutional for the Senate to take away the right of any senator to draw attention to the lack of a quorum because the Constitution requires the quorum to be at least available. It may not be a justiciable question, but it is one of those provisions in the Constitution that the Senate has to have regard to and comply with itself. Needless to say, many people over many years have said, 'Can't we do away with quorum calls?' and that has always been the response.*"

More debate here before this:

"Senator ROBERT RAY—*You can, of course, dispense with the calling of quorums by agreement, like we do in the Senate, can't you?"*

"Mr Evans—*Yes. We have always said that the Senate adheres to the Constitution by preserving the right of any senator to call attention to the lack of a quorum at any time. If senators choose not to exercise that right, by agreement, that is a different matter.*"

https://www.aph.gov.au/About_Parliament/Senate/Practice_and_Procedure/aso/so052

Here we have the thinking and reasoning behind the lack of 'our employees' in the chambers during debate on bills, and also in regard to voting. The most recent, being the ASIO bill I mentioned last week, where Senator Shoebridge was speaking to an almost empty chamber. Surely debate and voting on a bill requires a quorum to be present? Unless of course if they "*choose not to exercise that right by agreement*"; as above.

Making an informed decision for us as our elected representatives (and I use this word for both houses, for that is, in a nutshell, what they are supposed to be) surely requires knowledge of both sides of a proposition? If this knowledge is only supplied by a 'party whip', then the party effectively rules, regardless of electorate opinion. Your member has abdicated his responsibility to you and given it to the party alone.

As I said above, to fix a problem, we must be aware of the questions being

raised and debated. We must determine if these questions are both relevant and important. That cannot be done if you are not present. You might take advice or discuss it afterwards with trusted colleagues, but the duty you should be performing as an elected representative, is to listen to what the rest of Australia has to say via its representatives – your counterparts from elsewhere.

When it comes to voting and a quorum being present, not only are we seeing this same thing (reliance on the Party to tell you how to vote); but, we are also witnessing the “abstaining from voting” as a regular occurrence. With such a small number now needed to be present to vote, an even smaller number of ‘ayes’ need be recorded to pass a bill when many are simply not present.

The ASIO powers bill that passed Senate, did so with only 26 ‘ayes’ and 15 ‘noes’; 35 did not vote at all!

So out of a total of 76 Senators, a quorum was formed (1/5th is about 15), but the actual number assenting was only just over one third! Just under half of the Senate did not vote! Is this really acceptable to us?

Notable for their absence was the Liberal “opposition”, only two of their members voted against it (Alex Antic and Andrew McLachlan) the others abstained, did not participate. A fundamental right to innocence being debated and voted on, and some washing their hands of it!

Voting against included: 9 from the Greens, 3 from One Nation and one Independent.

Abstaining altogether (apart from the Liberal and National Parties and a few others) were notable outspoken figures; Pauline Hanson, Matt Canavan and Ralph Babet. These last three I am curious about. Maybe they had legitimate reasons, who knows? This bill was crucial in regard to becoming a police state, something that if read and the debate listened to, should have been an important one regarding freedoms and the right of innocence until proven guilty – core concepts in Australian culture.

The ‘right’ of our employees to abstain, or not take part, concerns me. I see this as a system failure!

If those with a conscience listened and considered during debates instead of not being there at all, then maybe they would develop a desire for truth, for doing what is right by their electorate, for looking for the true cause of the problem that this bill is supposed to solve. Instead we get a patch fix which costs us some of our freedoms, instead of searching for that root cause.

I see them as Neros, sitting on a barb wire fence as the ‘fair-gos’ go up in flames?

Now that you know this - how did your members vote? Have you contacted them? Will you?

If we do not voice our concerns, if we do not ensure our presentations at parliament are being made, we will lose the rights to our hard won freedoms and we may have to fight for them all over again.

I cannot stress enough, that if a full parliament is being run by only one third of members and many debates about actual legislation is being listened to by an even smaller number (sometimes single figure counts) then how is this even considered democratic as far as the Nation is concerned. How is it that we still believe that any vote we have even matters any more?

To all those who live in Liberal or National electorates, ask why abstaining was decided on for your member, it just gives Labor unrestricted free passage for this sort of legislation.

Following on from last weeks article on the coming solution to our financial problems, I believe it is crucial to re-emphasise the real facts about money. What it isn't, what it is, and what it could be. To this end I wish to republish a short extract from Jeremy Lee's book, *The Money Trick*.

You would do well to read, or even re-read this until it is perfectly clear to you that you are being conned! Our continued rising debt, our rising taxes and the tightening of belts we are supposed to endure, while many remain out of work and while we cannot find enough markets to sell our goods to, only indicates to me that our financial system is broken. That it is not being fixed, despite the tinkering over decades, shows me the so called repairmen are either not serious, they just don't know, or the system as it stands, is not repairable – it is a flawed (biased to achieve an end).

We must get our heads around the concept that we are being tricked by our financial system, and that if we are to 'fight back' against what is effectively slavery of a financial kind, then we must understand enough of the reasons why we have been misled.

Going forward requires us to have a positive vision for the future. Only then will we be able to convince others that things don't need to be as they are at present. I believe that telling them why things are bad, is no longer enough. The time is coming that alternative solutions will be offered up to 'help' us. We must be certain of the 'help' we really want. That it is capable of adding to our freedoms, not removing more of them. The full book is available on line at our website below or from the Veritas Books.

<https://alor.org/Storage/Library/PDF/the-money-trick.pdf>

“THE MONEY TRICK By Jeremy Lee (Excerpt)

It's time the people of Australia knew the alarming facts.

Test your own knowledge of these facts by the following questions:-

Do you know that no bank lends money deposited with it?

Do you know that when a bank lends money it CREATES it out of nothing?

Do you know that bank loans are merely pen and ink entries in the credit columns of a bank's ledger? They have no other existence.

Do you know that practically all the money in the community comes into circulation as a debt to the banks?

Do you know that money loaned by a Government bank is just as much a debt to the people as if it were loaned 'from a private bank?

Do you know that "fixed deposits" are a plausible screen to hide the creation of credit?

Did it ever occur to you that the banks enjoy this unique facility of creating credit and putting the nation progressively into debt-bondage because they create FINANCIAL credit against the REAL credit created by the people?

Do you know that during the last 40 years, from 1942 to 1982, Australia's National Debt (Commonwealth and States) has increased from \$3,378 million to \$33,589 million?

Do you realise that this debt is largely .owned by the banks--' if not directly, then as-security loans?

Are you aware that the money received from Commonwealth Income Tax has risen from \$282 million in 1942-43, \$39.15 per head of population, to a total of \$28,577 in 1982-83, no less than \$2,000 per head of population?

The Commonwealth Taxation Office employed no less than 12,497 people at 30.6. 77 and we paid their salaries totalling \$130. 7 million!

Do you know that the sales tax - introduced as a temporary measure" in 1930, has, since 1946-47 to 1982-83, some 35 years, increased from \$72.5 million to \$3,629 million? It now takes over \$250 per head of Australia's population.

Do you realise that every time a Government borrows money for a public work the people are debited with the liability (in perpetuity) but are never credited with the value of the asset?

Do you know that every repayment of a bank loan cancels the amount of the loan out of existence?

Do you know that Treasury Notes are Government I.O.U.'s - national pawn tickets for pledging the assets of Australia to the banks for the loan of OUR OWN financial credit?

Do you know that banks purchase bank sites, build premises and acquire assets at no real cost whatever to themselves - by the simple process of honouring their own cheques?

You may dismiss these affirmations as "incredible", or "absurd", but if you will read on, each one will be proved beyond all shadow of doubt. Most of us have grown up with only the vaguest notions of money. We are fairly certain that it is the Government's right to print notes and mint coins. For the rest, our knowledge is distinctly foggy.

Most people, for example, labour under the impression that the only money in the community is notes, silver and copper. But this is a very, very small part of the community's money.

In fact, notes, silver, and copper - legal tender – is used for less than five per cent of the total purchases made in Australia. Over 95 per cent of all business is done by cheques.

This cheque currency is really bank-created money -bank credit - but it functions exactly the same as legal tender money. Banking authorities of world-wide repute state that banks can and do create credit up to nine or ten times their cash resources.

Banks go to great pains to perpetuate the fiction that they are merely "the custodians of their customers deposits" - that they lend these deposits, and that their profit consists of the difference in the rate of interest which they pay to depositors and the interest they receive from borrowers.

Such an idea is quite wrong, and it is the popular acceptance of this major monetary fallacy which gives rise to most of the false notions upon the subject of money.

The facts about money are as follows:-

(1) Banks do not lend money deposited with them.

(2) Every bank loan or overdraft is a creation of entirely new money (credit), and is a clear addition to the amount of money in the community.

(3) No depositor's money is used when a bank lends money.

(4) Practically all the money in the community begins its life as an interest-bearing debt to the banks."

Some of this content appears dated, cheques are no longer valid but the concept exists in digital form now. Banks, continue to make huge profits, despite the financial restrictions we face. Not very much that passes for economics seems to make sense when you look at the bigger picture. Before we can move forward to a 'solution' for the system's problems, we must understand what the system should be designed to do. Only further study of any system makes it understandable.

Keep reading! ***

The Machine Stops by Arnis Luks

In spite of the fact that our leaders seek to destroy the nation of Australia, we still have a viable country to save. We have the minerals, water, farm land available for use. We have the knowledge to rebuild what is a viable constitutional framework of elected representatives. There is much work to do, alas, but that gives us hope and a fair go.

Where to start?

Food and water is essential for survival, seeds must be planted out in preparation to harvest. Yes. And we must provide a viable system of rewards called the financial system, to ensure all can partake of the overall pie. Credits must be issued for all to share in the season's bounty. Those whom would steal from us, must be limited to only their share of the produce. DSC Douglas Social Credit ensures adequate distribution and is the only viable solution to the never-ending problem of irredeemable debt. A free people must have a viable and permanent solution to irredeemable debt.

When To Start?

The time is now and the elected representatives can break free of the central banking cartel to do the people's will. The permanent solution is the freedom to represent that will, in a viable and decentralized format at the national level we call the parliament. Is this a pep talk? By all means possible, yes it is.

How To Start?

The National Credit Authority is the permanent solution against the Central-Banking cartel, that we exist under permanent debt-enslavement. They have brought us deliberately to this point. Our party-politicians belong to

them. Our media is owned and financed by them. The data-centers were built for them, to monitor the public – you, for their safety's sake, building a semi-permanent barrier to your freedoms.

We now know what the problems are – tyranny in high places.

What, When and Where are we to do about it. Exercise our freedoms to do good. That is to have a go. The most important thing is to start – anywhere.

Writing a blog for instance is an excellent start, but you must also plant some seeds to harvest the food when the season arrives. So, do both as if your country needs you. Walk the streets calling out the social credit message, yes, while you work your bees and chooks. Permanently talk to people encouraging them to help themselves, while also helping yourself and others. The message is simple that does not require translation. We want to save ourselves while also saving others – if we have time. That is the point, if we have time. Don't make a habit of helping too much, as they also have to learn to help themselves. Don't ever think the machine won't stop. It will, but you are readily able to help yourself and possibly others as well.

The media and politicians will keep you permanently bamboozled if you let them. Don't let them.

Is It Really That Bad? Have a good look around. Is it? People are already sleeping on the streets. Pauline is right, the immigration levels have been excessive for years, and the politicians have been welcoming them against the best interests of the permanent residents. Is it a disgrace, a nation committing suicide-by-politicians. Call it what it really is. Are we to just forgive them – bygones be bygones. Never. Always remember who they are and what they have done so as to never allow them to repeat this episode. Power must be divided. A lesson never to be forgotten-*ed* again.

In Melbourne near the turn of last century, the land prices were similar to today, highly speculative and very, very expensive. Then there was a financial crash forced on us by a recalcitrant financial system. Is history going to repeat itself in the modern age?

There is a statue of Saint George doing battle with the dragon on the steps of the State Library, in Victoria. It is a reminder of the recalcitrant Financial Power being defeated by a brave soul of another time. It is a reminder to us all that the dragon (of the financial system) is ever before us doing evil. That the dragon has been defeated before is all that needs to be understood.

The News cycle bares witness to the plan that is not new:

<https://www.smh.com.au/business/markets/the-world-is-in-a-debt-spiral-and-alarm-signals-are-going-off-20260901-p60t9q.html>

It is the same warning that has been going on for eons.

If thy people, who are called by my Name, do humble themselves and pray,
... Are we humble enough. Has the time gone far enough...Are we in enough
bother...It seems as if we are...

There is no other options before us that we can vote our way out of.
We must act accordingly. ***

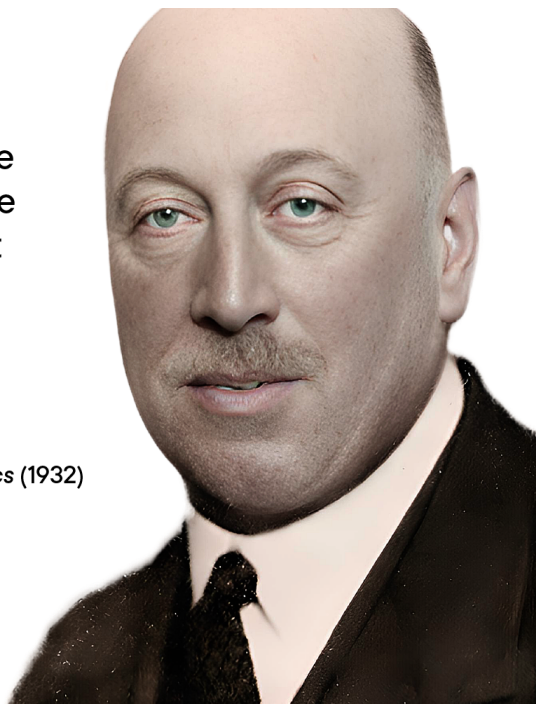
“

‘Credit is the substance
of things hoped for, the
evidence of things not
seen,’ and no stable
society can endure
on *false* evidence.”

C.H. Douglas

The New and the Old Economics (1932)

C.H. Douglas



thepeoplescredit.com.au | socred.org | C.H. DOUGLAS (1879 – 1952) | SCE-14

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