

TASMANIAN
CHURCHES
DEMAND ABOLITION
OF POVERTY
(See page 8)

THE NEW TIMES

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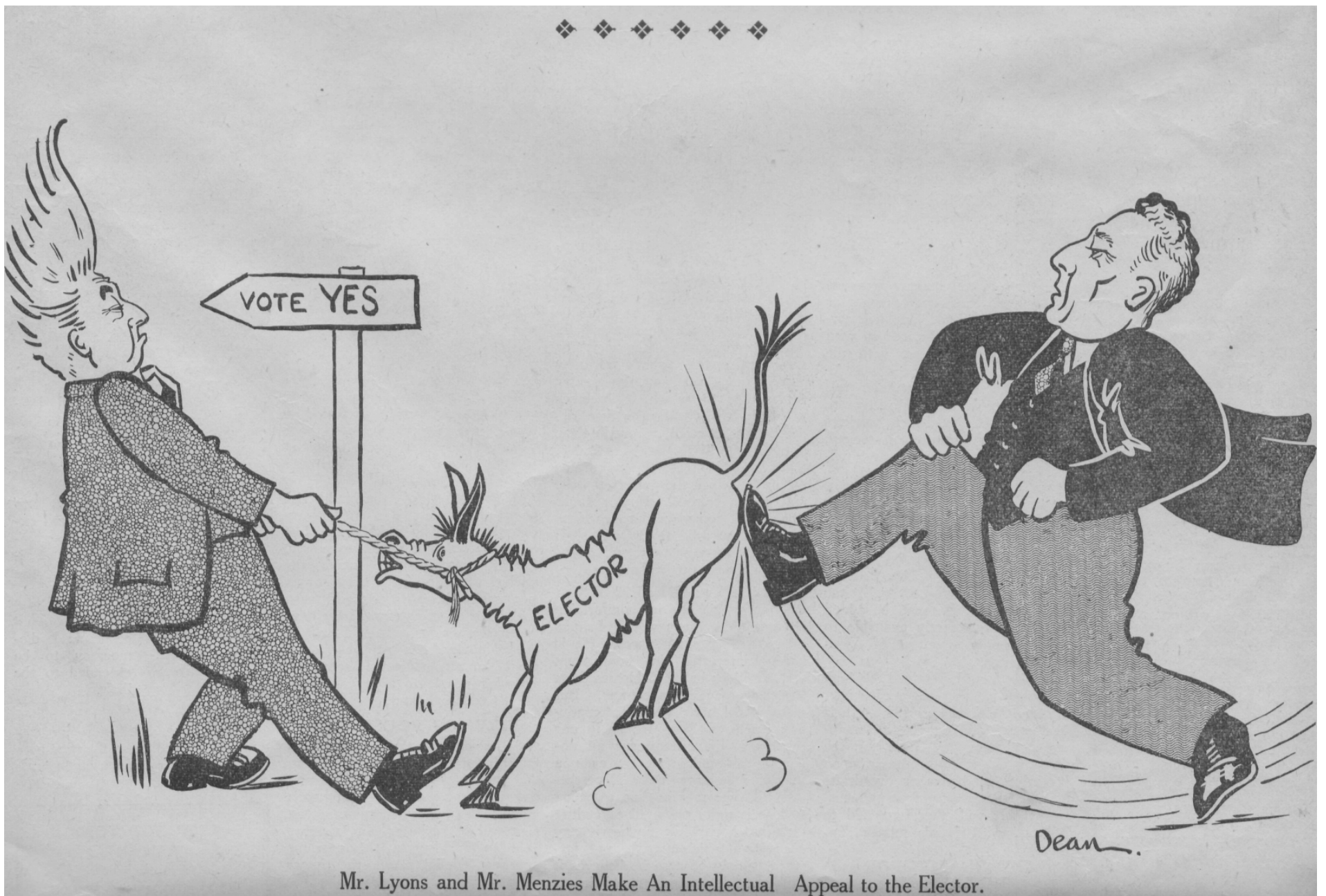
Vol. 3. No. 8.

MELBOURNE, FRIDAY, FEBRUARY 19, 1937.

Every Friday, 3d

£400 Millions of Prosperity -And What Then?

What Did Nuffield Give?



Mr. Lyons and Mr. Menzies Make An Intellectual Appeal to the Elector.

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(Continued on page 3)

£400 Millions of Prosperity But What of the Day of Reckoning?

"Although we may be slow in starting," said Sir Samuel Hoare, First Lord of the British Admiralty, last Friday, "we are remarkable in the way that eventually we reach the winning post . . . We will find the money."

Sir Samuel was discussing his Government's proposal to borrow £400 millions as part of a rearmament programme, which it is suggested may amount to £1,500 millions over the next three years.

No one doubts that the British Government will "find" the money, any more than anyone doubts that it will be found partly from increased taxation and partly from new loans.

There are two aspects to the vast warlike enterprise now getting into full swing in Britain. There is the military aspect and there is the economic or financial aspect. The latter is another illustration of the ramp by which the people of Britain have long been victimised and enslaved.

THE LAST CARD

During the last few years, as everyone knows, Britain has not been spending on armaments anything like the sums which some other great Powers have outlaid, and to which even professional economists and financial leader writers ascribe a very large part of these Powers' appearance of "recovery." Britain was engaged in another device—that of a huge programme of slum reclamation. By this means some hundreds of millions of pounds were expended, mostly obtained by municipalities and similar bodies in the form of interest-bearing loans. These moneys were distributed to the public in the course of building operations, but were not taken back directly as soon as the houses and flats were erected, since most of the buildings were let rather than sold, and those, which were sold, were usually disposed of on the basis of a deposit and long terms.

Revival by the housing method is now showing signs of petering out for lack of buyers or even of tenants who can pay any sort of a rent, which will show a return. Therefore, apart from any question of military necessity, Britain must perforce fall back on the last card and join in the arms race.

NOT WASTED MONEY

The money which will be spent on arming, it must be emphasised, will not, as is often asserted, be wasted. In so far as the human effort involved in making weapons of war could be turned to better or more necessary ends, this will certainly be a waste. But not so with the money, or at least with the bulk of it.

Most of the money will be paid either directly or indirectly to those who badly need it, to workers in the lower stratum of society, and, devilish as bombers and poison gases may be, their manufacture will for the time remove destitution from many a British home, and the fear of bankruptcy from many a British commercial undertaking. For the arms will not be sold to the British public, and the money distributed through the munitions industries will be added to the supply already available to buy the ordinary output of farms and factories.

Of the money obtained by loan it is probable that the major part will be subscribed by banks or their subsidiaries, and that it will represent new money created for the purpose, i.e., cheques drawn upon themselves by banks or overdrafts granted by banks to favoured customers. It will, therefore, add to the total of Britain's money supplies.

"NO REASON FOR INFLATION"

Now, if you were to ask any professional economist or newspaper leader what would

happen if, as in this case, you were to increase a community's supply of money without at the same time increasing the supply of goods for sale in that community, he would, at least until recently, have raised his hands in horror and have cried: "Inflation!" Such a suggestion would have been deemed worthy only of a monetary crank.

But times are changing, and we find as an example the *Investors' Chronicle* in England declaring "there, is no reason why the Defence Loan should precipitate inflation if recovery continues."

Just why the *Chronicle* should include "recovery" in its calculations is hard to follow. For the nineteenth century economist's conception of depression was a time when, for whatever reason, those who had money refused to spend it, either by direct purchasing or through investment. And "recovery" took place when purse strings were loosened as a result of returning "confidence." It was always assumed that the production of goods automatically released enough money to enable the goods to be sold at such a price as would recoup producers of all their costs.

Applying this type of reasoning to the *Investors' Chronicle*, it should logically follow that a Defence Loan, or any other injection of new money unaccompanied by goods for sale, would fail to cause inflation only if depression, and not recovery, continued. For then the new money would be taking the place of some of the withheld money, and so enable things to keep going. These are the premises on which is based the argument for public works during depressions and their "tapering off" when "confidence" reasserts itself.

HERESY BECOMES ORTHODOXY.

What is really happening to the *Chronicle* is that, like many another Conservative paper, it is being forced by circumstances to admit things that a short while ago would have been regarded as financial heresy. Although its premises may be wrong, its statement is quite correct. The bigger the "recovery"—that is, the greater the quantity of new goods being offered for sale—the bigger the amount of new money which can safely be pumped into the pockets of consumers. For both our everyday experience and the twentieth century study of economic theory and practice prove that the production of goods today does *not* of itself circulate enough money to enable them all to be sold at fair prices. Either producers must be subsidised, or consumers, or both. And the greater the "recovery," or the greater the volume of new goods being turned out, the greater the extent to which it becomes necessary to subsidise. Hence defence loans, viewed merely in their immediate effects, are admirable. They are, in fact, the admirable means by which the powers that be may retain control. If you doubt this, just consider the reactions here in Australia to, say, a slum reclamation programme and a so-called defence programme.

SLUMS v. "DEFENCE."

To the citizen in comfortable circumstances the removal of slums makes a very small appeal. He is hardly interested in how slum dwellers live; he often blames them for their own circumstances. But mention defence, and he automatically reacts. It may be, as in our own case, defence against an unnamed, an unknown, or even a purely imaginary foe. Nevertheless, the citizen who has anything to lose is quite prepared to endure taxation, borrowing, or nearly any suggestion, which may be put forward, simply because he believes it will provide some sort of insurance. And so, while we have done nothing but talk about slum clearance these many years, we have built up our armaments

department till we are now spending on it as much as would build 15,000 to 20,000 new houses annually. And there is still no prospect of anything being done about our slums, while there is a moral certainty that our arms enterprises will continue to expand rapidly.

THE CONTRA ACCOUNT

So much to the credit of rearmament. But what a frightful debit goes to the contra side.

First, in terms of physical realities, there is the immense waste of human effort and the prostituting of our activities and our intelligence. If England, as suggested, spends £1,500 millions on arms in the next three years, the expenditure of energy thus indicated would suffice to build, say, two million new houses—houses for a quarter of her entire population.

From the accounting side it is generally admitted that the financial expenditure is "good for business." But this cannot be more

than temporary, since it means a piling up of interest-bearing debt and therefore of perpetually increased taxation.

And, finally, what of the future? Defence expenditure cannot go on forever. As soon as it stops, depression must resume its sway and commercial products once more pile up. Then nations, armed as never before, engage in fiendish warfare to ram down one another's necks by way of international debts—otherwise "markets" or "foreign investments"—the goods which the people of each would gladly consume.

All this could be avoided, and peace and true prosperity assured, if Governments issued to their peoples those claims on goods, which are now dependent on defence loans and on similar forms of interest-bearing debt.

There is yet time for Australia to lead the way if YOU will do your part in forcing this demand upon your Federal Member, your servant.

THE EPIC RECIPE

By DYNAMICS

As a writer of fiction and books of practical counsel, Upton Sinclair is perhaps as widely and favourably known as any present-day author in U.S.A., but those who are interested in politics may welcome a few comments about a recent book by this same writer called "How I Got Licked and Why", in which he tells the story of his attempt to win an election for the Governorship of California.

The basis for the campaign was a twelve-point manifesto, within the Democratic Party, which was known as the EPIC plan—the word epic being associated with the phrase "End Poverty In California."

If merely an altruistic criterion is applied, it seems that no exception can be taken to the man or his motives as far as the conduct of the campaign is concerned; and sufficient details are recounted to disclose the extremes of despicable tactics which were resorted to in order to defeat him. But tested in a realistic light there is room for criticism of the "plan" from several angles. For instance, there are definite signs that Sinclair and his satellites have failed to discern clearly by what means the secret financial oligarchy maintains its grip over our economic system. How foolish, then, was it to be setting out with a definite plan to put to rights the economic life of the community.

Take, for example, a passage from his book (p. 24), in which he gives his considered opinion thus: "The profit system is crumbling before our eyes, and there are only two alternatives—social ownership and operation of the industrial plant, or Fascism." It is a blessing that the man who looks at life thus narrowly was not elected to power, for his attempts to smash the wicked vested interests must almost necessarily have failed, and then the cause of true reform may have received a serious setback. As it is, the campaign has probably done good in an educative sense in arousing people to a realisation of the ills which abound.

VIEW OF ROOSEVELT

At one stage in the campaign Upton Sinclair interviewed Roosevelt, the President of the U.S.A., and consulted some of the leading men among the many administrators. Concerning the latter, Sinclair says (p. 84): "Incidentally, they gave me amusing sidelights on the queer situation of a President who has advisers on the right and advisers on the left, and is pulled vigorously in both directions, and would like

to travel in both out of sheer kindness of heart."

As a sidelight on these sidelights one may venture to suggest that if kind hearts are more than coronets, administrators on whom the responsibility for achieving certain named results has not been placed are less than dust and liable to be a pesky nuisance; or one might darkly hint that a President with a proper notion of what the phrase "hire and fire" means in "this queer situation" would come nearer to the ideal for a head of a country's governmental activities.

In the end Merriman regained his seat as Governor and beat Sinclair by 1,138,000 to 879,000 votes; but the latter is not dismayed, and seems confident that the EPIC plan must succeed, not only in California, but elsewhere, and so become the End Poverty In Civilisation plan.

The book can be heartily recommended to those who want to be warned how not to set about ending poverty, and are ready to support the Abolition of Poverty Crusade now being launched by the United Electors of Australia. The contrast between Sinclair's ideas and those of the U.E.A., is very marked, and shows up the superiority of the latter both in policy and in strategy.

EPIC. U.E.A.

Voters to support a prepared initiative and plan. demand RESULTS.

The features of Electors expected Party politics to scorn retained. "party" intrigues.

Elected representatives to expected to evolve choose hired ex-details. pert to accomplish the RESULTS demanded.

Democratic in A decentralised name, but con-political and templates policy economic control by cen-democracy to be tral executive. extended to the limit.

P.S.—A word should be added concerning the 30 or more illustrations in the book, mostly very cute and telling cartoons used against Sinclair in the campaign.

LAUNCESTON, TASMANIA.

Listen in to

7LA EVERY SUNDAY
EVENING AT 8.15.

CHARCOAL BEND

This is the twelfth of the weekly series of broadcasts being delivered from Station 3AW every Tuesday night at 9.30.

A few days ago the daily papers published figures dealing with a slum area, which is growing up along the banks of the Murray at Mildura. In this area, known locally as "Charcoal Bend," there are now 103 humpies, made mostly out of bags and bits of Hessian, with oddments of tin for roofs. And the population of this squalor is 393 persons, of whom 219 are children.

After a recent inspection of the humpies, the local health inspector said that the sanitary arrangements—or the lack of them—are such as constantly to expose the families to infectious diseases, and particularly to typhoid. And official records show that, in spite of so-called prosperity, the numbers at Charcoal Bend are rapidly on the upgrade. In 1932 there were 62 camps, with 184 people; by 1935 the figures had increased to 77 camps and 314 people; while last year saw the total jump to 103 camps and 393 people.

Such figures, which are only symptoms of what is taking place all over Australia, are surely enough to make everyone of us recoil in horror. Recently our papers were carrying the most heart-rending accounts of people in America, who were temporarily driven out of their homes through floods. It was a disaster which made a front-page story all over the world, and which in the United States was treated as a national emergency. We are having, too, a great deal of attention directed to sufferings in Spain, and, funds are being raised by trades unions and by churches to comfort distressed people and to make good the damage to property.

But here in Australia, scattered throughout all our cities and even in our so-called open spaces, we have destitution and despair in their most hideous forms, with victims numbered in their tens of thousands.

And what are we doing about it?

Taking Charcoal Bend as a typical instance—and it is typical of our attitude—the main concern seems to be one of seeing which particular local authority is vested with power to eject the slum dwellers—or, to use a nicer word, to "control" them.

Quite a number of well-meaning people, when issues like this are raised, will shrug their shoulders, suggest that the adults concerned are "won't-works" or unemployables, and pass on to other subjects. Even if the assumption were true—and we don't for one moment believe that it is, unless in exceptional cases—what about the children? What about the 219 children at Charcoal Bend? What about the thousands like them in every State, every city, every town, every little settlement throughout the length and breadth of Australia? What about that

phrase, "Australia's best immigrants"? Is this to become mere cant?

"But," you may say, "I agree with all this. I want to do something. Only tell me what I can do." What can you do?

You can keep dinning into your own brain and into the ears of everyone you meet that Australian children are herded into Hessian humpies and slum hovels only because their parents are poverty stricken; that most of their parents are poverty stricken only because our industries are producing so much of everything without them that they cannot attach themselves to industrial jobs; that this country is at its wits' ends because of goods for which buyers cannot be found, on the one hand, and of would-be buyers without money on the other; and that Federal Parliament, instead of getting right down to the problem of distribution, is capping two years of inertia by a third year devoted mostly to recess.

It is your right to demand that Parliament, like any other elected body of directors, run your business to produce the results you desire. Is Charcoal Bend one of those results?

This is a clear case of national emergency, and, as a shareholder in the nation, it is your bounden

THIS WEEK'S GEM
From Archbishop Head's Lenten pastoral:—

"We are living in troubled times. There is civil war in Spain. Germany last year spent £1,000,000,000 on rearmament. Russia has just shown her unrest in the trial of seven Bolsheviks who resisted Stalin. France is conscious of her insecurity. The United States is in the grip of a terrible flood, which has suddenly made thousands homeless. In contrast with these national problems our Empire seems wonderfully prosperous. Australia shares this prosperity and hardly realises how well-off she is."

Hardly.

duty to insist that your directors take immediate steps to cope with it—even if it means continuous sessions of Parliament, even if it leads to abandonment of the Coronation trip.

The goods are here in this country. There is plenty for all. It is your job to demand urgently that this plenty be distributed without robbing producers of their fair reward. It is your job to insist that Federal Parliament get on with the task of directing this at once.

Every day's delay on your part is a day in which you are robbing your young fellow citizens of the rights, which Almighty God has given them. You are condemning them to a life worse than that of the aborigines who came before you, for the aborigines could go where they liked, take what they

TOUCHING THE UNTOUCHABLES

By YAFFLE, in Reynolds News

I called attention recently to the dangers of raising the lower orders above their station. I am bound to return to the subject. It distresses me. I cannot sleep at nights after ten o'clock in the morning.

Further examples have been brought to my notice. Of these, the most serious are the movement for the emancipation of the Untouchables in India, and the decision of the Miners' Federation to demand an increase in Untouchables' wages in Britain.

The word originally meant a man so, low-class that you could not touch him without becoming unclean. And it also means a man with so little money that you cannot touch him for the price of half a pint.

Some people think this dangerous movement to emancipate the lowest castes in the Empire started in high places. Let us refer to our history.

Many years ago, when the old grey-beard who addresses you was a little curly-headed laddie, there was a Prince named Edward, who used to travel round his father's Empire, and, contrary to the custom of Princes, notice the people.

In India once, long ago in 1920-something, as he was leaving a railway station, surrounded by the Fearfully Important, a crowd of Untouchables came and presented a petition. Contrary to (a) Precedent, (b) Imperial Tradition, (c) the Prestige of the Ruling Class, (d) Old School Ties and the Rules of Cricket, and (e) Every Old Indian Custom—he gave permission for them to approach.

And it is said that 1 Viceroys, 3 Generals, 11 Colonels, 145 Civil Servants, 18 District Judges, 8 Maharajahs, 5 Gaekwars, and 3,756,395 Brahmins had headaches.

Again in 1926, when the miners were locked out of their mines for the sin of demanding a square meal a week, this Prince was sent to a mining district to show himself, in the hope that the sight of royalty would render them more tractable. But again this Prince, naughty fellow, looked upon the Untouchables with favour, and, it is said, on his return wrote down some opinions which were contrary to the wisdom and foresight of the statesmen.

And again, when he was become King, he visited the Untouchables in Wales, and, looking with concern upon their condition, said, "SOMETHING WILL BE DONE."

And at these terrible words the earth trembled, and Church and State rocked to their foundations. A plague of hiccups smote the

saw. But you have made laws to hedge in the destitute. You have robbed them of liberty and the pursuit of happiness. And so you cannot escape responsibility for their lives. You are in truth your brother's keeper. For you are Parliament.

statesmen, and a Minister of the Crown swallowed his teeth.

* * *

For it is known to all statesmen, legislators, jurists, bankers, captains of industry, and professors of economists, that nothing can be done.

Be that as it may, society is in danger of the total breakdown of caste barriers. If the miners have higher wages they will mix more freely with ordinary people. And the danger lies in this: It is by no means certain that miners are human.

For one thing, I cannot but think that if they were, they would at some time or other have been treated as such. But they never have.

However, let me recall to your mind, or its equivalent, the legend of the Minotaur.

This was a "fearsome creature, half man, half beast," who lived in a place called a Labyrinth, which is described as "a network of underground passages purposely designed so as to make it difficult for anyone who entered to get out again."

It is clear from this description that the word "Miner" is short for "Minotaur," the fearsome creature who lived in a network of underground passages.

Colour is given to this theory by the fact that coalmines are made difficult to get out of. Up to the end of the eighteenth century, for instance, in some places miners were forbidden by law to leave their mines.

* * *

However, somehow or other these safeguards failed. These terrible creatures began to come up out of the ground, and stand on their hind legs, like ordinary human beings.

It is not stated what brought them up. My theory is that they came up for a change of diet. Formerly, I understand, they used to eat coke, or each other. Then, one day, some careless person dropped a packet of fish and chips down a pit shaft. Some miners found it, and, maddened by lust, came up for more.

Then they noticed how human beings lived, and demanded four walls and a roof. One demand led to another, and the crisis came when one miner got up off the floor, where he had been worrying a bone, and demanded the right to eat off a plate.

Further concessions were made, till finally miners were formally acknowledged to be human and were counted in the population. But so far they have been confined to certain areas and retain the status of an Untouchable caste.

But an increase of wages will encourage the Untouchables to move about and mix freely with society.

The result may be imagined. One will be in perpetual danger of becoming unclean by their contact, and that will make it impossible to fix a regular bathnight.

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MELBOURNE (Cont.)

(Continued from page 2.)
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KEW EAST

WATCH CLOCK & JEWELLERY REPAIRS, I Pink 16 Oswin St.

WICKER & Pram Repairs. L. Pavitt, 2 Hale St. Pick up and deliver.

(Continued on page 7)

To The People of Wonthaggi.

Dear Friends,

In common with all your fellow citizens, we offer you our very earnest sympathy in the grief, which has this week beset you. Once again we have been reminded that those who delve coal from the bowels of the earth go in daily peril of their lives. Once again we are reminded of the terror that must always lurk in the breast of a miner's wife. And once again it is brought home to us how grievously underpaid are those who bear such terrible risks in the service of their fellow citizens.

But another thought comes to us from your tragedy. And that is the appalling needlessness of most of it. We are not referring to the possibility of greater precautions against explosions, but to the case with which probably ninety per cent of our coalminers could be released forever from labouring in the mines at all.

For, as you know the latest coal winning machinery can dispense with all the human labour that was once required. Some of this machinery is being introduced into Australian mines. Last year there was even talk of a general strike of coal miners in opposition to some such machinery being introduced into New South Wales.

The coal miners were not to blame, since to them relief from their dangerous work meant also destitution for themselves, their wives and their children. But the people of Australia as a whole were to blame in permitting the humanity of science to be frustrated by the inhumanity of an economic system which aims at saving labour on the one hand, and, having won its objective, helplessly wails over the PROBLEM of unemployment.

Because the people of Australia have turned God's blessing into a curse, because they have not yet insisted that their Parliament abolish a poverty which is so needless, we feel that they—and we—must share the responsibility of sending your men folk to their deaths, of leaving your women widows and your children orphans.

Will you accept our humble sorrow for the irreparable injury we have inflicted upon you?

THE NEW TIMES

BOOKS ON MONETARY REFORM

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- Dividends for All By C. Barclay Smith
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FRIDAY, FEBRUARY 19, 1937.

"No Dole for Workshys"

"The Acting Premier (Mr. Old) is to be congratulated upon the decision to strike off the dole-list men who refuse to accept seasonal work on farms and orchards. Such men are *ipso facto* impostors, and deserve no consideration whatever." So said the Melbourne *Argus* in an editorial on the 11th inst.

This attitude of Victoria's Acting Premier and of Melbourne's die-hard press organ is hardly surprising, for it is only an expression of the mental state which, by putting money before mankind, has brought about our present conditions. To people who hold these views it were an absurdity to suggest that the poor should have any claims to family life. Indeed, the more outspoken of them do not hesitate to protest against the impudence of the poor in having families at all.

Actions such as that commended by the *Argus* mean that, if the father of a young family refuses to leave his wife and children exposed to all the terrors, which beset a destitute household while he is transported to some far distant labour camp, then the entire family should be placed under sentence of starvation. This amounts to a callous offering of the choice between slavery and death.

Were there a state of national emergency, were there the fear that lack of labour might result in a famine, then it would be reasonable, to suggest that the services of citizens (even of *Argus* leader writers) might be conscripted and directed to the danger point. But no such state of affairs exists. Is not the Acting Premier of Victoria stumping the country at the moment in favour of a policy of restricting our right to consume the produce of our own farms and

orchards? And, as for our farmers and orchardists, does not their difficulty in procuring labour arise mainly from their being unable to pay decent wages because they cannot depend on getting fair prices for their produce? But what is either the *Argus* or the Acting Premier doing towards solving these problems?

The main difficulty of our farmers is admittedly the unsatisfactory *prices* received overseas. But it will be noted that the *exchange value* of our exported commodities as against imported commodities has never, or rarely, been a subject of complaint. The crux lies in the sterling price put upon that portion of our exports which is required overseas to pay interest on the national debt. Yet let anyone even dare to suggest that the overseas bloodsucker be approached for a fair adjustment of the matter, and those who control the *Argus*, and who so easily call their decent fellow citizens impostors, at once rend the air with shrieks of "Repudiation!" And similarly the same people will blithely accept (when it suits them) the idea of fixing a home price—yet they will obstinately oppose every attempt to inquire into such matters as the home supply of money, the proper regulation of which alone makes it possible to pay one producer a fair price without penalising another.

Every citizen in Australia has the right, by his citizenship, to a decent life and to decent family conditions. And those who seek to violate this are not only tyrants, but by their disruption of family life they lay themselves open to the charge of treason against the State. For without families there would soon be no State—as even Mr. Stalin has learnt.

The Joke of Nuffield's Gifts

Now that Lord Nuffield's list of benefactions has apparently closed for the time being, perhaps some members of the Australian public may sit up and ask themselves just what it is that he has really done for us. Some, like the *New Times*, may say that he has completed a well thought out campaign for popularising Morris cars. Others, noting his preference for crippled children and mindful of the toll of the roads, and of armaments, may look upon the motor and arms magnate's donations as something in the light of conscience money. Those most charitably disposed (and least acquainted with business methods) will probably accept the gifts at their face value and enshrine Lord Nuffield in their list of philanthropists along with Rockefeller and other equally saintly characters. But the point is: What precisely has Lord Nuffield really given?

Apart from his unsolicited comments on our national rude-

"THE CALL OF 1937"

Which Should the Churches Denounce—Dancing and Gambling or Poverty?

A leading article written by Rev. H. L. Richards in the "New Zealand Methodist Times."

The "Call of 1937" is, as I sense it, the summons which is being addressed to the Church of the living God in our day and generation, and addressed, too, in no uncertain tones.

With many of my friends both in the ministry and out of it who have stated their views recently on what constitutes the precise nature of that call I do not find myself in agreement. The situation, as I see it about us, both at home and

abroad, is so menacing, so packed with elements that are explosive and disruptive, that for us to be gravely concerned about the ethics of dancing, the evil of Sunday hikes, the growth of the gambling spirit and even the bane of inebriation, is for us to be exercising ourselves in scotching evils that are secondary, while a much greater evil and a much more deadly one stalks through our midst seemingly unnoticed and certainly unchallenged. Than this, nothing, it seems to me, so effectively exhibits the spectacle of a generation straining at gnats and swallowing camels. Compared with that greater evil which is desolating the lives of millions of our fellows, oppressing multitudes of others and hamstringing our own activities as a Church, these things are but effervescences and trifles and scarcely bear mentioning. Many of them, I feel sure, would vanish from our midst if the bigger evil were removed out of the way.

Neither do I think other friends of mine are hitting the nail on the head when they urge and keep on urging that the paramount need of the age is for the preaching of a more intense evangelism. If I apprehend this matter aright, and I think I do, these leaders declare that what is demanded of the Church in these days is that she should go forth into the life of the people proclaiming with more fervour and conviction than ever before the good news of Salvation in Christ; to tell men they are wanderers from God and that they are coming to no good as a result of it; that in Christ there is not only "plentiful redemption," but also moral and spiritual renewal and peace of soul; and urging upon them repentance and conversion to God—this, I take it, is what is meant by evangelism. Now, the value of this message, its very great value to man and the world, no one in his senses would attempt to deny. It is the very core and heart of the Christian revelation, and a ministry in which it finds no place, no matter how moving and eloquent it may be, cannot be classed as a Christian ministry. But, let me ask, has our preaching of today become so dispossessed of this note that it has become a matter of prime urgency that it be recovered? And is it really and seriously suggested that the reason why our funds languish, our Churches are half-filled, and a general antipathy to organised religion exists in the community, is because we have slackened off in our insistence on this note? Frankly, I do not believe it for a moment. And as for the idea, if anybody has it, that the times call for a great and spirited evangelistic campaign, with its widespread organisation, publicity posters and perhaps an overseas evangelist to help it along, I am persuaded that no such thing would meet the situation. I do not say that no good would result from it, but I do say that apart from one or two "outsiders" here and there who would be drawn in, the effort would bring but an inside benefit, and not much at that, and would for the greater part end in a "fizzle." It would so end because it would not be grappling with the heart and core of the problem of this age.

Headmasters and Paradoxes

Think it over, and ask yourself why should it be necessary to bring a gentleman all the way from overseas in order to make this possible.

In an address on last Sunday the headmaster of Geelong Grammar School is reported to have said: "We live in a paradoxical and ridiculous world. It is a world in which we have mastered the art of production, yet there are thousands in want—a world that allowed food to be destroyed during a depression. No ordinary person in any country wants war. They dread the thought of it, and yet they allow their governments to press on with the armaments race, which always results in the same thing, and will result in war again. I cannot say it is wrong for governments to re-arm, but, at the least, it is paradoxical."

May we, with all respect, suggest to Mr. Darling that one of the most grievous paradoxes is the attitude displayed by such men of apparent education as himself? Who are, or who should be more fitted to lead a crusade against the evils Mr. Darling deplores than those charged with the higher education of the people? Yet, apart from occasional generalised references in occasional addresses, what have they done? And what do they propose to do?

Note Mr. Darling's very phraseology: "They dread the thought of it, and yet they allow their governments," etc. As long as Mr. Darling's admirable sentiments are couched in the third person, it seems hardly likely that he will bestir himself to positive action. For our part, we dread the thought of it, and we do *NOT* propose any longer to allow our governments to drag us along as they have done in the past. And we very heartily invite Mr. Darling to make this his own personal fight, and join with us in the campaign to wipe poverty off the map of Australia.

is capable of doing this, but, as I see it, it is only an indirect approach to the evil that oppresses the world, and what we need is not so much an indirect approach as a direct massed attack by the mobilised forces of Christian Faith and sentiment on a cruel state of affairs obtaining in the economic life of man. Great as is the work of converting a soul to God, and true as it may be that as a Church we must ever be seeking to evangelize society in this way, yet I believe we should be more successful in our efforts if it were clearly manifest to those whom we seek to lead to God that the Faith we are commending is the relentless enemy of evil, wherever it is found, whether in persons or in systems. I do not think for a minute that any candid mind when brought face to face with the facts of the situation can but agree that our present economic system is cruelly wronging millions of our fellows and, as I see it, God is calling upon His people to up and say so, and to demand in His name and theirs that something more be done than has been or is being done to alter it. Let us consider the position briefly in a word or two. "Man," said Rousseau in the opening sentence of the "Contrat Social," "was born free, but is everywhere in chains." Perhaps we shall not all agree with Rousseau about the "chains" part of it, but most of us, when brought face to face with the true facts of the position, would be prepared to say, I think, that man is in bondage today, in cruel and unnecessary bondage. Is he not in bondage to the tune of some hundred millions of men, women and children to a condition of poverty in a world overlaid with abundance? Such, I understand, is the number of humans in the world at the present time who are actually on the breadline, and it leaves out all those who are able to carry on, but who do so with considerable difficulty. We could put up with this, and proceed to tighten our belts, and stiffen our upper lip, and preach with the eloquence of the prophets of old a Gospel of endurance, and patience and trust, if it were due to some natural calamity—a devastating famine of worldwide incidence, for instance—but the tragic scandal of the whole business is, the world is glutted with goods, and people literally starve in millions in the presence of it. Moreover, the methods adopted to "correct the position" are first to destroy foodstuffs, foodstuffs which the people so bitterly need, and, secondly, to restrict production. To those of us who are able to get along more or less decently, such a state of affairs evokes hot feeling, but to those in the clutches of want it must be maddening, and I for one can hear God's call coming to His Church in urgent and insistent tones to lift up her voice against this monstrous wrong. To destroy foodstuffs as they have been destroyed, and to restrict the production of goods as is indisputably being done is to be guilty of "throwing God's gifts back into His face," and is a blasphemy of the first magnitude, and if we, as a Church, allow it to go on, or allow an economic system to continue which demands the doing of these things in order to its continued existence, then, I say, we may know what to expect when the world, no longer able to restrain its anger, rises up in its wrath and sweeps it away.

To launch forth into a crusade against this state of affairs is, I think, the call of God to His Church today, and in spending our time discussing the ethics of dancing or of Sunday hikes, or gambling, distressing as these things may be, we are nevertheless engaged with lesser things. This other is the big job waiting us in 1937. *What are we going to do about it?*

For the same reason, I am not inclined to think that in the Oxford Group Movement we have "bodied forth," to use a "Carlyleism," that line of action, which God is specially directing our attention to today. Far be it from me to be critical of this or any movement which by its influence tends to quicken faith and put a greater reality into religious experience, and I believe the Group Movement

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THE UNITED ELECTORS OF AUSTRALIA

Campaign Notes

VICTORIA.

In the short space of time since the launching of this campaign in Victoria the response has been nothing short of wonderful. Signed Demand Forms come in by every mail, together with letters asking to be permitted to assist, and offering tangible evidence of the will to success in the shape of subscriptions. The provisional committee has appointed its officers, and the various sections are getting under weigh at once. Propaganda is being prepared and will be issued at a very early date; contacts in city and country are being approached to form local groups, finance plans are being shaped, a design for a simple but appealing badge is in the hands of an artist, and this badge will shortly be available and will be a mark of recognition which campaigners will be glad to wear, and which will attract favourable comment on every hand.

So much for the central organisation—now, what are you doing? Have you signed that Demand yet? *And* sent it in? Well, as you've done that, now get someone else to sign one. If you have signed you'll get a letter and a small supply of forms in a few days, and then you can get twice as busy as you are now!

This Campaign is going to move with a speed that will amaze you. It is just the thing for which thousands of our more thoughtful fellow citizens have been looking for some considerable time, and the letters of commendation received give a very clear pointer to the general feeling. Criticism there is, to be sure, but much of it is mutually contradictory and cancels out, while in other cases the note is rather one of a cautious waiting to see how things go before jumping in. In some circumstances, of course, caution is eminently to be desired, but the time allowed us is so short and the crisis looms so threateningly close that caution today is perilously close to suicide.

You will have read of the experiment in mass campaign being tried in South Australia and will be pleased and interested to learn that Victoria had already plans in preparation for similar action. Further details will be announced at a later date; meanwhile—

Get Those Signatures!

SOUTH AUSTRALIA.

Adelaide Division. - - During each day of each fortnight numbers of men call at the Central Relief Depot to draw their relief tickets; in order to contact these men two addresses per week are being given from 10.30 a.m. to 1 o'clock, devoted solely to the demand for results. During the last three weeks over 800 signatures have been secured from this source alone, and several men are actually canvassing.

The Adelaide Division is vigorously carrying out its canvass, and is now in the process of forming its own Divisional Council, which is in accordance with the policy of decentralisation.

All canvassers are recommended to make a practice of leaving Demand forms on Monday night after tea, and asking all householders to listen in to 5KA at 9p.m. that night for further information, then to call for signed forms the following night—finding out how many listened in and reporting full results to Group Supervisors. This valuable suggestion for coordinating the work of the distributor with the radio emanated from Barker Division and is a valuable method of getting a little more of the increment of association.

Prospect. - - Prospect reports having now 20 distributors out on the job, and the Divisional Organizer has requested them to each secure the services of two additional distributors. If this is done the number will multiply with great rapidity, and it is a tip worth while passing on to all other Supervisors, for it will not only aid in getting the work done quickly, but it will also lighten the task.

Headquarters Rally and Plans for Massed Attack in Boothby. - Tuesday, March 9 at 8 p.m. will be the time of the rally to get final instructions regarding the massed attack which is to take place on the following Saturday. This rally is expected to be the biggest held yet, and for those readers who have missed the previous reference to this attack, it is briefly as follows:

Several hundreds of people will attack a Division in Boothby on Saturday afternoon, March 13. They will be organised into small groups of four; each group will do one street at a time and four streets in all, so that the work per individual will work out at one street. If there are 400 workers, 400 streets can then be done, and if there is an average of 30 houses per street 12 thousand houses can

be visited; if the average runs true to past results, roughly 30 thousand signatures should be secured. The ground will be prepared by a flying squad who will lay the Nos. 1 and 2 pamphlets, supported by amplifiers, which will also tour the district before the attack and after.

The distributors, after completing their task, will report to a rendezvous to be decided upon, and hand in their results, after which all those desiring will return to headquarters to have the evening spent in making statistical reports on progress and on the day's results. Subsequently there will be musical items. All who can are asked to hand in their names to headquarters before Tuesday, March 9, so that organisation may proceed with speed and efficiency.

Boothby is now on the job and, in the capable hands of Mr. Elphick, is making things hum, and is confident of having the Division practically canvassed and organised in the next couple of months.

Will all other Divisions who will require the assistance of the shock troops in their Division please communicate with headquarters, 17 Weymouth Street, Adelaide, and commence arrangements for that Campaign.

TASMANIA.

Elsewhere in this issue appears a report of the success attending John Hogan's efforts in the preliminaries to the formal launching of the campaign in Tasmania. Owing to the distraction of the people by the State elections, which will take place on Saturday next, it has been thought advisable to postpone the official opening of the United Electors' campaign in Tasmania until the political confusion has subsided. Immediate steps will then be taken to form organising committees in every town and district in the State to work the electorates thoroughly. Meanwhile, as some indication of the people's reaction to his message of hope, it is noteworthy that John Hogan's last meeting drew an enthusiastic audience of twice the number that attended the Premier's policy speech meeting in the Hobart Town Hall.

Letter to the Editor

MR. BRUCE BROWN AND COUNTRY WOMEN.

It was with amazement I read the letter from Mrs. Burns, in connection with the criticism of the C.W.A. by Mr. Bruce Brown, in a letter of his published in the *New Times* of January 8, 1937.

On re-reading this letter of Mr. Brown, I became further amazed with Mrs. Burns's attitude to a criticism obviously levelled towards securing better conditions for country women, including the Mrs. Burnses of the outback.

Through this lady's outburst, several impressions have forced themselves into my mind, as follows:

(1) That Mrs. Burns's letter was not the outcome of her own reading of the letter complained of;

(2) That it contains personal elements which were entirely lacking in Mr. Brown's contribution; and

(3) That Mrs. Burns has allowed herself and her local branch of the association to be used as scapegoats for someone else, possibly with some spleen to vent against a writer of undoubted ability, who has exposed the cause of so much needless distress and pointed the way to permanently removing that cause.

H. TAYLOR.

Hobart.



THE STORY OF JIM COLE

By CHARLES JONES in "Social Credit."

Ever hear of the case of Jim Cole of Newclose?

He's got five children and a struggle to live which for long was hidden even from the village in which he lives.

The local gentry say he shouldn't have five children — they judge these things by modern standards, and the value of those five children for income tax allowances is nil. as Jim's income won't even feed them.

"A man like that," it is said, "shouldn't have a large family," as though Jim were a kind of forked radish, different from those to whom procreation may be conceded as a tax-mitigating privilege.

The other spite the local gentry have against Jim Cole is that he ought to look for work.

Actually there's no need to look further than the hedgerows and footpaths of this village to see work. It sticks out at you.

But the Rural District Council can't extort enough rates out of the scattered inhabitants of a village like this to keep all the hedges made and all the footpaths trim. They can't afford it.

So the local gentry are not quite right after all. They are right to resist extra taxation, but foolish indeed to think that hedges cannot be cut without it.

Jim could find work all right, and he's a good man at it (he won half-a-crown at the hedging and ditching competition at Newclose last fall).

But what he wants is work with pay attached. Why don't the local gentry ever get it quite right, and say "Jim Cole ought to look for pay . . . money is what he wants"?

After all, it's only their dividends, which separate them from the iniquity of possessing offspring. A little bit in the way of dividends would put Jim right with the world, and it would even quell the Vicar's qualms.

* * *

For a little bit in the way of dividends would justify Jim in the eyes of God. Who vouchsafes the blessing of little ones, and seems to act on the assumption that His world is already equipped to sustain them.

Moreover, the praises in the Harvest Thanksgivings, which rise like an incense to Heaven, carry that impression upward as an annual reassurance.

And it's true. You can't mislead God even if you read what Sir Josiah Stamp says.

* * *

You recollect the time when transitional benefit, and the Means Test, and things like that were freely discussed? It was just before the time when the papers filled with war news, and talk of the great prosperity, which the armaments trade brought to the speeches of the Chancellor of the Exchequer.

Well, at that time Jim Cole committed a real sin, because for some reason or other he got no benefit one week; I think his sister was on a visit, and she paid something for her food.

Having children is a sin, maybe, but it isn't indictable yet.

This other sin was the one called

theft, which means consuming things with a price on them and neglecting the price. It must be a sin against whoever arranges prices. Jim stole a tin of condensed milk and a loaf from Miss Russell's store up by the church.

He was soon found out, because one of his kids ran out in the street soon after it was missed with a slice of bread smeared with tinned milk in his hand. Everybody knows you can't do things like that as well as pay your rent when you have no benefit.

As Miss Russell is herself a poor spinster the tale soon got round, spiced with much indignation.

* * *

The Vicar took it up. As soon as he heard the news he cancelled the sin by going to Miss Russell and paying for the stuff Jim stole. But, of course, that didn't give Jim absolution. He had to repent of feeding his kids by hook or crook—crook as it happened—or there was something wrong with his soul. So the Vicar paid Jim a visit.

He called Jim "My good man," which was a good opening, and then went on at great length to prove that Jim wasn't a good man at all.

He ran over bits of the catechism, which Jim couldn't recollect. He said to him very solemnly, "Thou shalt not steal," which, as you may remember, is one of the laws of Moses.

But there were no Bankers on Mount Sinai. If there had been Moses would surely have needed eleven commandments, because there are more subtle robberies than straightforwardly taking a man's ox or his ass or anything that is his.

It certainly needs a commandment from suffering men to say; "Thou shalt not filch a people's credit and reduce them to dirty tricks against poor spinsters who keep shops."

I can't tell you all the difficulties the Vicar had in his interview with Jim. Saying, "Thou shalt not steal" was just the same in this case as saying, "Thou shalt starve," and the Vicar kept coming up against that bitter implication.

"I had no money, and the kids were crying with hunger," Jim said.

And then later, "They had been crying for a day and a night . . . and the bread was there. I had no money."

You see the difficulty? The bread was there. Bread can always be there. There is no difficulty about that. But he had no money.

Well, what is money? Bread tickets! Surely there is no real difficulty about that either.

No need to go round in circles of arguments like Sir Josiah Stamp, who is quite good at railways, but no good at all about bread tickets.

* * *

If children are starving, or even half-starving, as so many are, and there is bread—well, bread is a basis for money even if it is made in a steam bakery where half the hands are sacked.

The same holds good of cakes, believe me.

ELECTOR'S DEMAND AND UNDERTAKING

1. I know that there are goods in plenty and that therefore poverty is quite unnecessary and must be abolished.
2. I demand that monetary or other claims to those goods we now destroy and the production we restrict be distributed to every person in Australia, and that taxation be progressively reduced, so that the community may make the fullest use of the country's production.
3. This must not increase prices, deprive owners of their property, or decrease its relative value.
4. In a democracy like Australia, Parliament exists to make the will of the people prevail.
5. So I promise to vote only for a candidate who pledges himself to support in Parliament these my demands.
6. If my present member will not so pledge himself, I will vote to replace him.

SignedAddress

Signed.....Address.....

Signed.....Address.....

A DEMONSTRATION IN FORCE

A campaign is being conducted, a fight for Freedom and Security, and recruits are needed. Nothing is so disheartening as inactivity, and only slightly less enervating is activity on a minor scale. The thought of victory must be present in the troops, and suitable means to bring this into being are in preparation. One of these means is to effect a concentration of forces in some selected area, to work it intensively for a short period with a flood of propaganda, of leaflets, posters, advertisements, and the like, and to follow up this preliminary bombardment by a frontal attack with the bayonet of the Elector's Demand. For this attack both munitions (cash contributions) and personal service are needed, and

A RECRUITING RALLY WILL BE HELD ON

Monday Next, February 22

IN CENTRAL HALL, LITTLE COLLINS STREET,

MELBOURNE (Next Victoria Palace), AT 7.30 P.M.

You can help—you can give some contribution; and you can form one of the raiding party. From all over the metropolitan area willing workers are being enrolled, and you and they are invited to meet, as announced above, to arrange all the details of the plan, and other urgent matters in connection with the Campaign. Those with cars or trucks are particularly needed. There will be many helpers to be transported to the selected area and to be brought back after the attack.

Get this idea into your head—

THIS IS A WAR

and you cannot wage war from your armchair. You have to get into the fight or it will go against you, and if you have any illusions that you can evade the consequences of your unwillingness to join the personal issue, shed them at once before the painful consequences overtake you.

This in YOUR fight—come on into it?
Don't forget the date. Be there at all costs.

JUDGE BEEBY'S LATEST

IV

A Letter to the Editor from BRUCE H BROWN

Sir—
There is a great deal more that could be said regarding the articles recently written for the Melbourne *Herald* by Judge Beeby, as well as the part he has played in spoiling the lives of thousands of parents through the wage-cutting decrees of the Federal Arbitration Court. Sufficient has been put forward to show that the community has little to expect either from the personal views of the learned judge or from the Court in which he functions.

It is important, however, that the workers of Australia should know more about the circumstances in which the Court refused to remove the basic wage cut in 1933, and their attention should be pointedly called to the indication that the National Income figure used by the Court for 1932-33 was many millions short of the amount given by the Statistician. In the course of its judgment the Court said: "In round figures the National Income in 1931-32 was £433,000,000, and the estimate for 1932-33 (which is probably at least approximately correct) £415,000,000."

Now, the figures made available to me as the result of the application of Mr. Sutcliffe's formula gave the National Income for these two years as £442 millions and £446 millions respectively. That is to say, the figures used by the Court were not only an understatement of nine millions for 1931-32 and of thirty-one millions for 1932-33, but they led the workers to believe that trading conditions were getting worse when in fact they were getting better!

It was also known to the Court that in the very same year (1932-33) Governments had resumed the circulation of loan money, the suspension of which had helped materially to bring about the financial "emergency." The promise that more money would be placed in circulation if Mr. Lyons were returned with a majority in December 1931 was one of the enticements dangled before an ignorant electorate (myself included), and the Court knew that a loan of £28 millions had been floated soon after the election. Notwithstanding this, the judges made it appear that although their hearts were wrung by the misery of the community they were powerless to effect any improvement.

"SYMPATHY."

On page two of their judgment they said: "If, by any order of this Court, the distressing hardships which many wage-earners with

families have to suffer because of the reductions that have been made in wages could be alleviated without creating even greater hardships for wage-earners, that order would be made without hesitation. But the problem we are faced with is not to be solved by allowing sympathy to blind us to the facts, or to warp our judgment concerning the action made necessary by those facts." You see how good-hearted these poor men really were—so good-hearted that they would not allow themselves to suffer reductions in their own wages on the scale they had imposed for others. They admitted that what they did in 1931 had caused hardships to many wage earners with families, but immediately proceeded, on the flimsiest pretext, to order that the hardships were to be continued. No enquiries were instituted to find out why, if we could have £650 millions of Australian money in 1928, we could not have at least the same amount in 1933.

QUESTIONS ABOUT THE JUDGES

These things cause one to wonder whether the Judges are capable of understanding the point of view of the worker or the potentialities of this Power and Machine Age. Judge Beeby has come back from a tour abroad and repeated much of the rubbishy propaganda we were familiar with before he went away, and has actually reiterated some of the views which the Court put forward as reasons for imposing those "distressing hardships" on wage-earners with families. This leads to a series of questions concerning the environment in which the Judges move. What were the circumstances of their youth and how have they fared since? Have they ever known poverty—they can see the results of it but have they ever actually suffered it? Since they have been adults, have they ever had to live on the basic wage or its equivalent? With whom do they associate in their leisure? Do they mix with the "Captains of Industry," the bankers, the gentlemen of independent means, the members of the leading clubs, and so on? If they do, are they impervious to their environment, and must we put it down to mere coincidence that they talk similar rubbish? It is certain that they do *not* mingle with the great bulk of the people whom they have helped reduce almost to penury.

"APPROXIMATELY."

It will be remembered that the Court referred to the National In-

come figure for 1932-33 as "probably at least approximately correct." Similar indefiniteness is to be found in other parts of the same judgment. A few examples: At the outset it was admitted that the figures employed were not up-to-date. The number of wage earners "appeared" to be "approximately" two millions. The greater part of members of Federal Unions "seemed" to have been affected by the Court's order. It was reasonable to "assume" that all other wage earners had in fact been subjected to a cut of "at least" 10 per cent. Victorian figures were "assumed" to represent the position for the Commonwealth, and it was "apparent" that the estimate of the Union was "probably" erroneous. This sort of thing should naturally strengthen confidence in the soundness of the premises on which the Court makes its orders, and should also inspire us to eager acceptance of the views of one of its members after a visit to London—the headquarters of the high priests of finance who manipulate the quantity of money and then look to the judges to manipulate the wages on that basis. The Court admits its willingness to submit to control of that nature, for it said: "This Court must prescribe a wage within the capacity of industry as a whole. However inequitable it may be that other wage earners have not

ART GALLERIES AND BANKS.

As a farewell message to Australia when leaving for England on Monday, Sir Sydney Cockerell, London adviser to the Felton Bequest committee, said it was a pity that such a great city as Melbourne should have an Art Gallery which was out of date in comparison with the new palatial buildings which had been erected by banking and insurance institutions.

Had Sir Sydney seen how tens of thousands of Melbourne's people are housed, he would have been still more emphatic.

been called upon to submit to wage reduction equal to that imposed by this Court's order, we do not think this Court should, by granting these applications, substitute for this want of equity an ultimate damage to the whole community. For this reason, while deploring the inequality of treatment, we cannot remove the inequality." Fancy Judges talking in this slobbery way about inequality of treatment when their very actions had the effect of improving their own positions, while imposing severe hardships on thousands of long-suffering families!

BLAMING THE STATES.

The position was that State tribunals had shown more sense than the Federal tribunal and had refused to impose such drastic cuts, and because of this the Judges of the Federal body behaved like spoilt youngsters. Hear what they said: "Having regard to the position indicated above, the Court is driven to the necessity of asking itself whether the evil of differential rates for the same classes of employment, brought about by State tribunals and State legislatures refusing to conform to the lowered standards regarded as essential by this Court, is greater than the evil that would attend the restoration of the former standards in the Federal sphere until such time as the legislatures took common action to secure uniformity in any reduction found to be necessary on economic grounds." It is difficult to believe that a group of such highly-placed men could allow themselves to be deluded into accepting the dictum that lower standards were essential when the material things required for much higher standards were available in abundance. The significance of the Court's remarks lies in the fact that had the State authorities followed the bad example of the Federal authorities the National Income would have been tens of millions lower still, thus providing an impressive excuse for the further and heavier wage slash

the Court had spoken of. And what do you think of the suggestion that workers in the Federal sphere might be compelled to submit indefinitely to the lower standards said to have been "found necessary on economic grounds"—i.e. on grounds dictated by the Money Monopoly? One tribunal found lowered standards necessary, but hundreds of others were equally satisfied that they were *not* necessary, and the solitary *one* impudently proposed to impose its will until legislation was enacted to force all the others into line!

These great fellows said in effect: "If Parliaments and State tribunals will not bring their workers *down*, then we will not allow our three-quarters of a million *up*." Hitler and Mussolini have nothing on dictators of this kind. Yet this is the body to which the workers have been making repeated applications for justice! Could the Money Monopoly have better servants?

FINANCIAL POLICY TABOO

We hear a great deal about wages, hours, migration, markets, armaments and the like, but the fundamental question of *financial policy* is left severely alone. Apart from a half-hearted reference to the diminished value of our exports, the Court made no attempt to explain why the circulation of money within our own Australian borders became so much smaller. They did not seek to discover the *cause* of this but were satisfied merely to accentuate the fall.

Between 1927-28 and 1931-32 the value of exports fell by £33 millions, but the amount circulating with Australia fell by £176 millions. Why did the Court say nothing about that, particularly in view of the fact that, although there was a fall in export values of £31 millions between 1919-20 and 1923-24, the amount circulating in the Commonwealth *increased* by £123 millions in the same period? In case someone should be tempted to say, "Oh, that was possible because in one period we were borrowing, whereas in the other period were not," let me call attention to the following:

	Millions. to 1923-24. Millions.	Millions. to 1931-32. Millions.
Overseas Loans		
Floated	103	31
Trade Balance Minus	42	Plus 40
Net Result	Plus 61	Plus 71
Effect on National Income	Plus 92	Minus 199

In the period in which our credit balance went *up* by ten million pounds the quantity of Australian money went *down* by 199 millions! Was that accidental or could it have been caused by a sunspot? It was the result of *bank policy* and nothing else. In the first four years quoted the Commonwealth Bank was controlled by Sir Denison Miller, but in the second four years it was controlled by the Private Money Monopoly.

Now it may be said in extenuation for Judge Beeby that he was only one of three, and that in all probability he did not entirely agree with the expressions of the other two, but you may search the judgments in vain for any effort on his part to expose the points referred to, or to explain the true cause of the variations in the National Income. Not only so, but his latest contributions in the Melbourne *Herald* indicate either that he is just as hopelessly at sea on the whole question, or that he is consciously avoiding publication of the truth.—Yours faithfully,

BRUCE H BROWN
(Concluded.)

APPLES

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THE DEAN OF CANTERBURY GIVES A MESSAGE FOR 1937

Dr. Hewlett Johnson, Dean of Canterbury (England), who is in the forefront of the fight to abolish poverty, has issued the following message for 1937 - to his fellow campaigners and fellow citizens:—

"This New Year cannot be fundamentally happy unless our minds seek worthwhile objects, and a worthwhile object has seldom been better expressed than by Dr. Albert Schweitzer in his last book as—the maintenance of life at its highest level and the furtherance of life. The maintenance of one's own life at the highest level of becoming more and more perfect in spirit, and the maintenance at the highest level of other life by sympathetic, helpful self-devotion to it."

"Schweitzer practises what he preaches. As doctor, scholar, theologian and musician of worldwide fame he yet devotes his genius to human life at its lowest levels and administers a humble hospital in an African forest.

"Schweitzer is great enough and wise enough to aid the most needy, for no solid and lasting advancement in life is made save on a common front. Those backward Africans matter and their start is important. None can move far in advance of the rest. I cannot safely advance if I neglect my family and friends. Neither can my class or group safely advance if it neglects other classes or groups; nor my nation if it is heedless of the fate of other nations.

"The Christian religion, which is realist to the last degree, bids us consolidate our advance by tending those who are held up by lack of the most elementary needs of physical life, food and clothing and healing. The handicapped, undernourished, over-harassed millions, which still constitute an army that could encircle our island home should they join hand to hand around its whole coastline, thus form the major challenge to the Church. Christ's criterion of the nature of the final judgment shows His mind on the point: 'I was hungry and ye gave me meat'—or withheld it.

"We must make secure our advance by starting at the beginning as He would start and banish poverty and insecurity. Their tolerance is a crime and a disgrace in a day when technology has increased our powers of production a hundredfold and made need an anachronism. To enjoy plenty for ourselves, heedless of Lazarus at our gate, lands us in hell and the world situation today is sufficient commentary of the fact.

"I desire with all my heart that Britain shall possess and enjoy a wider culture, a more leisured, a more generous, a more free and intellectual, a more beautiful and joyous and spiritual life, but I know that the starting point lies right down there in the physical needs of the undernourished masses and in their freedom.

"Plenty, and freedom with it, is possible for all. Plenty without added taxation is the possible achievement of modern industry.

"But it will never be realised until you and I, the common men, and the plain Christians, rise to the height of our responsibility and demand that what can be done shall be done.

"At the behest of Him Who came to give life and to give it more abundantly let us act, insistently and without delay, and pave the way for happier new years."

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ECONOMIC HARA-KIRI

By William W. Connor, in the marketing paper, "Shelf Appeal."

It is a depressing and unpleasant fact that 65 per cent, of this nation's wealth is owned by two per cent of the population. That means that it's a battleship to a bent pin that you're a mug.

And as for me, it's as sure as God made little apples that I'm another. We're all mugs.

We're just a vast army of mugs—countless as grains of sand upon the sea shore; a mighty throng of peoples who cannot pay their bills.

The simple fact that we spend more than we earn has terrifying and bewildering repercussions.

It changes our whole lives. It works stealthily on our shifty minds. Because of it the Gas Light and Coke Company, to whom all men are indebted, eats its smelly way into the sacred privacy of our subconscious. Myriad gasmen ride softly in upon our secret dreams—a great host carrying wrenches wherewith to cut off the vapourings of distant gasometers.

Our boots leak and we cannot get them mended.

We shave with old razor blades and the fur grows long and dank upon our chins.

Our children ask for four pence to see Donald Duck and we thrust our hands deeper into our pockets and bow our heads in silent shame.

Hungry relatives yearn for bread and we give them a stone.

We drink, but our hands grope in vain for the extra shilling that will make us drunk.

Our clothes bulge and hang awry upon our bilking frames and we walk delicately so that none shall see the holes that are in our socks.

We peer furtively around corners to guard against unexpected creditors.

I'm flat broke.

You're flat broke.

We're all flat broke and, if there be one hiding among us with fourpence net as he stands, then out with him I say! By the whiskers of the Official Receiver he is the Enemy!—a possible creditor!—one that must be outwitted, outmaneuvered, bamboozled, swindled, cheated, lied to, flattered, fawned upon and subjected to every form of devilment that the debtor's feverish brain can invent.

The whole structure of Society is aimed against the debtor, and as the vast proportion of Society can't pay its whack, then our laws relating to monies become a sort of economic hara-kiri.

The dice are loaded against us, but thank God we don't fulfill our obligations. In spite of it all we face the future quietly and with rare resolution.

Our letter boxes are crammed with bills, no electric light casts its genial glow, the telephone stands, silent and dead, bailiffs know us by our Christian names, and we ride often and far in Black Marias, but we stand four-square to a clamouring world, and since no

one owes us money, we whisper generously, "Forgive us our debts as we forgive our debtors." Now, to business.

First and foremost, at the apex of all creditors, are bank managers. A towering Everest of money-jinglers who probe the dirty secrets of our bankrupt souls.

Above all stands The Rt. Hon. Montagu Collet Norman, P.C., D.S.O., Governor of the Bank of England. No one has ever yet cut his gas off. No one has written him saying: "Dear Sir, unless . . ."

Landlords don't throw him shivering into the street. Serene and powerful, he goes his debtless way—the perfect creditor.

But in the vast sea of money that he sails—Lord High Admiral of the Pound Sterling—are the hidden rocks of Bankruptcy—the swift, swirling currents that sweep the hapless debtor on to the gates of Brixton.

Rt. Hon. Montagu, we, with our busted boots, salute you! You belong not to our world, but to the realms of glittering riches. You go your way and we will go ours.

You juggle with the wealth of nations.

We diddle around with the baker's bill.

But we are undaunted.

There are ways of cheating Mammon.

There are methods of tricking bailiffs.

There are means of staying on the right side of the frowning walls of Brixton.

Some of these devices will now be described.

Let every debtor attend!

Let every ear be open!

Let us start with that abomination—Income Tax.

This sounds odd to the professional debtor, but there are novices in insolvency who in the past have had money and, of course, have neglected to pay their income tax.

It is a most disturbing thought to a thoroughgoing debtor that this monstrous levy cannot really be avoided. It is depressingly true that at some time or other you've got to pay.

Should any of you be pursuing deeply laid schemes as to how to evade the net of Somerset House, I beg of you to remember the moral of what happened to the really big income tax evaders.

They sit gloomily making mailbags in deep dungeons.

Their faces are thin and worn. Their hair is grey and deep lines rut their weary faces. They have tried a fall with the Tax Collector and they are still dazed at the fiendish trickery of the man. No! If you want a really quiet spot, go looking for gas leaks with matches—it's quieter and safer than taking on Somerset House.

Now for a lesser menace—the Bank Manager.

Never be honest with a Bank Manager. Never let him know that you are bust to the wide. Always carry a copy of the *Financial Times* under your arm when you go to see him.

It is imperative that you do not bluster with him—reserve all your rhetoric and abuse for the milkman—a milkman, for some peculiar reason not yet definitely established, can be persuaded by verbal violence to yield up milk, eggs, butter and, on occasions, tinned fruits.

But bawling out the Bank Manager is useless. Let him see that you understand full well that overdrafts are probably one of the most profitable sources of banking revenue. Suggest, with a touch as delicate as that of a fairy's wing tip, that were it not for big fat overdrafts (yours included), he would not be in the fine position that he is.

Hint to him that he would not live snugly in Dunrovin (semi, det., 4 bed, 2 sit., elect., c.h.w., 2 mins. trams), were it not for the lucky fact that there were one or two fellows such as yourself who were temporarily hard up for funds.

Never address a Bank Manager as "Mr." Always call him by his surname. If, by any strange accident, you do get hold of a little money (no true debtor ever considers this possible), put it in the bank and then whip it out again immediately. Surprisingly enough this creates a good impression.

The banks call it "a quick turnover on a lively account." Banks like this. They say it shows fluidity. Every bank manager likes enormous numbers of pettifogging transactions in the shortest possible space of time.

It means more work for the staff, and provided it's maintained, it will ultimately mean a bigger staff. This tickles the head man no end, for it means that the branch becomes bigger and more important. Some of the biggest bank branches in the country are supported by a swarm of professional debtors, who make innumerable cheques out for sums no larger than four pence a time. Thus we render a notable social service.

Then we have the Gas Company.

Now the Gas Company is a surprisingly benevolent organisation.

Although I have never met the Principal Gas Man—the power behind the gas works—it is obvious that he is as genial and kindly a fellow as "De Lawd" in "The Green Pastures."

The boys down at the Gas House will give you every chance to come clean.

What a contrast in comparison with the surly curs who profiteer on the electricity supply.

No money—no light! And that's that.

But even the Gas Company, after a time, loses patience. And then the debtor must work swiftly with slimy cunning and deadly guile.

Let him first write to the Head Office and make enquiries about being put on the industrial tariff. Follow this up by a sharp request to the local office for them to give details of constant hot water systems.

You are now at a crafty game—playing for time.

They will not cut you off while apparent new business is being contracted.

Regardless of any reply they make, write a furious letter to the Head Office demanding a reply to your previous letter. Carefully put this in an envelope addressed to the local office.

This gets 'em dazed. Now complain to branch office ten miles away that you suspect a gas leak. The whole thing is easy. It has infinite possibilities. They don't know where they are.

They feel that they are doing you a wrong. You don't know where you are either, but that doesn't matter—the gas won't be cut off for many a long day, until this gorgeous pandemonium and

A PROFESSOR ON SCIENCE

Critical Notes by "Dynamics" on "The Frustration of Science." (Geo. Allen and Unwin Ltd.).

This small book contains seven chapters, in each of which a leader in his own field of academic science calls attention to the frustration which is felt by so many able research workers who know that their efforts are not having free course to benefit society as they should.

The worth of the book will be sensed at once by any thoughtful reader: but it is unfortunate that in important instances the writers are careless in the use of sociological jargon.

One can illustrate this readily from the last essay (whose title is the same as that of the book) by Professor P. M. S. Blackett, F.R.S.

WHAT THE PROFESSOR BELIEVES.

Let us take in turn some ideas, which the Professor seems to take for granted:

(1) That the struggle "between the rich and poor, property-owners and the working classes," is bound to end in one or other definitely getting the upper hand in the "State."

(2) That "how much money there is" for research depends upon how much the Government and Industry can see direct benefits looming.

(3) That "endowment" (used presumably in the usual sense of money invested) is the normal and necessary mode of promoting science.

(4) That no "objective, disinterested, and so scientific, attitude to political questions" is "possible at present."

(5) That "scientists must throw in their lot with one or the other of the main contending forces."

(6) That "the collapse of all hopes of peace" is largely due to the inability of administrators "to cure poverty and unemployment."

THE ANSWERS.

In every instance listed the lack of a "scientific" comprehension of the social structure and the actual causes of the economic troubles of today, can be shown to be a serious drawback, leading to improper deductive reasoning. Let us take them in order.

(1) In an era of disconcerting abundance, there is an ample supply of goods to satisfy the wants of all people, without need for any semblance of a struggle between any of the so-called "classes."

(2) The limits to the possibilities to research (as to every human activity) are purely physical and psychological: to allow the lack of money to figure as a basic delimiting factor is just as silly as if a mathematics tutor called a halt in his class work because there was an alleged dearth of plus and minus signs.

(3) Once the true function of money is understood, the idea of putting away "funds" as a device for winning money for such things as scientific advancement is truly ludicrous.

(4) The present parliamentary farce is so tragically the negation of democratic principle that it is no wonder it seems such an irremediable mess to one of a scientific temper. But let the principle that parliament must be the mouthpiece of the "will of the people" be made effective, and it will become apparent where the seat of the trouble lies.

delirious confusion is cleared up. You see the thing has possibilities . . . Expert debtors have been doing it for years. To ordinary, dull, solvent clods, a gasometer is a thing of terror. But to the cunning impecunious, it is a friendly structure and an almost inexhaustible source of free heat, light and power. Long live the gas workers—and the jovial band of greathearted fellows who never let London down. There's a moral in this—remember that it's never too (Continued on page 8, foot of column 5.)

At present parliaments and commercial interests are almost solely at the beck and call of those silent and secluded people who manage the money-creating institutions. When this financial grip over the people has been broken, then entirely "scientific" ways of management can become the order of the day.

(5) Quite impossible would it be to mobilise scientists in the camp of any so-called contending political forces. Scientists may, however, be brought to realise that nearly all that goes on as a seeming political struggle is a "blind" in order that the real struggle of the financiers to be dominant in every human field of enterprise may not be noticed. When this fact is sensed, then scientists can unanimously throw in their lot with the people against their despotic masters.

(6) The cure of poverty, it can be granted, is of prime importance in getting rid of the causes of war; but while "unemployment" is ambiguously coupled with poverty in the sentence quoted, it will not appear clearly that war preparations (if not war itself) are dear to the heart of the financial rulers, for the very reason that they keep people hard at work producing articles which will not come on to the retail market. If the same energy and money were used to manufacture articles to augment human comfort, the normal lack of sufficient purchasing power would be noticeably exaggerated.

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MELBOURNE (Cont.) (Continued from page 3.)

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MR. M. BLACKBURN. M.H.R

And Others will Speak on the Food Referendum

Authorised by Thos. C. Day, "The Rest," 18 Bangalore Street, Kensington, W.1

TASMANIA SWINGS INTO FIGHT TO ABOLISH POVERTY

Launceston Council of Churches Supports Campaign

GREAT WORK BEING DONE BY JOHN HOGAN

John Hogan, who, as announced in the *New Times*, is now devoting his energies entirely to the objective of the United Electors of Australia—the abolition of poverty and the restoration of political democracy—is being greeted with amazing enthusiasm wherever he goes in Tasmania, mania's three daily papers): —

The outstanding item of his tour during the past week is the wholehearted rallying to his support of the Launceston Council of Churches. The following report of this, under the headings, "Campaign To End Poverty," "Mr. Hogan to Lecture on N.W. Coast," "Churches' Support", appeared in last Saturday's *North-Western Advocate* (one of Tasmania's three daily papers):

"John Hogan, the young 'National Crusader,' who is launching a 'campaign to abolish poverty' throughout Australia, will lecture at N.W. Coast centres from Monday onwards.

"This young speaker has just concluded a successful tour through other parts of the State, explaining the principles of the new campaign, of which its founder, Dr. Hewlett Johnson, Dean of Canterbury, has said: — This campaign has been started (it is non-party and non-sectarian) in order that men and women of every shade of thought can combine to give an imperative direction to their members of Parliament; to tell them with one clear voice that they desire them to put all other law-making aside until poverty has been banished from the country."

"In both Launceston and Hobart he has been greeted enthusiastically by public and religious organisations. The Launceston Council of Churches has announced its wholehearted support for his mission.

"He has concluded a tour of the mainland involving 70,000 miles and 1200 speeches, to crowds of from 10,000 to a few dozen. In South Australia it is claimed that the campaign has become a public issue of major importance, the active sympathy of the Lord Mayor and other leading citizens having been extended to it during Mr. Hogan's visit in December last. There the report of the Inter-Church Social Research Council on poverty aroused public attention to the menace of this problem.

"Mr. Hogan claims that the pressure of public and religious opinion through the electoral campaign can force immediate action to be taken by the Federal Government along sound lines.

CHURCH STAND.

"At a representative meeting on Thursday of the Council of Churches, when the president (The Rev. H. Watts Grimmett) occupied the chair, Mr. Hogan quoted freely the report on poverty issued by the Inter-Church Social Research Council of South Australia, which he believed was largely responsible for the good response he had met with in that State last December in launching the electoral campaign to abolish poverty. It had influenced the support of the Lord Mayor of Adelaide, and helped to awaken public opinion to make possible a final demonstration of 10,000 just before he left.

"POVERTY AMIDST ABUNDANCE."

"The council then wholeheartedly approved and endorsed the following resolution:

"We further call upon all Launceston Council of Churches

desire to place on record, in the sight of all men, our grave concern at the continuance of a state of poverty in the midst of abundance, as well as our deep disapproval of the increasing inroads which are still being made upon individual liberty, with the result that multitudes of God's children are being kept in a state of indigence and servitude. We therefore urge that our temporal administrators take such means as will enable our people to enjoy the abundance of God's material blessings in freedom, without imposing additional hardship on any section of the community.

"We further call upon all Christian people to bring this resolution to the notice of their representatives in the Parliament of the Commonwealth by personal letter in unequivocal terms, insisting that action be taken without delay."

CONCERTED ACTION

"The council also carried a resolution expressing its complete sympathy with the object of Mr. John Hogan's voluntary mission to this State, empowering the executive to take any action it thought fit, after consultation with him, to assist the young visitor in launching his campaign.

"It was felt that by such concerted and practical action the church could do more than any other body to arouse Christian indignation and overcome the people's apathy towards arrangements which deprived them of their God-given birthright, besides accepting what many people had suggested to be a definite responsibility. The view was expressed that while all social evils could not be removed by thus forcing legislative action, the great material obstacles to Christian endeavour and spiritual improvement would in this way be removed, clearing the road for the natural spirit of man to traverse. While the church could not accept the responsibility of detailing the change required, which was the job of experts, it must protest against the failure of those experts and the Government which employed them, and point out the purpose of the organisation of society, the freedom of the individual to enjoy God's gifts and fulfill nature, to which the planning of the experts must be directed."

HAVE YOU THE "COMMITTEE MIND?"

"Evil and suffering will go on, the world will remain a place of heartbreak and tragedy for millions, until we all realise that we have a personal responsibility for putting at least our own little corner to rights."

—Canon "Dick" Sheppard.

Canon "Dick" Sheppard is one of the best-known men in London, known for his fearless common sense and for his practical regard for his fellows. And that Canon Sheppard is getting his finger right on the sore that upsets is indicated by his plea for personal responsibility in a recent issue of the *London Sunday Express*.

Wickedness (he says) has gone out of fashion. Neither in fiction nor in real life are people bad any longer in the old whole-hogging way.

But it sometimes seems as if goodness has disappeared as well. We don't have contrasting black and white, only a uniform sombre grey.

Well, human nature has always been a strange mixture. But past generations had the courage of their sins—or of their virtues—in a way that we haven't.

They did things—good or evil—off their own bat. They accepted personal responsibility for all their actions

Today a great many of us are dodging that. We are trying to narrow down, as much as we can, the sphere in which we are directly answerable for what we do.

We can't, of course, evade personal responsibility completely. We must still stand on our own feet in our dealings with our family, our friends, and our neighbours.

If we break the law and are found out we must take the consequences.

But we live in an age of organisation. And as members of an organisation we sometimes do things which we should never dream of doing as individuals.

It is easier to be mean, or petty, or cruel, if we are acting in company with others. It is easier still when the victim is someone we don't know, who is merely a name on a works wages book or Case No. 199.

So we have the characteristic sin of the modern world—the sin of the committeeman.

We don't, as a rule, recognise it as a sin. It doesn't interfere with our appetite or keep us awake at night.

If, occasionally, we have qualms we shelter behind the decision of the committee or the board. "The

committee says so-and-so." "The board has decided"—these familiar phrases help to cover up our personal responsibility.

Or we work to regulations laid down by some other board or committee higher up. "We can't go beyond the regulations," we say, and proceed to interpret them in a narrow and legalistic way.

We've become part of a machine—and we're dealing with men and women.

This evil—for it is an evil—extends into every department of modern life. It even poisons the springs of charity.

I'm not quite sure when the phrase, "cold as charity", first came into common use. But I think it must have been about the time of the original charity committee.

There's no coldness in the right kind of personal giving. It establishes a warm human relationship. And often the handshake, or the word of encouragement that goes with the material help, is the thing that counts most of all.

People who give in this way are sometimes "stung." But certain charity committees are so afraid of wasting their funds on the undeserving that those who most need—and most merit—assistance are either denied it altogether or suffer bitter humiliation before they get it.

I'm not saying that happens in every case. There are charity organisers who bring kindness and human sympathy into impersonal giving.

But the big danger in our elaborately systematised benefactions is that we sometimes lose sight of the men and women and children we want to help in a mass of forms and statistics. The charity that is love is strangled by red tape.

All highly centralised organisations tend to go dead at the heart. There seems a curse of sterility on all G.H.Q.'s, whether in Church or State, business or charity.

Shut off from the current of common life, they issue their pompous edicts without ever trying to visualise what they will mean to the people affected by them.

Have you heard the story of the highly placed officer who, after the tragedy of Passchendaele had been going on for four months, motored out from general headquarters to visit the scene of operations for the first time?

As he saw the desolation of mud that was the battlefield—and before he had reached the worst of the swamp—he burst into tears.

"Good God!" he cried. "Did we really send men to fight in that?"

That's how G.H.Q.'s work, whatever kind of G.H.Q. they happen to be. Only, as a rule those who thus work havoc with the lives of others don't see the results they have produced.

There seems to be some malevolent magic about Government departments, public authorities, and big official corporations.

It doesn't sour the milk of human kindness—it just bottles it up and shuts it away during office hours. The people in charge are working on paper, and all they need for that is ink.

That, at any rate, would seem the only possible explanation of such things as, among others, the continuing tragedy of the Special Areas, the way in which the means test has been permitted to break up family life, and the ironic spectacle of villages where farmers daren't sell surplus milk

to their neighbours at a price they can afford, and babies and expectant mothers go without.

But nobody is personally responsible—it's always the board, or the committee, or the department.

An M.P. once told me how, when a Labor colleague had become a Cabinet Minister, he took along a deputation from the East End to see him.

Replying to the deputation, the Minister never used the word "I." It was "the Board" this and "the Board" that. At last my friend could stand it no longer. He broke in:—

"Steady, my friend. Try to remember the time when I was hanging on to the blooming Board's coat tails in Trafalgar-square, trying to keep it from talking treason!"

Now, that Minister was the best type of politician. He sacrificed his career for a principle. He is a humane and kindly man.

The truth is that, when we talk about the sin of the committeeman, we're talking about a sin we all share.

We may not be members of any board or committee ourselves, but we've helped to elect them, or some of them, and we are content to leave them to get on with it.

We've got the committee habit. We don't see evil and suffering as a challenge to ourselves. We see it as a problem for a committee or a board.

But evil and suffering will go on, the world will remain a place of heartbreak and tragedy for millions, until we all realise that we have a personal responsibility for putting at least our own little corner to rights.

We don't want committees to tinker with humanity's troubles or to create new ones. We want in our own hearts the faith that moves mountains, and the will to get on with the job of shifting them as our job, and no one else's.

Believe me, there are mountains enough—mountains of misery and wrong—for us to move.

The essential thing to remember is the wisdom of the Founder of Christianity, Who always suggested that people should think, not in terms of "cases" and "applicants" and "hands," but in terms of men, women, and children.

DO YOU AGREE WITH DICK SHEPPARD? THEN ACCEPT YOUR OWN RESPONSIBILITY BY JOINING YOUR PERSONAL EFFORTS TO THE EFFORTS OF THOSE WHO ARE ENGAGED IN THE FIGHT TO ABOLISH POVERTY. AUSTRALIA COULD PUT ITS OWN LITTLE CORNER TO RIGHTS ALMOST OVERNIGHT—AND IT WILL, IF INDIVIDUAL RESPONSIBILITY IS RECOGNISED.

ECONOMIC HARI-KARI.

(Continued from page 7.)

late to owe a bit more.

And now for a few final words on the department of those who are bust to the wide.

Give up skulking. Come out into the open. Look your fellow men straight in the face and remember, they, like you, wallow in debt.

Let your manner, when meeting your fellow creatures, be always winsome and pleasant. Extend the hand of friendship to all men. Could advice be more excellent? Could advice be more moral?

This warm geniality that I recommend will bring you new friends, new funds, new and tolerant creditors.

Bailiffs will be forgotten. Creditors a mere figment of the brain.

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