

**FAKING
THE BASIC
WAGE**
(See page 4)

THE NEW TIMES

**THE "NEW TIMES"
IS OBTAINABLE
AT ALL
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NEWSAGENTS.**

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MELBOURNE, FRIDAY, APRIL 30, 1937.

Every Friday, 3d

Mr. Menzies Issues A Prospectus

Sir Frank Clarke on Wages and Sir James Elder on Taxes

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DOUGLAS SOCIAL CREDIT BOOKSHOP . 166 Lt. Collins St. (Continued on page 3.)

Mr. Menzies Issues a Prospectus

Capital Asked For Unstated Purposes-- Impossible Promises To Repay—Tax Exemptions For The Favoured Few

If a company promoter seeking capital were to issue advertisements of the type which have been appearing in the press over the name of Robert G. Menzies, where would he be put? As acting Treasurer of the Commonwealth, Mr. Menzies has been lending his name to "Prospectus Points" of the Commonwealth Loan now being floated, by which, in conjunction with previous loans, is guaranteed a performance that both Mr. Menzies and all those associated with him well know to be impossible.

"The Loan will be repaid at par on 15th October, 1948." This is one of the conditions under which genuine lenders amongst the public are enticed to subscribe their savings. And a very important condition it is. But what prospect has this or any similar government of fulfilling such a condition?

At June 30, 1936, according to the Commonwealth Statistician, that portion of the outstanding public debt of the Commonwealth and States, which is redeemable in Australia, was £664 millions—to which must be added the issues of the current financial year. At the same date the total amount of Australian legal currency in existence was about £55 millions. How, under these circumstances, would it be possible to redeem even a small fraction of the nation's financial indebtedness?

You may say that the Ministry of which Mr. Menzies is a member is not responsible for the burden of the past. Quite so; but loans raised in the last two and a half years represent more than our total legal currency—and all have been offered on similar promises of repayment.

The loans cannot be repaid in legal money, any more than, except to a small extent, could they be borrowed in legal money. The supreme governments of the Commonwealth and the States depend both for raising loans and for repaying them upon the decisions of the banks to make available the bookkeeping credits of which such loans almost entirely consist. When in all our history has a government loan ever been repaid? Some lenders, we know, get their money back, but only through loans being "converted" as they fall due—"conversion" in this case being a nicer sounding word than "extension." Capacity to repay depends upon capacity to re-borrow.

To promise, therefore, without condition, that a government loan will be repaid at par is promising something that cannot be fulfilled by the borrower. It is dishonest. (We are, of course, excluding the possibility of the government really governing in matters of finance, which to Mr. Menzies would be unthinkable.)

The Purpose of the Loan

The purpose for which the money is required is also set out in a vague and unbusiness-like manner. Mr. Menzies says: "Proceeds of the Loan will be used for Public Works of the Commonwealth and the States and for other purposes." What are "other purposes"? If what is meant is that capital account will be debited for the carrying out of operations that should properly be charged against ordinary revenue (and so enable the pretence of a balanced budget) the people should be given this information. For years past this is what actually has been done. The "public works" are almost non-existent; and the "other purposes" for the most part have consisted in making sustenance work available to the unemployed—that is, primarily, in giving them just sufficient money to buy the barest essentials of life.

Since the things which the unemployed are part of our annual

production, then the purchasing of them should be part of our ordinary annual expenditure. And this applies equally whether the expenditure takes place as a result of private individuals buying on their own account or through the government stepping in and redistributing the community income through taxation. The best possible practical proof of monetary reformers being right when they contend that the sum total of the community income is insufficient to buy the same total of the community output is that, in spite of ever-mounting taxation, governments have constantly to resort to loans of new money in order to assist consumption to keep up with production—and even then consumption keeps dragging.

The essence of a proper money system is that it should so operate as to provide a money income, to the community as a whole equal to the prices, which must reasonably be charged for the goods the community puts on the market for sale. Once

HIGH PRESTIGE AMONG BANKERS

"It is generally accepted that Mr. Bruce was elected to the House he would be offered appointments in the city. In view of his high prestige among bankers and industrialists he would be assured of influential and lucrative directorships. —"Argus" cables, April 28.

this is achieved, any injustices as between individuals can be smoothed out by government action—some form of taxation. It follows from this that in a properly balanced money system there would be no such thing as an internal national debt. If the destitute require food, and if both the food and the money to buy it are in the country, then the government should impose a tax either of food or, what is simpler, of money, upon those who have a surplus. The same applies to public works. Public works are not offered for sale, and their real cost is the consumption of ordinary production which takes place while they are being carried out—food, clothing, materials, tools, etc. Hence, if these latter things are all monetised as produced, public works can be financed out of ordinary taxation right up to the full limit of our physical capacity, and upon their completion the community is left with no burden of debt at all."

Actually, of course, the money mechanism operated in this country does not automatically supply the wherewithal to buy what producers turn out; in which case one of the convenient ways to supplement the shortage would be for governments to finance their operations by issuing additional money instead of borrowing it.

But until those who now so strongly oppose monetary reform admit its necessity they have absolutely not a leg to stand on. Either they must admit, in the case of providing for the unemployed, that they are inhuman in opposing increased taxation; and, in the case of public works financed by new bank credits, that they are straight-out inflationist, or else they must concede the necessity for adding to our money supplies. They cannot have it both ways. And their present attitude simply encourages the old Socialist belief that the rich are rich because the poor are poor, and vice versa.

Taxation Exemptions

Another objectionable feature which this loan shares with those preceding

it is the provision it makes for taxation exemptions.

"Interest," says Mr. Menzies, "will not be subject to (a) State Income or Special Tax; (b) Commonwealth Super-tax on property, or (c) Commonwealth Income Tax to a greater extent than that imposed by the Income Tax Act 1930 as amended by Section 2 of the Income Tax Act No. 2 1930."

Why should investments in Commonwealth Loan be more free from taxation than any other form of investment? The annual yield of this loan will be £3/19/1 per cent, "secured upon the consolidated revenue fund of the Commonwealth." What other long-term investment can offer equal security for payment of dividends at a rate of practically four per cent, even subject to taxation? This is class legislation with a vengeance, and class legislation of the most objectionable type. For, in the first place, these exemptions, since they come out of consolidated revenue, are a direct tax upon all the people in favour of those who draw interest on government bonds; and, in the second, they go in a direction which is least useful to the community. If you remit the taxation of the ordinary individual, he will generally use the extra money to buy goods, thus helping to complete or to speed-up the cycles of production and consumption—which is good for business. But who are the principal holders of government bonds? Not ordinary individuals, but principally, almost entirely, the banks and their subsidiaries—insurance and trustee companies, the big industrial monopolies, and the like. You may say that the shareholding of these corporations is in turn distributed amongst ordinary individuals. It may be, but the ordinary individuals have precious little say in the disposal of the corporation funds. That is a matter for the directors. And the directors have a nasty habit of accumulating vast amounts of shareholders' funds in the form of reserves, open or secret. Most of these funds are not used for the purpose of buying consumable goods, as they would be if distributed in dividends; on the contrary, they short-circuit the cycle of production and consumption by being reinvested in production, causing two issues of goods to come on the market against one issue of the money needed to buy them, and thus accentuating the money shortage which is sometimes called over-production and sometimes under-consumption. This in turn increases the community's difficulties, and is reflected in further pressure put upon govern-

ments to seek new loans. Thus governments are placed more than ever in the hands of the money monopolists—of the very people to whom they are granting special exemptions from taxation.

But, even if the bulk of government loans were held by ordinary folk, where should reductions of taxation be first applied? To those who have surplus money for investment, or to those who are unable to put anything by? Apart from direct taxation, indirect taxes are now so far-reaching that soon we shall be reduced to the garage sign of "free air", and free air only. The first remissions of taxation should be applied to essential commodities, to making accessible to every one those things which are most necessary for ordinary good health, and on which present taxes are felt by the poor far more than by those who are better off financially.

* * *

It is a fine prospectus, all right. It is enough to make any snide share pusher weep with envy.

"Both in point of view of hygiene and proper feeding, the animals in the Zoo are far ahead of the national standard for members of the working class."

—Superintendent Veevers, of the London Zoo.

DEPENDS ON THE POINT OF VIEW.

"It is generally recognised that the rate of recovery may need to be retarded in order to prevent the development of undue boom conditions . . ."

"As I see it, action aimed at stabilising our economic life can be taken by four sections of the community:

- Governments.
- The central banks.
- The private banks.
- Other financial and business enterprises."

—Sir Herbert Gepp, April 22.

As WE see it, action is taken by:

- The private banks.
- The private banks, acting through the central banks.
- The private banks, acting upon governments.
- The private banks, acting upon other financial and business enterprises.

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'T WAS THE FOOD OF OUR FATHERS THAT FRIGHTENED THE FOE

By YAFFLE, in "Reynolds News."

It is common knowledge that the world would be a much happier place if it were not for the number of foreigners cluttering it up.

It is not surprising, therefore, to be confronted with the familiar warning:—

"CORONATION WAITERS MAY BE SPIES, WARNS UNION SECRETARY."

It was Councillor Hughes, secretary of the catering section of the General Workers' Union, who sounded the tocsin.

He reminds us that during the war it was necessary to intern foreign waiters suspected as spies, and suggests that because of our rearmament plans we should not take the risk of spying now, particularly as so many men and women in the catering trades are unemployed.

Now, I am all against espionage. I think it is definitely un-English,

propulsion of high-speed missiles.

However effective they may be for gingering up the gastric juices or propelling a portion of petrified pastry through the pylorus, they are generally recognised as inadequate for military purposes, since they frequently fail to make any impression on a recalcitrant marrowfat, and seldom pierce the surface of the ordinary case-hardened haricot.

It is true that in the past foreign foes have had reason to be interested in British kitchens. For it is a common belief that the fighting temper of the nation in wartime is due largely to the indigestion caused by normal British culinary methods.

This is a plausible theory. Just about the time when our Empire began to expand in earnest, the British people, drawn off the land by the industrial revolution, came into towns where, deprived of their natural food, they depended on the var-

render their natural forms unmitigable.

All this conducted to the warlike temper of the bulldog breed. It was, therefore, natural that foreign spies should want to get into our kitchens and discover those elements in our cuisine which so act upon a man's internal chemistry as to make him want to die and sell his life dearly.

For, indeed, as our foes often found to their cost, there is nothing so dangerous as an Englishman with his back to the wall and his stomach round a high tea.

Having found, however, that our fighting spirit was mainly due to indigestion, foreign Governments decided not to imitate us, believing that it is better to be conquered in war than to sacrifice all the joys of existence in peace.

They, therefore, decided on a more sinister alternative. They sent caterers over here to open restaurants. The idea was that the British people, once having known what it was like to feel comfortable after meals, would improve their culinary methods, and so lose their fighting spirit.

The effects of this retaliatory move were far-reaching. Foreign restaurants sprang up all over London, and, owing to their example, thousands of British people are becoming accustomed to edible meat and vegetables that taste like something.

Indigestion and the martial spirit are on the wane, and the pacifist movement is spreading.

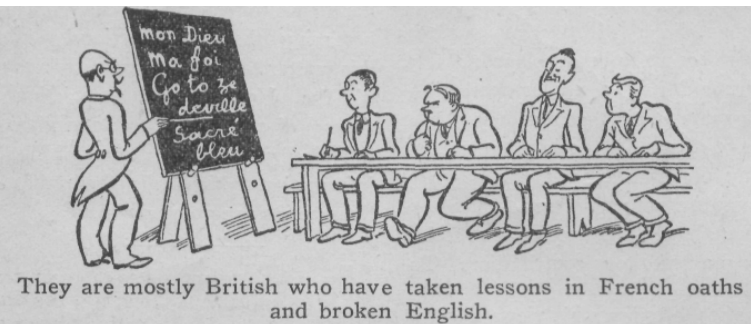
But the result is that properly cooked food has come to be regarded as something that only foreigners do. Today, if any Englishman wants to run a good restaurant, everyone in the place has to change his name; then go to a night-school in Soho to learn broken English and foreign gestures.

Some of the most famous French restaurants in London, of the kind where people go to get food, which only the French genius can create, are really run by disguised Englishmen.

Take the case of M. Dupois, famous chef of the Cafe des Mensongeurs, in Soho-avenue. He is a Hackney man named Briggs. I taught him his broken English and French oaths at a bob a lesson, and he got his gestures from a Yorkshireman named Murgatroyd, who had spent a fortnight at Dieppe.

It is strange what a lot goes on in one's own country that is only noticed by the most observant.

*Is all this true, Mr. Yaffle?
I hope so. It is the best explanation of our eating habits that I have thought of so far.*



and a thing no decent chap would do. But I think I can put the mind of the secretary of the catering section of the National Union of General and Municipal Workers at rest. Assuming, of course, that it requires rest.

First, the information to be gained in restaurants is limited. The most a spy could report would be that, owing to the high proportion of customers who chose stewed steak at 1/4, instead of escalope Portugaise at 1/4, it is clear that the British people are sacrificing food to armaments.

He might also add that, as the British consumption of clarets and burgundies is higher than that of the hocks, it may be assumed that Britain would be on the side of France rather than Germany in the event of a war.

But he could discover little about our weapons. It is true that explosives are used to a considerable extent in British kitchens. But they are designed rather for gastric and intestinal stimulation than for the

ious manhandled substitutes provided by enterprising caterers.

Anyone whose daily walk in life obliges him to eat in places where meals are provided on the mass-production principle, will recall how often, an hour or so after a standard meat-pie, he has an overwhelming desire to go and hit somebody.

It was not, however, only economic causes, which gave rise to the anti-salivary character of the British cuisine. It was also morals. The Victorians' fear of nakedness had its reaction in an unconscious and perverted exhibitionism. The British become nudists in food.

Grandma's unconscious Mind whispered to Grandma, "If you must wear clothes like that, let us at least have bare and ungarnished meals."

And so there grew up the custom of putting food on the table in as near as possible a state of nature. Disguises were avoided whenever possible, and the favourite dishes were large, anatomical joints, the accompanying vegetables being bleakly exposed to the public gaze in a half-cooked state, designed to

To 250,000 Employees in 35 Federal Unions
Who Won't Get a Holiday
On Coronation Day

Dear Friends,—

So the judges of the Federal Arbitration Court have "regretfully rejected" your application for a public holiday without loss of pay on Coronation Day. The Court, it appears, encountered "difficulties arising from want of jurisdiction, and the confusion and friction that would arise from discriminating among different branches of employees."

We sympathise with your anger and share your unutterable disgust. But let us get this thing straight. Who is to blame?

Frankly, we don't know any more than your own union advocates seem to do about the mysterious powers of the Arbitration Court judges. To us they seem to have almost unlimited authority in making cuts, but very scanty jurisdiction when it comes to granting concessions. However, at best they can do no more than administer the laws—YOUR laws; don't forget that.

As for the employers, we believe that the great majority of individuals would be prepared to grant the holiday with pay, provided that scabs within their own ranks were not allowed to blackleg.

Your grievance, it seems to us, should be directed against your Federal Parliament. Parliament did not forget to arrange for itself an extended holiday, without loss of pay, to cover the Coronation. It did not forget to send, at your expense, a very expensive delegation overseas to assure their Majesties of your unswerving loyalty, unalterable (provided his Majesty behaves himself) affection, and so on and so forth. But it would appear that Parliament in all this hubbub of loyalty, quite overlooked passing a little Act that would have ensured your celebrating his

Majesty's Coronation without empty bellies. So we suggest that you address your protest to Parliament.

How can you go about it with Parliament in recess? We suggest that you let every member of Parliament know—including the birds of passage—that unless the matter is rectified every member of every union in Australia will take a complete holiday on Coronation day, even though he or she loses a day's pay thereby. Everyone, mind you—including those engaged in transport, cafes and other essential services, not forgetting the daily newspaper offices. Tell them you propose to show your unswerving loyalty and unalterable affection towards their Majesties, even at some sacrifice to yourselves, by making May 12 the closest holiday that has ever been observed in the history of Australia. We believe an announcement of that nature would produce the desired result in quick order.

What we are suggesting to you, dear friends, is that you DEMAND RESULTS, and leave it to your M.P. servants to arrange the technical details. There may be all sorts of views about this Coronation in industrial circles, but if your Prime Minister—that is, your First Servant—is entitled to a trip round the world on account of it, surely you are entitled to a day off. We are confident that your demand will be supported by ninety per cent or more of your fellow citizens. So if you do this you will not be holding the gun at the community's head. On the contrary, you will be giving democracy a little try out.

So for God's sake, bestir yourselves.

THE NEW TIMES

P. S.—No sectional arrangements. Make it one in, all in, or one out, all out.

LETTERS TO EDITOR

"DYNAMICS" REPLIES TO
MR. GROVER'S REPLY

Sir,—As one who in many ways is also groping towards the light, I hail Comrade Grover as a friend. Most of the points at issue could be effectively cleared up in quiet discussion, but, at such a time as this, arguments about differences dissipate wastefully too much precious energy. Comment, however, on two aspects of his letter may lead to further unity.

If Mr. Grover can agree that the Prime Minister (i.e.—servant) should in all things be subject to the will of the people in place of his "will of Parliament," he will be accepting the one axiom on which the workers in the Electoral Campaign build their whole scheme of action. Almost certainly there exists a vague wish that poverty

THE CONFIDENCE TRICK

Mr. Andrew Mellon, a former United States Ambassador to Great Britain, is one of the world's wealthiest financiers. His romantic financial career began in the '90's, when, as a partner in a bank with his father, he conducted the establishment without capital, the good name of the family gaining the confidence of the community.

—"Argus," April 17.

should be abolished; we want to strengthen this into a settled will, backed by stable sentiments of the mind.

Without alteration in power, prestige or personnel, Parliament can and will be forced to take notice and act accordingly so soon as this mobilised will is expressed in terms of RESULTS desired. It can be taken for granted that Mr. Grover will assist at once in this campaign.

Regarding the matter of competition in the realm of quality, no simple and clear-cut case can be made convincing, for here we are dealing with a vision of ideal possibilities which will gradually be realised when our commercial system is based on righteous or scientific foundations as contrasted with the pagan and haphazard methods at present in vogue. To induce conviction and stimulate the imagination of an enquirer, one would need to build upon another important axiom—viz., "cost is consumption," and to follow through with technical reasoning. Many friends of the *New Times* would be willing to help Mr. Grover by this means to build his castles on the foundation of a reasonable faith. — Yours, etc.,

"DYNAMICS."

EVERYTHING FOR THE BEST

Higher car taxation will assist motor bicycle sales. —City page headline, "Evening Standard."

Yes! and a higher motor bicycle tax will assist cycle sales.

And a tax on cycles will assist the footwear trade.

And a footwear tax will of course, assist the motor trade. And so on!

—"Social Credit."

WAR AND HEATHENS

Reminding his listeners that there were more heathens in the world today than 100 years ago, when the Church began its campaign of foreign evangelism, Dr. Donald Davidson, a Turnbull preacher at the Presbyterian Assembly today, said that the picture of a world from which war had been abolished was still far away.

—"Herald," April 27.

But how many of the great wars of the last century have been started by heathens? Why not keep the home fires burning?

New Times SHOPPING GUIDE and Business Directory

PATRONISE THESE
ADVERTISERS.
Their advertisement helps
your paper. Say you saw it in
the "New Times."

MELBOURNE (Cont.) (Continued from page 2.)

CITY.

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FROCKS Coats; W., O.S.; Mod. Price. Kellehers, Block Court, 3rd Floor.

GINGER JAR CAFE, 238 Flinders Lane (4 doors from Swanston St) Best 3-course meal in city.

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M.L. COLECHIN, Champion House 4th Floor, 57 Swanston St. F 5566

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QUICK SERVICE TOBACCO KIOSK. Equitable Place. Buy your Smokes here!

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RADIO & ELECT'L SERVICES Mackintosh's, 72 Glenh'tly Rd. L. 4588.

ELWOOD. THE DUCHEY LIBRARY, 3 Ormond Road. New Books Weekly

FAIRFIELD. BUTCHER, 93 Station Street. Arthur B. Heath Solicits Your Patronage.

FOOTSCRAY. BOOT REPAIRS. A. A. Taylor Station Ramp, While U Wait S'vice

MASSEY'S GARAGE, W'town Rd. The Home of Motor Reconditioning

GLENFERRIE. OPTICIAN, W. W. Nicholls, 100 Glenferrie Rd. Haw. 5845.

SUITS to order from 70/- H. 5813 A. Sutherland, 184 Glenferrie Rd.

HAMPTON. BEAUTY SALON, Norma Bell, 33 Hampton St., next P.O. XW2160

BOOKSELLER, S. J. Endacott, 75 Hampton St. for all book needs

CHEMIST, Rod Burgess, 156a Hampton St. XW 2424.

HAIRDRESSER, Ladies and Gents. R. STEWART, 68 Hampton St.

HOME MADE CAKES. BEANS, 140 Hampton St. XW1787.

TAILOR, R. W. Simpson, Railway Walk. Suits Hand Made from 95/-.

IVANHOE. BOOT REPAIRS. J. Fraser solicits your custom. 130 Upper H'berg Rd.

UPHOLSTERER. Blinds & Bedding. Duke's, 111 H'berg Rd. Ivan 626.

KEW. ANDERSON'S, 141 High St. Authorised Newsagent. Haw. 1145.

BUTCHER, S. Daw. High Street. Opp. Union St. Satisfaction, S'vice.

C. KENNEDY, Grocer. Haw. 229 "Opp. Cemetery Clock, Parkhill Rd.

DRY CLEANING, Depot & Library A. I. Fraser, 182 High St. H. 3733.

E. WHITE, 109 High St. Confectionery and Smokes.

FLORIST, "Mayfair." Haw. 1452 Cotham Rd., near Glenferrie Rd.

GIBSON'S, High St., opp. Rialto. Hosiery, Underwear and Aprons

GIFTS, & All Jewellery Repairs. Old Gold Bought. Greaves, opp. Rialto.

(Continued on page 7)



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Vol. 3. No. 18.
FRIDAY, APRIL 30.

Sir Frank Clarke on Wages—

Speaking some days ago in that happy hunting ground of U.A.P., politicians and bankers, the Australian Women's National League, Sir Frank Clarke, who is a member of both classes, aired his views on our wage system. Sir Frank is reported to have said that the payment of the full basic wage to unmarried men when they became of age was "a trap in which we are all caught," and to have suggested that all wages should be pooled, and the proceeds divided in such a way that the unmarried would receive less than the basic wage, while those who were married could divide the surplus in accordance with the number of their children. The great merit, to Sir Frank, of this brain wave was that the aggregate of wages would not be increased.

There is not the faintest likelihood of Sir Frank Clarke's suggestion being put into operation, but it is interesting as showing the mentality of the man. Sir Frank Clarke occupies a dual position of some importance in the community. He is President of the Victorian Legislative Council, and so chief watchdog in the political arena of vested interests acting through a most undemocratic legislature. He is, besides, vice-chairman of the National Bank, and so vitally interested in preserving the stranglehold of the private financier over the community. What, if carried out, would be the effect of his suggestion? First, it would not add one-penny piece to the purchasing power of the people as a whole. Like every other form of taxation, it would simply redistribute incomes, which are already admitted by everyone who is not either a fool or a rogue to be hopelessly insufficient. In the second place, it would introduce a most vicious and unjust practice

into business. Today, in theory at least, the basis of payment for services is the value of the work done, which is as it should be. To pay, *as a wage for work performed*, less to a single man than to a married man, would be a form of confiscation far more unjust than if it were decided to take from Sir Frank and those like him everything that came to them by way of income over, say, eight or ten pounds a week. For, in addition to robbing merit of its due, it would also deprive the unmarried worker of even that paltry opportunity of putting by a little towards marriage which our basic wage allows, and so tend still further to reduce our declining birth-rate.

Knowing Sir Frank's position as a bank director, it is easy to see the warp in his mind. He is one of those who adhere, for interested motives, to the sanctity of our existing money system. Last week we drew attention to Professor Copland's admission that "in making advances banks create credit and they also create deposits"—which means that nearly all the money in this community (and every other community) comes into existence as an interest-bearing debt to such institutions as the National Bank. Naturally, Sir Frank Clarke the bank director would not wish to see this state of affairs altered, and so he cannot conceive of a condition whereby the money pool could be added to unless the banks got their rake-off. He cannot imagine that money could be given to married men and their children. And he will not have it that more money should be *taxed* from such as he. (In passing, we don't want to see this, either; for, however much we may disagree with Sir Frank on other matters, we believe that taxation is already so exorbitant that it is defeating its own purposes.) So Sir Frank's only conclusion is to reduce the existence standard of the unfortunate single man on the basic wage. Isn't it pitiful to what desperate straits apparently intelligent men are reduced in their struggle to uphold a monetary system, which has long since signed its own death warrant?

There is, however, one point of what the banker-politician-knight had to say to which we would draw attention—which is his admission that the existing wage system makes no proper provision for the married man with a family. If he will keep on stressing this we shall be prepared to forgive him his other indiscretions. For we have a shrewd suspicion that Sir Frank himself, in spite of his banking qualifications, is not really a technical financial expert at all; if he were, he would not talk such nonsense. But there are experts, plenty of them, who could quite easily devise a manner to add to the incomes of married men without either penalising the single ones or adding to any other sort of taxation—or even interfering with the legitimate profits of the banks. If Sir Frank would demand that these men be given a chance, we should hasten to throw our little bit of influence behind him.

—And Sir James Elder on Taxes

In association with Sir Frank Clarke the mind naturally turns to the chairman of his National Bank, Sir James Elder, who has likewise been ventilating his views during the last week or so. Sir James on this occasion was speaking as chairman of the Union Trustee Co., whose board is also honoured with the presence of directors from the Commonwealth (ex-National) Bank and the Commercial Banking Company of Sydney. Last year we commented at some length (in our issue of April 17, 1936) on Sir James's annual address to Union Trustee shareholders. This year Sir James (having learnt nothing, apparently, from our good advice) is at it again.

Those parts of his 1937 address with which we are concerned dealt with what he termed:

1. Excessive unemployment taxation, although the average unemployment percentage in Australia was at present lower than before the depression began, and the emergency for such taxation had long since passed.
2. The failure of many borrowers from the company to reduce their financial engagements. "It is some measure of compensation to be able to record that all arrears of interest and overdue payments owing to us are entirely a relic of the depression."
3. The necessity to free contracts between lender and borrower from "the present restrictions and handicaps to legitimate business."
4. The duty citizens owed "to their country and to themselves" to "tread warily and avoid all extravagance."

We don't wish to go into the above at any great length, but we would point out that they are all concerned with money shortages and nothing else. Sir James emphasises that unpaid debts to the Union Trustee Company "are entirely a relic of the depression"—and not due to the lack of good faith on the part of borrowers. And we have not the slightest doubt a little first-hand investigation would convince him that an overwhelming percentage of the unemployed are ready and anxious to perform useful services for private industry or for public authorities if they are only given the chance. But the hindrance on all sides is purely and simply a lack of money.

So we would remind Sir James Elder also that neither the unemployed nor borrowers can *make* money. They can only try and *get* it in return for their goods or their services. Dragging in Professor Copland again (unhappy man): "In making advances banks create credit and they also create deposits."

We suggest that Sir James Elder, as so often in the past, was talking with his tongue in his aged cheek. Tread warily and avoid all extravagance! What does the gentleman mean? Are the people of Australia consuming wool or wheat or meat or butter or fruit or eggs or anything else that goes to sustain life at a faster rate than they are producing them? If not, they are certainly not extravagant in any real sense of the word. Does Sir James then mean that they are trying to use money at a faster rate than the bankers are prepared to supply it?

If so, since money itself, in any or all of its present forms, is practically costless and valueless, there is an easy remedy.

Mrs. Lyons Writes for the Press

With a flourish of trumpets the Melbourne *Herald* announced last week that it has again secured the "keen, observant mind" and "interesting point of view" of Mrs. J. A. Lyons, wife of the Prime Minister, to write a series of "articles of outstanding interest" on her Coronation doings and impressions.

This brings to mind—what may be news to many of our readers—that some months ago an edict was issued by Mr. Lyons to all members of the Federal Public Service, relating to this very question of writing articles for the press. It appears that the Prime Minister was waited on by a deputation of journalists who complained that many civil servants were writing for the papers (particularly, if we remember aright, on sporting topics), and that the money they received for their efforts could very well be used by professional journalists, many of whom, thanks to the newspaper amalgamations and suppressions of the monopolists, were actually unemployed. The Prime Minister was sympathetic—so sympathetic that not only did he issue a positive prohibition against any Federal servant writing any sort of a newspaper article for payment, but he went so far as to forbid even a gratuitous contribution. Today, if a member of the service wishes to express his views in print, the most he is allowed to do is to write a letter to the editor.

And now it is announced that the Prime Minister's own wife is going to do journalists out of a job by herself contributing a series to the *Herald*—at the time of writing this we are not yet aware whether they will also be syndicated or not.

In view of the sympathy towards journalists expressed by Mr. Lyons some months ago, one is therefore obliged to draw one of three conclusions:—

1. Mr. Lyons, when he saw the journalists, was not interested in their plight, but seized the excuse to try and suppress his critics within the service, or
 2. Mrs. Lyons is the controlling factor in the Lyons household, or
 3. Sir Keith Murdoch, of the *Herald*, can successfully exert pressure on both of the Lyonses.
- Or maybe all three.

Faking the Basic Wage

It has often been charged that the price tables handed to the Commonwealth Statistician, and in accordance with which rates of wages are varied, are entirely unsatisfactory. Further evidence of this is forthcoming in the quarterly index numbers issued from Canberra last week, which show the following changes in the alleged weekly cost of living in our capital cities for the March quarter as compared with the December quarter:—

Melbourne and Hobart, decrease of 6d; Sydney, increase of 6d; Brisbane, Adelaide and Perth, increase of 1/-. For the six capitals combined the calculations show no change. The price indexes for food and groceries, except in a few isolated instances in South and West Australia, indicate that in the 30 principal towns of Australia there has been a steady, if slight, downward trend from January to February and from February to March. The weighted average for the 30 shows a fall from an index figure of 857 in January to 842 in March, and for the capital cities by themselves a fall from 853 to 837.

We would like to meet the

wife whose experience will confirm this. Retail prices are rising in all directions; we are even being warned by "sane" financiers of the danger of boom conditions developing. Men like Sir Herbert Gepp (as noted elsewhere in this issue) are telling their shareholders "it is generally recognised that the rate of recovery may need to be retarded in order to prevent the development of undue boom conditions." And now Dr. Wilson, the Commonwealth Statistician, announces from Canberra that prices are falling! Dr. Wilson, of course, is not to be blamed. He can only deal with the figures supplied to him. But who is responsible for collecting and supplying the figures? One can only suspect one of those mysterious ladies who win newspaper competitions for the most economical housewife, and who make a sheep's head do for their husband's breakfast and lunch, provide a stew for the children, and finish its career as soup for dinner.

As there does not appear to be much hope of union leaders (who don't have to live on the basic wage) bestirring themselves seriously in this matter, we recommend members of the Housewives' Association (many of whom do) to demand a full inquiry into the sources of the information which tells them that living costs are going down.

Mr. White and the Truth

Federal Minister for Customs White (speaking again within the sanctuary of the Australian Women's National League) was reported in Tuesday's *Herald* as making statements about Commonwealth taxation which, if the *Herald* has set him down correctly, can only be described as wilfully false and deliberately misleading. The *Herald* report said:

"Taxation reduction had greatly assisted recovery, Mr. White contended, and there had been a systematic reduction each year amounting to £15,605,000 since 1932. Of these, the figures were income tax, £5¼ million; land tax, £1,200,000; entertainment tax, abolished; sales tax, reduced by £6¼ million, and including the complete exemption of the building trade; primage, customs and excise duties, £2,400,000."

So far from there having been a systematic reduction of Federal taxes since 1932, here are the actual figures of Commonwealth taxation, as set out by the Commonwealth Statistician on page 842 of the current Official Year Book of the Commonwealth:

Year ended June 30.	£millions
1932	53.9
1933	56.1
1934	56.4
1935	58.7
1936	63.6

The same page of the same volume works this out per head of population as follows:

Year ended	Amount per head.
June 30.	
1932.....	£8 4 8
1933.....	8 10 0
1934.....	8 9 6
1935.....	8 15 4
1936.....	9 8 6

So the actual position is that since 1932 there has been a systematic increase amounting to over £19 millions, last year's Federal taxes being £9,658,264 more than those for 1932.

That Mr. White, who has better access to these figures than we have should quote selected departmental decreases in the endeavour to bolster up the falsehood that total taxation has decreased, is too contemptible for words.

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A SHAMEFUL SILENCE

A Letter to the Editor from BRUCE H BROWN

Sir,

Do you remember the great fuss that was made in 1931 because the Government of that time proposed a fiduciary issue of money? It was described as wild inflation, and the word "inflation" was played upon to such an extent that the great bulk of the people were thoroughly alarmed at the idea. Sir George Pearce took a leading part in creating the alarm, and as the tool of the financial institutions, whose interests were best served by fostering the atmosphere of mesmeric fear, he was instrumental in having the chairman of the Commonwealth Bank Board called to the bar of the Senate to tell the nation how really dangerous it would be if they could get money without having to go to the private banks for it—i.e., how much better it would be to depend on an inadequate supply of privately-created bank money than to have an adequate supply of publicly-created Government money. The press, as usual, was the ready mouthpiece of the enemies of the people, and quite a number of persons who should have known better, including certain church leaders, allowed themselves to be used in the perpetration of the fraud.

Those of us who have given closer study to the subject since then are realising more and more what a gigantic swindle it really was, and how we were deliberately brought into a state of mind comparable with the poor heathens who cringe in fear and trembling before witch doctors and medicine men. The dangers of inflation were screeched from platform and pulpit, and were blazoned forth on all the bankers' handbills throughout the country. (The term "bankers' hand-bills" means the daily newspapers.)

If the prospect then of inflation was such a terrible menace, why do we hear nothing now that inflation has become an actuality?

Where are the voices of all those honorable men who so vehemently denounced it in 1931? Keep always in mind that inflation is not, as we were led to believe, the issue of more money, but the increase of prices and the fall of the purchasing power of money.

Not only did we have the Premiers' Plan frame-up, but all sorts of methods have since been resorted to in order to cloud the issue and mislead the community on the general question. As to the Premiers' Plan frame-up, Mr. Gifford, of the Brisbane University, has exposed the unworthy part played by well-known economists with the special desire of "impressing" certain people, and as to the intervening period we have seen the publicity work of men like Stanley Addison, W. K. McConnell, and Clunies Ross in the interests of what is called "the maintenance of Sound Monetary conditions." At this point may I ask whether the Clunies Ross, whose appointment to the International Publicity and Research Secretariat in London at £1500 a year was announced by Mr. G. Dalziel Kelly on April 6, is identical with the Clunies Ross who, in the interests of the Sound Finance League of Australia, wrote the booklet, "The People's Money and How They Control It"? The financiers, you will know, put up whom they choose, and retain only those who can be depended upon to preach the abra-cadabri so essential to the maintenance of their swindling processes.

Mr. McConnell Then and Now

In denouncing Labor's proposals at that particular time, Mr. McConnell, who is a bank-approved lecturer in economics at the Sydney University, joined in the chorus of warning against the very great dangers of inflation, and said: "... Inflation with its concomitant of soaring prices and falling real incomes would end only with the inevitable collapse."

Where is Mr. McConnell today, and why is he so silent about the soaring prices and falling real incomes, which are to be seen all around him? Apparently he is no longer afraid of "the inevitable

collapse," for as the representative of the Sound Finance League he told the Melbourne Constitutional Club last week that more new money should be placed in circulation as loans. This is what is being done in England, causing prices and taxes to rise, and it has been described by Professor Cassel as "pure inflation." Think of it: *new* money as loans from a private monopoly! This reminds me of a dialogue I have read between a king and a banker, as follows:

Banker: Oh, yes, sir, you must not create money.

King: Why not?

Banker: That, sir, would be inflation. No, I will create the money and lend it to you.

King: Isn't *that* inflation?

Banker: No, no. That is Sound Finance.

Mr. McConnell is actually advocating the very thing he professed to be so alarmed about, and openly supports the treasonable practice of borrowing privately manufactured (counterfeit) money for government purposes.

This same Mr. McConnell also vigorously denied the charge of monetary reformers that the depression arose from monetary causes, and in support of his denial quoted portion of the Report of the Macmillan Commission (a committee of bankers). He was keen to make it appear that purchasing power had not been deliberately withdrawn from the people, and it will be fresh in the minds of many members of the public how he was quoted from press and platform as an authority.

Admissions in Chamber of Commerce Journal

But, whatever may be thought of Mr. McConnell in that respect, it could hardly be denied that he pales into insignificance when compared with Professor Gustav Cassel, recognised throughout the world as a leading authority in economic matters.

In view of what went on in 1929 and subsequent years, you can well imagine my surprise to read an outspoken article from Professor Cassel in the official organ of the Melbourne Chamber of Commerce for the month of March. Right through the whole of the fraudulent monetary manipulations this Chamber has supported the witch doctors and medicine men of finance, and even now seeks to whitewash the banking system and to divert all discussions from monetary questions. The article referred to, which apparently got in by mistake, is entitled "Looking Back on the World Crisis," and contains some illuminating admissions, as follows:

1. The crisis was from the outset and throughout essentially a crisis of deflation (curtailment of money in circulation).

2. The difference in the economic development in the paper countries and gold countries is so striking that now, with the figures in front of us, it is scarcely possible to doubt any longer that disturbances in the monetary system have been factors of fundamental importance in the entire economic crisis.

3. It should by now also be clear that these disturbances are ultimately due to the absurd preference for gold as compared with goods.

4. The terrible disasters, which have befallen the whole world economy can be rightly understood only in connection with the ruin of the monetary system. Unemployment was a direct consequence of the deflation, which was bound to have a paralysing effect on all enterprise.

5. All efforts to devise some means of putting a stop to this vicious circle were quite in vain so long as people failed to understand that they must go back to the fundamental cause, and seek a remedy in a stabilisation of the monetary system . . . a certain constancy in the internal price levels of the various countries. . .

Will some of your Sydney readers kindly see that Mr. McConnell is made aware of these admissions, and informed that he may obtain confirmation from the Melbourne Chamber of Commerce? While he was helping to have the people

enveloped in a fog of mesmerism about money and fear about the threatened inflation, the interests for whom he wrote were working behind the scenes to impose the opposite and equally devastating policy of deflation, which, as Professor Cassel admits, "was bound to have a paralysing effect on all enterprise."

How Scullin was Hamstrung

Now, with these interesting admissions before us from Professor Cassel, and the straightforward confession that our troubles were the result of deliberate monetary manipulation, it is fair that we should do the Scullin Government the justice of

ANZAC

Hardships endured in the war had taken toll of the health and strength of many present, and it would be strange if some of them did not ask themselves in moments of trouble and depression, "Was it worthwhile?"

The answer was that they had proved to the complacent older world the strength and vigour of the new. They had made Australia a nation and by their sacrifice had kept safe the principle of a voluntary association of free and self-respecting men and women ruled by a true democracy under the Crown, and had handed it down intact for their descendants to practise in PEACE AND FREEDOM.

—Lord Huntingfield, Governor of Victoria.

If war came, all would be conscripted.

—Major General Sir Chas. Rosenthal.

It was dangerous in this CARE-FREE country to lose the ideal of . . . etc., etc.

—Archbishop Head.

Gunner S. C. Rankin came from Diamond Creek to march with the 6th Battalion. One of the original field artillermen, he had his Anzac rosette on his arm. Gunner Rankin fought in the South African War, but he preferred to march with his Anzac comrades. HE IS ON SUSTENANCE at present with two other Diggers who came from Diamond Creek to march.

—Melbourne "Sun"

calling attention to what actually took place in the Federal Parliament in 1931. When introducing the Financial Emergency legislation, Mr. Scullin spoke thus:—

"Recently there came a very sudden drop in the price of exportable commodities, together with a complete cessation of borrowing over—and these two factors have greatly aggravated the financial and economic depression. The Government has endeavoured, during the last year or two to arrest the deflation, which has been going on. We have endeavoured to prevail upon the banks to extend credit in order that unemployment might be arrested." (I am impelled to break in here and repeat the astonishing words. We, a *sovereign* Government, endeavoured to prevail upon certain *private persons* to arrest unemployment.)

Mr. Scullin went on: "Failing to obtain bank credit, part of the plan was to pass a Fiduciary Notes Bill to assist the wheat farmers and the unemployed, but that measure was rejected in another place."

It would be a terrible thing if they called the Senate the Senate, so they call it "another place." Sir George Pearce was in command of the Senate at the time, and it was he who put the leading questions to the chairman of the Bank Board who had been specially brought there for the purpose.

Deflation (which means restricting the money supply so as to increase the value of money and decrease the value of production) had been going on and had caused the very consequences referred to by Professor Cassel. To intensify the deflation the private banks, led by the Commonwealth-owned but privately controlled bank, refused to extend credit to the Government, and issued an ultimatum, which resulted in complete surrender of Government policy to the dictation of the representatives of the private money monopoly. As the sovereign Government could not prevail on the banks, the banks reversed the process and prevailed on the sovereign Government!

And yet we were subjected to the farce of seeing the chairman of the Bank Board, who must be held responsible for imposing the fraud of deflation on the Commonwealth, brought to Parliament to tell members that the proposals of the Government to provide the people with money were inflationary, a course which should be avoided at all costs. Professor Cassel now comes forward and admits that "the sudden fall in prices" could have been avoided by a sensible monetary policy, and that stabilisation of *internal* prices is essential.

"Government Resisted by the Banks"

This is all the more interesting in the light of the speech of the then Treasurer, who followed Mr. Scullin. Here is an extract:

" . . . The monetary policy pursued by the banks allowed the collapse of prices overseas to be reflected immediately in the Australian prices, and in my opinion that policy was woefully mistaken. It brought about a too sudden diminution of values, and too great a disruption of the relationship between the creditor and debtor classes, and caused such chaos that the primary producers have been almost ruined . . . The Commonwealth Government . . . propounded a financial policy involving an alteration of monetary policy to effect the liberation of credit and to counteract the effect upon local prices of the sudden collapse of the markets overseas. But the Government was unable to carry that policy into effect."

Mr. Beasley interjected: "Who stopped it?"

The Treasurer replied: "It was resisted by the banks, and the legislation which would have overcome a portion of that resistance was rejected by the Senate."

Now we have the testimony of Professor Cassel that the Government was quite correct in its diagnosis of the nature of the trouble.

When is "Inflation" Dangerous?

After all this we might have expected the watchdogs of Sane and Sound Finance (religious and otherwise) to be barking for all they are worth about the inflation that is now going on but they are as silent as the sepulchre. Neither they nor the bankers' handbills are breathing a word about it, and the explanation of their uproarious silence is that the inflation is being operated by their own bosses, the bankers, whose activities are to be seen in the wholesale production of armaments and the building or purchasing of real estate—the very pick of the great cities. By these means they are increasing the quantity of money in circulation, but are careful not to tell us they are inflating. To them, dangerous inflation occurs only when the people's government seeks to make up the deficiency of money,

and it is only then that they produce the bogey to terrify their audience. Now that this very same thing is being done to suit the purposes of the bankers, the bogey is judiciously hidden away, when, as a fact, more harm is being done to the Australian community than ever before.

On the present occasion, the amount of bank-money is being increased but is not reaching the people in general to the same percentage, as was the case at the time of the inflation during and after the war. To a large degree the controllers of the private money monopoly were previously caught unawares by the immensity of the increase in the quantity of money, and consequently did not have its destination under complete control. They seem to have profited from that experience, for now, although a lot of new money is coming out as debt against the community, its manipulators have taken steps to see that it flows back sharply into the monopolistic enterprises which are subsidiary to those under the control of the money monopoly. From this it can be seen that while the full debt is passing on to the shoulders of the people in general, only a small portion of the money itself is reaching them.

How the People are Suffering

This is criminal enough in all conscience, but the real inflation is to be seen in the rise in prices, through which the inflators are not only thieving back the share, which does reach the people, but thieving it back at a greater rate than that at which it reaches them. The press headings tell the fraudulent tale. Bread and other foodstuffs are up and milk is going up; boots are up and other lines are going up; timber is up and other building materials are going up; and motor tyres and petrol are well up. There you have the real inflation working against community essentials—viz., food, clothing, shelter and transport.

Despite this, our political leaders of all colours, and many of our church spokesmen, have nothing to say against the financial swindle through which it is worked. To any who might feel disposed to object to church leaders being included in this way, I would suggest that they examine the financial position of every denomination and see for themselves how even the churches are in pawn to the Money Power.

There is only one remedy for this betrayal, and that is for all persons of goodwill to combine as Australian citizens and demand that the Federal Parliament shall exercise its constitutional power to ensure that the financial system shall be used for the people instead of against them. The uproarious silence of the betrayers must be counteracted by the irresistible pressure of an awakened people. —Yours, etc.,

BRUCE H BROWN

THIS WEEK'S NEWS FROM THE A.M.P.

Approximately 45 per cent, of all policies issued by the ordinary department, and 51 per cent, of those issued by the industrial department remain in force.

What has happened to the others?

During 1936 claims by death in the ordinary department amounted to £2,655,000, including £986,000 for bonus additions after deduction of amounts, which had been reassured. ENDOWMENT policies totalling £1,507,000. POLICIES ASSURING £5,019,000 AND ANNUITIES AMOUNTING TO £9000 BECAME VOID FROM OTHER CAUSES.

What causes?

Between 1933 and 1935 ordinary department claims by death rose from 52 per cent, of expectations to 56 per cent, but in 1936 the rate reverted to 52 per cent.

As this is the usual experience of this and most other companies, why are not the premium rates drastically reduced?

The A.M.P. has invested £500,000 in the new Commonwealth Loan.

Had this money been applied to reduction of premiums in the past (see above), it would almost certainly have been spent on goods, would have given incomes to those now unemployed, would have saved the necessity for this amount of Government borrowing, and would have removed the need for an extra £19,770/16/8 a year of taxes to pay £3/19/1 percent per annum in interest.

"CATHOLIC TIMES" WRITER ON "THE BLESSING THAT DESTROYS"

Machine That Threatens 3,500,000 People With Destitution

By J. THOMPSON.

In the issue of the English "Catholic Times" of March 19 prominence is given to an article by Douglas Newton on the new cotton-picking machine invented by the Rust Brothers in America. Mr. Newton discusses the effects which will follow the general adoption of the machine—and our contributor discusses his conclusions.

"I have just been reading," writes Mr. Newton, "about one of those predicaments that add so much to the sad amusement of our modern day.

"It arises out of a machine invented by two men named Rust, of Memphis, America. These Brothers Rust have produced a truly marvellous cotton-picker. It is an all-but human Robot that can sidle up to the largest cotton tree (or is it bush?) and strip it of every boll without the aid of any human accomplice and at a pace that leaves mere man gasping. It is quite uncanny. It can even select the ripe boll from the not-to-be-picked unripe by the simple addition of a little damp on its spindles.

"As a milestone in human progress it is, inevitably, epoch making; it revolutionizes the industry. All these machines do. In eight hours it gathers more cotton than a hand-cropper can in three months, and at the outlay of a few cents a day against the human picker's dollars. It drops the expense of picking per acre with a bump from 19/- to 4/-. Above all, it reduces the price of a cotton bale from £7 to £2/5/-, making it possible to deal profitably in cotton even in bad years.

The Drawback

"A magnificently useful machine: a triumph of human progress—it seems almost treachery that the human element should be its greatest drawback.

"Yet so it is. Hitherto cotton picking has been done by small-farmers and labourers, whose chief source of livelihood it is. Over 80 per cent, of these will be dislodged by this superb machine—900,000 to be exact. Adding wives and children, this means that more than three million and a half people will be reduced to destitution in the Cotton Belt, where, incidentally, there are 400,000 croppers on the relief rolls already.

"Even America hesitates before such a prospect, and there is an agitation to forbid the manufacture of the cotton-picker. It is a perfect machine. It is what cotton growers have been praying for. It will help to save the industry—yet to toss four million souls so casually and abruptly on to the scrap heap is something that makes even industrialism pause.

"It is tragic, but it is also comic. From what I read, the Brothers Rust are plainly decent men. They see the dangers of their invention. They are proposing schemes for dealing with the inevitable unemployment, to be financed out of the profits of the machine that will cause it. But such schemes are, naturally, only paper ideas as yet, with little experience or organised plan to prove the certainty of their working—so America hesitates.

World Fears It

"Thus the Brothers Rust, having been blessed with the gift of invention have bestowed an estimable boon on the world, but the world is fearful of it. Civilisation is not adapted to make the most of it. The Great God Progress is not progressive enough.

"This tragedy of the Rusts is one of the major tragedies of our time. There is nothing wrong about them. There is nothing evil in their mechanical

genius or in their machine, for I am not one of those who abhor all mechanism. I hold that mechanical inventions, being the fruit of man's brain, are as God-given as the fruit of the soil. That machines are often misused does not alter that conviction. The poppy, belladonna, and many of the earth's plants are also misused, while being in themselves - - as medicines, for instance—good.

"In the same way the Rusts' invention, as with most inventions, is good. It is man's reception of it that fails. It is man who is deficient: man who does not know how to make just use of it and other inventions like it. Man's moral equipment is not up to machine standard.

"Only a little while ago one of our latter-day philosophers was bewailing the fact that, in the last few hundred years, material progress has so utterly outstripped moral progress as to become our greatest danger. This matter of invention proves him right. The history of invention, from the dawn of the Industrial Era to the crack of our present Chaos, makes it plain that it has been carried on with but little regard for moral values—that is, with no concern about its effects on human society, or any considered attempt to use discoveries for the benefit and betterment of humanity as a whole.

Social Reactions

"For that reason inventions have been, and are being, flung into the world haphazard. With the purely material idea of making the most out of them for selfish ends nobody has bothered about their social reactions—whether they might cause more unemployment, or complicate our already too complex commercial system for the rest.

"Our present civilisation, in fact, is largely being rendered insecure by the constant and sudden social upheavals caused by this blind thrusting of new inventions into our unready and ill-equipped system - witness the wrecking of our coal areas by discoveries connected with electricity and oil. Worse: these things that should be betterment of man's lot are becoming his scourges, and may bring him to disaster.

"Disaster is not too strong a word. It is this instability that is even now making us reel on the edge of social chaos, and we may easily flounder into worse, unless we can gain the moral strength to put our system in order.

"It is definitely the moral quality we lack. We have lost that spiritual balance that should help us to foresee and check the harmful reactions of our discoveries. Our selfishness has atrophied that sense of values that should make us consider these things in the light of the greatest good for the greatest number before all else; that should make us ask, for instance, if labour-saving devices will really save the labourer and not impoverish him; that should make us see to it that a machine created to provide more and cheaper goods will be an instrument to add to the security and happiness of the whole world of men not a weapon to reduce them to want and misery.

Purpose of Inventions

"Inventions are blessed things. Properly handled, viewed with a sound sense of

responsibility and utilised for universal good, according to true Christian standards, they should lessen the strain, toil and misery of human society. That, I hold, is why God inspired their creation.

"But unless man's mind becomes restored to a closer conformity with God's intention; unless he regains his moral stability and sees to it that mere blind, personal and limited selfishness must be put aside in favour of the universal good—until, that is, the whole scheme of invention and progress is co-ordinated and employed not for individual ends, not even for National ends, but for the benefit of all mankind, such absurd and dangerous dilemmas as that which turns the Rusts' blessing into a bomb, must continue . . . continue, that is, until the anarchy of untrammelled invention plays its part in bringing down the edifice of our present civilisation. Only a return to a sense of moral values and moral obligations can save us."

MR. NEWTON'S ATTITUDE

With much of what Mr. Newton says one can heartily agree. He draws a very fair picture of one of the major causes of our present social chaos - - the displacement of men by machines, with its result of wholesale destitution. At the same time he does not fall back on the everything - was - right - in - the - Middle-Ages attitude of so many other Catholic writers, with the cowardly corollary that we should scrap, or at least restrain the use of modern machinery. "Inventions," he says, "are blessed things . . . they should lessen the strain, toil and misery of human society.

"Purchased from a City of London banker—3000 Indo-Persian carpets at half price." reads a recent advertisement. "At a time when carpet prices are rapidly rising this offer is indeed remarkable. These carpets have been held by Merchant Bankers in the City of London for a company which has now ceased to trade."

"Delicately put," comments "Social Credit."

That, I hold, is why God inspired their creation." Which is quite true. There is no particular virtue, but rather the contrary, in the dirty-fingernail type of existence so beautifully painted by many of Mr. Newton's contemporaries—almost all of whom, be it noted, belong to the white collar brigade.

But is Mr. Newton quite right when he draws his conclusion that "It is definitely the moral quality we lack. We have lost that spiritual balance that should help us to foresee and check the harmful reactions of our discoveries"? Again, it can readily be admitted that our present condition of society is absolutely immoral; to that extent "only a return to a sense of moral values and moral obligations can save us." The point is, however, just how are we to return to those moral values and moral obligations? Not by mere prayer and penance. Not by just denouncing Communism or any other -ism. But surely by putting forward something constructive and satisfactory.

Morals or Mathematics?

To point out, as Mr. Newton has done, that machinery displaces men, was useful a decade ago, since it helped to focus attention on what had not then, perhaps, been fully recognised. But that day is gone forever. Everybody, except the utterly hopeless, now recognises this just as fully as he recognises that the sun rises in the morning. What people want to know today is what to do about it. And here Mr. Newton, like so many contributors

to Church papers who are obviously inspired with goodwill and moral sense, makes absolutely not the slightest contribution. He simply says, in effect, that lack of money incomes is the root of all our economic troubles—and so we must seek a change of heart. Surely this of itself should show him that the first thing we need to do is to brush our brains rather than our souls; that man's stupidity rather than his viciousness is the proper point of attack, and that we should attend to our financial mathematics rather than to our morals.

A friend of mine told me the other day that he was tinkering with his car at the curbside when an old man with whom he had a nodding acquaintance stopped to say good day. The old fellow proceeded to blackguard cars as one of the greatest evils of this generation.

"Look at the men they have put out of work," he said. "Think of all the carts and horses."...

My friend interrupted him. "Do you remember this street some years ago? Do you remember the street sweepers with their brooms that were always kept busy sweeping up after the horses?"

"I do."

"Well, isn't this street cleaner and healthier without the horse droppings all over it?"

"To be sure it is."

"Then why not pay the men just the same for *not* sweeping up?"

Mr. Newton might turn this over in his mind. Why not pay the cotton-pickers for *not* picking cotton?

Can It Be Done?

There is no need for him, or for me or for anyone else who writes for the papers to get all excited as to how this can technically be put into effect. What does he, what do I know about the Rust machine—"an all-but human Robot that can sidle up . . . strip it of every boll without the aid of any human accomplice . . . can even select the ripe boll from the not-to-be-picked unripe . . . quite uncanny"? If men like the Rusts can do these things, if scientists, with their complicated instruments and their directional wireless, can guide aeroplanes through the dark from one island in the Pacific to another thousands of miles away, surely there is no great problem in devising a means for distributing an almost boundless plenty in such a way that all those who need goods will get them without inflicting any injustice on those

who produce them. Every other of man's devices has progressed while his distributive or monetary arrangements have stood still.

For my part, I can see no hope of better morals until we first display better sense. And the first way for us to display that sense is for us, as a community of voters, to insist that our sovereign Parliaments *give their whole attention to distributing the goods*. Abolish the unnatural poverty, which is allowed to dog the heels of the Rusts and similar benefactors, and you abolish also the need for those war preparations, which are only making ready for a worse chaos.

In conclusion, it is gratifying to see that the *Catholic Times*, unlike many other Church papers in Australia and abroad, devotes an increasingly large proportion of its space to frank discussions of economics, and that many of those who contribute to its columns could take Mr. Newton a long way along the road I have indicated.

Blessed Are the Meek

"In the office I hold, I furnish a target for a certain number of critics and cranks to shoot at. This, no doubt, relieves them, and it does no harm to me."—The Archbishop of Canterbury.

* * *

This remark comes under the heading of "bland arrogance."

The self-satisfied assumption of this gentleman that he is above criticism does not become him as the first Churchman of the land.

Blessed are the meek. . . .

—London *Daily Mirror*, March

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"RATS, LICE, AND HISTORY"

A Review by Aquarius

"Our chief purpose," says the author, "in writing the biography of typhus is to impress the fact of man's history on earth, which has received too little attention from poets, artists and historians. Swords and lances, arrows, machine guns, and even high explosives have had far less power over the fates of nations than the typhus louse, the plague flea and the yellow-fever mosquito."

With many and interesting digressions the history of various epidemic diseases, the manner of their transmission, and their absolutely conclusive impact on human history through the ages are traced by a writer who is thoroughly scientific and nevertheless possessed of an excellent literary style.

War is seventy-five per cent, organisation, engineering and sanitation, and is at best only twenty-five per cent, military. Typhus, plague, cholera, typhoid and dysentery have decided more campaigning than Cassar, Hannibal, Napoleon and all the generals of history.

It is in times of stress, induced by warfare or economic difficulty that man becomes most open to attack by parasitic and epidemic diseases. Crowding, starvation, lack of sanitation and nervous strain break down his resistance, and smouldering diseases break into flame.

Few readers will have forgotten the Spanish 'flu which spread through the world at the end of the first World War, the outbreaks of cholera and typhus which so disintegrated Russia in the years following 1916, and the acceleration of epidemic disease which has accompanied the depression.

The louse and the rat are prime agents in spreading typhus. The rat and the flea are mainly responsible for epidemics of bubonic plague (the Black Death).

The Louse

Hans Zinsser has much of interest to say about the louse and the rat; for example:—

"It is likely that somewhere in the legendary past of louse history, an offspring of a free living form not unlike our book louse, found that life could be infinitely simplified if, instead of having to grub for food, it could attach itself to some food supplying host, and sit tight. The louse sacrificed a liberty that signified chiefly the necessity for hard work, the uncertainty of food and shelter, the exposure to danger from birds, lizards and frogs; lost the fun of having wings perhaps; but achieved, instead, a secure and effortless existence on a "living island of plenty. In a manner, therefore, by adapting itself to parasitism, the louse has attained the ideal of bourgeois civilisation, *though its methods are more direct than those of business or banking, and its source of nourishment is not its own species.*"

(Sir Otto, Monty, etc., please note.) And again:—

The Rat

"Like man, the rat has become practically omnivorous. It eats anything that lets it and—like man—devours its own kind under stress. It breeds at all seasons and—again like man—it is most amorous in the springtime. It hybridises easily. The sex proportions are like those among us. The males are larger, the female fatter. It adapts itself to all kinds of climates. It makes ferocious war upon its own kind, but has not, as yet, become nationalised. If it continues to ape man as heretofore, we may in a few centuries

* "Rats, Lice and History," by Hans Zinsser (Obtainable from Social Credit Press, 166 Little Collins Street, Melbourne. Price 7/6.)

have French rats eating German ones, or Nazi rats attacking Communist or Jewish rats; however, such a degree of civilisation is probably not within the capacities of any mere animal."

Mankind

The author's creed with regard to the human race is expressed as follows:—

"It is only about twenty-five hundred years since Plato, Buddha and Confucius; only two thousand years since Christ. In the meantime, we have had Homer and Saint Francis, Copernicus and Galileo; Shakespeare, Pascal, Newton, Goethe, Bach and Beethoven, and a great number of lesser men and women of genius who have demonstrated the evolutionary possibilities of the human spirit. If such minds have been rare, and spread thinly over three thousand years, after all, they still represent the sports that indicate the high possibilities of fortunate genetic combination. *And these must inevitably increase if the environment remains at all favourable.* The most incomprehensible, but hopeful aspect of the matter is the fact that successive generations have always bred an adequate number of individuals sufficiently superior to the brutal mass to keep alive a reverence for these supreme achievements and make them a cumulative heritage. By reason of this progressive accumulation of the best that superior specimens of our

species have produced, the evolution toward higher things may gain velocity with time, and in another hundred thousand years the comparison of the race of men with that of rats may be less humiliatingly obvious."

(In this respect we may interpolate our own belief that "sound finance" will not be able to put off the happy day so long as that.)

DEBTORS' PRISONS	
During 1936 the number of persons imprisoned for debt in England was:—	
For default of payments of fines	7424
For failure to pay sums Due under wife maintenance orders	1876
For failure to pay sums due under affiliation orders ..	859
For default of payment of rates	1464
Total	11,623

species have produced, the evolution toward higher things may gain velocity with time, and in another hundred thousand years the comparison of the race of men with that of rats may be less humiliatingly obvious."

(In this respect we may interpolate our own belief that "sound finance" will not be able to put off the happy day so long as that.)

What of the Next War?

We recently read in an interesting American publication called "Esquire" an account of the tactics, which might be employed in the next war. The writer showed how easily air attack could be used to paralyse a modern industrialised and centralised nation. For the moment air attack has outstripped defence, and even if half the enemy's air force should be destroyed, those 'planes which get through can do all the damage necessary. The tactics will be to cut communications, to paralyse transport, to destroy water supply. It will not be necessary to bomb a capital city, use light rays or poison gas, or to drop bacteria and plague culture.

The cessation of sanitation and food supplies will have all the desired effect, and we may expect the rat, the louse and the flea to do all that is necessary with respect to the spread of the plague.

The Bank of England fortress may be bomb proof and gas proof, but it is doubtful whether even Montagu Norman could escape a large-scale outbreak of plague. This may be an additional factor, which will

MR. MILLICHAP HAS A CHANGE OF HEART

A Fable by Frotti, in "Social Credit."

Mr. Millichap, released from his office stool at 1 p.m. because it was Saturday, slunk past the ticket collector at his local tube station and went home to lunch. Mr. Millichap was afraid of the ticket collector, who was often cross with him. Not that Mr. Millichap ever did anything wrong; he was far too timid. But sometimes he mislaid his ticket through nervousness of the uniform.

After lunch, served by his worried little wife, he went out of his front door and fell over the hole in the pavement. He picked himself up and went on to his bowling club, vaguely wondering when the Council were going to repair that hole. It had been like it for over a year.

In the washroom of the club there was a tap, which went gugg-gug — gerrumph — gerrumph every time you turned it on. It had always been so, and always would.

* * *

A new member was washing his hands. "Why don't the committee see to this tap?" he asked Mr. Millichap. "There's something wrong with it."

"What's wrong with it?"

"How should I know? But you can hear for yourself that something is wrong."

"The committee won't do anything. They never do," Mr. Millichap replied despondently.

"Have you complained?" asked the new member.

"No, of course not." Mr. Millichap shuddered. He was afraid of the committee, who, he thought, might have the power to turn him out of the club if he was a nuisance.

"Well, you ought to. You helped to elect the committee. They're your representatives. I tell you what. If you are game, we'll go together to the secretary now and tell him what we think about it."

* * *

Mr. Millichap looked at the new member in horror. He opened his mouth to refuse at once.

"All right," he muttered—and was amazed to hear his own voice saying it. There was something compelling about the stranger. Mr. Millichap took comfort in this, but was dashed the next instant by the other saying:

"You're the older member, so you'd better do the talking." In

influence bankers and politicians in postponing the next war.

They, with the women and the children, will be in the front line. It is the considered opinion of Arthur Brenton, editor of the *New Age* that the next world war will not break out until the bankers fight amongst themselves.

If Mr. Zinsser's appraisal of bankers as parasites with the combined propensities of the rat and the louse is correct, they might even do this, oblivious of the fact that life holds no prospects for a parasite when there is nothing left to prey upon.

One Further Reflection

"Rats, Lice and History" has the additional value that it impresses on the reader the fact that there is sufficient danger facing mankind, without artificially adding to it. There are also many worlds left for adventurous spirits to conquer. It is no whit less dangerous to track down the infantile paralysis or influenza virus, say, than to climb to the top of Mount Everest or to engage in the military slaughter of fellow humans.

HAVE YOU HEARD THIS ONE?

Monday's cables on the new British Budget tax; -- "...Moreover, the tax is only temporary..."

terror, Mr. Millichap walked behind the stranger to the secretary's office.

And again he could not believe his own ears. "It's a disgrace—been like it for years," he heard himself saying sternly. And then, "What do you suppose we pay you for?"

Mr. Millichap waited for the secretary to blast him out of existence, expunge him forever from the membership of the club.

"You ought to have told me of it before, sir," a meek voice re-

WORK.

"Don't talk like that. Don't join the great sisterhood of sadistic Marthas whose chief joy is the necklacing of their men with the millstone of work. Work is the deadliest of the perversions. The natural instinct of natural man is to avoid work, and nothing shows more clearly the degeneracy of the modern world than the fact that work has become a social jewel, something to be sought with fervour, even a rarity, a prize for those who most closely resemble the ant . . . Work's a perversion; everything except pure and voluntary creation. No one who has worked for twenty years—and when I say worked, I mean laboured for hire—can either see clearly, hear with certainty, think straight, or feel ecstasy." —From "Juan in China," by Eric Linklater.

plied. "I'll have it seen to at once. Really very sorry it's been overlooked—careless of the attendant not to report—is there anything else?"

"Well, yes, there is," Mr. Millichap burst out. "Half the time there's no soap in the basins, and the towels are dirty. The brush and comb were stolen weeks ago, and the place hasn't had a clothes-brush for months. The boot—

"Just a moment, sir. I'll make a list. I wish more members would speak about these things, as they are needed. It's very hard for the staff to keep track."

Mr. Millichap stalked out, the new member following respectfully in the rear.

* * *

Falling over the hole in his pavement that night, Mr. Millichap eyed it calmly as he scrambled to his feet.

"You won't be there much longer, my lad. I'll see to that," he said confidently. There was something compelling about Mr. Millichap.

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MELBOURNE (Cont.)

(Continued from page 3.)

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WANTED: 1,000 SHILLINGS AT ONCE;

To Launch Monster Demonstrations In The Campaign Against Poverty

The United Electors of Australia make an urgent appeal to you to send a contribution TODAY to the Thousand Shilling Fund which is needed to launch successfully a series of monster public meetings in the crusade against poverty.

In the past three months some hundreds of thousands of leaflets have been distributed free by voluntary workers as the first step in the campaign to let electors know that poverty can be abolished, that Parliament is the body to do it, and that Parliament exists to make the people's will prevail.

The next step is to get the people to exert their will and to indicate clearly to Parliament what they want. It is proposed to get this indication by conducting an unofficial referendum of all electors, who will be asked to sign a Demand form for presentation to their local member. This, in turn, will require many workers.

To get these workers and to give the campaign the publicity needed, it is intended to hold monster demonstrations in each electorate. Beginning with Town Hall meetings in the metropolitan area, a great rally has been planned for the Melbourne Town Hall, to be followed by similar gatherings in the provincial towns and country centres.

THE PLAN OF CAMPAIGN

As rapidly as they can be organised, monster citizens' meetings will be held in the Town Halls of Melbourne's suburbs. Dr. John Dale, who is intimate with the appalling conditions existing in our midst, will speak from the platform. The brilliant young national crusader, John Hogan, will also address the meetings. These speakers will place every aspect of the situation and the complete idea of the campaign before their audiences.

Every elector present will be given a Demand card and pencil, and at the appropriate time will be asked to sign the Demand form. It is unthinkable that any present, after receiving a clear

explanation, will refrain from signing. These signed forms will be collected by attendants during the meeting. It will be pointed out that some hundreds of electors have now recorded their demand that their parliamentary servant carry out certain instructions. Those present, having conscientiously signed the form, will be asked to prove their sincerity and to make sure that their wish is given force by each undertaking to secure ten signatures from their household, neighbours and friends. This will mean the securing of some thousands of signatures.

It will be further explained that similar meetings are to be held in other subdivisions of the electorate, at which like numbers of signatures will be obtained. By this method, in a very short time a majority of electors will have signified in an unmistakable manner exactly what they wish their parliamentary representative to do.

It will be announced that additional Demand forms and suitable literature will be handed to each elector on leaving the hall, and that a collector will call after a reasonable lapse of time to receive the signed forms. An appeal will also be made at each meeting for workers (collectors, etc.), and those willing to assist will be asked to indicate this on their signed Demand form.

WILL YOU HELP?

The organisation of the United Electors of Australia has no war chest. As contributions are received to its fighting fund they are immediately put into the fight—this is not long-range warfare, but a whirlwind campaign. So no apology is made in asking your assistance to finance this next step. If you have already given, your subscription has gone into munitions and been sent speeding against the enemy. Whether you have given or not, your assistance now is needed. **THIS IS YOUR FIGHT.** No matter what your position, the abolition of poverty will be to your benefit. A successful outcome to this war is your only hope of avoiding military war.

TODAY'S MAIL IS THE ONE THAT COUNTS. SEND YOUR SHILLING (more if you like) TO

THE UNITED ELECTORS OF AUSTRALIA Box 1226, G.P.O., Melbourne

ELECTORAL CAMPAIGN NOTES

VICTORIA.

Town Hall Meetings—The Town Hall meetings have assumed paramount importance. They have suggested a new technique for the Electoral Campaign. An outline of this new method will be found in an advertisement elsewhere on this page. This development is considered of such importance that it has been deemed advisable to postpone the Caulfield meeting, which was announced to take place on May 4, to a later date so that fuller arrangements can be made. The new technique requires finer attention to detail, and it also entails additional expense—hence the special appeal for 1000 shillings.

Most of the major suburbs are making preliminary arrangements for their respective meetings. There remain a few important ones that have not yet been contacted, and Central Office would greatly appreciate hearing from an enthusiast who will assist locally with the organising. Suburbs that are organising, or from which we have assurance of the required help are Caulfield, Box Hill, Brighton, Sandringham, South Melbourne, St. Kilda, Prahran, Ivanhoe, Moonee Ponds, Brunswick, Williamstown, Mordialloc, Coburg and Dandenong. Will any enthusiast living in a centre not mentioned in the above list, please get in touch with Central Office immediately (Box 1226 G.P.O. Melbourne tel. M 5384). The aim is to have these Town Hall meetings go off like a machine gun

with a final explosion in the Melbourne Town Hall.

Groups—Bentleigh has sent in the names of its office-bearers, and is officially recorded as a Group. Oakleigh is holding a meeting next week to establish a Group. Caulfield severely reprimanded Central Office for upsetting its Town Hall meeting.

Brighter Times Club—The Brighter Times Club held its first dance for the winter season in St. Patrick's Hall, City, on Wednesday evening last, the 28th. Needless to say it was a success. This club is supposed to be the "Younger Set," but in deference to bald heads in its midst has chosen the attractive title, "Brighter Times." Miss Magennis is to be commended for the splendid work she is doing in bringing the young folk (and the bald heads) together and providing recreation and amusements for them; and, at the same time, building them to a realisation of their responsibilities to do something to safeguard their future. Leaders of Youth Movements are advised to get in touch with Miss Magennis (c/o Box 1226, G.P.O., Melbourne), so that they may link up with the Brighter Times Club as a central organisation, which will enable young folk to meet and become acquainted, and thus extend support and patronage for local activities.

John Hogan—John entered his manhood on the 27th. On behalf of his thousands of friends and admirers we wish him a full life of health and happiness. He will be

with us again, and will be heard, on the 19th of May.

SOUTH AUSTRALIA.

Adelaide Division—Urged by an old Single-Taxer to introduce the E.C. to the public in the Botanic Park, Rev. C. D. Brock occupied a stump last Sunday from 3 p.m. The remarks centred round the need for the individual elector to accept responsibility and demand the results he or she wanted. The response was amazing. The audience, for the most of the time, approximated six hundred, and the audience wanted a collection taken—and £1 resulted. They also wanted a further meeting; so arrangements have been made to continue them for a while.

Citizens' Forward Movement.—This movement, which by public pressure secured increased rations for the children of South Australia eighteen months ago, has been revived by the Adelaide branch of the Unemployed Association. A successful general meeting was held at the rooms of the A.N.A. on April 22, when it was agreed to work for the betterment of the unemployed by demanding six results from the State Government, all of which demands are physically possible. They are: (1) Work for the unemployed at award rates; (2) alternatively, a grant of £1 per week for every unemployed person over 14 years, with 7/6 per week to every dependent child under 14; (3) the right to augment this grant up to the basic wage, without any deductions; (4) improved conditions at the Central Medical Rooms; (5) more medical officers (at present two doctors only serve all the unemployed confined to homes

within a radius of five miles of Adelaide!); (6) immediate tackling of the housing problem.

Mr. Brock, as vice-president of the C.F.M., will urge on this demand for results. While we see the risk of regimentation in clause (1), it cannot be fulfilled under existing conditions; and clause (2) is a demand for "unconditional monetary claims" in lieu of relief tickets.

Hindmarsh Division—While this division has not yet been organised to the extent that it has its own controlling body, it nevertheless has some very valuable individual workers. We congratulate Mr. H. T. Bartlett, of North Croydon, who only recently heard of the campaign, signed his Demand Form, and took home a supply for his own and next streets. This week he sent in 103 signatures. That is the spirit—and the results—we need.

Conference with Council of Churches—An informal discussion over lunch took place on Friday, April 23, at the Y.W.C.A. Headquarters, Hindmarsh Square, between the Adelaide Council of Churches Executive and the Executive of the Electoral Campaign body. Rev. A. C. Stevens presided, and in introducing Mr. C. L. Tucker, who was to state the case for the Electoral Campaign, said that the two bodies were agreed that poverty was a scourge of civilisation. Mr. Stevens expressed the opinion that it not only could be, but must be abolished. Mr. Tucker endeavored as briefly as possible to outline the Campaign, prove that it was necessary, workable, and an obligation on anyone who

professed a regard for human beings. The object of the conference, he said, was to try and find some point where the aims and ideals of the Council of the Churches and the Electoral Campaign body became so closely related as to permit of practical co-operation.

Mr. D. J. Amos, Rev. C. D. Brock, and Messrs. C. H. Allen and R. H. Curnow also added their opinions on the possibility of co-operation. Rev. E. H. Woolcott (Council of Churches) could see many points where the Council could definitely agree with the Electoral Campaign, although he saw the problem as something a little more complex. However, can we but get the Rev. Woolcott to adopt the E.C., we have a very valuable ally; for the Methodist Church of South Australia have set him free to conduct a State-wide Campaign in Social Service.

This informal conference is likely to be followed by another and it is felt that in thus getting together much has been accomplished. Sir Edward Lucas expressed the opinion that he did not believe it was physically possible to abolish poverty; but he assured the Executive of the Electoral Campaign that in their efforts to achieve the abolition of poverty he would be with them all the way.

The Dance—Remember the dance in the Hansen-street Hall on Saturday, May 1. No admission, supper 1/-. At this dance the results of the picture competition will be announced. Please bring your books of tickets and cash.

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