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NEWSAGENTS

# THE NEW TIMES

MINISTERS  
AND  
COMPANY  
DIRECTORSHIPS  
(See page 3)

A WEEKLY NEWSPAPER EXPOSING THE CAUSES, THE INSTITUTIONS, AND THE INDIVIDUALS THAT  
KEEP US POOR IN THE MIDST OF PLENTY

Vol. 3. No. 45.

MELBOURNE, FRIDAY, NOVEMBER 5, 1937.

Every Friday, 3d

## Japanese Boycott Is Communist Plot

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## Australia Destroys Her People's Food

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## Ourselves And Germany

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## Bank Economist Admits Rearmament Is a Racket





## MONGRELS ARE BEST

By YAFFLE, in "Reynolds News."

The Nazi speeches about their racial purity are making some people jealous.

A reader writes asking me why the Germans should have all the purity. He suggests that we should decide what the True British Stock really is, and go for it with a Pure Race Campaign.

Now, such a decision is easy for the Germans. Their history is so predominantly Teutonic that they can rely on a majority agreement.

But the British Stock-pot contains such a wide variety of leavings that it is hard to say which flavour predominates. It is like shepherd's pie on Thursday. We are compounded of an assortment of races, of all shapes, sizes, colours and cultures. The British bulldog only answers to the name of Heinz.

Our chief ingredients are probably Celt and Teuton, but to call us Celto-Teutonic is impracticable. For one thing, we are the wrong colour. It is no use saying that the True English Type is something, which hardly any of us look like. Both Celts and Teutons were fair-haired and blue-eyed, but we are getting steadily darker.

The Nazis may prefer blondes, but we can't afford to. At the moment of going to press we are definitely mousey in tone.

This ever-changing tint has been explained by the theory that nations tend to revert to the colour of the original inhabitants of their land—a disturbing thought.

Does this mean that we must search even further back than the Celts for our True Stock? Many people think so. About eight years ago, when Stonehenge was in danger of spoliation, everybody said it must be saved as it was the cradle of our race. Said one famous editor:—

"This cradle and monument of our traditions is threatened . . . There, in the beginning of time, Englishmen of the true stock translated their ideals into stone."

Nevertheless, before we adopt the builders of Stonehenge as the genuine 100 per cent, dyed-in-the-wool British stock, there are grave objections to be considered.

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The general opinion at present seems to be that it was built about 1700 B.C. by men who were a fusion of two quite different races.

So, you see, we were piebald right from the start.

The older race were small, dark, long-headed, and Stone Age. The second race were tall, fairish, square-headed, and Bronze Age. You would think that would put the lid on any suggested fusion, pact or merger—wrong size, wrong colour, wrong headed, wrong date. On the contrary, these people did everything they could to set a bad example to future British citizens.

With a cynical indifference to patriotic duty, national traditions, defence of hearth and home, and the correct methods of colonial expansion, they amalgamated, and lived peacefully together straight away.

Their only excuse for this deplorable pacifism was a similar religion, which, as everybody knows, is generally a reason for knocking the other fellow on the head.

The newcomers, who were called the Beaker Folk, from their ritual drinking vessels, adopted the natives' methods of building stone circles, and together they built the temple.

The only conclusion to be drawn from this scandalous affair is that in return for lessons in temple building, one lot taught the other lot how to drink out of beakers.

It would, therefore, appear that the first invasion of England was a mere beano. Nobody did anything heroic, and the whole thing seems to have ended in a song and dance.

When we come to consider those "ideals they translated into stone," it becomes even harder to recognise them as our ancestors.

Their religion was against all sound economic principles. They worshipped the Earth Mother, and thought it was the first duty of the community to grow as much food as possible, regardless of market prices.

What was even worse, it is believed that the social organisation of the Early Bronze Age was matriarchal. And in these days, when women are getting out of hand and taking men's jobs, we should look silly if we chose as our True Stock people who believed in letting the country be ruled by women.

The Celts came next, and I admit they were the first to display the virtues of modern civilisation. They upset the peace as soon as

they arrived, brought the first professional soldiers into the country, showed who was boss by killing natives.

That was all strictly correct, but from that point they went wrong. They made human sacrifices to the gods instead of to the economic system, which rules them out.

Then came the Phoenicians. They were all right in so far as they first introduced modern business methods. They imported cheap jewellery and bad imitations of classic art, and so made the country ready for Woolworth's.

But they were Semitic, which wouldn't do at all.

The Romans had a lot to do with making us what we are, and left a lot of relations behind. But we can't have them for our Stock, as it would encourage the Fascists. Besides, their language was ridiculous.

We cannot say our True Stock is Anglo-Saxon, as the Celtic part of us would be insulted. The attempt to call the whole race by a name, which applies only to half



of it has already caused enough bad feeling on boards of directors. Vikings won't do, either. Except on two days of the year, the Derby and the National, we cannot strictly be called a Norse-race.

It is clear that we cannot pick the origin of our species out of this hash. The recipe is too rich.

There is no mistaking the vision: the British bulldog stands before us with a poodle's tail and a Roman nose. He wears a Saxon helmet and a tartan kilt, and carries a beaker inscribed with the legend, "The more we are together the happier we shall be."

Let us not attempt to trace our virtues to a single source. Let us rather convey to our critics the gentle hint that inbreeding has its dangers.

For the British race stands as living proof that, by all standards of intelligence, strength and virtue, the mongrel is the better dog.

Anyhow, that is the story I'm going to stick to.

## Ministers, Company Directorships, Election Expenses

### INDEPENDENT CANDIDATE'S TRENCHANT CRITICISM

At the declaration of the poll for Henty the following outspoken remarks were made by the Independent candidate, Dr. R. W. Hornabrook:—

"There is no democratic form of Government in Australia today—there is merely government by a party in the interests of a little clique or coterie, and not in the interests of the people as a whole. Preselection is the curse of party politics in that it denies to the people any liberty of thought or action. Before Australia can have a democratic government of the people, by the people, in the best interests of the people, preselection must be abolished.

"Compulsory voting in conjunction with the above simply means the holding of a pistol to the head of the elector and forcing him to vote for a candidate whom he has absolutely no voice in choosing—in other words, compulsory voting simply becomes a menace to clean Government.

"The spectacle of a Minister of the Crown being permitted to retain his seat in the Ministry and in the Federal House after he has accepted seats upon the Boards of public companies during his term of office is a disgrace to our country and is not in the best interests of parliamentary rectitude or procedure.

"If a Minister wishes to be a guinea pig, let him be a guinea pig, but he cannot serve his country and, at the same time, be under the thumb of the big vested interests. The appointment of Ministers to the boards of public companies, especially during their term of office, tends to the introduction of graft into our Federal politics. The sooner this habit, which has a tendency to grow in Australia, is knocked on the head, the sooner will we have a cleansing of our political life.

"It is a stain upon the escutcheon of the Minister who does this sort of thing, and it is a stain upon the escutcheon of the Ministry which permits it to be done. We did not go through 1914-18 merely to stand by quietly and not protest against this rottenness, which has come into Federal politics in 1937. If this practice is permitted to continue we shall have graft from one end of Australia to the other.

"And now I come to the last, but by no means the least, of the stupidities of our Commonwealth Electoral Act. No candidate is supposed to spend more than £200 for the Senate and £100 for the House of Representatives on his electoral expenses, and he is asked to sign a form detailing the expenses incurred on his behalf. He then signs a declaration worded as follows: 'And I, do solemnly and sincerely declare that this return is true in every particular, and that, except as appears by this return, I have not, and no person has with my knowledge and authority paid any electoral expense incurred by me or on my behalf or in my interest at or in connection with the said election or incurred any such expense or given or promised any reward, office, employment or valuable consideration on account of or in respect of any such expense.' Gentlemen, there is no member from the Prime Minister down who can with rectitude sign the above, and I must respectfully decline to do so."

All matter in this issue dealing with Federal Political affairs, and not bearing the name and address of the writer, is written to express the editorial view of the "New Times," and legal responsibility for its publication is accepted by T. J. Moore, Elizabeth House, Melbourne.

## New Times SHOPPING GUIDE and Business Directory

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### MELBOURNE (Cont.)

(Continued from page 2.)

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(Continued on page 7.)

The Directors,  
The Bank of New South Wales

Dear Sirs, —

What a bright suggestion forms the theme of your bank's latest circular! It appears that the popular attitude towards taxation—that it should be lightened in times of relative prosperity—is not in accordance with sound principles. Taxes, according to your bank, should be increased in prosperous times so that they may be lessened in times of depression, thus giving governments a chance of mitigating the severity of booms and slumps, and a hope of balancing their budgets, not annually, but over the whole period of the trade cycle.

What beautiful bosh!

Your suggestion amounts to this—that sovereign governments should put money aside in good years so that they may have a sufficient revenue to carry on in lean years, when, according to you, "public credit is not good enough" to finance their programmes by borrowing.

Our governments, Sirs, require revenues mainly for two justifiable purposes and for one that is quite unjustifiable. The first two are the social services—such as the various civil services and invalid, old age and similar subsidies—and the carrying out of necessary or desirable public works. In those seasons of adversity to which you refer we understand that there is no more shortage of the physical means of providing for government servants and pensioners—food, clothing, etc.—than there is in prosperous years. Nor is there any shortage of the labour and material required for public works—rather the contrary.

Since, then, there is no more a shortage of the realities in depression than in boom, why

should governments have to "save up" book entries? You do not suggest that they save up wheat or meat or butter or anything of the kind; why should they have to save up the symbols or claims to these things?

The answer is, of course, that a depression is a depression only because it is a time when the financial book-entries or monetary symbols are deliberately kept in shorter supply than usual. Who does this wickedly anti-social act? Why, such institutions as your own, which are in effect the community's principal money factories.

And what an unspeakable impudence you have to refer to times when public credit is not good enough for you to advance to the community, as an interest-bearing loan, what belongs to the community, not to you, and what should be issued to the community by its financial department. One of the big burdens, which weighs heavily on governments at all times, but particularly in depression years, is the burden of interest on past "loans." This is that part of revenue sought by government which we referred to above as unjustifiable—and unjustifiable because the sovereign authority should never borrow from its own subjects what it needs for lawful purposes; it should either tax or issue.

But, like all similar companies, yours never by any chance refers to the real causes of depressions or trade cycles, or to the source of the major burdens of taxation. To do either would be an indecent exposure of yourselves.

### THE NEW TIMES

P.S.—In any case, the Lyons Government, having taxed us more heavily in depression, is taxing us still more heavily in "prosperity." Its figures are: 1932-33, £56 millions; 1936-37, £66 millions; 1937-38 (estimate), £67.6 millions.



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### Mr. Wilson, M.H.R., and Wheat Prices

There are good grounds for the warning given to wheatgrowers by Mr. Alex. Wilson, president of the Victorian Wheatgrowers' Association and new M.H.R. for the Wimmera, when he addressed a meeting at Horsham on Saturday. Wheatgrowers, said Mr. Wilson, should not imagine that, because prices are payable at present, their troubles are over.

The troubles of the wheatgrower are far from over, for, thanks to bountiful seasons in other parts of the world, the "statistical position" of wheat again threatens to become unsound. We referred to this question of the statistical strength of commodities in our last issue, and remarked that the first sign of any line becoming statistically strong is for it to become physically scarce. The basis of statistical strength, or of payable prices for what is produced, is that commodity supplies must be scaled down to suit the money supply. For wheatgrowers and other producers must always remember that the multiplication of ears of wheat does not thereby cause any multiplication of the money available to buy wheat. The increase in the money supply comes about, as a rule, only when the producer or the government goes into debt to the banks, and the money issued in this way is not national money, but private money carrying a perpetual toll of interest.

Mr. Wilson also claimed, as he was entitled to do, that the wheatgrower had the right to be placed in a position where he could meet his commitments. So has every other producer, but unfortunately our method of doing this in the past has been self-defeating, and has been, at best, nothing more than robbing Peter to pay Paul.

As far as assistance to primary producers is concerned, our national methods have been to raise internal prices, irrespective of the public's capacity to pay those prices, in order that we might dump abroad, for whatever it will fetch, the portion of production that the home market either has not the money or has not the desire to consume.

A reverse process has been applied to secondary producers by the application of tariffs and anti-dumping duties and embargoes to increase the price of competitive imports from abroad.

And when the unfortunate consumer on the lowest rung of the ladder is hit too hardly by both pro-

cesses, he gets a little sop to keep him quiet by a nominal wage increase. This starts costs mounting again, and up goes the spiral in another twist.

The net result is an ever-increasing burden of taxation and an ever-increasing load of debt, both public and private. The so-called protection to the primary producer hurts the secondary producer, and vice versa; both hurt the consumer (which of course includes both sorts of producer).

Out of the welter one point emerges clearly, though we have not yet had a government prepared to admit it. That point is that no juggling with existing incomes, no schemes of taxation, of national debt, of bounties, of tariffs, of wage rises, or anything of a similar nature, will give our people security and a fair return for their labour. Such reforms will come about only when we, as a nation, take over control of our money supplies and regulate them in accordance with the quantity of goods for sale in the market. In no other way will the producer get a fair price that is not filched from him in some other way.

### Professor Hytten Admits It

Point is given to what we have just said by some remarks coming from Professor Hytten and reported in Tuesday's papers. Professor Hytten is economic adviser to the Bank of New South Wales, and has just returned to Australia from an international conference of bank economists in England.

The Professor is reported to have said this: "Practically the whole of Europe is living on rearmament, and if this defence race ends suddenly conditions may become very serious. If it is allowed to end gradually by substituting other forms of employment for rearmament there may be little effect; but the end of the rearmament programme definitely carries with it the danger of a great economic crisis."

Professor Hytten is not, of course, the first distinguished economist to have made this discovery; and before any of the recognised economists had even begun to link rearmament with prosperity such ordinary ignorant organs as the *New Times* had been saying what the professors have now suddenly found out. They had also given frankly the reasons at which the professors are even still baulking. Repeating briefly the financial effects of a great armament programme, the immediate result is to give employment—that is, an income—to many who had previously been destitute. Since this is done in such a way that no additional goods come into the market for sale, the additional incomes are available to buy goods which were already on the market but unsaleable, or not saleable at a satisfactory price, before the total income of consumers was thus effectively subsidised. Hence the admission that rearmament promotes prosperity is a candid admission that the incomes made available by ordinary industrial processes must, if we are to enjoy prosperity, be supplemented by grants from some source, which will not cause further saleable goods to be produced. This point is now absolutely beyond controversy; it can easily be proved technically, it is demonstrated by facts, and it is at last admitted even by professors of economics.

Unfortunately, rearmament or any other form of public works—no matter how useful and desirable,

as in the case of slum abolition or the building of schools, hospitals, and similar things—carries in its train, under existing financial arrangements, a sequel of adversity greater than the condition, which preceded it. Because these activities are financed by the issue, not of national, interest-free money, but of bankers' interest-bearing money, which ensures still heavier taxation to pay interest in the future. Professor Hytten, being the paid employee of a private bank, naturally says nothing of this aspect.

### Wicked Food Destruction

A further practical demonstration of the same shortage of money is furnished by the announcement some days ago that the Victorian Onion Marketing Board has sanctioned the destruction of 10,000 bags of onions from the stock of 30,000 bags at the Leongatha depot. More, it is stated, will be destroyed later on.

No person with any pretence to honesty will assert that these onions are being destroyed because every home in Victoria has all the onions it could do with. Onions are being destroyed because many persons have not the income that will enable them to buy onions at a price high enough to enable growers to get a fair return. And so, as already indicated, the Onion Board fixes a price that it considers reasonable to producers, quite regardless of whether consumers can pay it. The result is that part of the crop must be destroyed as unsaleable. Had onions been looked upon by consumers as being as indispensable as, say, wheat, the whole crop might have been sold, but this would have meant making something else unsaleable. Producers can no longer dodge the fact that they cannot all get a fair price. If wheatgrowers are protected, then dairymen will suffer; or if dairymen manage to make out all right, then fruit growers or someone will have to make losses. Of if they all appear to be doing all right for a season or two, then they will presently discover that the national debt has been mounting at a terrific pace, and up goes taxation, putting them back to behind scratch.

It is not too often that we meet in Australia such glaring instances of deliberate and wicked destruction of needed foodstuffs as that provided by the Onion Board, but that is not to say that destruction is not taking place on all sides. Any farmer will give you instances of it—of milk, and fruit, and potatoes and all sorts of other things going to waste because it does not pay to market them, and this at a time when it is officially admitted that a great part of our population, and especially of outgrowing children, is badly undernourished. Even worse and more widespread than the actual destruction is the restriction of production that regularly follows inability to market at a payable price.

These things are all, you may say, truisms. They may be so; yet they do not seem to be recognised in quarters where action will be taken to correct them. So we must keep on repeating these truisms until they cease to be true any longer.

### Germany and ourselves

"The (German) colonies," said the *Manchester Guardian* a few days ago, "were taken because Germany lost the

war. That fact must be a perpetual encouragement to her to try to win another one. Up to a point, Germany has a strong case. It is not an economic case, and not really a moral case, for one cannot admit that any Power has the moral right to rule over other peoples. But, as things are, she has a political right of a sort. Germany was given to understand, before signing the Armistice that her colonies would not be taken away. The excuse offered, that she was incapable of colonial administration, was a specious one."

For some years now the *Manchester Guardian*, as an organ of pro-Jewish propaganda, and therefore violently hostile to Hitler, has been unable to recognise that anything good can come out of Germany (except the Jews); hence its admission above is all the more noteworthy. But neither those behind the *Guardian* nor anyone else in England who is in touch with European affairs can afford any longer to sidestep what is becoming the major issue in Continental politics.

The question is more than one of European politics. Though Mr. Lyons has ignored it in favour of his flamboyant utterances about the Mediterranean being an Australian sea, both the future disposal of Germany's colonies and the reason for her seeking colonies are matters where Australia has an interest and where she has a direct responsibility.

We in Australia are holding under mandate one of Germany's former possessions. To the ordinary Australian citizen this means less than nothing. He has not gained anything by the mandate, nor is he ever likely to. But there are some few people who *have* gained by it and who seem likely to gain still more if the mandate be preserved; and apparently on behalf of these people that now discredited and rejected Minister, Sir George Pearce, said on more than one recent occasion that Australia would on no consideration even contemplate handing back the mandate. New Guinea was, according to Pearce, as dearly loved a part of Australia as the very citadel of Canberra itself.

As it is no longer fashionable to put up Germany as a potential invader of Australia, but, as it is again fashionable to select Japan for the part, surely it would be an obvious act of statesmanship (on the assumption that Japan is the potential invader) to interpose Germany as a bulwark by restoring to her that part of New Guinea which was grabbed from her at the end of the war. Australian statesmanship, however, does not contemplate going as far as this—from which it may be guessed just how sincere are those who resurrect the Japanese bogey. But, leaving out any consideration of Japan or anyone else, the plain fact is that we Australians have not a tittle or a shadow of a claim to usurp New Guinea any longer. We are not turning more than a fraction of our own country to its fullest use, and we have not a vestige of a right to continue in occupation of the mandated territory.

On the wider question of the motives impelling Germany to demand colonies we have a further responsibility. Germany does not really want colonies for the sake of the acres of land they contain. She does not want them for her surplus population—colonies, whether belonging to Germany or any other nation, are now rarely populated to any extent by the colonizing nation. Germany is seeking colonies because she

wants access to various descriptions of raw materials. She is quite prepared to leave those raw materials in the nominal possession of other countries and to obtain them by purchase, provided such purchases are not blocked. But, if the countries in possession adopt a dog-in-the-manger policy, Germany can hardly be blamed if she threatens to counter by breaking and entering.

The Commonwealth produces one particular type of raw material, which Germany has been accustomed, to use extensively. That raw material is wool. Germany would be prepared to buy our wool today as she has bought it in the past if we permitted her to do so. For years past she has sought to make with us a trade treaty, a direct barter agreement, or any other arrangement by which she might continue to use our wool. But Lyons, Gullett, Casey, Menzies and those other political misfortunes most of whom continue to clutter up the Federal Ministry have consistently refused to make or to permit any such arrangement, however mutually desirable to the German and the Australian producer.

In the case of our wool, this has proved to be a boomerang. For, the inventive genius of the Germans having devised a substitute, their purchases of our wool have now fallen to the merest fraction of what they once were—the last four years have seen a drop of about two-thirds in Germany's wool-buying from Australia, accompanied by an increase in the manufacture of woolstra to about twice the amount of her discontinued purchases; added to which German woolstra is less than half the price of Australian wool of a similar standard.

But even the Germans cannot devise substitutes for everything they need; and if finally necessity drives them to war, or even to the threat of war, Australia, as a provocative Power, will have a full share in the responsibility.

### "Little Brothers" from Overseas—But What About Our Own?

It was announced in the daily press a few days ago that sixty "Little Brothers" will leave Britain for Victoria early in the New Year, thus resuming the movement suspended since 1930.

As is generally known, each "Little Brother" from abroad is sponsored by a member of the Australian Big Brotherhood movement the Big Brothers acting more correctly as foster fathers, and being responsible for the welfare of those under their charge.

In general, nothing but praise should go to those Australian men who thus practically adopt lads—and especially orphan and friendless lads—who have upon them no other claim than that of humanity. But charity begins at home. We have today thousands and tens of thousands of Australian Little Brothers—and Little Sisters, too—who are friendless, underfed, and without more than a remote prospect of any greater security in life than what they may look forward to when, if they live long enough, they become eligible for the old age pension.

What do our Big Brotherhood and similar schemes propose to do about these? Have our own children no claim on them? Have they not rather the claim of justice added to that of charity?

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READ YOUR POLICY

A recent case in the Melbourne courts in which a Judge, giving judgment for an insurance company on a technical point in its policy, indicated that he did so with regret, again draws attention to the urgent need for a revision and simplification of all insurance policies in the interest of those who pay premiums year after year, under the fond delusion that they are covered against risks when they are really not at all.

Insurance policies are much the same the world over, and here is an account by a prominent U.S. lawyer in a recent issue of the *American Magazine* of how U.S. companies beat claimants on technicalities. The writer's final advice, "read your policy," is as applicable in Australia as in his own country.

\* \* \*

"Sorry, but the company isn't liable under the circumstances. Here, read this in your policy." Incredulous, you read for the first time the clause which the agent points out on an inside page of your automobile policy and you sadly realise that your insurance does not cover the accident you have just had.

Although the policies of no two companies are identical, practically every policy lists a number of circumstances under which the company will not be liable. Don't presume, for example, that you can tell the owner of the car you have damaged to get it fixed and that you will pay the bill. The usual policy does not require the insurance company to pay for any liability assumed by you "under any oral or written agreement." Instead of making any promise to the victim of an accident, tell him that you will get in touch with your insurance company immediately and see what can be done. The most you can do without endangering your insurance protection is to incur expenses only for "such immediate medical relief as shall be imperative at the time of the accident."

Policies frequently contain a provision relieving the insurance company from liability from accidents occurring while the driver is either under the influence of liquor or violating traffic laws. Recently a man, who was insured to the extent of 500 dollars against damage due to collision with another car, had an accident while driving on the wrong side of the road. The court held that because he was

driving contrary to the rules of the road he was not entitled to recover from the insurance company under his policy, in which the exception was printed. He had not read it, but that did not change matters.

In another case a driver seriously injured two persons. His driver's licence had expired a few months before, and had not been renewed. Under his policy the company was not liable while the car was "driven by any person prohibited by law from driving an automobile." The court held that the man, being unlicensed, was prohibited by law from driving. Therefore, his insurance was no protection.

Many policies state that the company will not be liable while the car is being driven "by any person in violation of a State law as to age, or in any event under the age of 14 years"—or 16 or 18 years, as the case may be. If your policy contains such a clause, don't let any children under the specified age drive your car.

Will the insurance company be liable if your wife—or a neighbour or a servant—is involved in an accident while driving your car? Some policies cover accidents occurring only while the insured himself is driving the car; others give "omnibus coverage," which protects the insured when others are driving the car with his consent. Since your State law may compel you to foot the bill for accidents caused by your car in the hands of others, secure omnibus coverage if you allow others to use it.

Often insurance companies limit their liability by describing the purpose for which the car is to be used. For example, if you use a truck in your business and are restricted to "commercial use" in your policy, don't take the neighbourhood youngsters out for a picnic and expect your insurance to cover accidents en route. In a recent case a mercantile company loaned one of its trucks to carry a troop of boy scouts to a State fair. On the way the truck struck a man. The court held that since the truck was not being used for "commercial purposes," the insurance company was not liable under the policy issued.

A common way in which private car owners similarly forfeit protection is by allowing other occupants of the car to share expenses on a trip. "Did you promise to pay anything for the ride?" is an innocent-sounding question an insurance adjuster will ask after an accident. If the answer is in the affirmative, the insured probably loses all protection, because most policies state that they do not cover accidents when the owner is transporting passengers "for compensation." Hence, it is bad taste for a friend to offer to pay part expenses—until the trip is over!

Not long ago an interesting case arose in Philadelphia, involving members of a normal-school basketball team, which occasionally went to games in other cities in the cars of some of the players. When they did so it was the custom to pay the car owners the cost of gas and oil, plus a small amount for use of the cars. In this instance a car belonging to a team member, on the way to a game at Trenton, collided with two other automobiles. In the subsequent suit for damages the court held that the insurance company was not liable under the policy because "carrying passengers for hire" was a specific exception.

Policies generally provide that the insured shall give the company notice of an accident "immediately or as soon as practicable." Failure to do so invalidates the policy. This happened to a tobacco company, which went to the highest State court to prove its case. When turning into a garage one day a company truck knocked down a boy who suddenly ran out from the curb. The driver helped the boy to his feet and brushed

off his clothes, after which the lad walked away, apparently unhurt.

Since the accident appeared trivial the driver's manager delayed giving notice to the insurance company. In the meantime, suit was started against the tobacco company for injuries the boy developed after the accident. The court held that the insured was not absolved from making a report simply because it considered the accident trivial, and that its failure to give prompt notice relieved the insurance company from liability.

Car owners often carry a low limit of liability coverage without realising where they stand in case of a serious accident. You may consider 5000 dollars or 10,000 dollars coverage sufficient, on the assumption that almost any accident claim can be settled before trial for that amount. But that limit is the most the company must pay after a court renders judgment against you. The company need not settle a claim before trial unless it chooses to. One man was insured to the extent of 5000 dollars when his car seriously injured a woman. After she started suit the insurance company told the car owner the case could be settled for 6500 dollars and offered to pay 3500 dollars toward the settlement. The owner insisted the company should pay 5000 dollars, its full liability under the policy, leaving him only 1500 dollars to pay.

This the company would not do, so the case went to trial. Although a 6500 dollars settlement could have been made, judgment for 20,500 dollars was entered against the owner as a result of the trial. The insurance company then paid

POVERTY AND WAR

"It is only by continually keeping the question to the fore, and thinking about it, and writing about it and talking about it, that we can ever hope to evolve new and better methods in this most vital of human relationships. In the words of Mr. Henry Ford: 'The poverty of the world is seldom caused by lack of goods, but by money stringency.' Commercial competition between nations, which leads to international rivalry and ill-will, which in their turn breed wars—these are some of the human significations of these facts. Thus poverty and war, two great preventable evils, grow on a single stem."

— "Garvin's Gazette."

its limit of liability, 5000 dollars, and the policyholder, after paying the balance of the judgment, sued the company to recover the additional 14,000 dollars he was out because the settlement had not been made on his terms. The court decided against him, holding that the insurance company was not obliged to pay the full coverage of the policy in order to settle the case before trial.

The printed provisions in your policy can even prove troublesome after your death! For instance, if a member of your family continues to use your car after your death, will your policy cover an accident? Unless your policy terminates with your death, as some do, you may suppose that anyone in the habit of using your car could continue to do so and be covered by your insurance. Yet this is not so. A typical provision in some policies gives coverage after the owner's death to "the legal representatives of the named assured, provided notice shall be given to the company in writing within thirty days after such death."

The mere giving of this notice, however, is not sufficient precaution during the period before an executor or administrator has been appointed by a court. For any accident which happens during this period the company is not liable, even though your wife is at the wheel and you have named her as executrix in your will. Until a

ONE CHILD IN FOUR UNDERFED IN W.A.

The plain man might wonder just how many undernourished children we have in this State. The answer is, about one child in four is undernourished. At least, that is what is indicated by official figures, prepared after careful research by experts.

— Editorial in "Daily News," Perth, Oct. 23.

court has actually appointed her executrix, she is not your "legal representative" and consequently the company is not liable. It follows that the only safe thing to do when the owner of a car dies is to read the insurance policy and be governed by its terms. If it merely extends coverage to the "legal representatives," notify the company of the death of the assured and keep the car in a garage until an executor or administrator has been appointed, and then see that the car is used only with his permission. So don't take your insurance protection for granted. And even after you familiarise yourself with your present policy, don't assume that the company will use the identical form year after year. It may deliver a renewed policy to you without calling attention to changes in the provisions.

And now, with all these things in mind, suppose you read your policy.

Christmas Mails for the United Kingdom and Europe

The Deputy Director, Post and Telegraphs (Mr. R. N. Partington) desires to remind readers that the time has now arrived to prepare Christmas gifts and greetings for despatch to relatives and friends in the United Kingdom and Europe.

Latest Date for Posting Parcels. To ensure delivery of parcels before Christmas, they must be posted in time to reach the General Post Office, Melbourne, before noon on Monday next, November 8, when the mail closes for despatch per the R.M.S. Orion. Posting of Other Articles. The last mail for letters and packets for delivery before Christmas in the United Kingdom and Europe will be despatched per the R.M.S. Moldavia. Packet mails will close at Melbourne at 3 p.m. November 18, and letter mails at 4 p.m. on that date.

Although the Moldavia mails will reach London on December 18, the public is exhorted to post, so far

as is practicable, Christmas mail for the United Kingdom and Europe in time for despatch per the R.M.S. Orion, as there will be a large accumulation of mail matter for delivery in the United Kingdom and Europe during the Christmas week. The packet mail for despatch by the Orion will close at the General Post Office Spencer Street, Melbourne, at 3 p.m. on November 11, and the letter mail at 4 p.m. on that date.

Mr. Partington desires to emphasise that, as in the case of parcels, the senders of small packets are required to fill in and affix thereto a declaration form indicating the nature and value of the contents, and that both parcels and small packets must be posted by being handed in over the counter of a post office.

"The Greek Minister of Education has appointed a Commission to revise the Greek classics, expurgating all references to liberty and democracy. A certain difficulty is being experienced with Aristotle and Plato, but it is anticipated that this will soon be resolved. Afterwards the Commission have orders similarly to revise the works of William Shakespeare and George Bernard Shaw." — *The Week*, September 1, 1937.

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"WHAT I THINK OF THE CHURCHES TODAY"

The above article by Mr. W. Macmahon Ball, which appeared in the "New Times" of September 17, has elicited so much comment and brought so many requests for a reprint, that it has been re-printed by the "New Times" as an eight-page brochure.

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## MONEY AND DEMOCRACY

### The Work Ahead

A Letter to the Editor from BRUCE H BROWN

Sir,—

Outstanding features of the Federal elections were the striking influence of the U.E.A., in electorates hitherto regarded as U.A.P. strongholds (Balaclava, Fawkner, Henty and Kooyong), and the demand of a large majority of electors for a better money system. These are entirely new features, and they clearly point the way in which our future activities should be directed. There must be a spreading of the truth regarding money and its control, and we must call upon the people to join together in demanding the establishment of democracy by exercising greater control over the individual members of Parliament.

#### Unequal Value of Votes

There can be no such thing as democracy in a country where one section has greater voting power than another section, or where its money supplies are controlled and determined by a private monopoly. Apart from the measure of control, which may be exercised by electors over their parliamentary representatives, there is something radically wrong with our electoral machinery when it gives more than 60 per cent, of the representation in the House of Representatives to less than half the people. In this respect the following table, based on the figures published up to the time of writing, tells an eloquent story:—

Party	Total Votes	No. of Seats	Seats per Seat
U.A.P.	1,126,884	28	40,246
C.P.	447,639	17	26,332
Labor	1,385,544	29	47,777
Other	202,388	0	-

One Country party vote is therefore equal to 1.8 Labor votes, and one U.A.P.-C.P. vote is equal to 1.36 Labor votes. Sixty-six thousand of us in Fawkner have the same representation as only forty-nine thousand in the Wimmera, showing that the voting power of the country elector is 33 per cent, greater than the voting power of the city elector. This seems to me to be discrimination as between different parts of the Commonwealth, and, as such, might be found contrary to the principles enunciated in the Commonwealth Constitution.

#### Votes for Monetary Reform

But perhaps the most striking aspect of the election is the number of Australians who have demanded an improvement in the money mechanism. The Labor party, for example, placed the national control of credit in the forefront of its programme; the Social Credit candidates advocated the same thing; and most of the Independents also made this a feature of their campaign. In addition, several members of the Country party, especially in Victoria, made no secret of their conviction that until the money arrangements are put right it is a waste of time trying to put other things right. These considerations lead us to another interesting table, as follows:—

IN FAVOUR OF NATIONAL CONTROL OF CREDIT	
Labor.....	1,689,185
Victorian C.P. . . .	66,026
Social Credit . . . .	48,450
Independent . . . .	51,239

AGAINST ANY CHANGE FROM PRIVATE CONTROL OF CREDIT	
U.A.P.-C.P.....	1,558,585
Independent . . . .	26,502

Total..... 1,585,087  
These are the Senate figures up to October 31, exclusive of the South Australian Independent Group whose attitude is not known to me, but even if we include the whole of these

(41,063) as being against the community controlling its own credit, we still have a majority of more than 200,000 in favour of monetary reform. This result affords splendid evidence of the effectiveness of the work so far carried out to educate the general community regarding the facts of the money swindle, and gives the greatest possible encouragement for the future.

#### "Knowledge" from the Newspapers

That an intensification of this educational work is an indispensable condition of future success was made abundantly clear to me while distributing "How to Vote" cards on polling day. At different periods of the day the gentleman in charge of the U.A.P. organisation at the booth relieved the young fellow of whom mention was made last week, and in the course of conversation I discovered that he was an exceedingly nice chap, but hopelessly ignorant on the important question of money, and harbouring all sorts of silly ideas about the Social Credit proposals. He admitted that his ideas had been acquired entirely from newspaper reports and that he had given the subject no personal study. He also admitted that the arguments I placed before him appeared to be thoroughly sound and that he could advance no valid objection against them.

At another period of the day a young lady of leisure took a turn at the work. She, too, was an agreeable sort, despite an inescapable air of superiority. She had a great fear of Mr. Lang, but when asked what she actually knew to his discredit she admitted that she knew nothing other than the criticisms and cartoons constantly appearing in the newspapers and the reports that he had made a terrible mess of the Government Savings Bank in New South Wales. These things satisfied her that he must be a thoroughly bad man.

She hesitated to believe the facts regarding the closing of that particular bank or the words used by the late Sir Robert Gibson in his special broadcast message to the nation, and was astonished to hear that even the Banking Commission had exonerated Mr. Lang from blame or culpability.

The young lady had not even an elementary knowledge of money and was ready to admit that the principles of reform as explained to her seemed to be quite sensible. She evidently moved in the "best" circles, for she was known personally to most of those who drew up in luxurious cars, but, oh, how ignorant on the subject that really matters!

The same applied to the Labor representative. He was working for national control of credit without knowing what credit is. He said he had attended many A.L.P. meetings, but had never heard any discussion or explanation of money, or of the reasons why it is not possible under existing financial conditions for the worker ever to get a higher standard of living, no matter what may be done by scientists and engineers. Immediately these reasons were explained he said he could see the position clearly, and agreed wholeheartedly with the proposed remedy.

#### "What About Your Bank Balance?"

At another election booth a friend of mine, when offered a U.A.P. voting ticket, informed the lady that he had made up his mind to vote Labor (there were no non-party candidates in his electorate) and therefore he had no use for the ticket. The lady was surprised and shocked, and replied: "Oh, Mr. -, what about your bank balance and your

employment? If you vote Labor you will lose both!" This lady was another prominent church worker, and, apart from the impropriety of such behaviour at a polling booth, behaviour intentionally designed to scare the timid, it is certain that she would not have permitted herself to utter such rubbish had she been informed of the nature and origin of money and understood what a bank balance really consists of. Not only so, but she would have known that national control of credit is the very best guarantee for the security of the bank balance and for the maintenance of employment on a nationwide and useful scale. It is private control of credit that renders the bank balance precarious and causes such serious limitation of beneficial employment for the people.

In the evening I also acted as scrutineer, and in that capacity came in contact with the gentleman acting as scrutineer for the Labor candidate. This man immediately recognised me and volunteered the information that although he had been assisting Labor candidates for years it was not until the previous Thursday night at the Prahran Town Hall that he had ever heard any explanation of the money system and how it so closely affects all of us in our everyday life.

#### The Essential Task

These and other incidents convince me that the essential task before us in the immediate future is to work with the object of lifting the scales from the eyes of the people in general respecting this money business. How it is to be done is of course another matter, and that is where every man and every woman of goodwill can play a helpful part. Church or-

#### THIS WEEK'S GEM

"Argus" editorial on Wednesday:—

"Seldom has an international statesman administered a more crushing rebuke than that contained in the allusion by the British Foreign Secretary (Mr. Eden) to Mussolini's support of German claims for colonies. He recalled that Italy herself had profited very considerably by the territorial spoils of the Great War, yet showed no disposition now to disgorge any of her own gains to satisfy German aspirations . . . The world has not forgotten that while Britain fought for idealism in a quarrel not her own Italy drove a hard bargain and fought largely as a mercenary."

ganisations in particular should be concentrated on and the returned soldiers as a body should be made aware of the true situation. It is a remarkable thing to me that these great fellows who stood up so courageously and so effectively against the greatest military machine in history have so far allowed themselves to be beaten to a frazzle by mere bookkeepers. Once again this year they have an agenda as long as the arm for "discussion," and once again we may expect them to have a deputation to the Government, only to be told that they cannot get what they want because there are no "funds"—mere figures in a book!

Coincidentally with the spread of knowledge regarding the money swindle we must also foster a more widespread appreciation of the fact that Parliament is the servant of the people, and that any member who fails to carry out the directions of his constituents should be dismissed as any other disobedient employee would be. In this work there is room for assistance from every citizen of good will. — Yours faithfully,

BRUCE H BROWN  
10 Parkside Street,  
Malvern, S.E.4.

## THE SPACIOUS ADVENTURES OF THE MAN IN THE STREET

By YTEB.

When the late Eimar O'Duffy died some two years ago at the age of forty-two, the world lost not only one of its best descriptive and imaginative writers, but one of its most profound students of social organisation, human nature and economic truth.

Mr. O'Duffy wrote with the freshness and wit of a true Irishman, which is saying a great deal. At the time of his death he was just reaching the zenith of his song, and his intellectual advancement is clearly to be perceived from a study of his earlier and later works.

He did not burst into fame with one good book and then write a lot of potboiling tripe.

"Life and Money," his treatise on economics, has already been reviewed in these columns. This book was dedicated in the following terms: "To my two children who, according to the laws of economics, should never have been born," and in it we find his allegation that man is no longer the heir of the ages, but a foundling on the doorstep of an engine house.

It is, however, with one of his three great satires that this review is concerned. These three satires are, "King Goshawk and the Birds," published in 1926; "The Spacious Adventures of the Man in the Street," published in 1929; and "Asses in Clover," published in 1933.

In "King Goshawk" we find O'Duffy pondering the twin philosophies of work and want in a world of potential leisure and plenty.

#### Mr. O'Kennedy Visits the Stars

In "The Spacious Adventures" Mr. Aloysius O'Kennedy relates the story of his journey into space, and of his sojourn on the planet, Rathe. The social and economic organisation of the Ratheans is brought into instructive and diverting contrast with our behaviour on this lunatic world; and it is not until Mr. O'Kennedy visits the local isle of banishment for social offenders, and the regions of darkness, that he finds conditions approaching in stupidity the hustle, acquisitiveness, and will to power and domination peculiar to this world.

The Ratheans don't, of course, have it all their own way, as their Professors of Mathematics (after the fashion of our economic experts) have bluffed them into surrounding the natural function of eating with all the taboos and shibboleths which we on earth have battened on to the natural function of sex. In matters of sex the Ratheans of the more enlightened regions are entirely uninhibited, but they no more abuse their freedom than does the average earthling abuse his freedom to eat what he will.

There are other very illuminating differences in conduct and institutions, which will make even the most hidebound of readers begin to doubt whether many of our most hallowed of habits and institutions, particularly in the economic sphere, are really of such inexorable and inevitable a character as we think.

#### The Bid for Power

Mr. O'Kennedy eventually tries to raise the darker regions (Rathe no longer spins on its axis) to revolt and to seize power over the decentralised and apparently unarmed and unambitious bright regions.

The description of the journey

\*"The spacious Adventures Of The Man In The Street", by Eimar O'Duffy. Social Credit Press, 166 Little Collins St., Melbourne; 5/3d.

into the regions of darkness and perpetual cold is a masterpiece of vivid writing, and if the inhabitants of these regions behave like people of an advanced Communist State, perhaps we should not feel very flattered.

Mr. O'Kennedy's armies are subdued by a soporific gas; he is tried and his worldly behaviour is condemned in dignified and instructive manner. He finds his way back to Ireland after execution.

#### The Arch Criminal

It was after writing this book that the proper re-agent was brought to bear on O'Duffy's mind. Working along philosophical lines he had discovered the major fallacies of our social and economic organisation. It was then that his attention was directed to the analysis and proposals, which disclose a mathematical flaw in our money system and set forth the principles necessary for correction of that flaw.

O'Duffy's philosophy was now allied with a proper understanding of the basic lie upon which our economic arrangements are based, the mechanism of the working of that lie, the mechanism necessary for its correction and the true seat of power in the modern world, namely, the banking system.

In 1933 he completed his satires with the immortal "Asses in Clover," in which Mr. Slawmeyer Gander, director of all the banks in the world, takes his proper place as the villain, and the lick-spittle professional economist comes in for a flaying which would lead anyone possessed of a less rhinoceros-like hide to place his head in a bucket full of water three times and take it out twice.

O'Duffy's works will live long amongst discerning readers. They are the types of book, which one is loth to put down once started, and if the reader in his absorption forgets to go to bed, and so falls foul of his wife, he won't be the first of O'Duffy's admirers to have been caught the same way.

#### JAPAN EXPRESSES THANKS

The courteous Japanese gentleman who thanked the industrialists of Lancashire, after dinner and to loud laughter, for teaching his country to spin and weave so well, doubtless provoked the kind of laughter that hides chagrin. He was, however, merely stating a fact. The rings and looms on which the Japanese spin and weave cotton stuffs at incredibly low prices were mainly, we are told, constructed in Lancashire. The engineers who supervise the "watchers" and who adjust this almost purely automatic machinery were, as the Japanese guest so gratefully acknowledged, taught by Lancashire. But in Lancashire the very existence of such machinery appears to be kept as dark as possible, as if the very mention of it would call Ned Lud from his grave to lead a new army of machine-wreckers. In fact, while in Japan the desire for efficient production has led to the installation of machines that require only one "watcher" for every fifty, in Lancashire any attempt to compel a weaver to tend six instead of four leads to Industrial war. Old England rates the provision of work higher than the production of clothes.

- The "New English Weekly."



# "ONLY SAPS PAY RETAIL PRICES"

## How They Buy "Right" in America

Writing in the *American Mercury*, Hannah Lees shows how the wide-awake consumer in the United States can generally buy at much better than retail rates. The tendency noted in the article below is rapidly growing in Australia, and, even where the customer does shop retail, he can usually, if he demands it and if he is a cash purchaser, get as discount the difference between the cash-order retail price and the genuine retail price; or, if he is a she, there is the discount to the Housewives' Association or similar body.

The writer's conclusions are probably true—that department-store centralisation (i.e., monopoly) has now become so cumbersome in its overhead as to be unduly costly in administration, and that extended time for payment is now so generally demanded as to require further additions to retail prices.

Through our vicious financial-industrial monopolies, the big emporium has already virtually killed the small store. Likewise it has almost extinguished the wholesale warehouse. The next turn of the wheel is now taking place, and the big retailer is himself getting what he gave to the small retailer and to the big

At a ladies' bridge party recently we were discussing the high price of electric refrigerators, and my forthright partner remarked: "But you don't have to get one retail, you know. Retail prices are simply for saps. Don't you know Somebody?"

The same point came up later when another acquaintance said: "It was a 100-dollar washing machine, but I got it for 60 dollars through Bob's connection with A-----. I could have got 20 per cent, discount anyway through this merchandise service I know, but A----- \$ purchasing department got us 40 per cent off."

These remarks opened up a whole new economic world to my innocent gaze. Hitherto I had thought that when you wanted to buy a household article you went to a store and paid the price on the tag. Or you got last year's model and accepted the lack of guarantee that went with reduced merchandise.

Since then, through various channels, all of them perfectly honest and some of them openly advertised, I have bought a 229-dollar refrigerator for 161 dollars, a 99-dollar stove for 59 dollars, Venetian blinds at 25 per cent, off their retail price, and a mattress at 20 per cent off. Friends have told me of buying a 35-dollar suitcase for 20 dollars and a 100-dollar typewriter for 50 dollars. Every article was a late model of a nationally advertised brand, and carried all guarantees that came with the regular retail price. In some cases the articles were purchased in exactly the same store where the customer would have paid the higher price if he had not come with the magic password.

For, of course, there is the password angle. There are two ways in which this buying is done. The first, open to anybody without even the formality of an introduction, is through the various merchandising organisations operated frankly for profit. I have no way of knowing how numerous these organisations are, but in my own town I know personally of three. You hear of them ordinarily through a friend. (But not always, for one organisation sent me a three-page letter detailing goods from wedding presents to oil burners, on which I could save from 10 to 40 per cent.) When you go to one of the offices you are greeted by an attractive young woman who asks what you are interested in, says yes, they have very good prices on that article, does a little telephoning, and then sends you to one or more addresses with a slip saying you are from such and such a bureau. You go to this place, usually a wholesale house, are shown merchandise and quoted prices a great deal lower

than retail prices. You pay by cash or cheque, your purchase is sent home to you, and the merchandise service receives a small commission from the wholesaler.

\* \* \*

The second way offers greater savings, but requires certain definite connections. I think I am safe in assuming that many times as many goods are bought through connections as through merchandising services. Such connections are banks, railroads, insurance companies, universities, lodges and other large organisations. Such organisations have purchasing departments, and many of them offer their employees the privilege of buying through them any article that could conceivably be purchased for the firm—and often things that couldn't conceivably be for the firm.

If you or one of your family is connected with such an organisation, you merely telephone the purchasing department, telling them what you want to buy. You are then sent, cheerfully and openly, to the company that will give you the best price, often to the very department store where you would have gone to purchase the article retail. You find what you want and, if it is a department store, you go to the contract department. Most department stores, I have discovered, have contract departments that do a flourishing business with a scale of prices quite different from those you or I would ordinarily see. You tell them you are from such and such an organisation and are quoted a price that may be 20 per cent, below the retail price. Then you send a note and cheque to the purchasing department of your organisation and they give the order.

There is nothing furtive about the affair. The store's contract department is perfectly frank about the transaction being a personal purchase, though there are certain formalities. One of these is the roundabout way of paying; another is to refer to the price quoted as a contract price, never as a discount.

That all these gestures are indeed sheer formality was brought home to me when a relative, through an organisation with which he is connected, bought a portable typewriter of standard make. I happened to be on hand during the transaction.

"It's a good machine," said the salesman, affably demonstrating its excellent features, after quoting a figure, 18.40 dollars less than the retail cost, "and the price is right." Then he added, "You know there are thousands of people connected with organisations like yours who could save money if they took advantage of their opportunities. Trouble is, a lot of them don't know."

Since, only a year before, I had bought a typewriter from the same agency at a price, which according to the salesman was not right, I must confess to some bitterness at this land statement. But when I asked him how they could quote these low prices, he merely smiled

The aftermath of casualties following the Great Australian Donnybrook, politely known as the election, was interesting in its variety. Honest Joe, in trying to associate himself with America's Truthful George by fiddling about with an axe and a cherry tree, got a thorn in his flesh. Bob got such a scare that he went cold all over for a change. Dick had a sore tummy or something. Archie's nose went completely out of joint, and George, the Acrobat of the Golden West, made his last journey on the political trapeze. But, no matter; the Old Gang is back in its place and the Puppet Show will re-open as soon as the Annual Conference of National Industry closes at Flemington. Yes, the Brawl is over, and I hope I may be forgiven if I sum it up thus wise:—

The tumult and the shouted lies;  
The dirty tricks of Mammon's mart;  
The truth a thing to sacrifice—  
Such is the foul and rotten heart  
Of party politics; and yet  
We still forget, we still forget.

We forget to "look behind the lions" and discern the sinister forms of the ringmasters—big business, the banks, the press—goods in hand, prodding their tamed, bootlicking "pets" as they go through their sycophantics for the edification of the open-mouthed crowd. And the ringmasters give their lions no peace. The star performer in particular receives no mercy; hither and thither over the broad face of the land, even unto

and said: "Well, the C— company buys a lot of machines from us, so we can afford to." Yet obviously it wasn't the institution that was buying the machine, but my relative.

Of course, not every type of goods nor every brand can be bought in either of these ways. In my town at least, clothing seems to be outside the field. And on some household goods the manufacturing companies offer no discount. These concerns, of course, are simply protecting the retailer. From the standpoint of commercial loyalty this is admirable, but I am beginning to wonder whether this protection is economically justified.

The retail or department store has a number of functions. It allows people to charge their purchases and to pay over a long period of time. It displays goods attractively and stimulates buying in people who are undecided about their wants. It displays a great variety of goods conveniently in one centre, though, to my mind, going from store to store is no worse than going from floor to floor in crowded elevators. But when you consider the difference between the straight retail and the wholesale-retail prices, it looks rather as if the retail consumer is paying too high for his privilege of shopping and charging.

I don't suggest that the department stores make exorbitant profits. But I do suggest that their organisations have become so cumbersome and expensive that they are forced to step up the price of what they sell out of all proportion to its cost of production. I am wondering if this widespread habit of wholesale-retail buying has not grown up as an unconscious protest to that unnecessarily expensive organisation, and if it will not turn out to be a vital test. They can't both survive—not with such tremendous disparity. One is certain, sooner or later, to drive the other out of existence. But while the economic struggle works itself out, and those in the know keep on buying at special figures, the whole thing seems a little unfair to the saps who pay retail prices.

the ends of the earth, he must move at their bidding and perform his tricks. What a life! But, doubtless, he will have rich reward and green pastures when his days of usefulness are over. That's one thing about the ringmasters—they don't mind paying for a good job of work, knowing, as they do, the affinity between gold and silence.

That election seems to have gone to my noddle somewhat, so I'd better shake it off and have a look round. "I see be the papers," as our old friend, Mister Dooley, used to say, that a prominent member of the Japanese Chamber of Commerce states that his Government "might take action," following the talk of a boycott in Australia, and that any moves in that direction "might result in Japanese merchants ceasing to operate in Australia." Well, that's plain enough, isn't it? Nothing vague or Anthony Edenish about that statement.

But, soft, here comes Joe. Give him the stage: "Touching on that resolution of the A.C.T.U., favouring a boycott of Japanese goods, I can only repeat that any such action would be most ill-advised." You see the point? When you call it a Trade Diversion Policy it's all right, but call it by its plain name of boycott, and you're simply asking for trouble. So, once more, ladies and gentlemen—keep out of the ring.

Oh, yes; there's going to be some fun before this Japanese business is over, but, meantime, why worry? Flemington is looking its best, the Governor-General has bought a new hat and everybody is simply oozing prosperity, so we just haven't got time to think about boycotts and nasty things like that. Run away and play, little Jap., and don't come till we call you.

Now let us get back to the ringmasters. Is there any limit to their arrogance? For sheer impertinence, the following comments on the Duke of Windsor, taken from a paper which continually professes to be the champion of democracy, would surely be hard to beat: "A perplexed Empire is groping for some definition of the Duke's position and wondering what his present activities may lead to. . . . The general hope was, and is, that the Duke would in due course take his rightful place in his own country as a Peer of the Realm. The present fear is, that his tours may cause complications which will either defer that return or invest it with a false and disturbing significance."

Isn't that nice and democratic? But here's where the champion of democracy gives itself away: "His purpose is to study housing and industrial conditions in various countries. Such studies by such a world figure could have little value unless they were the prelude to some practical result." How these press hirelings of the ringmasters hate the idea of results!

In the fierce competition for circulation supremacy they are prepared to tear each other's hair out. "Lyons and Prosperity," shouts one, and "Curtin and Common Sense," shouts the other. And so they keep the party fires burning. But let anybody try to gain access to their columns with a demand for results and the supremacy of the will of the people, and he will find the door slammed in his face.

One more quotation from the "champion of democracy": "Australians will feel that, although the Duke's motives are admirable, the method and time of advancing them are ill-chosen." Of course. The "method and time" are always "ill-chosen" when it comes to getting something done. Oh, men and women, can't you, won't you see that the single objective of the ringmasters and their press urgers is to divide the

# AFTER THE BRAWL

By SNAFFLE

## 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 3.)

#### KEW.

ANDERSON'S, 141 High St. Authorised Newsagent. Haw. 1146.  
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. 3783.  
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.  
LADIES' Hairdresser. Haw. 5605. "Burnie Salon," 81 Cotham Rd.  
M. J. MARTIN, 157 High St. Haw. 3794. Shoe Store, Shoe Repairs.

#### KEW EAST.

WATCH, CLOCK & JEWELLERY REPAIRS. I. Pink, 16 Oswin St.  
WICKER & Pram Repairs. L. Pavitt, 2 Hale St. Pick up and deliver.

#### MORELAND.

BOOT REPAIRS. J. T. Nolan, Holmes St., 4 drs. Moreland Rd.

#### NORTHCOTE.

GRAY & JOHNSON Pty. Ltd. Leading Land and Estate Agents. 742 High Street, Thornbury.

#### SANDRINGHAM.

A. R. RYAN. SHOE REPAIRS. Opp. Stn. Tennis Racquet Repairs  
BIGGS & LOMAS, Tailors. First-class Workmanship. Suit Club.  
CONFECTIONERY AND SMOKES.  
Gibson's, Bay Rd., opp. Theatre.  
GROCERS. MCKAY & WHITE. Bay Rd., opp. Theatre. XW 1924.  
HAIRDRESSER and Tobacconist. A. E. Giddings, 13 Station St.  
HOME MADE CAKES.  
F. TAYLOR, 21 Bay Rd. XW2048.  
LIBRARY, 5000 BOOKS. COUTIE'S NEWSAGENCY.

#### PARKDALE.

RADIO REPAIRS AND SALES. C. Barnett, 19 Herbert St. XW2031.

#### SPRINGVALE.

DAIRY, M. Bowler. Buckingham Ave.  
R. MACKAY & SONS. General Storekeepers. UM 9269.

#### WILLIAMSTOWN.

DON B. FISKEN, Baker. 122 Douglas Parade.  
DUNSTAN, DAIRYMAN. 28 Station Rd. 'Phone, W'town 124.  
HAIRDRESSER and Tobacconist. C. Tomkins, 165 Nelson Pl., 76 Ferguson St.

#### WINDSOR.

E. COOKE, 49 Chapel St. W. 8044. High Class Butcher (Cash).



people and keep them segregated in party camps? Haven't you realised yet that it was because Royal Edward insisted on having things done that he was told where to get off? Has he given in; has he thrown in the towel? No; he is still "in the ring", God bless him. For heaven's sake let's rise and follow his example. The ringmasters are fighting desperately against the rising tide of public opinion. Bring your party streams together and make it a flood. And don't waste another day, for it's Now or Never!

COLD GLUES, DEXTRINE PASTES AND GUMS.  
INDUSTRIAL ADHESIVES PTY. LTD.,  
155 Yarra St., Abbotsford, N.9, Vic. Phone J 2478.



ELECTORAL CAMPAIGN NOTES

VICTORIA

Freedom! Liberty! What nonsense to exalt the mythical in the face of party government, crushing taxation, dictation by boards, and the imminence of war. Utter nonsense! In very truth we are a people in bondage. We have developed a country equal to paradise and our existence is on a par with the other place. Under the operation of the Onion Board thousands of bags are being destroyed at Leongatha. Likewise, thousands of bags of potatoes are lying wasting on the farms. One

taught a religion that is pure blasphemy, because we are prevented from putting the ethics of it into practice. And we are held in subjection by the instrument of economic fear. Sounds awful, doesn't it? But isn't it true? A partial explanation of our servile condition can be discovered in the advice given by a Continental banker to an associate in America when the abolition of slavery was a burning public question. Abolish slavery by all means, he said, because you are responsible for the physical well being of your slaves. Substitute a wage system and by your control over money you have all the advantages of slavery with none of its responsibilities.

THIS MAN WOULD BE A NATIONAL HERO NOWADAYS

The English "Chelmsford Chronicle" quotes from the "Mechanics' Register" for 1826: "A very simple but ingenious piece of mechanism has been put in this (Chelmsford) prison, invented by Mr. Wm. Haase, of Saxthorpe, in Norfolk, denominated a hand-crank machine; it turns with a heavy wheel like a chaff-cutter; has two handles; a force-pump is concealed, into which a pail of water being put, the turning of this machine pumps it out of one barrel into another, and back again 'ad infinitum,' without waste. An index is attached, by which the governor can tell the number of revolutions the wheel performs in a given time; it can also be made hard labour for four persons, or it may be turned with ease by a lad."

Why not a Government Research Bureau to find out what other work-making inventions may be hidden away in dusty archives?

cannot give eggs to hospitals without being penalised. And the orchard lands are, in season, carpeted with decaying fruits. A friend taken on a holiday tour is not allowed to contribute to the motor expenses. We would like a silent, elastic motor service in Bourke Street, but we have to take the nerve-racking electric car. One cannot use one's own motor-lorry to take school kiddies to a picnic without charging them fares and complying with other regulations. We must not read certain books that might turn us against war, or suggest that the Government, which inflicts injustices on us and deprives us of liberty, is not the best form of government. We must weigh ourselves down with garments if we wish to bathe in the sea. And it is mooted that we must not drink beer. We are

That makes it more horrible still, doesn't it? Well! What's to be done about it? Are we to continue our insanity of clamouring for work when science and invention holds out freedom from compulsory toil? That does not sound sensible, does it? Would it not be better to immediately exert ourselves in shaking off our shackles—to assert our right to define our own destinies? Why not start right away to work for the abolition of the party system of government; rebel against taxation; oppose government by regulation and board; refuse to participate in war? All these can be condensed into demanding of Parliament, through our members, that it abolish poverty.

To accomplish this Parliament will necessarily deal with the fundamental error in our social order which when rectified will cure many of our ills; but in our work of organising we can attack the above-mentioned iniquities as giving emphasis to our condensed demand. That is the work the United Electors of Australia (non-party) has set out to do, and the U.E.A. is simply you. It is providing you and every other elector with the means whereby members of Parliament can be instructed to represent in Parliament a demand that it put all other legislation aside until poverty is abolished from the land. Your office is in McEwan House, 343 Little Collins Street, Melbourne.

Wheatgrowers, did you write to your member, as suggested in last week's issue, about the exorbitant rise in wheat freights? The quotation in today's press is 53/6. Does it make you wonder whom you are working for?

Now, for this week: What about this loan of £7½ millions to be "floated" in November? It would be a good idea to write to members and request them to demand of Parliament that the names and addresses of the persons and firms, etc., to whom we are indebted, as comprised in the National Debt, shall be published, with amounts of allocations. It would be nice

NOW WE KNOW

One could almost write the history of the world from the vantage point of the island of Malta, which, lying midway between Gibraltar and Port Said, is about as far from Europe as it is from Africa. This British island, once a Phoenician colony saw the great struggle between Rome and Carthage, saw the conflict between Byzantium and Rome and the protracted agony of the contest between Christianity and Islam. In the old days Malta's strategic position was formidable. That was why Britain occupied the place. —"Herald" leader, Oct. 30.

to know who these "benevolent" persons or institutions are. Now, don't forget to write. A few hundred letters flowing into Parliament House every week will, assuredly, have an effect. As we progress, we can look for thousands pouring in from every quarter. And that will make Mr. M.P. sit up and take notice.

A Matter of a Post Office — Member of Parliament Paterson is being reminded that he has work to do. Thorpdale South is interested in obtaining increased P.O. facilities, as against the Department's wish to close the branch. The office is showing a profit, so there is no legitimate reason for it closing. Mr. Paterson has wide-awake electors in Thorpdale.

Eric Butler will hold his first meeting at Benalla. An invitation has arrived for him to address a meeting at Swan Hill. Eric hopes to journey over as far as Donald in a week or two's time.

Finance remains the "eternal question" at head office. Luckily, a new man has come in who is devoting attention to this vital matter. But why wait for him to solve the problem—cannot you voluntarily send something in? Anyhow, if he should happen to call your way, give him a substantial welcome.

SOUTH AUSTRALIA

The Elections. —The elections are over, but in reality the Electoral Campaign is not specially interested in elections, but is interested in pressure politics. After all, it does not matter to us which party is in power, for once we have taken our referendum and found out what it is the people want, then every party must bow to the pressure of signatures of a majority of their electors, provided—and here is the snag—that the people will stand firmly behind their signatures.

If Parliament Refuses — Suppose Parliament refuses to do what the electors demand, how are we to let them know and determine what next we must do?

No use advertising through the press, for the majority of people would never see the advertisement. The only effective method we know is through the distribution of leaflets and here is where our standing army of distributors is necessary. Eighteen hundred distributors—that is the number we need

A MAN'S SHOW

"We are poverty-stricken, debt-ridden, and overtaxed, and it is time the women of the world insisted on the establishment of social justice, personal freedom, utilisation of the wealth of the world for the welfare of the world, abolition of poverty, and international goodwill. "To say those things cannot be achieved is to admit incapacity. This so-called prosperity is nothing but rearmament race prosperity, and that is simply murder. But it's a man's show." — Mrs. Pauline Budge, Australian Women's Part leader, in Sydney, Oct. 28.

in South Australia, each one in charge of fifty houses, each one becoming the ultimate guide, philosopher and friend of the occupants of those houses.

Living It.—There is a story told of a clergyman who was transferred to a new church.

On the first Sunday he preached twice, and each time the one sermon.

The second Sunday he again preached the same sermon twice. By this time the deacons considered it time to take a hand, so they waited upon the rector and said that even though it was a good sermon they thought it time he gave the people a change. His reply was: "I intend preaching that sermon next Sunday, and every Sunday, until I find you people living it. Then I will give you a different one."

We intend sending out the call for 1800 helpers until such time as we have them.

Mr. Lee. — At our Council meeting on Wednesday evening we had the regrettable task of accepting the resignation from our staff of our old friend, Mr. Lee, who has acted as Hon. State Secretary for some time. Mr. Lee has rendered a great, unselfish service to the Movement and the Councillors were loud in their expression of appreciation, and wish him all the best in the future.

Study Class. —A Study Class, conducted by Mr. D. J. Amos, F.A.I.S., is held every Monday evening at our rooms at 17 Waymouth Street.

The subject for study, commencing November 1, is "International Money" and this will provide students with a thorough understanding of exchange. Mr. Amos is an expert on all matters pertaining to money, and has a unique method of imparting his knowledge. Students are being enrolled now. Do not miss this opportunity.

Women's Auxiliary. — On Wednesday, November 17, at 3 p.m., at the Rooms, a "Bring and Buy a Gift" Afternoon is being held in aid of the Furnishing Fund for the Rooms. An address will be given by Mr. R. H. Curnow, "A Democrat's Way to Abolish Poverty." Members and friends, please come and make this effort a success.

"Among the many admirable reforms which the Chinese Government was attempting, until rudely interrupted by the Japanese, was the suppression of opium in China."—Leading article.

I don't know about rude. The Japanese are following a highly respectable example. In 1839, the Chinese Government made an attempt to suppress the sale of opium, but, as British interests were involved in the trade, we went to war with them, annexed Hong Kong, and made them lay off the prohibition.

Being interrupted is an old Chinese custom. —Reynolds.

LETTERS TO THE EDITOR

PROPORTIONAL REPRESENTATION

Although it is too early yet to obtain the exact figures with reference to the 1937 election, the figures referring to the election held in 1934 are interesting, and show that our present system of electing our representatives could, with advantage, be altered.

1934 FEDERAL ELECTION
Voted for Lyons Government... 1,536,081
Against .. 1,606,051

Majority Against .. 69,970
The 1937 figures will doubtless show a still larger majority against the Government.

In a democratic country the will of the majority should always prevail, but before we can claim that the will of the majority has been clearly expressed, all opinions should have been clearly and fairly represented.

We cannot possibly reflect the will of the majority of the electors of a country if a large number of them have been disfranchised, and treated as though their opinions were not worthy of consideration.

The present system is complicated and confusing, and there are many who have not the time and perhaps the inclination to study politics, whereas others again feel that under our present system, although the jockey's colours may be changed, it is the same old moke that they ride.

Under a system of proportional representation we would have members of Parliament in proportion to the votes cast for the opinions that the various parties represent.

The card would be drawn up in this manner:—
Nationalist [ ]
Labor [X]
Country Party [ ]
Independent [ ]
Douglas Credit [ ]
Communist [ ]
Etc. [ ]

A cross would be placed in the square opposite the opinion we back, and we would at least have the satisfaction of knowing that we have not been disfranchised.

This would be a simple and straightforward way of knowing the will of the majority of the electors of a country.

"PRO POP REP."
Southern Cross, W.A.

LAUNCESTON, TASMANIA.

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