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THE NEW TIMES

AUNT BERTHA
AGAIN

(See Page 4)

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

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Every Friday, 3d.

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Health Services, Professional Ethics and the Economic Scramble

It has been well said that the economic system is a sieve through which out, and forever out, go all scruples, which might hamper the individual in a scramble for existence, which is becoming more and more intense as time goes on. This tendency, long and openly recognised as an inescapable feature of business and commerce, has gradually invaded even the professions of law and medicine.

It is a tribute to the moral fibre of most practitioners in these professions that they have resisted, and still continue to resist, this degrading tendency. But they are more and more being presented with the alternatives of adopting unprofessional practices, or starving.

In America, with its ambulance chasing and various ramps, we may see the ultimate conclusion of the vulgarising tendency of economic compulsion. If people are given no opportunity to act otherwise than as animals, they tend to act as animals.

In Victoria a doctor has, and for years has had, to undertake a comparatively lengthy period of study and training before he is allowed to practise on members of the public (other than those members whose lack of means compels them to resort to public hospitals). A doctor's training is reasonably complete, but no one will contend that it could not be made more complete if economic circumstances permitted. Medical courses cost money, and the young practitioner, besides rendering service to the community, has to extract sufficient money from the community to make a living.

Once he is qualified, he is allowed by law to treat illnesses of any portion of the human body. He has certain rights with respect even to the performance of dental operations, but this branch he is only too glad to leave in the hands of his fellow-professionals, the dentists.

Dentistry, as a profession, is of comparatively recent birth. Its organisation in Victoria, and its gradual development into a fully trained profession have taken place within the last fifty years. Development along professional lines has been relatively unhampered. This arises from the fact that dentistry is an uncrowded profession, and accordingly economic compulsion has, to a great extent, been absent.

The Growth of Dentistry

The growth of special branches of medical science, dealing with particular parts or functions of the human body, and, in some cases, the growth of a new profession outside the ranks of the doctors in those special branches, is a study not without interest. At first, any person, qualified or not, could set himself up as a dentist, and perform dental operations. Parliament then stepped in, in the interests of the public, to provide that dentists should in future go through a proper course of training before being admitted to practice. The older, unqualified practitioners were, however, allowed by law to continue their practice. This provision was probably wise from the public point of view, as otherwise there simply would not have been enough dentists to go round. But there was a further factor arising purely from a consideration of an economic system, which allows payments of incomes only to people who can find work in industrial production, or who can render services which the recipients of industrial income are willing to pay for. To compel the unqualified dentist to cease his practice would have destroyed the livelihood of such dentist. The inevitable result was a compromise between public interest and the

right of the individual to earn a living, with the sure knowledge that as time went on the unqualified man would die or retire, and that all new recruits would be trained before registration.

This scheme has worked fairly well in practice, and it is to the credit of our dentists that they have gradually and persistently built up their calling from the status of an unqualified business to that of a qualified profession. They have even recently made it unnecessary for dentists to lay out large sums in self-advertisement. Advertising has been limited severely by regulation.

It is fair to say that the people of Victoria have available to them much better dental service as a result of all this, subject only to the qualification that they have less and less money to pay for dental treatment as time goes on. Rising prices, taxation and smaller incomes see to this.

We have already stated that dentistry is not an overcrowded profession. It is difficult and exacting work, which may, in addition, be extremely unpleasant. The dental course is long and expensive, and capital outlay for chairs and equipment is large.

The "Work Complex"

The gradual ascent of dentistry to the position of a true profession has, however, not been made entirely without having to face obstacles arising from economic causes, and the "work complex," so strongly possessed by many of our politicians and citizens. The prevailing philosophy is that it is better to do work of even a dangerous character than to do nothing. There have been several attempts to open the dental register and to allow untrained persons to practice. The plea has always been that the livelihood of such persons will thereby be assured.

It is difficult to suggest that any steps should be undertaken which will deprive people of their employment, and, consequently, of their living. It would seem that, while all admit that the health of the public should be the prime consideration, economic necessity tends to demand otherwise.

There can be no satisfactory solution of this problem until the abolition of the work state is accomplished. If citizens were in receipt of regular incomes, whether they worked or not, there would be no incentive to put people into jobs for which they were not qualified, merely to provide them with employment, and so with an income. The need to compromise would be gone. More students would be able to embark on dental study, and more people would be able to pay for adequate dental treatment. And, perhaps most important of all, people might, under such a system, be able to provide their children with adequate and proper diet from birth, and so to nip in the bud the now prevalent disease of dental decay. This disease is regarded by Dr. McPherson Lawrie, author of "Nature Hits Back," as the most serious disease of the day, indicative as it is of a general deficiency which, though most apparent in the nation's teeth, must have its effects on other organs and functions of the human body.

Medicine and Optometry

While doctors do not begrudge the dentist his specialisation in oral surgery and treatment of disorders of the teeth, we find a sharp contrast in the matter of treatment of functional and other disorders of the human eye. In the sphere of pathological

disorders of the eye, the medically qualified oculist holds undisputed sway. In the matter of non-pathological defects in the powers of vision there is, however, a different story to tell. The sphere is not exclusive to the legally qualified medical practitioner. Opticians and optometrists have long tested and measured the powers of vision, and have adapted lenses and prisms to aid the powers of vision. Their calling is not of recent growth, and schools of training have for long existed in England, on the Continent, in America, and more recently here. Until recently, however, there was in Victoria no requirement by law that optometrists should have any training at all. In most other States there had been legislation on the subject for some years.

The Victorian Act of 1935 followed in general principle the scheme of the earlier legislation relating to dentists. Practising optometrists (or opticians as they were perhaps more generally, but less accurately, called) had to apply for registration, which was to be granted to them if they possessed certain qualifications, or if they had been in practice for a stated period before the Act came into operation. Persons claiming registration in future years must possess recognised qualifications and must have undergone a prescribed course of training. There are now some three or four hundred certified opticians within Victoria. Some have studied long and arduously overseas, and are possessed of qualifications recognised internationally. Some have trained within Victoria or in other States, and others have been through no set course of training, but have, at least, had some years of practical experience. Optometry is starting where dentistry started many years ago, and there are many within its ranks who are eager that it should also develop into a fully-fledged and qualified profession. That the development will demand considerable effort is clear, as modern commercial advertising, with all its blatancy, had made inroads into the practice of optometry before the passing of the Act, and Parliament has specifically blessed the continuance of an overhead expense which most professions have been unwilling to shoulder. The true professional man has never thought personal skill a matter to be made the subject of boasts in advertisements of the more blatant kind, or that the prize should go to the person who shouts the loudest. There is, of course, no objection to the type of advertisement, which states that Mr. So and So practises optometry at a certain address. However this may be, the optometrists have a degree of self-

government under their Act, and may safely be left to work out their own destiny either as a profession or as a business.

The Oculist and the Optometrist

The point, which concerns us, is the attitude of the oculist and the optometrist to each other. They are in direct competition with each other in the sphere of treatment of non-pathological eye defects. They each depend for their living on what they can extract from the citizens' pockets in respect of services rendered. As time goes on the competition grows hotter and stronger, and the layman wonders at times whether the matter of real genuine service to a most valuable portion of his anatomy is not in danger of becoming a consideration secondary to that of merely making a living. He will reflect that probably it is a darned good job that doctors and dentists have never come into armed conflict about the care of his teeth. Even now the argument between the oculist and the optometrist is waxing hot about the right to collar the National Insurance pool in respect of eye services, if Lyons, Casey and Co. ever cease talking and really do introduce a National Insurance scheme. Medicine wants the whole pool. The optometrists want fair access to the pool.

Much Argument

It is very instructive to get hold of an oculist and to hear him expound his views. He will say that the human eye is one portion of the human body, and by no means a disconnected portion. Only a legally qualified medical practitioner can tell whether an eye disorder is purely functional or connected with some disorder in some other part of the body. The doctor's method of measuring the powers of vision after the administration of drugs is claimed to allow a better view of the fundus. And so on and so forth. The optometrist, it would seem should be erased from the face of the earth.

Go, then, to one of the more highly qualified optometrists, a man, for example, who has studied overseas for four years or so. He will say that optometry was an old and established science before medicine ever butted into the field in search of pennies, that the doctors had to take their first lessons in the measurement of the powers of vision from the optometrists' own schools, that the trained optometrist is well able to detect a pathological condition, and does not hesitate to call in the services

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of medicine or dentistry when required; that ninety per cent of cases of eye disorder, at the very least, are non-pathological; that the oculist tends to regard as pathological more cases than really are pathological, and that the doctors do only a fraction of the course in measurement of the powers of vision, a matter largely of mathematics, method and equipment, that he himself has done. He will say that there are four powers of vision—namely, focus, fixation, fusion and stereopsis—and that the doctor's training scarcely goes beyond the measurement of the first, and certainly allows of no co-ordination of all four powers, or the building up of an adequate philosophy.

The doctor will tell of cases where an optometrist has prescribed plain glass, rather than let his patient go without glasses (and with his cash still in his pocket). The optician will tell of prescriptions received from doctors, which display a woeful lack of knowledge of mathematical and mechanical principles.

The doctor will say that many optometrists have no training behind them at all.

The optometrist will retort that the measurement of the powers of vision and the adaptation of lenses and prisms to aid the powers of vision is no part of the medical course. Once a doctor has his degrees he may set up as an eye specialist without undergoing any of the specialised training necessary. At most, he will spend six to nine months on a study of these matters.

And, finally, the optometrist will aver that, although the use of drugs is prohibited to him, it was not so prohibited until 1935. He had not used the drug method for over twenty years before that, for the simple reason that he had evolved better methods. And so the argument goes on. The truth of the position probably lies somewhere between the two extremes. It is possible that a doctor, possessed of the benefit of years of general practice, and possessed also of all the best English, German and American optometric qualifications, might be able to offer the best and most complete eye service. He could lay claim to the virtues of each side to the argument.

BE KIND TO GOVERNMENTS

By YAFFLE, in "Reynolds News."

Some extraordinary things are said in Parliament sometimes. For example, listen to this:—

"FUTURE OF BRITONS."

"Mr. Maxton said that in the King's Speech there was no clear definition of what Great Britain, as a nation, wanted in the world, or what the Government desired the future of its citizens to be."

Here is a man who actually expects a Government to know what it is driving at.

The only thing that saved the Government from a painful predicament was that, in a Parliamentary debate, nobody is ever expected to reply to anything any-

body says, and all remarks are addressed to the Speaker, who, naturally, never speaks.

The fact that an experienced member can so far forget Parliamentary traditions as to expect a Government to define its ultimate object, or even to have an object at all, only shows how little people understand of what a capitalist Government's function really is.

As a member of the Society for the Prevention of Cruelty to Governments, therefore, I consider it my duty to explain what a Government is for.

Let us take Mr. Maxton's questions in order: (1) "What does Great Britain, as a nation, want in the world?"

The term "Great Britain" has two meanings. In its common or social sense it means all the people;

Finance the Obstacle

But his kind is an impossibility under the present economic system. A man could not finance two long courses of study.

Here again the public cannot expect the best service which is physically possible, simply because there is an absence of monetary tickets. The public must put up with something less than the best. They are frequently gulled into going to the man who can shout the loudest, and the contents of their pocket-books is made the subject of a scramble which could well give way to dignified co-operation, as in the case of dentistry and medicine. The health of the people is made a field for economic exploitation.

There will be many problems left to solve after the money problem has been solved. But it is important to realise that no problem can be solved satisfactorily until the problem of an artificial shortage of money is faced up to and solved.

We would like to see all professions remain truly professional in outlook, ethics and behaviour, and in the commercial world to have a democracy of financially independent consumers served by an aristocracy of producers. And we stand unswervingly for the financial principles, which will render this happy state of affairs possible.



From early days nothing has ever caused a Government so much pain.

in its official or Parliamentary sense it means only two kinds of people—those who invest money and those who lend money.

A Government's main function, therefore, is to help investors to get the best possible return for their money, and to help the lenders to find the greatest possible number of borrowers.

To this end, the Government devotes most of its time and energy to maintaining what is called "A Favourable Balance of Trade." This is achieved by sending as many goods as possible out of the country and selling them to foreigners at the lowest possible

price, while raising the prices of the goods at home to the highest possible level.

Officially speaking, therefore, what "Great Britain" (official) wants can be stated quite clearly in two words—"Foreign Markets."

* * *

All this, however, is very different from what the nation, as a nation, wants. The nation does not want more goods to be sent out of the country. It wants more goods to be sent into the house.

And there are few working-class mothers who, when invited to state their heart's desire, will reply, "A revival of foreign loans."

For this reason, you can see how tactless it was of Mr. Maxton to ask the Government to state what the nation, as a nation, wants.

For what Great Britain wants, officially, is almost the exact opposite of what Great Britain wants as a nation.

Indeed, from the days of Oliver Twist it has always been understood, among gentlemen, that nothing causes any ruling body so much pain as to be confronted with the knowledge of what the people want.

* * *

Mr. Maxton's second question—"What does the Government want the future of the citizen to be?"—is even more embarrassing. For no Government can see, neither does it dare to look, farther into the future than the next financial half-year.

No man, with a spot of affection for dumb animals, would ever ask a Government to think of the future.

For a Government has no means of knowing what is going to happen the day after tomorrow. Its policy is not a means to an end, but only a means of keeping its end up.

A Government is itself the mere sport of inscrutable economic forces over which it admits it has no more control than over the weather.

Let us, therefore, treat these frail and helpless creatures tenderly. Let us remember that when, in his darker moments, a Cabinet Minister looks into the future, he sees nothing but a vast and infinite recurring decimal.

Slump follows boom, and boom gives way to slump, down the dark abyss of endless time. Inflation and deflation succeed one another in an endless chase that has no goal. Back and forth swings the pendulum of irrevocable economic fate, like some vast clapper on a bell of doom.

And so, as far as the official eye can see, the process must go on until all earthly Governments have passed into the blackness of eternal Nothing. Pass the poor devils the port.

* * *

Finally, no Government would dare to say what it wants the citizen to be, for it would like him to be something entirely different from what he actually is.

It would like a citizen who has a head and limbs, but no stomach, so that he can abandon once for all the expensive habit of eating.

It would like a citizen who can manage to pay his income tax without ever having any income.

In short, the Government's ideal citizen may be likened unto an orange, which, though you squeeze it dry every day, remains forever full of juice.

But how can you expect the Government to say all this? I repeat—it isn't fair to ask it.

BOOKS BY EIMAR O'DUFFY

The following Works by Eimar O'Duffy, mentioned by "YTEB" in his article in the "New Times" of November 5 are available from SOCIAL CREDIT PRESS, 166 Little Collins Street, Melbourne.

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MELBOURNE (Cont.)

(Continued from page 2.)

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Your Excellency,

As Governor of the State of Victoria it was fitting that you should have issued a Christmas message to the people, and we are anxious to accept your assurance that the sentiments you expressed on that occasion were heartfelt and sincere.

Summarised, you wished all of us a happy Christmas and New Year, serenity and peace of mind, and a share of human sympathy. You urged us to "work to keep our light burning—the light of reason, the light of justice, and the light Of freedom"; not to allow dissension to weaken our counsels or to endanger our precious heritage by internal jealousy, spiteful detraction, or unreasoning prejudice; to turn our latent virtues—forbearance, brotherly love, and good-will—into active virtues; to play our parts and to do our utmost; and you hoped that we may have a full measure of the three essentials—faith in our ideals, hope for our rising generation, and love for our fellow-men.

All of which does you credit and to all of which we sincerely subscribe.

But these desirable things do not come of their own accord. What are you yourself DOING to bring those happy conditions about? Because of your position of influence and authority your personal responsibility is far greater than is the case with most other men. Your message contained no reference to the CAUSE of all the troubles and dissensions of which you made mention. How can we possibly have serenity and peace of mind when we are continuously burdened with financial worries? That is the greatest cause of human unhappiness, but for some reason best known to yourself you say nothing about it. In what way can a share of human sympathy fill an empty stomach unless the sympathy takes the form of goods or the wherewithal to secure goods? How can we honestly speak of the continuance of the lights of reason, justice, and freedom when as a fact we have had no such lights burning at all on the all-pervading question of finance—the thing that at present is unreasonable, unjust, and enslaving?

What is the precious heritage you spoke of—is it the privilege of starving in the midst of plenty or of seeing our merchants go bankrupt because they cannot sell at a time when millions of people actually need the things but have not the money to buy them? And what is the good of preaching forbearance, brotherly love, and the Christmas spirit of good will to men who have no money and no prospect of getting any?

These simple questions lead us to wonder whether your own attitude would be the same if you yourself had no income or if it were reduced to the basic wage level. You must know that you can enjoy the amenities of life as you do only because of the income you get, and that the extent to which other people may enjoy similar amenities is determined by the size of their incomes. Therefore, unless you are taking steps to put the incomes of the people on a better basis you must excuse our doubts regarding the genuineness of your high-sounding phrases about serenity, peace of mind, brotherly love, reason, justice, freedom, and the like. These are all impossible of achievement under the existing financial arrangements.

We agree with you when you say that we must all play our part, but we think you should have gone further and told us what part and how to play it. Our part as a people is to recognise that parliaments exist to give effect to our will, and we must play that part by telling the members of parliament straight that they will be dismissed at the next election unless they produce the results we want. And the first result we want is the release of the community from financial worry.

Your Excellency, every one of the disabilities you had in mind is the result of insane finance, and you must know that it is utterly impossible for peace and goodwill to prevail so long as the money arrangements of the country are under private control. We therefore look to you to prove your sincerity by helping to expose the swindling nature of the confidence trick being operated against us by the controllers of Finance, so that there MAY be some hope for the rising generation. Unless we do, do this they will have NO hope.

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The Price of Steel

There are many forms of taxation, but it has been well said that the meanest form is a rise in prices. The advantage to consumers of having money in their pockets is limited by the prices, which they must pay. Under the present order of things either a large section of the community goes almost wholly without income and prices remain relatively low, or, if there is an increase in distributed income, the advantage of such increase is immediately nullified by rising prices.

There is no way out of the economic morass to be found in the orthodox banking methods of alternate inflations and deflations. To stick to the way that led into a mess is not the way to get out of it.

If the bankers pump funds into their financial soap bubble it bursts. If they stop pumping in funds it dwindles to nothing.

A complete change in financial methods is needed to ensure that the flow of income to the community will equal the flow of prices chargeable against the community. Money must not be taken back from the community too quickly through inflated price levels. Neither must it, in the first instance, issue to the community as a debt due to a private monopoly. The matters of both the issue and recall of money must be taken in hand and regulated scientifically to reflect accurately the true facts of productive capacity and consumers' demand.

The latest instance of rising prices is to be found in the announcement that the Broken Hill monopoly is to charge more for its steel. It is stated apologetically in the syndicated press that the company must bow to the general rise in costs in production.

Last financial year the company made a record profit of £1,183,000, less than half of which it redistributed to shareholders as dividends. The balance was short-circuited from the consumption side of the economic cycle of money flow, and ploughed back into the production side—to increase the sum total of costs to be met without any cor-

responding increase of money supply in consumers' pockets.

With the increased prices now to be charged we may expect a larger rake-off during the current financial year, and a still larger immobilisation of purchasing power through increase of reserves.

The ability of large monopolies to achieve these scandalous rake-offs arises from the fact that they have collared a monopoly of some essential commodity, and to the rule of our present financial system, that the price of a thing is what it will fetch.

The sky is the limit, and money now being expended on capital works can be mopped up by rising prices, so leaving those works unrepresented by equivalent money. There is an unwarranted draft on future purchasing power.

This order of things is glorified by bankers and the commercial press, by such names as "prosperity" and "sound finance." It is neither. It is a barefaced robbery, permitted by a system, which attaches no importance to the consumer as such, or to the principle that the proper end of production is consumption.

There is the further factor that it is impossible for industry, as a whole, to recover more back from the public than industry distributes to the public. The undistributed profits of Broken Hill are offset by increases in debt and bankruptcies elsewhere, a condition described as healthy competition by our banking apologists.

The End of the Loan Council?

A stir has been caused in official and financial circles by the suggestion that New South Wales, being dissatisfied with the amount of debt money available to it through the Loan Council, intends to borrow independently through semi-governmental bodies, such as the Tramways Board and the Road Transport Department. The Financial Agreement legislation, apparently, does not specifically prohibit borrowing of this nature—borrowing without a licence, as it were.

Of course, the credit monopolists will be the final arbiters in the matter of who can borrow, for they may withhold loan funds from whomsoever they please.

The present stir is merely another instance of the scramble as between State and State and the States and the Commonwealth to grab the lion's share of the inadequate supply of money.

There is never a thought amongst our Governments that if they would only put their heads together they could put an end to monetary shortage once and for all. All that is needed is that they should re-assert their sovereignty in money matters, and put the private banking monopoly into its proper place as the community's servant and not its master.

The spectacle of sovereign Governments crawling on all fours to the banking monopoly at regular periods and begging that debt moneys be doled out to them has been endured for long enough. It is not an edifying spectacle.

Have our Governments no pens, no ink and no ledgers, the materials necessary for creating figures, which should record, but at present control and restrict, production and consumption?

Financial credit is merely a system of numerals.

The mesmerism of our Governments seems to be complete, and the bankers' yes-men, who are supposed to represent the people, apparently find it to their interest to do nothing in a situation, which clearly calls for prompt and courageous action. They content themselves with undignified squabbles as to whether New South Wales is to get £10 millions, Victoria £3 millions, and so on. They don't even take a tumble to it when the Commonwealth Bank Board tells them that it will only let the various Governments have about half what they originally asked for and really need.

Their bondage will continue so long as they allow it to.

The bankers will not willingly allow anything to be done which will destroy the Financial Agreements. Under those agreements they have the whole of Australia as security for loans to any one State. It is a matter of no moment to them if New South Wales goes publicly bankrupt for they may then distract upon Victorian taxpayers in respect of New South Wales debt, and vice versa.

If any one State endeavours to depart from financial orthodoxy, as New South Wales did under Mr. Lang, the bankers can foment hatred in the other States, whose pockets are threatened by default.

Considered all round, the Financial Agreements have been the bankers' finest instrument in the enslavement of the whole of Australia.

Begging by Children

New Year's Eve saw the customary invasion of Melbourne streets by infant mendicants, dressed in old clothes, and with blackened faces. These urchins congregate outside hotels, and, apparently, some of them are successful in getting two or three pounds out of their begging. The spectacle is degrading, and is particularly to be deplored at a time when the poliomyelitis epidemic is still raging.

However, children are notoriously quick of perception, and appear not to have been slow in realising that money is effective demand to the things they see in shop windows, and can't otherwise buy. They also see periodical orgies of organised adult mendicancy on Melbourne and suburban streets.

Buttons days they are called. Their schools also stage begging appeals.

It is laughable to think that some of the complaints, which have been aroused by the child-beggars, should have come from official charitable sources. It is no use saying to children, "Do as I say, but don't do as I do." They are quick to follow the example of their elders.

The papers also castigated parents for their failure properly to control their children. What chance have slum parents, with no yards for their children to play in and no domestic assistance or other help?

The kids simply must get on to the streets and out of hand. Instead of wailing, however, let us get down to fundamental causes, and, first of all, cut out the need for any type of begging.

Give the people money as of right—their own money, which the banks have stolen from them.

AUNT BERTHA'S LETTER

My dear Little Chickens, —I have got all your letters and I thought them just too sweet. To the ordinary person your dear little epistles might seem quite childish, but when I compare them with what we read in the daily press I am amazed at the wisdom contained in your loving letters.

I do hope that you have acquired the habit of reading the daily newspapers, because that is the only way in which you can misinform yourselves and deform your dear little minds. Isn't it just too lovely? I have just been studying the files of the newspapers for the past year and I am filled with admiration for the great ingenuity displayed by our newspaper magnates. The way they can make something out of nothing must be an inspiration to every one of us, and I hope you will profit by their example. But please don't carry it so far as to try and make bank notes—then you are a criminal. Take, for instance, the awful bombing of Guernica by those dreadful Germans. How nicely that was pictured. And although we have since discovered that Guernica wasn't bombed at all, but was blown up by the Reds, the picture originally painted by the press was so bright that some of our half-wits are still prepared to argue that it must have been destroyed by bombs, because the papers once said so. And then think of what the great daily press said about Mr. de Valera and Mr. Hitler and Mr. Mussolini and a few others who have made monkeys out of our great English statesmen. Don't you think it is just too sweet that, when these men have become internationally famous, we can still read our paper in the morning or afternoon and chuckle when we remember how insignificant they are, because the newspapers once told us they were?

But, getting back to this news from Spain, I think it was beautiful to read in the *Herald* all about the way in which the Reds had captured Teruel and entered the town, followed by the cheering citizens; and, then, how shocking it was to hear a few days later that the Reds hadn't got the town at all, and, apparently, there were not any citizens there at any time who were prepared to cheer. Mind you, children, I have quite a lot of time for the Reds, because I think that people who are prepared to butcher priests and nuns and murder a few millions here and there, just for a principle, must really be actuated by a noble emotion, and I am so pleased to see that the press of Victoria is prepared to assist them in every way, but don't you think it would be more convincing if they gave us some facts instead of prefacing all their statements with the words, "It is reported," or "Madrid reports," or even, "The Government says"? But I suppose you are sick of Spain and Russia and Mexico, children, and would like to hear of something more peaceful. What a relief it is to hear of Mr. Stalin bumping off his old cobbles and making the world safe for democracy! I don't think that I will go to Russia this year, because it seems that a girl would not be safe unless she had previously advocated Mr. Stalin's ideas, and I think it much wiser to stand twelve thousand miles away and admire the dictatorship of the proletariat (whatever that may be), because, even if I championed Mr. Stalin's ideas, they might have changed by the time I got there, and I might have to join Mr. Trotsky in Mexico.

But, coming to subjects much more important to us, wasn't it just too terrible that all the bombing planes in our Air Force crashed? My word, if there had been a war on we would have shown the enemy something. Our planes would have crashed in among their troops (it the panes got so far) and the destruction would have been terrible. At least, I suppose that must have been the intention—the alternatives of gross incompetence on the part of our

military authorities or of a bit of graft somewhere are so fantastic that it would be foolish to mention them.

And our dear Broken Hill Proprietary are compelled to increase the price of metals. The poor things! One must feel sorry for them because I am told that it was a terrible struggle to pay that 12 1/2 per cent dividend last year, and even that could not have been done without transferring large sums to reserves. No wonder our financial geniuses die at an early age. And, dear Clive Baillieu has been made a knight. Isn't it just too sweet? It's no good saying to me "Why?" because I don't know; but I think Clive might as well have it as anyone else. And, mind you, I think a knighthood is little enough for Clive, because with the increased price for metals one would think that his friends could have shouted a barony or something like that, but perhaps the price of these things has gone up also.

And the correspondents of the *Argus* have got in a terrible stew over what they call "the influx of Southern Europeans." Well, isn't that too bad! It appears that these degraded creatures are prepared to work long hours and do all sorts of hard work just for the sake of acquiring property in Australia. I think it is dreadful, because, as every one of you little tots knows, the thing to do now when you are a bit short is to run to the Government for assistance. Apparently, they won't do this, the cads, and I doubt if any one of them ever went to a great public school either, here or in England. And it will make it so awkward this year when we celebrate Sydney's sesquicentenary and a lot of half-wits have to yap about the spirit of the old pioneers, and how the old pioneers faced hardships and worked day and night and never got assistance from anyone, and then some nark will get up and say, "That is what our Italian settlers are doing now," and bang goes a good election yell, and some politician might commit suicide, although that is too much to hope for.

Now, little tots, I must close this epistle, because the bailiff has just come in, and we can't keep the gentleman waiting. Even if you little dears got no presents from Santa Claus, you had at least the satisfaction of spending one day without having to read the daily newspapers, and you will soon again hear from—

Your loving,

AUNT BERTHA.

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THE INCOMPETENCE OF ECONOMISTS

By A MAN IN A BANK
(From the "Bank Officer.")

Those who are more interested in the practical problem of human welfare than in the verbal ches of economics will find much sound sense in Professor Lancelot Hogben's "The Retreat From Reason."

Hogben, also author of "Mathematics for the Million," is an experimental scientist who has concerned himself with the study of the resources and technique, which are immediately available to mankind for their greater welfare. There is so much sense behind so many expertly placed punches to the academic jaw that I cannot do better than quote him for the benefit of those who are bored and bewildered by a subject that is ostensibly concerned with the wealth of nations, but practically arriving at the fore-ordained conclusion that the wealth of nations is not for the like of Tom, Dick and Harry. Hogben, in the vigorous style of Huxley hitting out at obscurantist Bishops, will have none of it. Those of us who have been temporarily blinkered by the metaphysics of wealth, which must not be plenty because it would cease to be wealth, will enjoy a little chuckle of revenge in the following:

"The professional apologists of social paralysis have not been slow to see this. Unpleasantly aware that the infusion of a little genuine scientific knowledge would compel them to undertake researches for which they lack both requisite training and social inclination, orthodox economists have adroitly entrenched themselves behind a barrage of paradox, which, when stripped of rhetoric, reads like this:—

- (1) Wealth is what you have and the man next door has not.
- (2) If he had it, what you have would not be wealth.
- (3) Hence, there can be no wealth without scarcity.
- (4) Since there cannot be scarcity if there is plenty, there cannot be plenty if there is wealth.
- (5) If there were no wealth, there would be no economics.
- (6) But, since there is economics, there cannot be plenty."

That, I submit, is a perfectly fair statement of the *foundation* upon which the imposing structure of orthodox economics is reared. It seems preposterous only because the foundation has been exposed. Many imposing things and persons, by the way, appear different once we cease simply to gape at them. But let us take a quotation from the scriptures of one of the high priests, entitled "The Nature and Significance of Economic Science," by Professor Robbins: "The truth of a particular theory is a matter of *logical derivation* from the *general assumptions* of the subject. But its applicability to a given situation depends upon the extent to which its concept actually reflects the forces operating in a situation." In short, it is a matter of competent technique in juggling with words. Professor Robbins is also convinced that "the relation of pork to human impulses . . . is verifiable by introspection." So it may be when one is meditating upon it with a full stomach. But one might add that the relationship of economics to the unclamorous stomachs of economists is a matter, which is frequently verifiable by *observation*. Is it to be wondered at that Hogben whose work lies in the domain of ascertained and tested knowledge, instead of the world of chop-logic, is moved towards their intellectual limitations, it would be harsh to add that a rational judgment on the choice of social organisation would demand

considerably more knowledge of electricity, biochemistry and genetics than writers on economics usually possess?"

How many of us have not felt beneath the wool that sound, sane and constitutional economics wraps round us that the real motive is to explain that nothing can be done? As all people are "free" to buy what they like, become millionaires or miners, as they prefer, and to rent any mansion that is to let, is not all interference superfluous? And then the great variety of human wants is put up as a final argument against planned, collectivist effort. As though what is of overwhelming importance is not just this: "Can most people get what most people need?" But that would be too simple. Every Tom, Dick and Harry could understand it. And it might lead to dangerous thoughts, which would prove a menace to the freedom of the great bureaucrats of private enterprise to do as they like with their personnel, their plant, their markets and the world.

In contradistinction to the verbal manipulations of the economists, Hogben states simply that the wealth of nations depends on (a) the material resources of man's environment, (b) the biological resources of social personnel, (c) the social resources for mobilising the common will to make the fullest use of the first two. And he goes on to explain how a social balance-sheet can be drawn up which shows that the word "plenty" defined with reference to man's needs has a perfectly clear social meaning, despite the continued existence of orthodox economists.

"Plenty is the excess of free energy over the collective calorie debt of human effort applied to securing the needs which all human beings share. It is convenient to conceal it beneath an avalanche of sophistication, because a very large number of Englishmen and their families are not receiving the bare minimum of daily calories, which the British Medical Council prescribes. . . . If the balance sheet is complete, it will include the necessary minimum of calorie debt involved in the human activity of administration. It need not include the large wastage of calories involved in maintaining the body heat, sudorific and motor activity of speculators, solicitors and a multiplicity of middlemen. When the thermodynamic balance-sheet shows that the result of adopting a new process is to increase the free energy of the social system, and the social system operates to pile up a calorie debt of human effort in the manufacture of poison gas, thermite bombs, gas masks and subterranean concrete shelters, the intellectual flunkeys of the cosmopolitan financier exempt neither themselves nor us from the universal conservation of energy by asserting that the new process will not pay. All they contribute to the discussion is the information that they agree among themselves to use the verb to pay in an anti-social sense. . . . As it is used by the academic apologists of salesmanship, the armament industry 'pays' better than a system of scientific food production, socially planned to meet the known dietetic minimum needs of a population."

We, too, know of many things that would appear on the cost side of a social balance sheet that it yet "pays" the banks to do. Nor is the flunkeyism, which pays confined to the academic world. In fact, if we keep our eyes open we shall discover many things—one of them being that we have got to make up our minds drastically about much that we have hitherto thought we can sit safely on the fence about. The fence is rotten; it is safer to get off.

SENATE ELECTORAL REFORM Present System a Menace to Proper Representation

By JEANNE F. YOUNG (Adelaide, South Australia).

My recent candidature for the Federal Senate represented my protest against the refusal of political parties to consider the question of Federal electoral reform. Each of the two main political parties is equally responsible for the electoral condition into which the Senate in particular has fallen, whilst the Country Party, having made one good effort in 1922, has been content to allow the misrepresentation of the people to drift until it has become a menace to the Parliamentary system.

At election after election, with ever-increasing force, a warning has been sounded by proportionalists against the gradual destruction of the power of the Senate to carry out the original intention of its founders. The Senate was intended to be something more than merely a second chamber in a bi-cameral system. As a chamber of review it was there to play its part, but its main object was undoubtedly to safeguard the separate interests of the individual States.

Attitude of Political Parties

Parties have cared nothing for States rights; indeed, they have pushed them into the back-ground of party politics as if they had no existence. The main thought of party leaders at every election has been to secure every Senate seat if possible, to this or that party. They have devised and adopted electoral machinery to aid them in this project. Now, after thirty-seven years of Federal politics, the Senate is still the victim of defective electoral machinery, whilst the House of Representatives lags not one whit behind in its ability to disregard the will of the people as expressed at the polls.

Over-Representation and Informal Voting

Had proportional representation been adopted in the beginning as the first Prime Minister of the Commonwealth (Sir Edmund Barton) had hoped it would be, there would have been no story of over-and-under-representation, nor one of even complete disfranchisement, such as that which has disfigured every election during that period. Nor would the tale of woe relating to informal voting—which so perturbed the Federal Attorney-General without apparently creating any desire to cure its cause—have become an electoral scandal of the first class.

The electoral landsliding, in which political parties take so evident a joy, when it is not directed particularly against their party, began in 1910, when one party gained every seat for the Senate throughout the Commonwealth. Even more spectacular was the 1925 election, when, with 22 seats available—these including four casual vacancies—a million and a half voters of one party won every seat, while a million and a quarter voters, who would have been fined had they not voted, were entirely disfranchised.

Still the parties said and did nothing. The elections of 1931-3 left Labor high and dry with three seats in the Senate, while the other party held 33. What a travesty of representative Government was this! Still the parties said and did nothing, unless the refusal of the U.A.P. Conference to adopt proportional representation for the Senate may be construed as a dictum for parliamentary government. It will be our turn next," they each in turn apparently

comfort themselves after defeat follows, and overtakes *them*.

Representative Government?

But what of representative Government? What of democracy, which functions only in the making of laws through the parliamentary system? If Canberra is to be kept in touch with the will of the people of the Commonwealth, it is essential that proportional representation shall be installed, at least for the Senate, before another election takes place. But not only is the voting system for the Senate irreconcilable with electoral justice—the conduct of elections, the serious encroachments on the continued existence of the secret ballot, the dictatorial control of voters, all call for redress. A visitor from Mars might well have been pardoned for wondering, on October 23 last, at busy polling booths, whether he had inadvertently trespassed upon a country show or a cattle sale, so noisy was the clamor of rival party exponents, so vociferous the appeals to vote either blue or white.

When proportional representation comes, as come it must, if we are to have truly representative government, this pandemonium will disappear with preselection and other dangerous electoral devices. Gone, too, will be the need to mark a preference for every candidate, friend or foe, too often to the detriment of the candidate most desired.

The Money Deposit

As a democrat, I wish to see also the wiping out of the money deposit for candidates. This was introduced for the first time in State elections in South Australia by the 1929 Electoral Bill. Both parties supported it. The only reason given was that it would prevent frivolous nominations, and that it might possibly keep out cranks. Not once did members contend or admit that it was a deliberate interference with the freedom of the people to nominate and to choose their own political representatives. Freedom of the people is, however, the last thing that legislators of the party-type think about. What the intention of the money deposit really is, is to limit independent opposition to political-party candidates.

Possibilities and Present Dangers

In promising a Select Committee to consider Senate electoral changes, I had hoped that the Prime Minister might have opened up the wider question of electoral reform for both Federal Houses. I would commend to Commonwealth voters a study of the English system of proportional representation known as Hare's Single Transferable Vote, which gives freedom to the voter to select his own candidate, and which takes no account of parties as does the Continental List system. I would also call attention to the danger of the suggestion of Dr. Earle Page that

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Handbook of the Pottery and Porcelain of the Far East*

By R. L. HOBSON, C.B.

BOOK REVIEW BY "MING."

This excellent little book contains a record of the British Museum's collection of Eastern pottery and porcelain, and its author is universally recognised as a world authority on his subject. There are twenty plates two hundred and sixty illustrations, and an excellent letterpress, which portray and describe comprehensively the development of this particular branch of art in the East over a period of well nigh five thousand years.

This book should be of interest to everyone, and more particularly to residents of Melbourne, whose gallery has through the generosity of Mr. and Mrs. Kent, recently acquired a very fine collection of Eastern pottery and porcelain. This collection is the result of a lifetime of intelligent and devoted effort, and it has been presented to the Gallery.

Unlike the bankers when they dole out debt money to so-called sovereign Governments, Mr. and Mrs. Kent have not hedged their gift about with numerous conditions. They have merely offered suggestions for the better display and preservation of their collection. They ask no reward other than that people should come to appreciate and enjoy the magnificent art of Eastern races.

And this precisely is the object of Mr. Hobson, also—to impress on readers the skill and loving patience which have gone to the fashioning, colouring and finishing of Eastern pottery and porcelain. It is a sad commentary on the insolence of western races that they have forced their commercialism onto Eastern civilisations, and that the blood-red flower of western financial and commercial methods is even now in full bloom in the Orient.

If one thing is certain, however, it is that the Japanese will not deliberately go out of their way to destroy Chinese pottery and porcelain in the present warfare. They have not assimilated Western methods to that extent yet, and we will not find anything akin to the destruction of the Rheims Cathedral. The Japanese appreciate Chinese art, and treasure what specimens they have been able to collect. These specimens they value above money, and have prohibited their export.

A perusal of Mr. Hobson's book will lead inescapably to the conclusions that the West has much to learn from the East, and that great art is more possible of achievement in a leisured and unhurried community.

* (Obtainable from Social Credit Press, 166 Little Collins-street, Melbourne; price 4/6.)

the States should be sub-divided for Senatorial elections. This would ultimately destroy every vestige of States' rights, and so abandon all hope of safeguarding the individual States against the encroachments of other more powerful ones. It would bring in its train the same over- and - under - representation, the same disfranchisement that already marks the electoral systems of the Commonwealth. These have already made the Federal Parliament a law unto itself that may, and can, defy the will of the people unless that will be very unanimous and vocal. Australians as a whole desire neither Communist nor Fascist control. They wish only to govern themselves towards a truer democracy, and a first step to its realisation is proportional representation.

THEIR MOST MEMORABLE CHRISTMAS

Colonel Cohen and Mrs. Norman Brookes

A Letter to the Editor from BRUCE H. BROWN

Sir, —

"Five leading Melbourne People" were asked by the *Argus* to describe their most memorable Christmas, and they included Colonel Harold Cohen and Mrs. Norman Brookes. Their descriptions were published on December 24.

Neither of the persons mentioned can be accepted as a leader in the true sense of the term, but both have admitted that the enjoyment of the Christmas occasion was governed by the things they could get and the guests they had. That is precisely the case with everyone else, and all of us are in the position of getting things according to our ability to buy them and of having guests according to our ability to provide for them. In this respect, "ability" is synonymous with *money*, but our alleged "leaders" quite overlook this important fact where the general public is concerned.

Colonel Cohen and Christmas

Colonel Cohen's most memorable Christmas was in Belgium in 1918 when he arranged a grand party for the people of the village in which his brigade was billeted. "As Christmas time approached," he said, "we realised that many of the children in our countryside had never seen a toy or a Christmas tree. So we issued invitations for a grand party to be held in the village hall. We sent one of our three-ton lorries back into France to buy toys and another one into Charleroi to buy cakes and biscuits and candles and paper caps. When Christmas had arrived . . . the Mayor, the parish priest, and I acted as a reception committee in the doorway. It was a sight to remember to see Madame in her best clothes, one hand confidently tucked into the arm of her Australian boarder and with the children hanging to his hand and running by his side on the way to the party. . . ." He finished his description by saying that he still has in the handwriting of one of the little girls a letter of thanks on behalf of the school, reading as follows: "The lovely party today has happily stirred our hearts, and we find it difficult to express to you in our joy the pleasure that you have given us, and to make you our best thanks for the beautiful gifts with which you have made us so happy. It is to you that we owe the joy and happiness of today. Be sure of our thanks, and be blessed in having given this pleasure and made us so happy."

That is a delightful story and I am sure everyone of us is proud of the part Colonel Cohen played in it. Generosity and kindness did not bring about moral degeneration, as so many comfortable people of today would profess to expect. It brought about happiness and a spirit of goodwill. But the strangest thing of all about Colonel Cohen's part is that he seems so quickly to have forgotten almost entirely the most significant aspect of it.

Money Makes the Difference

It was because they were in the position to buy cakes and toys and paper caps that they could issue the invitations to the party, and, no matter how good-hearted they may have been, they would not have been able to have the party had they *not* been in the position to buy. And they were in the position to buy only because they had *money*. Having *money* made all the difference in the world, and it still makes the same difference.

Colonel Cohen must be well aware of this, and he ought also to be aware of the fact that money itself costs nothing and is merely an accounting symbol,

brought into existence for the purpose of facilitating the transfer of goods from the producer to the consumer. Notwithstanding this, and despite the beautiful letter he received from the schoolgirl admitting the joy derived from his *gifts*, he now holds his hands up in holy horror at the suggestion that the bounty of God should be given to the people instead of being destroyed or restricted.

Colonel Cohen and Finance

One finds difficulty in believing that the Colonel Cohen who wrote the story for the *Argus* is identical with the Colonel Cohen who spoke at the Taxpayers' Association luncheon at Scott's Hotel in April, 1936, and indulged in a fulsome eulogy of Sir Otto Niemeyer—the man who had done so much to deprive the Australian people of their *ability to buy*. In the course of his remarks he inferred that the people of Australia were getting too many of the material things that go to make homes comfortable and the children contented, and that we must again "face up to our problems as we did in 1931, the year of the Premiers' Plan." The problems of 1931 were entirely financial and the Premiers' Plan was merely an instrument for limiting the quantity of money the people could have. He went further and advocated a scheme for retarding our progress and degrading our standard of living to a set of money figures, which had been dictated by his friends who privately controlled the money system. How can this possibly be lined up with his latest story suggesting that his most memorable Christmas was the one in which he had done something to bring happiness to people? As a politician his present ideas and practices are actually preventing people from being happy not only at Christmas, but all the year round. This comes about because he defends and advocates a fraudulent financial system, which decrees that most of the people shall have money only as wages for work, and that work shall be performed only to the extent decreed by his friends who control the fraudulent financial system. Perhaps he doesn't understand these things, in which case it might be a good idea for someone to tell him.

Mrs. Brookes and Christmas

Mrs. Norman Brookes was described as a "society hostess," and the dictionary tells us that a hostess is a woman who entertains guests. Obviously she could not entertain as she does unless she had a plentiful supply of money, and so far as I can find out she does not "work" anywhere for wages. This suggests that she gets money without working for it, and if it is a proper thing in her case why cannot we extend the principle to other women as well? Some day, of course, we shall, but why are we delaying it so?

Well, Mrs. Brookes had her happiest Christmases at home. So did we, though perhaps not on so lavish a scale. She tells us of them in these words: "As always, since our girls were too grown up for that delight of their childhood, hanging up their pillow-cases, we went down just before breakfast-time and put up everyone's parcels at their places on the table. Each parcel was tied up as delightfully as we knew how. For the Christmas dinner . . . the menu was the traditional Christmas one, with grapefruit as a concession to our friends from the United States. There were turkey, ham and salads and vegetables; mince pies, lemon cheese, and the big plum pudding decked in holly, and

brought in alight. Then came raspberries and an enormous Christmas cake." Having had the good fortune to enjoy a menu of that description at Christmas I can tell you from practical experience that it is good, and I can also tell you that the practice of distributing parcels at breakfast-time is a happy one. But why are we not making those delights available to every family? Why should the children of Mr. and Mrs. Norman Brookes, or of Mr. and Mrs. Bruce Brown, be able to hang up pillow-cases when millions of children can hang up nothing at all? It is not because all the pillowcases could not be filled. No. It is because we deny the parents of the millions an adequate income of *money*. The difference between the happy Christmas in the home of Mrs. Brookes and the miserable Christmas in the home of so many poor people is simply the difference in the money supply, and yet money itself costs practically nothing. If we gave parents the money they could buy things, just as Mrs. Brookes does; and Mrs. Brookes would probably be the first to admit that if her plentiful supply of *money* were cut off she, too would have a miserable home in place of the happy one.

All a Question of Money

Those of us who are blessed with happy homes can easily visualise the conditions mentioned by Mrs. Brookes, and all of us can be pleased that she has been able to treat her children and her guests so well. We hope she will never be in the position when she cannot do so, but we also hope that in future she will take a more active and helpful part in bringing the same sort of happiness within the reach of other mothers. It is all a question of *money*. There is plenty of the good things of life for everyone, and it is a fact that it is within our power to increase the plenty as we may find it necessary. That being so, we have only to see that there is an adequate distribution of *money* to all families so that they may go and claim the things they need.

After reading of the pleasant experiences of Colonel Cohen and Mrs. Norman Brookes I feel sure they would wish to have them shared generally, and that, consequently, we may have their personal and financial assistance in the future work of the U.E.A.—Yours faithfully,

BRUCE H. BROWN.

'RITHMETIC

Dubb and Son Interview the Bank Manager

By VIVIAN PUGH, in the "New World."

The scene is the bank manager's office. Mr. Dubb, a local farmer, knocks at the office door, while his son Horace stands by adjusting his tie and brushing the dust off his clothes. The bank manager opens the door.

Manager: Ah! Good morning, Mr. Dubb. Come right in. Take a seat.

Dubb: Yeah. That's about the only thing I ever took in a bank, an' then I 'ave ter leave it.

Manager: It's a nice, bright and sunny morning, Mr. Dubb.

Dubb: Yeah. Too flamin' bright an' sunny fer my likin'. I need about nine an' a 'alf inches of rain. 'Orace! Take yer 'at off when yer come in a place like this.

Horace: Stone the crows! Wait till a bloke gets in can't yer.

Manager: Now, Mr. Dubb, what can I do for you?

Dubb: It's what you've done me for I came ter see about.

Manager: Ha-ha-ha. You will have your little joke, Mr. Dubb.

Dubb: Well, me and 'Orace ain't doin' no laughin' anyway. What's this note you sent me yesterday?"

Horace: Yeah. Demanding three months interest—or else—

Dubb: Or else you'll foreclose on me, if yer please.

Manager: Just a formal letter of business I assure you.

Dubb: Do yer 'ave ter threaten a bloke ter be formal?

Manager: Mr. Dubb, I must remind you that a bank is just like a farm. We can only keep it going as long as we get our money.

Dubb: Get yer money? Spare me days. Ain't you 'ad it?

Manager: Oh, come, come, Mr. Dubb. You owe us the principal loan, plus three months' interest.

Dubb: Which makes us quits.

Manager: Quits? My dear man there is something wrong with your arithmetic.

Dubb: 'Rithmetic nothin'. I got enough sense ter know that two an' two makes four, an' yer can't make it anything else no matter 'ow much yer muck about with it. I 'ave paid you twice as much as I borrowed an' I still owe it—plus.

Manager: Perhaps I could arrange a little more time for you.

Horace: It's your bankin' bosses ought ter be 'avin' time, not us.

Dubb: Shut up, 'Orace, an' take that 'at off when I tell yer.

Manager: You should be more careful of your statements, Horace.

Horace: Listen. I've been talkin' to Jim Connor an' 'e said—

Manager: Jim Connor! Why he's a currency crank. Surely you don't take any notice of him.

Horace: Well, 'e's got letters back of is name, an' 'e ought ter know something about 'rithmetic.

Dubb: Go on, 'Orace. Tell 'im what Jim Connor said.

Manager: Oh, it doesn't matter. He probably said that banks manufacture financial credit.

Horace: That's right. That's what 'e said all right. 'E ain't far out either.

Manager: Now, Horace. Use a little commonsense. Who should know more about banking than a bank manager?

Horace: Yeah. You've said it, an' who should know more about bushrangin' than Ned Kelly?

Dubb: 'Orace, will yer shut up an' take that blanky 'at off?

Manager: Never mind about his hat, Mr. Dubb. Now, let me explain banking in a simple way—

Dubb: Good-oh! Then I'll tell you one.

Manager: You see, it's like this. People put their money in the bank and we pay them a small rate of interest on it. Then we lend that money out to other people and charge them a greater rate of interest; therefore, we make a small profit on the deal. Isn't that quite simple?

Horace: Are you tellin' me? Millions of people might believe yer, but I don't.

Manager: Well, let me put it in another way—

Dubb: 'Alf a mo'. I ain't no 'rithmetician, not 'avin' 'ad any time fer schoolin', but I'd like ter put this bankin' racket in me own way.

Manager: But surely you don't intend to speak on banking technique?

Dubb: No. On bankin' swindles.

Manager: I'm afraid my time is very limited, Mr. Dubb.

Dubb: That's all right. So is mine, but me bankin' account is more limited still, an' that's what I've been tryin' ter figure out. I carved a farm out of the virgin scrub an' your bank as good as owns it. That's funny, that is, 'cos it takes only two things ter make a farm, manual labour an' tools. The banks don't use either of them an' yet they own about sixty per cent. of the farms in Australia. Ain't that funny?

Manager: But the banks lent the farmers the money to make their farms.

Dubb: They don't use money ter make farms with, as I said before; they only use manual labour an' tools.

Manager: But they could not do that without money.

Dubb: That's different. I'm comin' ter that if yer'll only wait a bit.

Now, what do you ask for before you lend us any money?

Manager: Security, of course.

Dubb: That means property or real wealth?

Manager: Certainly. You could not expect a loan without security.

Dubb: Then, we produce the real wealth an' you bankers produce the paper called money. We produce the goods, which is the only backin' for yer money.

Horace: Gripes, Dad, that's a fair coker.

Dubb: 'Orace, I wish you'd take that 'at off. It's knocking me right off me argument. If yer didn't 'ave ears ter 'old it up, yer'd be suffocated. Put the flamin' thing under yer chair an' be done with it.

Horace: Spare me days, Dad, you know 'ow it is. A bloke 'asn't got enough cash ter 'ave a 'aircut these days. If I takes me 'at off, the manager 'ere will think I'm one of them long 'aired transformers.

Dubb: Reformers, yer fool.

Manager: Oh, forget about that confounded hat. Now, I wish to point out—

Dubb: Wait a minute. I 'ave 'nt done with my sprukin' yet. You've 'ad the floor fer twenty years an' done all the talkin' while I've done the payin', an' now I think it's about my turn ter do a bit of talkin'. I would like ter ask you a few questions.

Manager: Ask anything you wish, Mr. Dubb.

Dubb: Well, supposin' you an' me an' 'Orace was the people of Australia. You an' 'Orace 'ad £100 between yer, in yer accounts in the banks. I goes to the bank ter borrow £25. The bank agrees ter lend me the money. Would that loan make any difference to the accounts you an' 'Orace got in the bank?

Manager: Not the slightest. Our accounts would be quite safe. They would not be interfered with in any way.

Dubb: The bank wouldn't take anything off your accounts on account of me 'avin' borrowed £25?

Manager: Certainly not. Our accounts would still show £100. Horace and I would lose nothing.

Dubb: So, there is still £100 deposit in the bank?

Manager: Why, of course. Exactly.

Dubb: All right. Now I gets me cheque-book and spends me £25 with the trades people.

Manager: Yes; quite so.

Dubb: Then, the next day or so them trades people puts the £25 back into the bank in their own accounts.

Manager: Yes; that's quite clear.

Dubb: Well, now there's another £25 deposits in the bank. Add that to your £100 an' there's a total of £125 deposits in the bank.

Manager: .Yes; that's correct.

Dubb: Then, stone the crows, where did the extra £25 come from?

Manager: Well——er. That is er— You see, I er——

Horace: Yeah. You are snookered, Mr. Manager. That £25 was manufactured by the bank just by that little trick of figurin', like Jim Connor said, an' that's 'ow the banks of Australia show deposits of 500 million pounds when there's only 60 million pounds of real money in the country.

Dubb: An' that's 'ow the banks can grab farms an' everything else as fast as they are produced. That's 'ow you'll get my farm in the end no matter 'ow 'ard I work. But you can take the darn thing right now fer mine. I'll be better off on relief work, then you'll 'ave ter keep me instead of me keepin' you, as I've been doin' for the past twenty years.

Horace: Yeah, there's nothin' wrong with farmin'. It's yer bankin' is up ter putty. If the manual labour an' tools wasn't all sticky with bank loans, mortgages—plus, we could no something with them.

Manager: That little sum seemed to have me all confused. I must work it out.

Horace: That's cocky 'rithmetic, but it's got you bunkered all the ssame.

Dubb: 'Orace, yer can keep yer 'at on now. Come on. Let's get out of 'ere.

BASIC AXIOMS

By "DYNAMICS."

In the account of J. Clerk Maxwell's life, published in "The Great Victorians" [Pelican Books, 9d.], it is said, "he changed the axiomatic basis of scientific thought—obviously the greatest possible achievement in science, as it would be in any other branch of thought."

**Two Realms—
Democratic Demand and
Technique of Satisfying
It**

The present writer is far from being alone in "placing" Major C. H. Douglas as an important genius, because in two realms he has formulated axioms from which can be evolved satisfactory principles, clear-cut in one sense, but flexible in application to the problems of life. One realm is the price-income structure of commerce, which has been the despair of shallow thinkers, and the other realm is the democratic system of communal life, a system that has never been applied fully since the days of the Greek villages.

**Enslavement of
Mankind**

Largely because of the confusion that has arisen through the lack of settled basic ideas in these two fields of thought, the financiers of the world have been able gradually to weave around the peoples of the world, through the banking system, a mesh of control such that both these new ideas put forward by Douglas seem to be needed if the dictatorial powers of Montague Norman and Co. are to be undermined, and the peoples of the world set free to do as they want to do individually and in voluntary association in groups and communities.

**Technique and Homely
Truths**

The principles involved in the accountancy realm are necessarily technical, and no good purpose can be served in a short article by introducing the axiom and the mathematical and philosophic reasoning which will revolutionise, and make strictly scientific, our records of national economy.

Certain homely truths, however, can be stated. Social Credit is the name generally adopted for the new regime suggested by Major Douglas, and it cannot be reiterated too often that the results in lasting satisfaction to all the people concerned is always the important criterion, in commercial transactions, and that theories and formal technique must continually be under review to this end. In other words, the only short definition of Social Credit is that

it must in fact work out to achieve the desired result.

Thirst and Theory

Chesterton once said of Charles Dickens that he was a man with a thirst (for reform) rather than a man with a theory: Douglas has a theory, but his thirst for truth, and for ways and means of making the world a place better fit for people to live in, is the more fundamental.

If accountancy is an expert's job, the principles of democratic control are everybody's business, and the main task to be performed is the removal of the inertia, which allows people to acquiesce in the idea that everybody's business is nobody's business.

**Proper Basis of
Community Life**

The activities of the people of a community in their attempts to satisfy their material wants are very varied, but fundamentally there is only one reason why they keep joined up in constitutional groups, and that is that individually they may more easily and fully achieve a degree of comfort, security and leisure than they could otherwise have done. The axiom of social science, therefore, can be stated in some such terms as: "We associate so that we can get what we want." It is important to notice the significance of the word want—what I want is not necessarily what I need, but so long as in claiming what I want I do not encroach upon the freedom and security of any other person, then no civil influence should intervene. The cuteness with which one selects from the things available those that will redound to one's eventual satisfaction will be a measure of one's spiritual virility; and so there would seem to be before mankind a long era of trial and error before anything like a Golden Age is attained.

**Plenty, Parliament and
Electors**

Be that as it may, we can at once note carefully the widely accepted fact that there is a worldwide and almost overwhelming abundance of commodities actually and potentially available, and agree, all of us, to join forces to insist that we want that abundance to be distributed. Parliament should be all-powerful to so order society that individuals may enjoy security and affluence up to the standards made possible by the productive capacity available; but parliamentarians seem to be merely playing the fool or worse, and this condition is likely to continue until electors assume their rightful positions as masters of the situation and give their servants in parliament a specific job to do.

**Demand Results, Not
Methods**

Opinions as to how a job is to be done will almost certainly keep us disunited; but if there exists a common and common sense wish, a demand for a certain objective or concrete result can be unanimous. A vague wish that compulsory poverty and insecurity through debt should be done away with undoubtedly already exists, but this weak wish must be strengthened into a clamorous WILL, and expressed in terms so definite that parliamentarians will have no alternative but to get on with the job.

The clamour must continue until the people are satisfied that proper steps are being taken towards establishing a social order giving freedom and affluence to all to the extent possible.

**Building from Basic
Axioms**

No one would like the community to settle into a hard and fast regime, kept

Maria and I read a handbill announcing a public meeting arranged by the International Movement for Peace, to be held at the Coburg Town Hall. We were anxious to help if we could. We expected to hear something about the cause of war, and how war could be avoided, so we made it our business to be present. The mayor introduced the speakers, and said he wondered, considering the position in other parts of the world, why so few young people attended.

**Responsibilities and
Rights**

Mrs. Maurice Blackburn told us that the responsibility for war rests upon each of us as individuals. We agreed with that. She said that every individual has a right to work. We couldn't quite get the meaning of that. We believed that individuals in this country had a perfect right to work whenever and wherever they chose except in trade where a privileged number acquire the right to money. We had an idea that thousands and thousands of mechanical slaves were daily displacing individuals, and in these circumstances it would be correct to say that every individual has the right to "live"—since his money without his services are needed for trade.

What Judge Foster Said

Judge Foster said the attitude of the young people in the matter of war was merely a reflection of that of their parents. That seemed sensible enough. He also gave us the good oil about the Laval-Mussolini pact and the Hore-Laval pact, and other things that do not appear in press headlines. Then he asked why the League of Nations does not work, and explained that there was not sufficient pressure by the people on their Governments, and the people's will must prevail. The bulk of the audience called out, "Hear! Hear!"

The Judge informed us that he had been a pacifist for 20 years, and we must not despair if we have to work for another 20 years. He said Japan wants parts of China for purposes of markets. We remembered hearing something about trade wars in 1914. It caused a commotion then, but now it seems that most people have discovered that all wars are trade wars. We also remembered having read in the *New Times* that markets mean a group of individuals on one side of the counter called "sellers", and when the individuals on the other side of the counter have money in their pockets they usually become what is called "buyers." So, when collective security was mentioned, it meant, or should have meant, security for each and every individual in the nation. With strong units it would be able to gauge the strength of the nation, just as the strength of a chain is gauged by its weakest link. We sat back in our seats satisfied, however, that trade is at the bottom of war.

Peacetime Warfare

It seemed to us that a continuous war was going on in the economic field, and military engagements were the outcome of it all. A friend of ours is a butcher in an up-country town. Keen competition prompted his business opponent to exhibit a notice in his window reading, "Don't go over the road for your meat—our meat is fit for the

in rigid form by a cast-iron set of rules and regulations, but it is quite another matter to have (as in mechanics), a set of definite principles which retain their validity no matter how inventors may suggest new trains of cause and effect to give new toys and joys, or new adjuncts of accomplishment.

**THE INTERNATIONAL PEACE
LEAGUE**

By DON KEY.

King." Our friend retaliated with a notice in his window reading, "God Save the King."

The seeds of war are in every village, but no one had so far suggested the removal of the *motive* for war.

"Charity Begins—"

Miss Hocking, on behalf of the suffering victims of war in Shanghai, made an earnest appeal for help for the helpless orphan children wandering aimlessly. We felt really sorry for them. "Give us money," Miss Hocking entreated. We didn't have much to give anybody, but managed to dig out a modest shilling, and wondered if Miss Hocking thought she was addressing an assemblage of bankers and M.P.'s, or whether she knew that 40 per cent of our own children are suffering from malnutrition.

Attitude of Clergy

Rev. Lanyon said the ministers of the local church fraternal had decided to do their duty regardless of vested interests. We joined in a big chorus of "Hear! Hear!"

Rev. Mr. Ivey said it was up to each of us to do something, and asked, "What better could we do than assist the Council for Peace?" We went away feeling that the League is quite right in so far as urging people to exert pressure upon the Federal Government, but, since the members there are the servants of the people, it is essential that they should be told what to do. The universal order can be clearly expressed in a few words:—

"Abolish Poverty in this land of Plenty." It means, of course, that our purchasing power must at all times be equal to our unfettered productive capacity. Then there will be no reason to refuse an equitable exchange of our surplus products with any foreigners who are anxious to do business with us, unless we refuse to part with the idea that manpower must have the "right" to work in industry in competition with the power of modern machinery. None of us want war, and we all need to instruct our Federal Government to find the surgeons who can remove the roots of the cancer.



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(Continued from page 3.)

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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 reprinted by the "New Times" as an eight-page brochure. Copies may be ordered from

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ELECTORAL CAMPAIGN NOTES

VICTORIA

Nineteen-Thirty-Eight! The United Electors of Australia hail each other with sincere wishes for happiness and a life full and abundant with those things, which each, individually, wishes to have and do.

With the knowledge of the Good Will we bear to each other comes confidence that we shall manage to express it in such a way as to have Parliament reconstruct our social and economic machinery to give reality to our Good WILL. Still, we must be alert and active, ready to give tangible expression to our common wish, our Good Will; because forces are at work that do not represent our true nature, and if permitted to continue, will bring disaster. There is every indication that 1938 will be a crucial year. The decision to be made is whether we will drop the fetters of habits and traditions, and climb to heights little imagined, or whether we will insanely persist in trying to perpetuate usages which, so obviously, are decadent and can only bring destruction and ruin. *New Times* readers have "understanding" above that of the average citizen. Whether this is altogether a privilege may be questioned, as the peculiar knowledge they possess involves serious responsibility: things cannot be allowed to drift; positively we have to act. How? By making the basic truths of our knowledge, common knowledge. There is no need to go into confusing details. When the community grasps the simple fundamentals, a demand will arise for the superstructure to be built.

The basic truths are these: We bear each other Good Will. Parliament exists to make our Will prevail.

Members of Parliament are elected to represent our Will in Parliament that it may prevail.

Plenty exists to make possible a life of full and plenty for every man, woman and child in the community.

Those are the simple, all-important truths to be recognised, and the Elector's Demand and Undertaking form is the instrument that will make them operative. The form can be likened to a card of Good Cheer, because it bears one's signature as a positive expression of one's feelings; for, set out in it is a message to Parliament that it make available the wealth of this bounteous country, so that all may enjoy economic security—the first essential of peace and happiness. And so, we start a new year, knowing we require no "change of heart," but that we must unite to overcome the forces that would divide us sectionally, and through fear pervert our Good Will to selfishness and greed.

Now, let us set to work with zest and confidence.

Competitions. —Next week a jumble word competition will be announced. This will provide recreation, an opportunity to win a prize, and, at the same time bring in funds to launch a monthly leaflet distribution. Without doubt, much effective work is done by quiet persistent "word of mouth"—the passing of the idea from one to another. But there must be some form of spectacular work also, to denote vigour and power; to keep the movement before the public as a force to be embraced—and that can be depended on to produce the results we all desire.

Good support to the competitions will provide the needed flow of revenue, and as it grows, so will other forms of propaganda be undertaken—posters, wireless, etc. In the meantime, members are advised to keep talking, organise bridge-parties and home meetings. It won't be long before these activities will provide funds to blazen the country with slogans, and have the whole community discussing the Electoral Campaign, with the result that a Demand will be made that Parliament cannot ignore. Another Bridge Evening will be held shortly in the Rooms, McEwan House, 343 Little Collins-street (date to be announced). Charge per player, 1/6. Come along and get into stride for a good active year.

Write to Your Member and tell him you do not approve of the many Boards that are being established to pester you with commands to do this or not do that. Tell him that you require him to oppose this constant adding to restrictions on your liberty. The constituting of so many Boards savours very much of preparation for sabotaging production. The wholesale destruction of products has been drastically carried out in many countries of the world, and instances are occurring here that predict that the mad procedure is to be applied here. The destruction of milk, fish, onions, fruit and eggs is an accomplished fact already, and with the progress of the administrations of Boards we can look to a more thorough and fiendish orgy. It is not our purpose to send men to Parliament to have them bring in legislation to try and reduce production to equate with an inadequate money supply; but it is our purpose that these men, whom we pay handsomely, shall bring in legislation that will give us all access to our production to the limit of our requirements. That is primarily what we send them to Parliament to arrange for us—not to accept our pay and then to sell themselves to sectional interests and vested interests. Tell your Member that you require him to arrange that our production is distributed — not restricted or destroyed. Shortly, milk zoning will be put into operation in Melbourne. No doubt a splendid case will be made out in favour of it. But we will not hear that it causes any reduction in price; but we will probably hear that suppliers are forbidden to send in on one or two days a week, and that their unwanted supplies are doctored in case they should be given to starving kiddies.

Eric Butler in Gippsland. Eric Butler reports effective work in Gippsland—more especially in the outlying areas, where he finds there is a great deal of scope. Three meetings are ahead of him at the moment—Trafalgar, Thorpdale and Mirboo North. The latter he considers very fertile territory, and he expects very good results from that meeting. Several other meetings are being arranged, but definite dates are not yet available; these will be announced as soon as possible. There will probably be a meeting at Drouin, which is new territory, with quite a good population. Eric has had an invitation to Wonthaggi (also new territory), a good opportunity that he will avail himself of later. Interest in reform seems to be keen in Bairnsdale, and Eric will be going there soon. Some of the clergy in Warragul are interesting themselves as practical Christians in the economic paradoxes and social injustices of today and have delivered some very worthwhile sermons relative thereto.

WHAT IS MANKIND'S AIM?

(From the "Australasian Electrical and Radio Times.")

Those who have been fortunate enough to survive the Great War of 1914-18 and the Great Depression of this decade are rightly puzzled when they survey the civilised world of 1937.

Ten years ago it looked as if the race had seen sufficient of wars—military, economic and social—and was inclined to turn into paths of peace.

Now, with war conditions on varying scales existing in at least five localities—two of them quite large-size fights, in which civilians as well as armies are being severely punished—the outlook is not cheering.

Outside the zones of military wars, however, things are "all of a piece." Some of the election propaganda heard over the air dealing with the Federal polls has been almost as deadly as poison gas. Whatever country one goes to it is much the same. Mosley and anti-Mosley in England; Jew and Aryan in Germany; rival unionists in the United States; Stalinists and Trotskyites in Soviet Russia; militarists and moderates in Japan; Douglas Credit and "sound finance" advocates in Alberta—much ado everywhere.

And running parallel with all this turmoil is a shocking indifference to things worth caring about. In almost every land is heard the story of children who never had a chance because they were brought up under-nourished; of frightful ignorance born of poverty; of crime nourished by disease and unhappiness; of drudgery fathered and fostered by damnable selfishness.

No wonder the Australian High Commissioner warns the League of Nations that "unless the causes of unrest are removed there will be a social upheaval and an appalling disaster."

The truth is that most men cannot afford to think of others because, under the rotten social and economic system, which we have adopted, they themselves are at the mercy of circumstances.

There are at least two requirements without which no one can live decently. One is security of livelihood; the other, the fullest amount of comfort and leisure that can be shared by all.

And in this case "all" means all and nothing less. So long as there are have-nots, there will be insecurity; as long as there is insecurity there will be all the unpleasant concomitants.

The electrical industry is one of many agencies which have brought about a productive condition in the world that should enable mankind to limit the "have-nots" to the few who, by reason of mental, moral or physical disability, are unable to keep their own bark afloat on the waters of life.

Yet, by a grim enough jest, there are within the electrical industry itself honest, hard-working fellows who are toiling like slaves for bare subsistence or little more.

At the same time millions of pounds and thousands of men are employed at digging gold, which is smelted and placed in vaults, utterly worthless for any practical end but exchange-manipulation for purposes of economic war or private profit.

And, at the other end of the scale, wealthy people are giving huge sums for diamonds, which cost a few pounds to mine, just to show that they can afford it!

And, crowning folly of all, thousands of millions are being built into armaments "to make sure there won't be a war."

Surely a mad world, which if it cannot learn commonsense, will deserve and reap common ruin.

FACING FACTS

By K.C.D.

"Whom the Gods wish to destroy, they first make mad."

It is terrible to contemplate that this is being applied to the world. There is ample evidence pointing to the fact that the behaviour of the world, generally, is akin to insanity. Such staggering abominations—and the fact that they are national policy adds to their heinousness—as the destruction of foodstuffs and the forbidding, under penalty, of the production of foodstuffs, when people are hungry and in destitution, cannot be viewed in any other light than madness.

The Trade Fetish

And the fetish of Trade has become an obsession of the greatest magnitude. The original basis for Trade was the sensible one of exchanging products and commodities peculiar to a country for those peculiar to another country. When a shipment arrived from overseas and was sold in the markets, it was paid for with currency of the buyer's country, and banked by the vendor, thus establishing a Credit on which to draw to purchase requirements for shipments outwards. In this way traders performed a useful service in the world; but from this virtual barter system developed the granting of foreign loans. In the early stages this modification was, *under the circumstances*, advantageous to both borrower and lender. It enabled the lending country to expand its in-

capacity, that the major countries are literally inundated with commodities of every description; and when one tries to persuade another to take its goods to enable its factories to continue working and save its people from starving, it is answered with the staggering reality that each country approached is surfeited with similar goods, and is demanding that some country relieve them of their abundance lest they starve.

Trade Wars and Other Fruits

The field of Trade, from which some measure of wanted goods can be exchanged, has narrowed down to a few backward countries, and the position is such that the older countries are feverishly arming to make, by force of power, these areas their own particular preserves. The insane obsession of Trade, in its very nature, has forced into being the Dictator countries of Europe, and lately, their alliance with Japan, with the result that practically the whole of Europe, Asia and Northern Africa are under their control; with Russia suspiciously like being in collaboration. This position leaves the Investments Interests of Britain and U.S.A. in the "mud," which is the inevitable logical position they would reach. Now, finding their martial power insufficient, and their power of economic sanctions gone, the situation is such that some drastic change in the old order of things is imminent, and it appears that the hope of the world lies in the awakening of these two highly civilised peoples to realities and sanity, and that they will, with their mature intellect, perceive the fundamental error of their predicament and remove the control of Governments from the clutches of Investments Interests, and instruct their Governments to govern for the betterment of the peoples in their respective countries.

We have seen clearly that foreign loans amount to giving money to outside countries to spend in the giver's country, so that, in fact (apart from interest subsequently paid), it is giving away the goods. (Loans are rarely repaid—suggestion of repayment puts the creditor country into the "jitters." They can only be repaid with goods or gold; goods are not acceptable, and gold! well, America is sitting on a mountain of gold and her position is desperate.) Now, we know that our own people are sadly in need of portion of the things we are trying to give away, but cannot have access to them because outside loans can't be placed to release money with which they may claim a portion of their production.

A Way Out

Is it not possible that this money can be issued in some other way than first giving it to an outside country? The fact of the matter is, our Government is under control of the PRIVATE Investment Interests which issue these Loans, and these same private interests are in full possession of the credit issuance for our internal economy, and that being so, is in complete control of our currency. What good purpose they may possibly have served in the past has come to a close, and the time arrived when the people must awaken to the true state of things, and use their constitutional right to instruct Parliament to usher in a new system that will give them access to their production to the limits of their requirements. Then will return the original, sensible, practice of trade, when countries will exchange commodities peculiar to their respective countries. There is no doubt that most countries can, independently, provide a life of full and plenty for their citizens. And a happy, contented people have only friendship in its heart, and a desire for cooperation with other countries.

PROSPERITY!

Figures issued today by the Acting Registrar in Bankruptcy (Mr. W. H. Loughrey) show an increasing number of bankruptcies in Victoria.

During 1937 the Bankruptcy Court made 244 orders for the sequestration of estates in this State. In 1936 there were 216 sequestrations and 186 in 1935.

There were 12 compositions and assignments between creditors and debtors under part 11 of the Bankruptcy Act compared with seven in 1936.

The bulk of the bankruptcies in Victoria were not confined to any particular section of the community. During the financial year 1936-37 there were 35 sequestrations or arrangements in the clothing trades, 8 boot and shoe makers and dealers, 12 farmers, 11 general storekeepers, 9 grocers, 10 builders, 26 labourers, 14 garage proprietors and motor engineers, 1 hotel keeper, 1 solicitor, 33 public servants, and many others under various headings.

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dustries and, provide profits and wages; for note that the expansion was not to make goods for the makers to consume, but that they may be bought with the loan-money, which was thus set free to circulate in the country producing the goods. (It can be seen that the money does not, and cannot migrate—only the goods leave the country.) And it was advantageous to the borrower because it allowed it to procure finished articles, heavy machinery and such like expensive commodities, beyond its immediate capacity to make exchange for with its limited production. It can be conceded that this advance on the simple trading of the early days served a good purpose, and functioned satisfactorily for a period; but it had in it the seed of defeat, and in this present day, trade is dead. The system worked to the point when the borrowing country had established factories similar to those of the lender, and, therefore, no longer required this class of goods, but, on the other hand, required an outlet for its "surpluses" in competition with those of the lender.

The Present Situation

Thus has arisen the ridiculous spectacle of countries endeavouring to "take in each other's washing." The world has developed to such an extent, and science and invention has speeded up production to such prodigious