

THE "NEW TIMES" IS  
OBTAINABLE  
AT  
ALL AUTHORISED  
NEWSAGENTS

# THE NEW TIMES

THE "POWERS"  
AND THE PEOPLE

By "Electora"  
(See Page7)

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

Vol. 4. No. 2.

MELBOURNE, FRIDAY, JANUARY 14, 1938.

Every Friday 3d

# SLAVERY IN GIPPSLAND

Australians Who Are  
Too Bankrupt  
To Go Bankrupt  
Bigger Bank Deposits  
Don't Mean Real  
Prosperity  
Farmers Are Too Efficient!

## New Times SHOPPING GUIDE and Business Directory

PATRONISE THESE  
ADVERTISERS.

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

### GENERAL

**INDUSTRIAL ADHESIVES** Pty.  
Ltd., 155 Yarra St. Cold Glues,  
Dextrine.  
"LEUKOL." By far the most up-to-  
date Toothpaste. No Toothache.  
No Extractions. No Pyorrhoea.  
80,000 packages sold without  
advertising. Prom local Chemist; or  
send 2/- to W. Winford, 45 St.  
Elmo Ed., N.21.

### PA MORRIS OPTICIANS

298 Little Collins St  
FOR CORRECT GLASSES

### MELBOURNE

#### ABBOTSFORD.

HOLLINS, A. R., 405 Victoria St  
Motor Repairs of all kinds. J 2047

#### ALBERT PARK.

GROCERIES. C. Paten (cor. Page  
& Boyd Sts.). Wood, Coal & Coke  
Orders called for and delivered.

#### ASCOT VALE.

A. J. AMESS, 390 Mt Alexander Rd  
(Next Tram Sheds.) Motor Garage  
Just Price Discount—Repaint and  
Supplies.

#### AUBURN.

BLACK CAT LIBRARY and Ladies  
Hairdrrs. 639 Burw'd Rd. Haw. 1779

#### BLACKBURN.

'A' GRADE MOTOR ENGINEERS  
Station Garage, Whitehorse Road  
WX. 1490.  
HAIRDRESSER and Tobacconist  
Ladies' and Gents'. Wright, 122  
South Parade.  
MOTOR REPAIRS, Straton's.  
Better Service. Lower Cost. WX  
2748.  
PAINTER, PAPERHANGER, etc. G.  
B. COLLIER, 8 Wolsley Cres.

#### BOX HILL.

ALL Electrical and Radio Needs.  
G. G. Foster, W'horse Rd. WX2581.  
BOOT REPAIRS. Work Guarant-  
teed W. Tolley, 975 W'horse Road.  
BOX HILL FURNISHING CO. 247-  
9 Station St. Cash or Terms.  
CHAS. L. COX, TAILOR. Men's  
and Boys' Wear. 285 Station St.  
CHEMIST. F. Cheshire, For Your  
Prescriptions. 270 Station Street.  
COOL DRINKS. Sweets Smokes.  
R. Dannock, 1124 Whitehorse Road.  
CYCLE SHOP and Oxywelding.  
"Alwin" Station St., South of Rly.  
DRAPERY. For Smart Styles and a  
Fair Deal.

TAIT'S Corner Stores  
DRESSMAKER. Mrs. Evans.  
Station St., opp. Baptist Church.  
ELECTRICAL & RADIO.  
Holiday. Opp Stn. Sales, Repairs.  
WX 2677.

FURNITURE REMOVERS. Gil  
Bros., 254 Station St. WX2073  
GROCER, W. M. Anderson, 14  
Main St. WX 1233.

HAIRDRESSER and Tobacconist.  
L. Larsen, Station St., opp. Gilpin's.  
ICE & FUEL. J. Underwood.  
440 & 770 Station Street. WX 2547.  
IRONMONGER & SPORTS STORE  
F. P. Park, 10 Maim St. WX1290.  
MARS LAUNDRY CO. WX 2662  
Pick up & Deliver: Quality G'teed.  
RENNIE'S BLUE TAXIS. WX1946.  
City Prices. Day and Night Service  
TAILOR, J. G. Penson, 227 Station  
Street. Suits Hand Made from 95/-.  
W. A. MOODY. 1014 W'horse Rd.  
Fruit, Vegetables Delivered Daily.  
WATCHMAKER and Jeweller.  
Barnes. 32 Main Street. Repairs.

#### CAMBERWELL.

SPORTS DEPOT A Leather Goods.  
E. Goslin, 777 Burke Rd. Haw. 4900.

#### CARNEGIE.

P. A. McWHINNEY, Grocer, Con-  
fectioner. Opposite State School.

#### CITY.

ANNOUNCING Naylor Cafe  
Health Service & Store, free  
dietetic advice. 800 Lt. Collins St  
C 5001.

(Continued on page 3)

# TOO BANKRUPT TO GO BANKRUPT

"Despite the fact that business generally has been improving during the last few years," writes the Melbourne *Herald*, "figures issued by the Acting Registrar in Bankruptcy show an increasing number of bankruptcies in Victoria."

In this comment the *Herald* has surely achieved the distinction of being funny without being vulgar.

The truth of the whole matter is that business would have to have improved greatly over its 1931 and 1932 state, firstly, to make it worth while sending many debtors bankrupt, and, secondly, to allow those debtors desirous of filing their schedules to get their hands on sufficient cash to pay the fees and expenses attendant on such process. We do not know whether it is a circumstance in which much pride can be taken, but it is a fact that many debtors who are hopelessly insolvent are simply not worthwhile sending formally bankrupt. Their assets are nil, and their earnings are insufficient to render them open to attack through garnishee proceedings, steps taken under the Imprisonment of Fraudulent Debtors legislation, or any other forms of legal persuasion.

These men of straw have certain privileges. They may laugh their creditors to scorn. They may, with impunity, libel any person they think fit. They may get into a hundred and one situations in which the citizen with assets would not dare to be placed.

### Empty Stomachs

But they only enjoy these somewhat nebulous privileges at the expense of empty stomachs and lives of degradation, and not even the most hard-boiled professional economist could seriously argue that their privileges should be extended to still larger sections of the public.

While it costs a creditor several pounds to have the estate of a debtor compulsorily sequestered, many readers will be surprised to hear that a debtor who wishes voluntarily to sequester his estate must also have at least fifteen to twenty pounds in ready cash at his command. There are fees to pay on his petition, fees to pay for the administration of his estate, and, when, he wants, finally, to obtain his discharge, he will be lucky if he can get off with it for an outlay of less than another fifteen or so pounds.

### Wiping the Slate Clean

The old idea of bankruptcy, as a proceeding designed to help to a fresh start a man who had got into a hopeless mess, seems to need some revision. The authorities seem to have desired to make our bankruptcy courts and offices as nearly self-supporting as possible, and not to make bankruptcy machinery available to the absolute down and out. We have no figures before us, but have never heard that the bankruptcy machinery actually turns in a profit to the public revenue, like the Post Office and other public utilities do, but it can't be much of a charge on public funds.

The startling conclusion arrived at, therefore, is that one may be too bankrupt to go bankrupt, and that, if business improves, one may become less bankrupt and, therefore, able to go, or liable to be sent, bankrupt.

That this insane situation is allowed to continue is, however, not nearly as insane as a system of money issue and recall which makes insolvency inevitable for large numbers of people. Even if everyone worked uniformly to the highest standards of

efficiency this would still hold true. The money simply does not flow into the community pocket at a sufficient rate to enable consumers to meet and discharge the costs which producers must charge against them. A producer who does not recover his costs of production becomes actually insolvent. If some producers succeed in recovering, more in prices than they have distributed in outgoings in the course of production, the problem of other producers is thereby rendered more impossible. For the flow of income through industry to the community is the *only* flow of income to the community, and hence the only pool for industry to draw on through sales. The race goes to the ruthless and the lucky. The unlucky, and those lacking in ruthlessness, may have their estates sequestered compulsorily or voluntarily if their creditors or they themselves are prepared to spend sufficient money. Otherwise, they will stay insolvent, but not officially bankrupt.

Every practising solicitor will know of dozens of cases where this applies. If every unpaid creditor pushed every debtor ruthlessly into bankruptcy, the results would be startling—and appalling.

### Increase in Voluntary Sequestrations

Last year there were 244 orders for sequestration in Victoria, most of them voluntary. The previous year there were 216, and 1935 sported only 186.

There is some truth in the official contention that as more people engage in business, more are likely to fail and go bankrupt, though official quarters never expound the true reason for this—namely, the deficient flow of income to the community, coupled with the huge profits of some producers and the way those profits are short-circuited from the consumption market.

If Broken Hill is able to make over a million profit ("prosperity"), other producers elsewhere have gone into debt.

But, apart from all this, the disclosure that there has been an increase in voluntary sequestrations is evidence that a whole lot of poor beggars who have been dragging on for years, paying dribs and drabs to creditors, have, at last, been able to get together the several pounds necessary to set in motion that machinery which they fondly imagine will wipe the slate clean, end their troubles and give them a fresh start.

These poor, unsuspecting devils are not generally aware of the red tape, which will then enmesh them, of the futile public and other examinations to be undergone, and of the many paltry reasons for which a discharge may finally be refused or suspended. It is an offence not to be able to pay creditors ten shillings in the pound, and not to have kept proper books prior to the bankruptcy. As if the keeping of books of accounts would have saved most of these people from going to the wall. The excuse is made that they would have earlier been able to cease their unprofitable ventures and occupations. But what alternative ventures or occupations these people could have embarked on it is not the function of the Bankruptcy Court or officers to suggest. And we have never seen it suggested that as soon as one occupation proves unprofitable, a man should cease all occupation and go on public sustenance.

It is only hoped that the corner will some day be turned

which keeps the community going at all, as things have been in recent years. It is rather upsetting for a bankrupt to be officially admonished for having entertained that hope.

There is, however, much to be said for the attitude of the Court and its receivers on this matter, even if the attitude is unconscious. It is in line with those views, which demand a cessation of public charity so that the real situation may become visible in all its horror, and proper action forced on Governments and the hidden financial government behind Governments. If everyone kept proper books, if everyone gave up an occupation as soon as it ceased to pay and did not go on trading on credit, if no one took up another occupation until assured after cold calculation of its success, instead of merely acting on fond hopes and optimism, there would be such stagnation and such a universal recognition of an insolvent state of society that remedial action would be quickly called for.

### Public and Private Solvency

But it is not so much in the private sphere that proper book-keeping is called for. It is in the public sphere. We want a system of national accountancy, which keeps track of the community's real credit—i.e., its capacity to deliver goods and services when, where and as required. This real credit has increased by leaps and bounds in recent years, but all our financial system has made of the situation is a huge increase in debt. From the physical point of view, the whole world has never been wealthier. It is a condition of national solvency, however, that finance, the medium between production and consumption, should be able to pass the whole of production into the hands of consumers. For the only logical end of production is consumption, and money is merely a ticket device to distribute production.

No steps other than financial reforms are necessary to restore public and private solvency to this country. And if there is one step more necessary than another to restore the self-respect of our citizens, it is that they should receive sufficient money, as of right, to enable them to pay their way.

### Principles of Financial Reform

The principles of reform are, in essence, simple. They are that we should finance new production with new money, that that money should be

taken back from the people only as goods pass to them for consumption, and that some form of dividend payment should, progressively displace wages and salaries as a means of distributing money to the community. This last-mentioned principle is necessary because machines are progressively displacing people from employment, and because everyone is entitled to share in that part of production which is due to the machine's efforts. No one owns exclusively the accumulated knowledge of the centuries, which has gone into the building and operation of the machine. That is a cultural inheritance belonging to everybody.

Let us hanker no longer over the sort of "prosperity" lauded by our bankers and commercial press, for that prosperity merely means that absolutely destitute sections of the community acquire enough money to enable them to go formally bankrupt. Let us demand that financial security be made available to all. The people's own, efforts have assured a state of plenty in the physical sense, and the people are entitled to have financial access to that plenty.

If there should cease, under a decent social system, to be any need for bankruptcy courts, life insurance societies, and a host of other institutions which at present provide work, all we can say is that no one should deplore such a freeing of human energy from unnecessary and useless occupation. The parties freed from such occupation would be really free, as their incomes would not cease on the cessation of their jobs.

A man with means can find congenial occupation for his leisure hours himself. A leisured man without means is a menace.

## "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

NEW TIMES LTD.,  
Box 1226, G.P.O., Melbourne.

Price, one penny per copy.  
Postage, one penny on single copies; on orders for six or more copies, to be posted in bulk, no charge for postage will be made.

## TAXATION (A SIGN OF SERVITUDE) and NATIONAL INSURANCE MESMERISM BY SYMBOLS)

In response to many requests by readers of the "New Times," the series of articles on taxation and national insurance contributed to our columns by Mr. Bruce H. Brown has been reprinted as a 72-page brochure.

No student of economics or monetary reform, no person opposed to our ever increasing load of taxation, no one who wishes to understand what national insurance really implies, should fail to secure a copy of this frank and complete exposure by a master of the subjects.

You will find "Taxation And National Insurance" direct, simple and convincing.

Price, 1/-; posted, 1/1

Available from—

NEW TIMES LTD.

ELIZABETH HOUSE (BOX 1226, G.P.O.)  
MELBOURNE

## AND SO TO BED-AUX

By YAFFLE, in "Reynolds News."

It has dawned upon me of late that there is some opposition to the Bedaux system.

One may go further, and say that Mr. Bedaux has somehow or other got himself disliked. And, doubtless, he would go into the garden and eat worms if someone would show him how to eat two worms where only one was eaten before.

I will admit that, at first glance, there are one or two points about the system that require explanation before it is universally adopted as a pleasant way of spending a half-holiday.

The purpose of the system is to save time, energy and money, and increase the output of the worker by showing him how to use his energy in the most

economic way. It measures labour-power by a unit of effort and speed, called a "B" unit, which happens to be also what the worker generally calls it.

If the workers exceed 60 B's per hour, they get a percentage of the increase on their wages, which they will probably call a B. wave of prosperity.

Broadly speaking, then, it is designed to make the worker more efficient. To give you a rough idea—imagine a man learning to use two hands instead of one, and when he can do that, to use his feet as well.

From thence he rises on stepping-stones of his half-dead self, until he can at the same time knock nails in with his nose and sweep the floor with a broom harnessed to his behind.

And when he has reached that stage of efficiency, if he isn't counting the buttons on the walls of a padded cell, he starts learning how to do the whole thing in half the time.

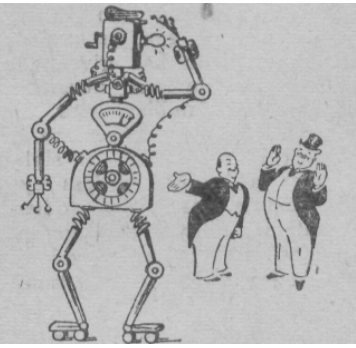
Yet somehow the workers do not regard this as an enticing vision. First, they want to know who will get the saved

money, how they will be expected to spend the saved time, and who will get the increased production.

No answer is yet forthcoming. The experts don't even know where production goes in the ordinary way, let alone under a Bedaux system, though I hear that a number of scientists have promised to look into the matter as soon as they have discovered where flies go in late autumn.

To understand the system properly, you must grasp the motive behind it.

Mr. Bedaux's object is to stop the awful waste of time and energy that goes on everywhere. He sees men taking twenty seconds to do something that



The aim of modern civilisation will have been achieved.

might be done in ten, moving three feet when they might move only 18 inches, and per-time knock nails in with his nose and sweep the floor with a broom harnessed to his behind.

He is saddened by the sight of mankind going through life stage of efficiency, if he isn't counting the buttons on the walls of a padded cell, he starts learning how to do the whole thing in half the time.

To him, life is but a narrow bridge between two eternities

full of nothing. The universe is rapidly running down, and we can't afford to waste any energy.

"Should swift death this night o'ertake thee," he says, panting with impatience, "and thy couch become thy tomb (or, if thou art on a nightshift, should it o'ertake thee in the morning), think how rotten you'd feel if you'd only driven in 995 rivets instead of a possible thousand!"

It is said that he once walked out in disgust in the middle of "Romeo and Juliet." He said the balcony scene was a lamentable example of the waste of manpower.

"Why can't Romeo wait till Juliet comes downstairs," he asked, "and thus save all the time and energy spent in climbing up the side of the house?"

\* \* \*

Some of you may regard this state of mind as bordering on obsession. You may even ask whether he wouldn't be better under observation.

But you must understand that Mr. Bedaux is an idealist. His whole soul is possessed of a beautiful vision of universal Efficiency.

Just as the Nazi looks into the future and sees each separate personality merged into the unity of a single dominant race, so Mr. Bedaux sees each individual worker merged into the glorified Oneness of a single dominant machine.

He reverses Carlyle's definition of man as a tool-using animal, and thinks the world would be run more efficiently if the tools used man.

Unfortunately, this lofty conception is opposed to deep-rooted prejudices. Man persists in thinking he ought to use tools, not to be one. Regarding himself as possessed of an immortal soul, he is loth to abandon his status of homosapiens and rank himself with tin openers and squeegees.

Nevertheless, Mr. Bedaux, un-

daunted, will strive to go on cutting seconds off eternity and inches off infinite space.

By the gradual application of scientific principles, he hopes that the worker will ultimately become so tied up in the machinery that he won't know which is which; and he looks forward to the day when, if you ask a working man to have a drink, he will say, "Squeak! Squeak!" and open his mouth for the oil-can.

Then will true Efficiency have been achieved and the aim of modern civilisation realised. Man will have become part of the machine, and the god will have turned into a gadget.

## "Because Mumbo, Therefore Jumbo"

From "Daphne's Fishing," by C. A. Birmingham.

"It isn't," said Daphne, thoughtfully, "as if there were too many mullet in the world generally. That is what is called over-production, and then it would be quite right to throw them back into the sea. We had a lecture about that last term from a young man with most enormous spectacles, who came down from the London School of Economics. He didn't look to me as if he had any spine; just drooped, you know. He said a lot about coffee in Brazil and cotton in America, only, of course, they weren't thrown into the sea, though the principle is the same and highly approved of by all advanced thinkers, so I suppose it might not be wrong to throw the mullet back into the sea; that is, if you are an advanced thinker, Aunt Margaret. But, perhaps, you're not. Are you?"

"I don't know what on earth you're talking about," said Lady Margaret. "But if that's the sort of thing they taught you in your college, I'm extremely glad you didn't learn it, and failed in your examination."

"It wasn't the economics that stuck me. That was easy enough. I could do economics all day standing on my head. There's really nothing the least difficult about economics. All you have to do is to take all the old proverbs you can think of—'Make hay while the sun shines,' 'Waste not, want not,' 'A stitch in time saves nine'—and things like that. Then contradict them all flat, especially the one about a penny saved is a penny gained. When you've done that you're an advanced economist."

"If that's economics," said Lady Margaret, "I don't wonder you say you understand them best when standing on your head."

"It always seemed rather rot to me," said Daphne. "But that's what the young man in spectacles said, though in other words; much longer words."

## SOCIAL CREDIT PARTY OF AUSTRALIA

(Victorian Section.)

Metropolitan Branch

First General Meeting,

Railways Buildings,

Flinders Street.

3rd Floor, Room 92.

Wednesday, January 19th, 8 p.m.

All Cordially Invited.

(No Collection.)

A. J. AMESS,

Hon. Sec., Pro. Tem.

## New Times SHOPPING GUIDE and Business Directory

PATRONISE THESE ADVERTISERS.

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

### MELBOURNE (Cont.)

(Continued from page 2.)

ATTENTION! Naytura Hostel. Vegetarian Guest Home. Accom. State & Inter. Guests. Haw. 74. BLINDS of every sort. Car curtains repaired. T. Pettit, 235a Queen St. CAKES PASTRY, etc. Home Made "Clovell," The Block, Elizabeth St. Cent. 265.

DAVIS, 568 Bourke St. Royal Medal Milkers, Separators, Engines DOUGLAS SOCIAL CREDIT BOOKSHOP. 166 Lit. Collins St. GINGER JAR CAFE, 238 Flinders Lane (4 doors from Swanston St.). Best 3-course meal in city.

JAS. JENNINGS, 211 Queen St., and 6 Regent Arc. Optician, 73 years est. Testing Free.

MAISON MERLIN, Natl. Bk. Bldg., 271 Col. St. Ladies' Hairdressers. OPTICIAN and Hearing Aids M. L. COLECHIN, Champion House, 4th Floor, 57 Swanston St. F 5566 OPTICIAN, J. H. Buckham, J.P. Nat. Bk. Ch., 271 Collins St. C 831 PRINTING. E. E. GUNN OFF 600 Lit. Bourke St. Cent. 6021

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

TAILOR, High Class; H. Stackpoole. Lang Arc., off 333 Lons. St. WATCHMAKER and Jeweller. M. Chapman, CAPITOL HSE, 6 yrs. Hardy Bros., in charge Repair Dept.

### DARLING.

ESTATE AGENT. J. White, 1 Illowa St. UY 6521.

### ELSTERNWICK.

BRIDGE & SON. Men's & Boys' Wear. Opp. Station. Phone L 5383. RADIO & ELECTL SERVICES Mackintosh's, 72 Glenh'tly Rd. L 4588.

### FAIRFIELD.

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

### FOOTSCRAY.

BOOT REPAIRS. A. A. Taylor Station Ramp, While U Wait S'vice. MASSEY'S GARAGE, W'town Rd The Home of Motor Reconditioning

### GLENFERRIE.

OPTICIAN, W. W. Nicholls, 100 Glenferrie Rd. Haw. 6845. SUITS to order from 70/- H. 6813. A. Sutherland, 184 Glenferrie Rd.

### HAMPTON.

BEAUTY SALON, Norma Bell, 33 Hampton St., next P.O. XW2160 BOOKSELLER, S. J. Endacott, 75 Hampton St., for all book needs. CHEMIST, Rod Burgess. 156a Hampton St. XW 2424. HAIRDRESSER, Ladies and Gents. R. STEWART, 68 Hampton St. HOME MADE CAKES BEAN'S, 140 Hampton St. XW1787. TAILOR, R. W. Simpson, Railway Walk. Suits Hand Made from 95/-.

### IVANHOE.

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

### P. A. MORRIS & CO.

PTY. LTD. EYESIGHT SPECIALISTS, PRACTICAL OPTICIANS. "YORK HOUSE" BASEMENT, 298 LITTLE COLLINS STREET, MELBOURNE. Phone: Central 8400. And at 80 MARSHALL ST., IVANHOE. Phone: Ivanhoe 88.

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

### KEW.

ANDERSON'S, 141 High St. Authorised Newsagent. Haw. 1145. BUTCHER, S. Daw. High Street, Opp. Union St. Satisfaction, S'vice. C. KENNEDY, Grocer. Haw. 229. Opp. Cemetery Clock, Parkhill Rd. DRY CLEANING, Depot & Library A. I. Fraser, 182 High St. H. 8783. E. WHITE, 109. High St. Confectionery and Smokes. FLORIST, "Mayfair," Haw. 1452 Cotham Rd. near Glenferrie Rd. GIBSON'S, High St. opp. Rialto. Hosiery, Underwear and Aprons. (Continued on page 7).

Mr. H. P. Brown, C.M.G., M.B.E., M.I.E.E., Director of Postal Services, Melbourne.

Dear Mr. Brown,

As the director of our postal services we have nothing but praise for your personal work and for the splendid loyalty and help you get from a courteous and capable staff, but when it comes to a question of Christmas wishes for the community at large we fear you have an entirely wrong conception of the facts of the situation or of the implications of the words you used.

You were one of those whom the "Argus" paraded on December 29 as "a number of Victoria's leading citizens," and we were told that your first desire is that "Australia should enjoy continued prosperity in 1938, and that Australians should realise how favourably placed they are in the world."

What exactly did you mean by the words "continued prosperity"? Do you seriously believe that we are enjoying prosperity now, and are you true to yourself when you suggest that you are anxious to see the existing conditions continued?

If going further and further into debt without any possibility of ever getting out of it is prosperity, then we are prosperous. Or, if a nation with 75 per cent, of its workers getting less than the amount certified as the necessary minimum for decent subsistence is enjoying prosperity, then we are enjoying it. Or if the spread of malnutrition among innocent and defenceless children, the serious decline in the birthrate, the increase in the number of bankruptcies, the intensification of the advertising campaigns, the almost unbelievable degradation of the slums, the overcrowded hospitals, the sweating of nurses, the heavy maternal mortality, the hopeless outlook for our youths, the disgraceful humpies all over the country, and the like are evidence of prosperity, then your remarks are beyond reproach. But if prosperity really means something better than that state of affairs, then what you said merely revealed that you, brilliant as you undoubtedly are in other directions, have failed to give this important subject sufficient thought.

Then you seemed concerned because we have not realised how favourably placed we are in the world. What did you mean by "favourably placed?" Were you thinking economically, geographically, financially, meteorologically, religiously, or how? And how would realisation of

our favourable placing bring about better conditions for the people at large? Is it easier and more pleasant to starve here than in other parts of the world? When men lose employment in Australia their pay is immediately stopped. Is it not the same elsewhere, or are workers in other places required to make a sacrifice of some material thing as well as having their pay stopped? Is a man in London with an empty pocket in a less favourable position than a man in Melbourne with an empty pocket? If we ARE so favourably placed, whom do we have to thank, and who is chafing under the non-recognition of it?

And what other part of the world, after having sent away hundreds of millions of pounds worth of goods in excess of the quantity received, would so quietly submit to the payment of huge tribute every year on an alleged debt of nearly £600,000,000? Did you mean to infer that it is an advantage to be without neighbours, and to have to send goods thousands of miles away on the pretence of obtaining money for them? Is it an advantage that we are forced to consume locally the second and third rate portion of our production while the first rate portion is sent away for the benefit of others? Or were you thinking of the probability of war? If you were, was the object of your remark an obvious hint that preparations for war are the outstanding requirement and that we can only provide these by sacrificing our standards and ideals to that end? What, in fact, did you mean, and do you know of any physical reason why we cannot make full provision for defence, as well as for postal requirements, for social services, for shorter hours, and indeed for everything that goes to improve the living conditions of the people? If you cannot name a PHYSICAL obstacle to these things, where is the sense in your remarks?

It was an outrage for Sir Otto Niemeyer to come here in 1930 and tell us our conditions were too good, at a time when productive capacity was greater than ever. It would be even more outrageous for you to do it, and we respectfully suggest that your spare time would be more profitably and sensibly occupied in studying how you yourself, as well as the rest of the community, are being robbed every day by a swindling system of finance, the very thing that brings about the strained relations between the nations, that prevents the development of our resources, and that leads so many of our prominent men to talk nonsense. Yours, etc.,

THE NEW TIMES

## The New Times

Published every Friday by New Times Ltd., Elizabeth House, Elizabeth and Little Collins Streets, Melbourne, CO. Postal Address: Box 1226, G.P.O., Melbourne.

Telephone: M 5384.

Vol. 4. No. 2.  
FRIDAY, JANUARY 14, 1938.

### Increase in Bank Deposits

It is reported that bank deposits in Victoria have risen in the last quarter of last year, and this is quoted as an evidence of prosperity.

It is not, as the value of the money in our pockets is determined by the price which we must pay. If that price outstrips our income, well, it matters little whether our income consists of a large number of printed pieces of paper, called pound notes, or a small number.

The whole thing is relative. Under banking rules, as at present operated, prices are always several paces ahead of income. If income spurts, prices set off as though impelled by a rocket. If income lags back, it is true that prices lag as well, but not sufficiently to make a race of it. The first recorded victim of this sort of a system was a gentleman called Tantalus.

A community faced with prices of £12 millions, and with £12 millions in its pocket, is in the same happy situation as the community, which has to pay £500 millions in prices, and has £500 millions in its pocket. But if the first community is asked to pay £14 millions, or the second to pay £600 millions, then there is national insolvency. The product of industry cannot be passed into consumption. If it does, it will do so at the expense of an increase of public and private debt, at the expense of bankruptcies amongst producers, or at the expense of a struggle to dispose of the surplus externally in return for money claims.

So next time that Professor Jawbone assures you that prosperity is here, and that you only have to look at increased bank deposits to prove it, don't get too jubilant until you have had a look at the price index. And then we can only implore you not to get too despondent, but to do something about the ridiculous situation which confronts, you.

Get hold of your M.P. and worry the life out of him until he makes the banker reform his method of money issue and recall. Parliament is still, in law, the sovereign authority in this country.

The mapping out of a self-liquidating cost-accountancy system, under which the flow of prices is equalled by the flow of incomes, is not a fraction as

difficult as the building of a stratosphere balloon, for example. It is only in the financial and business spheres that man's brain has conspicuously refused to operate over the last few centuries. In every other sphere of human endeavour there has been the greatest progress.

It is the function of Parliament to demand that the banker must straighten out the present mess or get out. If it is found that the banker is a bit modest about his finger in the pie, and inclined to deny any responsibility, it is only necessary to remind him of the words of Reginald McKenna, Chairman of the Midland Bank, and formerly Chancellor of the Exchequer. During the course of a private row with Montagu Norman about the starving of Midland industries, and the expansion of industries round London, Reginald blew the gaff on the facts of bank creation and destruction of credit.

He pointed out that every bank loan, and every bank purchase of securities, increases deposits. Conversely, every repayment of a bank loan and every bank sale of securities decrease deposits. The bankers have a monopoly of creating and destroying money. They let it out as they will, and call it in and cancel it as quickly as possible. Both the issue and recall of money demand the application of scientific rules to make them reflect the facts of consumption and production. With the banker, Rafferty's rules reign supreme. The sole rule of the practical banker is to cancel a credit as quickly as possible. The objective of the bankers is not to observe scientific rules so that the community's production may be distributed. It is purely to use the money system as an instrument of power—to create unpayable debt, and to keep the debtors in bondage.

The present increase in bank deposits merely indicates that our producers and Governments have gone further into debt to the banks, and that we must all pay higher prices.

### The King's Head and the Stamp Issue

The Melbourne *Herald* of January 10, 1938, contains the following interesting tit-bit of information, under the heading, "Mr. Lyons Settles a Bet":—

"Strange as it may seem in these days of pictorial journalism, there are still some people who are not sure of the Prime Minister's identity when they see him.

"Last Thursday, Mr. Lyons, accompanied by Dame Enid and their eldest son, attended a Fay Compton performance in Melbourne.

"Today's mail contained a letter, beginning with the time-honoured phrase, so familiar to Australian public men, jockeys, Test cricketers and footballers—'to settle a bet.'

"The writer wanted to know whether it was the Prime Minister he and his companions saw at the theatre.

"Mr. Lyons has assured the writer that he was there in person."

Fancy anyone not knowing, especially since the King's

has been put off our postage stamps and Mr. Lyons's photograph incorporated in the design. Mr. Lyons is shown up a tree.

We wonder whether this has any significance. The superstitious say that the Edward VI stamp showed our deposed monarch facing towards the gloom, and that this was an omen of his deposition by the Premier and primate.

Well, Joe has had this country up a tree for a long time now, and it may be no more than poetic justice if he is put up a tree himself.

Incidentally, we commend the wisdom of the postal authorities in no longer portraying the monarch on stamp issues, because it is never known how long Threadneedle Street will allow a King to remain on the throne. Threadneedle Street took the King's head off currency notes in England way back in the early 1920's.

Australians can still, if there are any notes left in their pockets, refresh their memories by looking at the representation of a deceased monarch, and the ghost of a monarch who was forced to abdicate.

Now that the postal authorities have given the lead, we may expect the Commonwealth Bank to follow suit. There is no reason why the head of Sir Otto Niemeyer should not be incorporated in the design of our notes, for, while kings may come and kings may be sent packing, Sir Otto stands for the twin eternal verities that Australia must live within her means, and that Australia's means are what the bankers care to dole out to her.

### Bigger, Better Bombs

A press report from Durban (South Africa) states:—

"Mr. William Elsbury, a bartender at the Esplanade Hotel, who fought with the 1st Australian Light Horse in the Sinai Desert, has patented an improved multiple aerial bomb. The invention is now in the hands of the War Office.

"It consists of a parent bomb to which are affixed eight smaller bombs, which can be automatically released at a pre-determined distance above an objective. Thus, the explosions of the projectiles can cover a wide area.

"Mr. Elsbury expects to receive £10,000 for the world rights of his invention."

The undertakers' associations of the various countries have been asked to raise a fund in recognition of Mr. Elsbury's contribution to civilisation and human knowledge.

Professor Bwano, of the Basutolapd School of Economics, has also hailed the invention as a definite advance in the solution of the problem of surplus mankind and surplus real wealth. Both will be destroyed in accordance with sound principles, instead of the surplus human beings being allowed financial access to the surplus goods and services, which would be unsound and, therefore, a bad thing. Besides which, think of all the work that will be provided.

The professor's fancy is, moreover, strongly taken by the

### ARE WOMEN OR MEN THE TALKERS?

By LEONORA POLKINGHORNE.

Now that it seems possible that women in Australia will take their places in the halls of legislature, we might consider for a moment how their performances will compare with sitting members generally.

Old, weary and decrepit as is the mother-in-law joke, ancient as is the tale of the dubious nature of wifery's present of cigars (I always doubted that one, as no sane woman would offer temptation to make the lounge curtains reek) - more threadbare even than these is the old, old crack against woman as an untiring talker. For years I have burned to take out this smelly corpse and give it an airing.

#### A Dead-Heat?

For, as a matter of fact, this disease has no sex, as anyone will admit who has given the matter the smallest attention. We are all familiar with the talker. The more observant of us pick him (or her) at sight. He has a bright, restless eye, and flexible lips. The moment he enters a railway carriage and deposits his luggage, he looks around for a victim. The smallest pretext gives him an opening, and then it is time to unpack the aspros. Sometimes he is worth listening to, but he gives you a headache all the same. It used to be said of such a man that when his latest victim staggered away, his friends said, sympathetically, "T. T. has been talking to him." Yet, the same T. T. (a noted agitator and Yarra Banker) was original, brilliant and of a ghastly fluency. The cataract of his astounding ideas stunned you. You gasped and were dizzy under the torrential flow of his bright eloquence. The onslaught on your gray matter laid you low.

It must have been experiences like that that caused Oliver Wendell Holmes to cry, "Give me stupidity. I love stupid people." But the autocrat forgot that most stupidity is not negative and restful, but positive and maddening. Then there is the other kind of talker, like a river in spate, who froths and foams, and leaves nothing behind. He need not worry you. You just let him talk on while you pursue your own line of thought undisturbed.

#### A Battle Royal

I can recall an interesting encounter between two notable talkers—a woman and a man. The lady had a well-earned reputation for staying the pace against all-comers, and, on the evening referred to, she was co-guest with a certain school inspector. A brief session with the gentleman convinced me that the remainder of the company was in for a real evening's rest and entertainment. And so it proved. The lady held her own gallantly for an hour or so, but, in the end, was reduced to silence and defeat. The gentleman was going strong and fresh as a pippin right up to supertime. It was the one occasion when I rejoiced at the defeat of a member of my sex. It gave another deathblow to an ancient superstition. Such people are not conversationalists, of course. Their line is monologue, and they rather resent any interruption, beyond murmurs of acquiescence. They are both male and female. I sometimes doubt

idea of a great, big daddy bomb and eight little picaninny bombs—one for each member of the family, and a few over for the people next door. As a method of putting the children to sleep, the new method will have it all over the three little pigs, the three bears and the three blind mice.

though whether the craving for human conversation is so great in the female as it appears to be in the male. A woman can take a railway journey in silence without obvious suffering. She takes innumerable tram trips without addressing a single remark to a stranger, but the male cannot endure this. If no male passenger is available, there is the conductor. In old horse-car days, the driver was never without a male passenger beside him. That is forbidden in electric cars.

#### A Question of Time

It is pretty certain that the male gets through far more conversation in a day than the female, and one reason is that he has so much more time. No matter what a man's occupation is, he always seems to have time to break off and "have a yarn," whereas a ghost of duties undone scowls over most women's shoulders. Observe any country town. Knots and groups of men any hour of the day—the doctor and the bank-manager, the store-keeper and the tailor—just surprising how long they can stand there. The women? They are at home, with an eye on the clock, and going full steam ahead.

#### Good Talkers, Not Orators

Yet there is some ground for the legend of woman as a talker. What is it? It is her superior fluency. Doctors say that it has something to do with the formation of the tongue. Certainly girl babies learn to talk earlier and articulate more clearly than boys, and women seem to take very readily to the public platform. Nevertheless, oratory in the highest sense has not yet been captured by women. So far as I know, we have had no female Demosthenes, unless it was Mrs. Despard, in Ireland, and the Passion-Flower, in Spain. Not having heard either of these, one cannot say. The women speakers we have heard have shrewdness, sense, logic and almost always wit, but oratory and flowers of rhetoric are different things. Do we need these in Parliament? Speaking broadly, the average woman speaker is far less tiring to listen to than the average man of that ilk, and the reason is that a woman seldom rises to her feet, except when she has something definite to say, but man has imbibed the pernicious belief that it does not matter what one says so long as one talks. This is probably what inspired Carlyle to say, petulantly: "Schools for public speaking? Nay, rather, let us have schools for private thought."

Of course, all these observations allow for numerous exceptions. There are women as dumb and inarticulate as any male. There are men whose tongues are as well oiled as any woman's. The curious thing is that women, who have for so long been charged with emotionalism rather than logic, rarely, when speaking publicly, appeal to the emotions, but always to the reason, while male aspirants to political places almost all take the opposite line. Alas, that it should be so! The result is shown in the vote, and gives us the sort of Parliaments we have. This is not that men could not appeal to reason if they wished, but they evidently consider it good tactics to appeal to fear, greed, and self-interest. Most electioneering speeches that I have heard are an insult to the audience, but the speakers get away with it.

As it is, it seems clearer than ever that the public should themselves give the politician a job to do, rather than allow him to hawk his shop-worn wares indefinitely on public platforms.

**THE PRINTED WORD**  
in  
**Pamphlets, Booklets, Leaflets, Weeklies, Monthlies, Annuals, Newspapers, Magazines, or Books**  
**EXCELLENTLY AND ECONOMICALLY PRODUCED**  
By  
**The Advocate Press**  
143-151 a'Beckett St  
Melbourne  
Phone: F 2673 (3lines).

## MORE ABOUT THE SLUMS

By D. OMINIE.

While the "Head" of the Anglican community was piously expressing his endorsement of the angelic message of "Peace on earth, goodwill towards men" (according to the Authorised Version of the Scriptures), it was refreshing to find a minister of the Presbyterian Church giving a timely reminder to the people of the appalling conditions in the Melbourne slums, conditions that had excited the "horror and amazement" of the investigating board. The Anglican Archbishop might be reminded that another version translates this portion of the chorus of the angels as "Peace on earth to men of goodwill." However, taking the interpretation that he prefers, it seems apparent that he is content to utter his pious expression of goodwill—and leave it at that. The same prelate, at an earlier gathering of his clergy, stated that it was "very difficult to know how to deal with the slum problem." As far as our knowledge goes, that is his total contribution to the question.

### What Rev. F. Chisholm Said

The Rev. Mr. Chisholm, of the Dorcas Street Presbyterian Church, South Melbourne, would seem to have had in mind this smug self-satisfaction when he said: "We are sorry to break in on the Christmas complacency of the community, but we feel that only the widest publicity can bring about some remedial action." It is an arresting thought that anything in the nature of an apology should seem necessary. Yet, when one considers the regular fare offered by our dailies, the topics that are discussed in the trains and by the man in the street, and the apparent utter lack of interest felt by the populace, one wonders whether the complacency of the Anglican Archbishop is not shared by the vast majority of the citizens. Mr. Chisholm is right; the facts of the appalling social sore in our midst should be kept before the public until a sufficient number of them are awakened from their apathy and roused to a demand, brooking neither denial nor delay, for immediate action to wipe out this foul blot from the community.

Some extracts from the report of the State Housing Investigation and Slum Abolition Board were given in the *New Times* of December 10, 1937. During the debate in the Legislative Assembly on the Housing Bill, some members tried to discount the reliability of the report made by the Board.

### What the Rev. F. Chisholm Found

The following statement by Mr. Chisholm should fully convince readers that the Board's disclosures were not exaggerated:—

Officers working in the South Melbourne and Port Melbourne districts have recently made some appalling discoveries. Mr. Chisholm said, and have been unable to obtain any relief from Government departments.

Investigating one case arising from the Children's Courts lately, Mr. Chisholm said, he and fellow-probation officers from the Anglican and Presbyterian Churches discovered a two-roomed hovel in which a returned soldier, with his wife and seven children, were sheltering. The dwelling had no conveniences at all. Water had to be taken from a tank, or carried a mile away. The wall, floors and ceiling were dilapidated beyond repair, and there were gaping holes in the roof. The wages earned by the father from casual work had been insuffi-

cient to pay the rent, let alone to buy food for his wife and children. Seeking some relief, Mr. Chisholm said, he and probation officers visited three Government departments, and were informed by officials that they could do nothing. Probation officers of the Children's Courts had no funds at their disposal, and could assist only by private help or from their own pockets to rescue children from the depravity into which they were being forced by their surroundings. The police were sympathetic, but could not offer much help. The connection between the work of probation officers and the Housing Bill now before Parliament was close, Mr. Chisholm said. Children were being committed to the care of officers by the courts, and in most cases they found that neither the children nor the parents were to blame, but the State itself. Men in casual employment had no chance of owning their own houses, and if they had children they found it difficult to rent houses.

Probation officers found many cases almost as scandalous as the one mentioned, and in nearly every case the depravity into which the children were being forced was the direct result of their environment. The position had been aggravated by the infantile paralysis epidemic, which forced parents to keep their children off the streets, although they had no back yards, and they lived in ill-lit hovels where comfort and cleanliness were impossible to achieve.

### Letters to the Press

The open columns of the *Argus* were recently inundated with correspondence on the subject of empty pews. Except for some vague references to the solution of human problems, "such as health and prosperity," no one apparently saw any connection between the "wide open spaces" in the churches and the casual attitude of many leading clergy towards the miseries of the poor. But perhaps the numerous letters for which the *Argus* was unable to find room were more to the point; we may at least hope that some of the earnest seekers after the truth were able to see a hole in a ladder.

In this connection it is interesting to note the letters on "burning questions" of the day that appear in the open columns of the misleading daily papers. The indifference shown by the motoring road hog to public safety and comfort is certainly to be deplored, but, at any rate, other users of the road are aware of the dangerous propensities of this species of swine and can exercise some degree of alertness against the danger. But the helpless victims of the slum landlord hog, shackled in conditions from which they have no hope of escape, find no champion to espouse their cause. The disappearance of the thatch that constitutes man's crowning glory may be regrettable to the afflicted ones, but the disappearance of the incomes of thousands of families fails to induce Pro Bono (a prolific author) to rush into print. There are not wanting many writers of the reminiscent type to give their recollections of old plays, but the ever-present tragedy of our civic life is apparently unknown to the tribe of contributors to the journalistic forum.

### Candid Opinions

Yet the Housing Board gave an unmistakable lead when it published this statement: "Rentals, invariably exorbitant, had increased progressively with the demand by lower-paid workers for slum shelters. The slum problem

had been, and still was, used as an instrument for the shameful exploitation of the poor."

A member of the Board, Mr. Oswald Barnett, has since followed up the indictment with a slashing radio address on the subject. He reiterates the Board's dictum that the problem of the slums is essentially the problem of poverty. "It is the smallness of the family income that compels these families to live in the slums. No human being would live under these conditions from choice. It is the inexorable thrust of economic circumstances."

And the Rev. Mr. Chisholm says: "Children were being committed to the care of officers by the courts, and, in most cases, they found that neither the children nor their parents were to blame, but the State itself." Clearly, then, it is the duty of the State to supplement those depleted incomes that give the anguished victims no recourse but the slum shelter.

### Fr. Drinkwater and Mr. Barnett

Speaking in "God or Mammon" on the corresponding problem in Great Britain, Fr. Drinkwater says: "There is no reason whatever why the credit of this country should not be used by the Government, not to borrow, but to create all the money that is needed to finance the housing schemes. No interest need ever be charged and the repayment could be made as gradual as necessary through the charging of reasonable rents. If anyone tells you these things have nothing to do with religion they are telling you a lie. Today, on this matter of housing and finance, all the great issues of justice and charity come together to a head and cannot be avoided."

In the course of his talk over the air, Mr. Barnett said: "There is only one solution, and that is that the community should provide housing for the poor and do so with the knowledge that, financially, it will suffer a loss." It is true that the community should provide housing for the poor, but it is a misconception that a financial loss is inevitable. Fr. Drinkwater has a clearer conception of financial technique that the State is competent to apply to the solution.

### Pious Humbugs

The *Argus*, in closing issues of 1937, published New Year hopes and wishes from politicians, Lord Mayors, social leaders and many others, including even chairmen of banking companies. The tenor of most of these was the hope that the present "marvellous prosperity" would continue. Their sentiments were quite worthy to be placed alongside the exalted "goodwill" message of Archbishop Head. One has read of hell being abolished by Act of Parliament. Our pious humbugs apparently abolish the slums by the simple expedient of believing that they do not exist. If one were to venture the suggestion that the first problem to be grappled with in the year 1938 was the abolition of slums, no doubt the astonished reply would be: "Slums? Don't you believe it, sonny."

But Mr. Barnett reports: "Over 2000 houses without a bathroom, over 3000 houses without a washhouse, over 5500 houses without a kitchen sink, over 1200 of these dwellings in right-of-ways . . . damnable and a disgrace to a Christian community. . . . In the worst houses the landlord reaps a gross return of anything ranging from 30 to 130 percent."

### Gentle "Justice"

In Melbourne, a money less man has been in goal for 10 days on remand, and has now been committed for trial by a higher court. And what was his crime?

## FARMERS ARE TOO EFFICIENT!

(From the "West Australian Wheatgrower.")

Farmers have ever assimilated and are still applying the advice tendered to them by other classes that they should become more efficient, and they do not stop to think that their very efficiency helps to destroy them. How often do we read of the need for greater efficiency on the farm! Crops are now being increased by fertilisers, by irrigation, by tractors—by scientific methods which every farmer is advised to apply, although there are too many men on the land already armed with ever more efficient machines and methods.

The Commonwealth Statistician's figures show that more efficiency enabled Australian primary producers in 1936 to double the production of 1921, and that for this doubled production they were paid a lower

aggregate price than they received for one-half the quantity which was the production of 1921. Despite the huge increase in production, there has been a decrease in the number of people on the land.

In 1837 it took 80 per cent of the entire population of Western Australia to produce 20,400 bushels of wheat, worth £10,000. It took 57½ hours of man labour to grow an acre of wheat. In 1936 21 per cent of the population of Western Australia produced 22,000,000 bushels of wheat. An English journal, the "Countryman," states that 150 years ago it took nine farmers to feed ten townsmen. Today one farmer can provide sufficient foodstuffs for twelve townsmen—and tomorrow fewer people on the land will be producing so much more than the "Go to the land" policy will become more futile than it is today.

What is wanted is not increased efficiency in production, but increased inefficiency in distribution. The fact is that if the world's farmers were to go back to the production methods of 1838 they would be better off—the sharp fall in production of food and raw materials, following on the relapse into inefficiency, would send prices rocketing. However, instead of agriculture going back to 1838, it is more feasible to dump the 1838 methods still applied to distribution. The world must have monetary reform, not only to raise the public's purchasing power, but to reduce the farmer's costs. Tens of millions of civilised people, authorities admit, cannot buy sufficient food to properly nourish themselves. In England, it is stated that fifty per cent of potential army recruits are rejected on account of physical disability—disability almost invariably arising out of malnutrition. And that tens of millions of English people are always hungry is shown in that where the Army once sought to attract recruits by such slogans as, "Join the Army and see the world," it now advertises, "Join the army and have four meals a day." If our alleged statesmen cannot solve the farmer's self-created problem of surplus production, by transferring that surplus to the people who need it, it is up to the public to change their statesmen.

And, while adjusting the financial system, to provide purchasing power for the consumer, our statesmen must see that the farmer is given cheap credit. Today, the farmer, the most efficient class in the community, in many cases must hand over 50 per cent of his production as interest to the banks, which, in turn, so restrict credit that the farmer cannot sell his production at a payable price. Instead of preaching efficiency exclusively to the farmer and employing Departments of Agriculture and Research Bureaus to improve his efficiency, Governments might well take a hand in improving the out-of-date banking and distributing system which prevents the farmer and the world as a whole from benefiting from the farmer's high standard of efficiency.

He obtained a meal at a cafe when he had no money to pay for it. The price of the meal was 1/6. And—the irony of it—bail has been fixed at £20, with a similar surety. But, you say, the man has no money! Well, let him stay in gaol. But he has already been there for ten days; surely that is sufficient for stealing 1/6! Well, in the abstract, it would appear so, but you must remember that this is much more serious than mere stealing—it is *fraud*. Then you reply, the man that said the law was an ass should have apologised—to the ass!

### Problem for the Young (and Old)

Well, this is vacation time, but a dominie who cannot afford to take his family for a month among the tall timber, or to the soothing seaside, finds it difficult to divorce his thoughts from the round of his regular duties; so, under the stimulus of the New Education Fellowship, I propose to set my class the following problem: If a destitute man, under the pressure of hunger, defrauds another (who probably would not miss it) of eighteen pence, and spends ten days in gaol before being convicted, with a further indefinite period while awaiting the trial, and the possibility of more to follow if convicted; ascertain the sentence adequate to meet the case of a landlord (probably well-to-do), who charges a tenant with a family income of £2/1/- per week a rental representing a gross return of up to 130 per cent on the capital value of the slum shelter. ("Teachers' Journal," please copy.)

### Realities and Superficialities

Reader, make yourself acquainted with a few facts from the report of the Housing Board. Then, when you are asked whether Fudge beat Slamm, you can say: "I don't know, but I can say that within five miles of the G.P.O. there are 6000 dwellings unfit for human habitation, and half of them are incapable of being made fit." If you are asked the starting price of Bedlam, you can reply that some landlords charge a rental price in excess of the capital value. If the question refers to the runs made by Fleetman, you can supply the information that over 11,000 children live in those same plague spots. In this way, you may assist those who at present are as "voices crying in the wilderness" to rivet the attention of a well meaning, but apathetic, public, and rouse them to a demand that the crooked shall be made straight—or else treated as the crooks that they are.

## WISHES FOR 1938

### As Given by Some of Victoria's Leading Citizens"

A Letter to the Editor from BRUCE H BROWN

Sir,

With unflinching regularity all sections of the daily press have for years uttered their hypocritical wishes at each Christmas for "Peace, Plenty, and Prosperity" for all. The Christmas of 1937 was no exception, and we saw the whole lot of them repeating the same sort of idle talk they gave us when the war was raging, when the war was over, when we were in the height of what they called Prosperity, and when we were in the depths of what they called Depression. They always wish us Peace and Prosperity, without ever taking the trouble to find out why it is that we never get them, or even permitting an open discussion of the subject in their columns.

This is bad enough and objectionable enough in all conscience, even when we make allowance for the fact that most of the newspapers are conducted in the interests of the very people who prevent our enjoying the abounding plenty which alone can effectuate Peace and Prosperity. But what are we to say when "Victoria's leading citizens" are brought forward to take part publicly in the reiteration of wishes, which are known to be impossible of materialisation under existing conditions? The action of the newspapers in approaching these people as "leaders", and the sycophantic responses of the individuals concerned are alike reprehensible.

#### "Victoria's Leading Citizens"

On December 29 the Melbourne *Argus* published what it called "a symposium of the replies of a number of Victoria's leading citizens to the question—What do you want for 1938?" These replies were from the Premier (Mr. Dunstan), Sir Stanley Argyle, Archbishop Head, Mr. H. Clapp, the Chancellor of the University (Sir James Barrett), the President of the Chamber of Commerce (Mr. A. W. Relph), Mr. G. D. Healy, Mr. A. W. McNicol, Mr. P. J. Clarey, and others; and almost without exception they showed themselves to be under the spell of the financial oligarchy and ready to play the part of Yes-men for the spellbinders. Their own remarks prove it.

#### Mr. Dunstan

Mr. Dunstan hoped that the coming year will bring greater understanding and greater cooperation among the nations of the world, ending old rivalries, jealousies, and doubts. The same sort of thing has been said hundreds of times by other men, none of whom never had a word to say in public about the *cause* of the rivalries, the jealousies, and the doubts. Mr. Dunstan never tackles the *cause* either. In any case, what have the relations between the other nations of the world to do with the distribution of Australian food and clothes to Australian people in Australia?

#### Sir Stanley Argyle

Sir Stanley Argyle was consulted as "the Leader of the State Opposition," and bade us "be of good cheer and refuse to listen to idle talk of coming slumps and depression." In support of this he said "we are a fortunate people to whom Nature has handed her gifts with both hands." That is the very point. Nature has been generous, but the people have not been permitted to share in her generosity. So far as Nature is concerned her generosity is nothing new either. She was equally generous in 1929 and the years following, but that did not prevent the slump manipulators from carrying

out their devilish schemes. Sir Stanley does not seem to realise that these gifts of Nature are intended for the benefit of mankind generally, and not for the glorification and enrichment of the few who have usurped the control of the community's money supplies.

#### Archbishop Head

Archbishop Head said that his great wish is "that his fellow-countrymen should believe that the real cure for all our anxieties and perplexities is to have faith in God in what concerns our individual lives and the welfare of the State, the Empire, and the World." And when we do believe that, will the bounty of the Earth be greater than it is now? Could God really do more for us than He *is* doing? How will faith in God get better incomes for the people? As "Elzevir" said in last Saturday's *Argus*, we have to get down to realities, and the fact is that the bounty of the Earth, which is handled by God, is marvellous and entirely adequate, but the money arrangements of the Earth, which are *not* handled by God, are insane and inadequate. The few men who are usurping control of the money supplies are actually dictating the disposal of God's munificence, and, although Archbishop Head professes faith in God, he is doing nothing at all to rectify that position. On the contrary, he discourages reference to it and introduces all sorts of extraneous matters to divert our attention elsewhere. Belief in God will not alter the money system, but an increase of knowledge on the subject will so arouse people that they will quickly take the necessary steps to have it put right. When that has been done God will get the chance He has never had.

#### Harold Clapp

Mr. Harold Clapp is the Commissioner of the Victorian Railways, and said: "I'm not worrying about the future. I'm relaxing in comfort, in perfect peace of mind." On a salary of £5000 a year why *should* he worry? But give him only the basic wage and see what a different tune he would play then. He can relax in comfort and with peace of mind only because his income is adequate and he has what is called economic security, and yet if he were asked simple questions about the nature, origin, ownership, and control of money the probability is that he could not answer correctly. Will someone try him? He gets enough, though, so why should he worry about where it comes from and how?

#### Sir James Barrett

Sir James Barrett made no bones about his wish. He is the Chancellor of the Melbourne University, and what he wants is "Money for an adequate library. That," he said, "is the crying need of the University at the moment." Although the library would consist of books there must be a supply of money before the books can be obtained, and Sir James, like so many other of the so-called "leaders," is evidently under the impression that money is some sacred and difficult thing to produce, and that it comes into existence only through blood and tears. This is similar to the attitude of the uncivilised towards their witch doctors and medicine men, whom they imaginatively invest with supernatural powers. What a pity he doesn't know the truth, and how sad to find the Chancellor of a great University absolutely mesmerised and beaten by mere symbols. He publicly pleads for money, but although head of our

seat of learning, doesn't know what it is. In this respect he is on a par with the uncivilised, and yet is paraded before us as a leader!

#### Mr. A. W. Relph

Mr. A. W. Relph is president of the Chamber of Commerce, and to some extent it is not surprising that he can think of nothing but Export Trade. To him, everything depends on that. If we cannot persuade or force other people to accept our production, whether they want it or not, we must never on any account think of using it ourselves. That would be too silly. His was the longest of all the wishes, and he finished with this: "Given peace among the nations, sane government, lower taxation, and sound commercial policy there is nothing on the horizon that should prevent the advent of the most prosperous times in the history of the Commonwealth." But right before our very eyes we have the evidence that there is not peace among the nations, that we have not sane government, that lower taxation is an impossibility under existing methods, and that our commercial policy is anything but sound. Otherwise, of course, the horizon is clear!

#### Mr. G. D. Healy

Then come the greatest of all the "leaders"—the bankers. The first is Mr. George D. Healy, of the Bank of Australasia—the man who took such a leading part first in limiting the amount of finance available for our business community and then in robbing all of us through the swindle officially known as the Premiers' Plan. He was then Chairman of the Associated Banks, and had Professor Copland as his assistant in the dirty work. Mr. Healy hopes for "a cessation of hostilities in the East and in the West, so that world peace may prevail", for "wise counsel in public affairs", and that "all forms of production may be interfered with as little as possible by government restriction." It doesn't matter of course, if production and consumption are interfered with by *financial* restriction, as they so frequently are, and perhaps it is rather uncharitable to mention that at a time when those who do it are wishing unctuous wishes. Unless we alter our financial methods there will always be hostilities, and peace cannot prevail, and in the same way wise counsel in public affairs is out of the question so long as the bankers control financial policy, for the only counsel we get is the bankers' counsel, and the results round about us are the clearest proof that it is not wise counsel.

#### Mr. A. W. McNicol

Mr. A. W. McNicol, of the Union Bank, was next, and he spoke as the present chairman of the Associated Banks. Perhaps there was something significant about the fact that these two bankers represent banks whose headquarters are in London. But that is by the way. Mr. McNicol hoped that Australia "will continue to be prosperous, and that nothing will happen overseas to reduce the prices of our products and thereby throw the Commonwealth out of its economic balance." Even when he was saying this he was already aware that our woolgrowers have received several millions less in the last six months than was the case in the previous year, that wheat prices are disastrously low, and that our "favourable" balance of trade has already disappeared, meaning that we shall soon have to consider defaulting on our interest payments abroad, borrowing heavily in London, or having something akin to another Premier's Plan. He also knows that prices overseas fall only as the result of bank action, led by the Bank of England, on which his and Mr. Healy's bank are both represented. Childlike faith is the thing, and most of us have had plenty of that in the past where finance has been concerned. Most of the great

## FAIRIES IN THE FRAY

By DYNAMICS.

Mrs. Be-done-by-as-you-did, in the "Water Babies" story, says of herself: "I am the ugliest fairy in the world, and I shall be till people behave themselves as they ought to do. And then I shall grow handsome as my sister, who is the loveliest fairy in the world, and her name is Mrs. Do-as-you-would-be-done-by. So she begins where I end, and I begin where she ends, and those who will not listen to her must listen to me, as you will see."

Even those who consider that Kingsley is giving us an overdose of sentimentality in this part of the fairy story about Tom and his adventures must admit that the peoples of the world could take note with advantage of the implied truths as related to international trade.

### Internal Sources of Raw Materials Not Adequate in Some Cases

In the *Argus* (Melbourne) of 23/8/36 there is a statement which calls attention to the facts of uneven distribution of raw materials in relation to national spheres, as follows: "It has been estimated that there are twenty-five essential commodities in modern life. Of these the British Empire has adequate supplies in no fewer than eighteen; some supplies in two, and no supplies at all in the remaining five. Germany has adequate supplies in only four, some in two, and none at all in nineteen. Japan has adequate supplies in three, some in five, and none whatever in seventeen. Italy has ample supplies in four, and none in twenty-one."

It will be noticed that China is not included in this list, but

"leaders" quoted to us at Christmas still have it.

#### Mr. P. J. Clarey

Mr. P. J. Clarey spoke in the name of the workers, but with his tongue in his cheek. He said the Trade Union Movement looks forward to improved wages and working conditions, to the 40-hour week, and to substantial increases in the basic wage to increase the Australian standard over 1907. He knows as well as anyone else that wage increases already obtained have brought about higher prices, and that consequently the worker is no better off. He also knows that *any* increase in wages is an addition to the employer's costs, and *must* be included in his prices, and that it is sheer insanity to give the worker another shilling in his pay envelope and then require him to pay 1s 1d more for his food. That is what has been happening in the past, and the Union officials have not had the wit to recognise it. Workers cannot share in the increased production through higher wages. They can do so only when they receive money which has not been included in the costs of the employer. My own belief is that Mr. Clarey knows this as well as I know it, but for reasons best known to himself prefers to dodge it.

#### Depend on Yourself

What a great help those "leaders" have been to a suffering community, and how kind of them to tell us their hollow wishes. It is not wishes we want but action, and every one of them is in the position to materially advance the welfare of the community if he were so minded and ready to deal with realities instead of abstractions. These men are no good to us as leaders in community welfare, and we must think for ourselves. When we so think for ourselves we will soon recognise the nigger in the woodpile and call our parliamentary representatives to account.

Yours faithfully,  
BRUCE H BROWN

Chinese territory is of peculiar interest to those who ponder the significance of the trends of world trade, and the financial indebtedness allied to so-called "investments."

Close to China is Japan, which is now relatively well mechanised, and whose people will need, as they develop, a wider range of supplies of the twenty-five essential commodities. The importation of these materials must be paid for necessarily by the export of goods in other forms, but Australia, along with other countries, refuses to receive the proper quantity of goods in exchange from Japan as an equivalent for such products as wheat and wool, which the Japanese want.

### The Real Urge to War

The Government of Japan is compelled, therefore, to use force to find an area into which exports can go without the chance that restrictive barriers, such as tariffs and quotas, will be used against her.

Meanwhile, Mrs. Be-done-by-as-you-did is watching her chance to mete out retribution to the group of nations who took the first offensive steps towards war when they tightened the restrictive ring around Japan. Other factors are admittedly to be allowed for, but similar cross-currents of friction are rife throughout the world.

Where it will all end, and in what quarter a major eruption of war may break through, it is very difficult to say. The alternative is, of course, for some country to try Do-as-you-would-be-done-by tactics, and Australia is in a good position to do this if her people will awaken to their responsibilities, and act quickly and sensibly.

### The Bar to Real Trade

The only bar to equal trade, profitable to both Japanese and Australians, is a shortage of spending money, because incomes distributed in industry are not sufficient to buy the products at a price remunerative to the producer. Australians, through their Parliament, can insist that this internal faulty relationship shall be cured. Then, and then only, will the way be clear for the loveliest fairy in the world to begin a reign of satisfactory international relationships in commerce.

## ARE YOU A SHAREHOLDER in NEW TIMES LTD.?

If you wish to assist the "New Times" in its fight for justice, security and freedom for all our people; if you desire to help it in exposing those who are the enemies of the people, you can best do so by providing the financial ammunition which will enable the paper to build up the greatest possible circulation in the shortest possible time.

Shareholders incur no other liability than payment in full for the shares applied for and allotted to them. All shares are ordinary shares of £1 each. You may apply for any number of shares from one upwards.

Further particulars from—  
THE SECRETARY,  
THE NEW TIMES LTD  
BOX 1226, G.P.O.  
MELBOURNE

THE "POWERS" AND THE PEOPLE

By "ELECTORA"

"And in his heart he had a place  
For all the erring human race  
And every wretched fellow."

In these lines from "The Gondoliers" Gilbert sums up the character of a king who lived "in the wonder-working days of old, when hearts were twice as good as gold and twenty times as mellow." In a world, which, on the surface, presents a distressing picture of clash and thrust and parry; of intrigue and fear and hysteria, and many other unloving and unlovely elements, one sometimes wonders where the mellow hearts have their dwelling place today. Have the healing waters of tolerance and forbearance dried up? Has kindness fled the hearts of men? Has the voice of love been stilled for ever in the land? These are disturbing questions, but they are uppermost in the minds of thinking men and women the world over, and they clamour for answer.

A Paradox

In attempting to arrive at some elucidation of the distressing problem of world discord, we are confronted with a strange paradox, that of harmony, viz., the unity of thought which prevails among the people as to the entire lack of any necessity for all the strife, which we see around us. Take up the question in the home or the office or the workshop, on the train or the tram—anywhere in fact—and what do you find? Usually this:—That we and our fellows are in complete agreement as to the stupidity, the futility, which characterise the actions and reactions incidental to the drama on the stage of world affairs at this moment. And, what is most important to bear in mind is that, of a certainty, the nationals of other countries—people just like ourselves—are in agreement, just as we are, about the utter waste of time, talents and substance expended in keeping simmering the pot of hell's brew which threatens every moment to boil over and devastate the earth. Everywhere we look earnest, devoted people are longing to "get on with the job"—the job of building a better world, a world of peace and security and spiritual freedom for all. And yet the nations continue with feverish zeal to design and build more and more instruments of destruction, each one more deadly than the last, apparently in the belief that it is only by fashioning the tools of death that we can secure the bread of life. And so we have made aircraft weapons and anti-aircraft weapons; poison gases and gas masks; shells to pierce armour plate and armour plate to resist shells. Was ever such tragic folly? Has the world gone completely insane? Where are we heading for? At whose decree is this madness being perpetuated?

Responsibility

In the answer to that last question we find "the whole conclusion"—the responsibility lies with the "Powers." It is *their* will that is being done, not that of the *People* whom they are supposed to represent. Let me digress for a moment. A suburban resident has recently been watching the unfoldment of a real-life story in his garden. A family of thrushes has taken up residence in a rose bush growing on a pergola. The bush hangs out over the footpath, and the nest is right in the path of tradesmen, visitors and passers-by. During the hatching period, despite the constant coming and going of people whose heads almost touched the nest, the mother bird was never once perturbed. She just sat

quietly and confidently till the young ones were hatched; "and," remarked the observer, "I couldn't help thinking how that bird had clearly exemplified the trust and goodwill which the people of the nations really bear towards each other." Now to know that Goodwill—the Good that is inherent in all of us—is the only real, the only supreme Power, does not mean that we have simply to ignore evil and all will be well. Far from it. It does mean that we must hold on to the basic truth, and at the same time take every human step to put the presumptuous powers of evil where they belong—in the realm of utter impotence. As someone has said, man is not merely an economic animal seeking satisfaction and security only in material things. His satisfaction and security are found primarily in his mental and spiritual growth; and, in order that men may attain to fullness of stature, the "powers" that would keep him in his animal and material chains must be dethroned. It is these "powers" which are constantly telling him (no matter what nation he belongs to) that "the enemy is upon him," and that he must spend the whole of his substance on Defence.

The Issue

It has been pointed out over and over again in journals which represent the *People*, as distinct from the financial interests, that the real object of all this "Defence" talk is to create a fear complex, and so lead the people's minds away from the basic cause of humanity's unrest—the brutal economic system which holds the world in thrall. The "powers" are very conscious of the rising tide of awakened thought; they know that once this thought becomes sufficiently articulate their domination will automatically cease, and so they continue desperately to sow the seeds of their ruthless doctrine of "divide and rule," regardless of its hideous harvest of blood and tears and death. That is why I regard the Electoral Campaign as a sacred trust, a holy cause, worthy of the devotion, the enthusiasm and the zeal of every man and woman whose heart beats for humanity. The expressed will of the *People* would set in motion the machinery of peace and goodwill and prosperity like the touch of a finger on an electric switch. We in Australia do not need to wait and see what is happening elsewhere. But we do need to turn deaf ears to those Finance-controlled politicians and their Press hirelings who are shouting at us to beware of the danger of any kind of isolated action. The real danger is that this fair country of ours is rapidly becoming a mere Colonial appendage, mortgaged for all time to the "City of London" and all that that soulless financial combination stands for.

Determined Action Needed

Come, then, let every one of us be up and doing. With renewed strength and courage, confident that the only real POWER is on our side, let us devote ourselves, heart and soul, to this great and compelling crusade—The Electoral Campaign - - the consummation of which will set us gloriously free from the fears and limitations and frustrations which are the marks of our bondage to the money changers. The armies of "the carnal mind," with their weapons of misrepresentation, suppression, ridicule and threat are arrayed against us; but let us be neither dismayed nor discouraged. In Shakespeare's words, it is our plain duty and our glorious privilege, "To unmask falsehood and bring Truth to light, To wrong the wronger till he render right."

SLAVERY IN GIPPSLAND

By ERIC BUTLER

(The following article has been written for the *New Times* by Eric Butler, the Young Crusader for the United Electors of Australia. Eric spent the Christmas holidays in Gippsland, on a dairy farm, while carrying out some unobtrusive organising work for future activities, and is thus able to give first-hand evidence of conditions in Gippsland.)

Slavery was abolished in —! No, dear reader, you are wrong. Society has substituted a harder and more hopeless slavery in place of that which has been destroyed—a slavery that is ruining thousands of youths from a mental and psychological standpoint - while regimenting them to a state of affairs, which is a subtle perversion of anything that might be termed liberty, freedom or democracy.

During the past few weeks I took the opportunity of getting first-hand evidence of conditions as experienced by employees on the dairy farms in Gippsland, and, if these are the conditions when the farmers are enjoying this wonderful U.A.P. prosperity — then I shudder to think what will be the position when the present depression—or, to be more polite, the present "recession" — reaches its climax.

The Gippsland electorate is represented by that well-known democrat, Mr. Paterson — although some nasty-minded individuals seem to think that his attitude towards Mrs. Freer was not altogether becoming of a so-called democrat—while others go so far as to suggest that some of his statements on the "great prosperity" we are enjoying are definitely misleading and untruthful.

The Conditions

However, despite the assertions of these individuals, I ventured forth to Gippsland in order to view this remarkable prosperity at close quarters, and found that it consisted of anything from £1 to £1/10/- per week and keep. I gathered from various sources that some individuals are actually getting £2 a week, though I never had the luck to actually meet any. However, even allowing £2 per week and £1 for keep this works out at the magnificent total of £3 per week, and surely any person who suggests that this is the best standard of living that Australia can provide is either bone from the shoulders up or in need of seeing a mental specialist.

Of course, £2 per week is a very liberal estimate, and is very rare. A great number of boys aged 15 to 18 are getting 15/- a week, which, of course, accounts for the reduction in unemployment figures among boys at the present time. What a glorious state of affairs! And the present Government is actually suggesting that we bring out English boys to enjoy this slavery. This is what Mr. Lyons calls "almost unbelievable prosperity," although I would suggest that Mr. Lyons might not perhaps like his boys to participate in this "prosperity." Then there is another section of the dairy farmers who are so "prosperous" that

their small children have to milk their 6 to 12 cows before leaving for school in the morning. This is the state of affairs, which makes one wonder whether the present society is quite sane or not.

As all competent students of the possibilities of agricultural science admit that Australia as a nation could, by utilising all her resources, provide a much higher standard of living than that which we have at the present time, it is about time that the citizens who make up Democracy here in Australia begin to accept their democratic responsibilities, and start to demand from their paid servants, members of Parliament, a different society than that which forces lads to slave 12 to 14 hours per day for two or three pounds a week.

Employers and Employees in Same Boat

Although in some cases the employer is that type of individual who suffers from the power complex, the vast majority of the farmers are forced to get labour as cheaply as possible in order to remain solvent, and with the regimentation by the various Boards this fight is going to become more intense, with the result that the youths who are forced to seek a living on farms will, of course, have to accept a lower standard of living than ever.

We therefore see that both employers and employees are being subjected to the subtle dictatorship of an insane social and economic system, which divides them into two sections, whereas in reality both sections suffer from the same complaint—lack of money. If the producer gets a decent price for his produce he is then able to pay his employees a decent wage and allow him decent conditions.

United Demand Wanted

The most obvious thing, therefore, is to unite all sections of the community upon this common demand that the whole population of Australia utilises all the resources of Australia for the benefit of the whole community—and this can only be done by using constitutional pressure upon our members of Parliament, and informing them in no uncertain voice that if they do not press for an alteration in the present conditions, then we will press for an alteration of the personnel of Parliament. If we will not take this step I can see no hope for the hundreds of youths who are being crucified by the present system, and by our apathy we will be open to the charge of being criminally negligent in failing to accept our civic responsibilities.

TO OUR READERS—

You may obtain your copy of "THE NEW TIMES" from any authorised newsagent. Should your agent not have supplies, please ask him to communicate direct with New Times Ltd., Box 1226, G.P.O., Melbourne, C.1. (phone M 5384).

If you wish to have your copy posted direct from this office, please complete the form below and mail it, accompanied by remittance payable to New Times Ltd.

SUBSCRIPTION FORM.

To New Times Ltd.,  
Box 1226, G.P.O., Melbourne,  
Please forward me "The New Times" for.....  
months, beginning with issue dated....., 193...  
cheque  
I enclose postal note for the sum of.....  
money order

Name.....

Full Postal Address.....

The subscription rate to "THE NEW TIMES" is 15/- for 12 months; 7/6 for 6 months; 3/9 for 3 months, post free.

New Times SHOPPING GUIDE and Business Directory

PATRONISE THESE ADVERTISERS.

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

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

KEW.

IMPERIAL DAIRY. R. H. Kent. 9 Brougham Street. Haw. 3243.  
LADIES' Hairdresser. Haw. 5605.  
"Burnie Salon," 81 Cotham Rd.  
M. J. MARTIN, 157 High St. Haw. 3794. Shoe Store, Shoe Repairs.  
MOTOR GARAGE. Kew Junction Service Station, Cr. High & Denmark Streets. Haw. 6457.  
RADIO EXPERT. J. G. Littlewood, 267 High St. Also Elec. Applncs.

KEW EAST.

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

MORELAND.

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

NORTHCOTE.

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

PARKDALE.

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

SANDRINGHAM.

A. RYAN, opp. Stn., Shoe Repairs, Tennis Racquets Restring from 7/6.  
BIGGS & LOMAS. Tailors. First-class Workmanship. Suit Club.  
CONFECTIONERY and SMOKES. Gibson's, Bay Rd., opp. Theatre.  
GROCERS. McKAY & WHITE. Bay Rd., opp. Theatre. XW 1924.  
HAIRDRESSER and Tobacconist. A. E. Giddings, 13 Station St.  
HOME MADE CAKES. F. TAYLOR. 21 Bay Rd. XW2048.  
LIBRARY, 5000 BOOKS.  
COUTIE'S NEWSAGENCY.

ST. KILDA.

HARVEY'S COFFEE GARDEN. Sweets. Smokes. 227 Barkly Street

SPRINGVALE.

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

WILLIAMSTOWN.

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

WINDSOR.

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

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:—  
"LIFE AND MONEY". 4/6d. posted  
"KING GOSHAWK AND THE BIRDS". 5/7 posted

## AUNT BERTHA'S LETTER

My dear Little Tots, —I would have been at a loss for something to say only that I had time enough this morning to allow me to read the morning newspapers. I thought that perhaps there might be some sort of argument about the proposed trade agreement between the United States and Great Britain. But I was so pleased to see that Mr. Lyons has the matter well in hand, and he doesn't want anyone to comment on the matter until an agreement is arrived at. I was so pleased to read the editorial of the *Argus* this morning. I will quote the words to you verbatim: "No good purpose can be served by demands for the disclosure of information relating to the Anglo-American trade treaty and the Ottawa agreement. Mr. Lyons has pointed to the delicate nature of the negotiations, and it is clear that, apart from this the most important of the information in his possession has been imparted to him in confidence. It is certain that tariff changes will eventually follow the Ottawa conference, and it is undesirable, and may be prejudicial to Australian interests, to make an early disclosure of these."

Now isn't that just too sweet? I was trying to think why those words sounded so familiar, and it was only just now that I remembered. I think our dear Mr. Lyons and our dear old grandmother, the *Argus*, expressed similar sentiments when we brought down our tariff against Japan. Do you remember, children, how our dear Joe Lyons asked us all to "keep out of the ring"? It would have been more clear to us if he had said, "One fool at a time," but we knew what he meant. Then, the result was that we lost our wool trade, and finished up by having to buy a whole lot of Japanese stuff, while the Japanese agreed to issue permits to buyers for a certain amount of our wool, but didn't promise to buy any at all. You might, at your leisure, my dear little tots, peruse the reports of the wool sales in Hobart last week; and I am afraid you will find that the prices were not so hot, and that Bradford did definitely let us down, although we were assured this could not happen. But please don't think, children that we have lost in the long run, because dear Mr. Kelly was made a knight, and is now Sir Dalziel Kelly. It really brings one's mind back to the dear old days (they are called the "Dark Ages" because there were no politicians or yellow journals or national debts or bombing planes or poison gases or butcheries of civilians, or anything like that), when an aspirant had to spend a

silent vigil of twenty-four hours before he was made a knight. But we have advanced a long way now, because Sir Dalziel had to keep his mouth shut for months. And I do hope we will reap some equally fruity advantage from the Anglo-American trade talks.

I was so distressed to read that the Soviet in Russia had now got down to arresting all the Church dignitaries, including twenty bishops. It just shows you what a brilliant police force the G.P.U. must be if they could find twenty bishops in Russia, because I was sure that all the clergy had been butchered years ago, and that was why the visiting clergy were so welcome, because the sight of a priest without his throat cut was a novelty. But I suppose Mr. Stalin has run out of friends whom he can put on the spot, and has found that murdering a couple of million peasants is not good enough publicity, because the world's newspapers ignored it. As the old song might have said it: "Say it with moujiks," but Mr. Stalin, having finished with army leaders, is apparently now about to say it with clergymen. I do so earnestly hope that dear Dr. Hewlett Johnson and some of our local clergymen, who are so fond of Russia and the Red ideals, don't carry their fondness to the extent of paying a visit to the country, because we would miss them so much. Of course, we would never forget them because their vacant places would always remind us of their vacant minds and faces.

And wasn't it just too sad to hear that our doctors in Queensland had decided that Sister Kenny's methods were of no use whatever in the treatment of infantile paralysis. Mind you, I know nothing of Sister Kenny's methods or of the qualifications of the members of the Commission, but I have some knowledge of the way the medical profession treated such men as Louis Pasteur and Sir Herbert Barker, and this sort of commission rather reminds me of Daniel O'Connell's reference to "a jury of butchers trying a sheep for its life."

However, my little darlings, you will be glad to know that all is well with us again, because I see there is more litigation, there are more divorces, and there are fewer births. It seems to be only a matter of years now when our race will be extinct and all our troubles will be over. Doesn't that give you a thrill? It doesn't! Well you are nasty little creatures, and unless you can improve your rotten little minds, you will never again hear from

Your loving  
AUNT BERTHA.

## Third Edition Now On Sale The Story of Money And Its Management 64 Pages, 1/-; posted, 1/1

Every advocate of monetary reform knows that his greatest obstacle is the deliberately fostered and widespread opinion that monetary principles cannot be understood except by experts. The *Story of Money* has been written to explode that false belief, and to set out in the simplest and clearest of language just how our money system is operated and where and why it fails to work.

Its contents include: The

beginnings of money; the coinage; the banknote and fixed deposit; the structure of Australia's money system; how bank credit is supplied and cancelled, and why it is inefficient and insufficient; the velocity of money; how international trade is financed; international loans; the flight of capital; Australia's money monopoly and how it is composed; the need to finance consumers; the national dividend, its meaning and justification.

**The Story of Money**  
is obtainable from  
NEW TIMES LIMITED Box 1226, G.P.O.  
MELBOURNE.

## ELECTORAL CAMPAIGN NOTES

### VICTORIA

The objective of the Campaign is to vitalise the four basic points enumerated in the last issue, and it is well to set them out again, so that readers may memorise them, for they in themselves are a book of revelations:—

(a) We, the people of Australia, bear each other Good Will.

(b) Parliament exists to make our Will prevail.

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

(d) Plenty exists to make possible a life of full and plenty for

### "THEIR CONTRIBUTION TO THE MAINTENANCE OF PROSPERITY."

Sir Thomas Buckland, President of the Bank of New South Wales, says:

"It is incumbent upon the banks as their contribution to the maintenance of prosperity, to exercise considerable caution in considering applications for accommodation, particularly those for the financing of extensions of Equipment. The time has come when they should, in the interests of the community, become increasingly selective in advance business, even though this may involve a smaller profit."

That extract is from the President's speech at the Annual Meeting a few weeks back.

For the businessman, the inference is that overdraft money will be a little more difficult to obtain in the immediate future than has been the case in the immediate past. The point is that the banks have grasped an early opportunity of improving their liquidity; the trading banks' percentage of cash to total deposits was restored from 10.57 per cent during the September quarter of 1936 to 12.01 per cent during the parallel quarter of 1937.

That is the result of borrowers repaying their debts with the funds received from better prices and the disinclination of the banking institutions to lend out proportionate sums in Advances.

An all round tightening up on overdrafts is embarrassing to those caught unprepared. The President of the most powerful banking institution in the Commonwealth has intimated that the banks are not disposed to finance capital requirements to the same extent as in the past few years; therefore, businessmen would be unwise at the moment to design plans for the expansion on the basis that the banks will readily supply the requisite funds.

—"Rvdge's," Jan. 1.

every man, woman and child in the community.

Some people view the objective of the Campaign as a "beautiful ideal," and we can heartily agree that it is; but, also, it is a very material necessity, and everyone agrees that it is. So the four basic points are impregnable. They leave no opening for argument; there can be no "buts" or "ifs." No power on earth can combat the power of the people, for that power is the mighty splendour of the mobilised Good Will existing in every individual. That is the "beautiful ideal" part of the Movement; and it is very real. "Buts" and "ifs," "beautiful ideal" and "change of heart" are all sent scurrying by the four basic truths. The fact of the matter is that when first reviewed the stark simplicity and certainty of the Electoral Campaign overcomes incredulity. The "buts," etc., are a natural reaction. There has to be a period of recuperation to recover from the shock, and, on this account, patience has to be exercised. We all go through the stages. We have staggered under the blow of enlightenment; we have doubted our very reason whilst the mists have been rising—to drift away and leave the whole aspect clear to our vision. But *New Times* readers have reached "the heights" and are in a position to direct others along the easy path that is never the fortune of the pioneer to discover without many arduous detours. The way is clearly defined.

There is no need to detour from the confines of the four basic points; for to do so will be to travel the labyrinths and entanglements that made hard the way of the pioneer.

The light task (commitment of everyone) is to carry the four basic truths of the Campaign wherever one goes, and to hand them out freely—no one will refuse them, and every acceptance is a step nearer the goal. Head Office (McEwan House, 343 Little Collins-street) has a supply of Elector's Demand and Undertaking forms. Apply for some there is no charge for them. Carry them with you, and when your contact agrees that the four points are true, give him a form that he may sign and thus make his acceptance tangible. Signed forms should be sent in to Head Office, where they will be allocated to the electorates they belong to.

**An Example.**—The last paragraph contains another staggering blow from simplicity. Our "victim" is just recovering from the blows of the simple truths of the Campaign, and has in self-preservation grasped at the thoughts of "it can't be done," "it is too big a task to obtain the signatures"; and now the poor fellow is floored again. Because the action required for consummation does not detract from the simplicity of the Campaign. An example of actual accomplishment, in a minor sphere, comes from Sheffield, England:—

Early in September people in Sheffield became alarmed at the prospect of increased assessments in 1938. All over Sheffield the apprehension of the ratepayers on this matter was displayed in meetings, protests by letters in the newspapers—all independent, all spontaneous. The feeling against increased rates was practically unanimous, but the expression of it was ineffective because it was divided, and was not directed at those responsible to the electors. A small group of 20 to 30 neighbours decided that the question must be settled by the electors themselves. They drew up a demand directed to the people's representatives on the Council and in Parliament. Demand forms were distributed. A householder, after signing, passed the form on to his neighbour, and so on, until the last

### OUR (TOR) MENTORS.

#### Mr. Lyons's Plea

"We cannot hope to MAINTAIN a DECENT living standard unless we are prepared to develop our country to its full capacity. To endeavour to hold our country with its present population is suicidal. Therefore, for reasons of high national policy, I hope that in 1938 and the years that follow, Australia will progress at a greater rate, so that we may be able to people it with more and more inhabitants of the right type—men and women who will help us to MAINTAIN, and EVEN IMPROVE, our present living standards."

—"Argus," January 1.

Surely no one but a babbling fool could be guilty of such an imbecile utterance! Isn't our unworthy Prime Minister aware that although our productive capacity has long since been able to provide us with an abundance of goods and services, a very large percentage of our people, including children, are still under-nourished, ill-clad, and beset with demoralising insecurity?

occupant in the street, on receiving it, sent it along to a central office. In four weeks 25,000 signatures were obtained, and by the elections date in November 50,000 had signed. *The desired result was attained.*

**Free Publicity.**—Recently there have been appearing in the dailies many useful letters, and contributors are to be congratulated, and it is urged that their example should be followed. Search the papers for vulnerable subjects and send in your comments to the editor.

of the paper in which it appeared.

### Bridge Evening.

Wednesday evening next, January 19. Supporters are asked to bring along a friend, as part of the idea of the Bridge Evening is to introduce new people to the Movement. The Evening will be held in the Rooms McEwan House, 343 Little Collins Street. Supper provided. Charge per player, 1/6.

**Home Meetings.**—Now the disruption of the holidays is over, supporters should take in hand the Home Meeting idea. Invite your friends to your home for a quite comfortable talk on the Campaign. Notify Head Office of your arrangements, and a speaker will be made available.

### Three Things to Do—

- Write to the Papers.
- Arrange Home Meeting.
- Come to Bridge Evening.

"Gasping for breath, clutching parcels of every shape and kind, and elbowing their way through the crowd, men, women and children fought and struggled for hours yesterday morning to buy bargains at the first big summer sale of the season. In the Manchester department, the fight for cheaply priced pillowslips and for kitchen towels at 6d each was terrific."

—"Argus," Jan. 5, 1938.

And this is prosperity!

## LETTER TO EDITOR

### "HERALD FINANCIAL AND TRADE REVIEW"

I have just finished reading *The Herald Financial and Trade Review for 1937*, and although feeling somewhat dizzy from the awful shock of reading on the front page that Mr. Lyons thinks that "we have now arrived at the goal of complete recovery", I would like to give my candid impression of this review, which, according to the *Herald*, has been drawn up by "experts." Of course, I think that there is a possibility that the *Herald* has a much different definition of an expert than that given by the dictionary, which, of course, is all very confusing to the average person, who does not expect experts to talk about prosperity when the facts are all to the contrary. However, despite the claims of these "experts", such as Mr. Lyons, who talk much about this great prosperity, the farmers of south-west New South Wales have sent a deputation to the Premier of that State, and, although the deputation does not include any "experts", they do not appear to be enjoying this prosperity of Mr. Lyons. In fact, they make the statement that they are not even getting enough to eat, and that they cannot clothe their children properly. Now, of course, we must admit that this will never do—ordinary common farmers protesting that they are starving, when all the great "experts" emphatically declare that things are statistically sound.

This *Herald Review* is full of great gems of wisdom, and as I am not an "expert" I could not deal with them all, but when I read that our prosperity in Australia depends upon the share market in Wall Street—or the reports which emanate from there, I must admit that I doubt the sanity of these "experts." I think it is about time that the people who pay these men see that they do a little more for their money that write such hypocritical humbug when they know as well as I do that Australia as a nation is far from enjoying prosperity of any description. It is to be sincerely hoped that those persons who are interested in *The Herald Review* destroy every copy otherwise future generations reading this rot might doubt the sanity of a community, which tolerates such stuff.

ERIC BUTLER.

City.