

THE "NEW TIMES"
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NEWSAGENTS

THE NEW TIMES

DAME ENID LYON
OPPOSES
MATERNITY
HOSPITALS
(See page 5)

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

Vol.4. No. 7

MELBOURNE, FRIDAY, FEBRUARY 18, 1938.

Every Friday 3d

NED HOGAN BETRAYS FARMERS

SIR JOSIAH STAMP IS A PHARISEE

Industrial Insurance Robbery

High Finance, War Veterans and Charity

THE NEW TIMES

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FRIDAY, FEBRUARY 18, 1938.

Deflation Corner and Assurance Scandals

Let the reader go to Deflation corner (Queen and Collins Streets, Melbourne), and stand in the middle of the intersection. If he is not immediately run down by an armoured car used by the banks for the transport of money, and if he has sufficient missiles and his aim is sufficiently straight, he will be able to put holes through the windows of the following financial institutions: — Bank of Australasia, E.S. & A. Bank, Bank of New South Wales, The Commonwealth Bank, A.P.A. Association Ltd., National Mutual Life Association Ltd., A.M.P. Society, Trustees, Executors and Agency Co. Ltd.

Several fire insurance offices are well within range, and he might even attack Collins House, the home of the metal and beer monopolies.

Of course, before he had got halfway through this list, the police motor squad, the fire brigades, the air force, the militia and tank brigades would be on the scene to mow him down, to say nothing of the fusillade, which would be directed at him from bank pistols.

These institutions and their fellows are, collectively, the prime agents of deflation in this community, the instruments through which money is extracted out of the citizens' pockets at a far faster rate than is scientifically proper. The outstanding feature of the operations of all of them is that they extract from the community more in money than they return to the community in money.

They sidetrack money from the consumption market, and leave goods unsold and costs undischarged. The banks call loans in prematurely and cancel money out of existence. If they lend again they create a fresh debt. The assurance companies collect people's savings and short-circuit the proper cycle of the flow of money, which is out through production and back through consumption. All financial institutions amass huge profits, a considerable portion of which they put into reserves and

so immobilise it as purchasing power. In other words, they don't redistribute to the community the profit they have squeezed out of the community.

In the case of life assurance companies, we see a yearly growth in "funds"—i.e., accumulated savings. To take an instance: The "funds" of the A.M.P. Society are now about \$100 millions.

At every annual meeting the directors boast of additions to funds, of additions to reserves, of assets written down (hidden reserves), and of record business. At the end of 1933 the funds of the various companies exceeded total liabilities by over £38 millions. The surplus has since increased. The season of balance sheets and annual directorial brayings will shortly be at hand, and readers will do well to prick up their ears and take note.

Life assurance companies don't appear to suffer very much through depressions. Their total Australian assets in 1928 were only £127 millions. In 1933 they had increased to £158 millions, and have since then kept on increasing.

The premiums on large whole-of-life policies are outside the reach of the majority of Australian citizens. The last census showed that less than 400,000 Australian citizens earn £5 per week or more. People earning less than £5 per week who have others to support (and a man who has no others to support cannot generally be supposed to be very interested in life insurance), will not be able to buy very much life insurance out of their earnings. Ordinary policies are a luxury, which the workers and common people cannot afford to buy.

It is too much to expect, however, that financial institutions would wholly give up the attempt to get pennies out of the pockets of those who could not afford ordinary policies.

The industrial policy has been evolved to snare pennies out of these pockets. They are invariably for small sums, and although they far outnumber ordinary policies, sums assured are less. For instance, in 1933 there were 1,667,531 industrial policies in Australia assuring £72 millions, as against, roughly, half that number of ordinary policies assuring £292 millions.

The number of citizens caught in the fine mesh of the industrial assurance net is staggering. It is obvious that a great deal of work is provided for assurance clerks, touts and canvassers. If all citizens had assured incomes, there would be no need for life insurance at all, and all this human energy could be set free for other and better purposes.

Whatever the benefit received by assurance companies and their staffs from industrial assurance, it is becoming increasingly clear that benefit to the public is conspicuously absent.

The workers and lower income groups pay their sixpences and shillings each week and end up, in most cases, by getting nothing, or by getting less than they have paid in. They rarely receive even Savings Bank interest on their savings. There is a suggestion even that the agents are sweated by their companies.

A deputation from the Anti-Sweating League recently waited on the Victorian Premier and pointed out that from 1929 to 1934 over 962,000 industrial policies were forfeited in Australia. These policies were, in

many cases, policies under which the assured had paid for several years, and had been forced to abandon through lack of money. The whole amount they had paid in simply went down the sink. The companies' assets had been increased by the payments, and their obligations reduced by the forfeitures.

The section of the public stung was the poorest section.

In each of the depression years of 1930 and 1931 about 300,000 industrial policies were discontinued, representing in each year assured sums amounting to £14 millions.

Most of the people who had been paying their sixpences and shillings had not the slightest idea that default of payment after several years of payment would involve total loss of the policy.

The deputation was able to supply the following instances of how the racket has been worked:

No. 1. —A man took out a policy in May 1934, for £72, and another in June 1934, for £73, each policy carrying 2/- a week. Toward the end of last year, not able to keep up the weekly payments, he paid to the society £32, covering three years and two months. Rather than lose all, he offered to find the amount to cover the four years, so that he could be granted paid-up policies, but the offer was refused. The company paid to the agent £3 15/- for weekly commission, and received for itself £28/5/-, without any obligation to pay anything to the policyholder.

No. 2. —A widow and her daughter had a policy each, for which they paid 1/- a week each. They were compelled to ask for the surrender value of the policies after they had been in force five years. They had paid £22/2/6, and the company offered 20/6. The gross surrender value of the policies was £2/18/6, but out of that amount £1/18/- had been advanced as liens. After the League had entered the case the secretary of the League was informed—"In view of the exceptional circumstances surrounding this case as stated by you, and on your strong recommendation, the Society has agreed to make a payment of £3 as a full settlement."

Case No. 3. —A man took out policies for himself, his wife and four children. The policies were to mature in 16 years. After eight years he had to let the policies lapse because of unemployment. He had paid more than £166. The family suffered great hardship. The man made several appeals for a refund of portion of the premiums paid, but without success.

And, as if this were not bad enough, the deputation was able to point to other scandals relative to remuneration and hours of work of insurance agents, and the companies' requirements that these agents enter into bonds and find outside sureties not only to protect against defalcations, but also against refunds of commission due on lapsed business.

The way things have gone in recent years it would seem almost that the agent should get a pat on the back for introducing business which subsequently lapses, instead of a kick in the pants.

The instances given above show the dire sort of thing, which happens when payments can't be kept up.

Now let us look at a case where a dear old lady took out five policies, one in 1929, one in

TOM MOORE

The *New Times* profoundly regrets the announcement to its readers of the death of its founder and first editor, Mr. Thomas Joseph Moore, which occurred on February 9 last at Padua House Private Hospital, North Brighton, after a short illness.

At the time of his death, Mr. Moore was only 43 years of age, having been born at Inglewood, Victoria, in 1894. He began his schooling with the Good Samaritan nuns at "Santa Maria," where he showed early promise of great talent, being the youngest boy who ever sat for the Primary University Examination (at the age of 11). In 1907 he became a pupil at St. Patrick's College, East Melbourne, where his scholastic attainments were excellent. He joined the staff of the Bank of Victoria in 1911, but resigned later to pursue his studies still further, and went to the Jesuit Novitiate at Tullabeg, Ireland. Here he once more displayed distinguished abilities as a scholar, obtaining the unprecedented number of three first places, and securing an exhibition to the National University in Dublin, where he took a B.A. degree in Economics and History.

Returning to Australia for family reasons in 1918, he was, in the following year, associated with the

periodical, *Australia*, established by a University group, of which he was managing editor for a time. Later he entered the real estate business as advertising manager to a well-known firm, in whose service he showed remarkable talents in the sphere of advertising journalism.

In 1922 Mr. Moore was married to Miss G. M. Peate, of Chatswood, at St. Mary's Cathedral, Sydney. He later went to Brisbane to manage some large real estate interests there. Then, after a period of real estate work on his own account, the depression brought him back to journalism as editor of the *Tribune*, which became well known, under his control, for its able front page articles on financial and monetary problems. Finally, in 1935, he launched out as founder and first editor of the *New Times*—a position that he held until his untimely death.

It is not too much to say that T. J. Moore was without a superior in the world in his handling of economic problems in a popular form. Himself the soul of kindness and generosity, he never hesitated to strike shrewdly and surely at those whom he held to be deceivers and enemies of the people; and, in the conflict in which he was engaged, he showed himself indifferent alike

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1930, two in 1931 and one in 1934. She died at the end of 1937, after making regular weekly payments of the requisite sixpences and shillings.

On the first policy she paid in £11/3/- and got back £7/6/3. On the second she paid in £19/14/- and got back £13/15/9. On the third she paid in £8/9/- and got back £6/5/9. On the fourth she paid in £15/11/- and got back £12/3/7. On the fifth alone did she have a win in the assurance stakes. She paid in £9/15/- and got back £12/12/-. Total payments to the society—£64/12/-. Total receipts by her executors, £52/3/4. As a matter of fact her estate did not get quite £52/3/4 as the old lady had understated her age by one year, and a small sum was docked from the £52/3/4.

This lady was able to keep up her payments, and just see what a good investment assurance was for her. She cashed in.

The company concerned is erecting a palatial new office, and boasts that its valuation of its income earning capacity is written down the lowest in the Commonwealth.

Mr. Dunstan has promised to look into the matter. But more is required than a mere rectification of more obvious scandals.

The whole system of life insurance is rotten. The money system which gives rise to it is rotten to the core.

Payment of a money income to every man, woman and child must be assured. There is ample real wealth for all, and the money system must be made to reflect that fact and to distribute that plenty on a basis, which will assure to every citizen economic independence and self-respect.

This deflationary racket of life insurance must be rooted out, lock stock and barrel.

The Governments can do it, and they will do it if you insist.

A Warning

Industry is slowing down. Manufacturers in general are finding their orders to be smaller. Stocks are accumulating. Prices, artificially held

up in many cases, are now showing more tendency to fall. Wool, wheat and base metals are down in price, but the effect of the drop is not yet felt in the community. A few weeks hence it will be. Lower retail prices may be expected, but the community's income is diminishing at a faster rate.

The financial institutions will find it necessary to exercise that prudent restriction of local loans so that funds will not fall short in London. The bulk of our exports may be greater than a year ago, but the value is down, so bank advances in Australia will be on a reduced scale.

It is a little early to say what efforts will be made to avert a sudden collapse. Much pressure will be applied towards inducing investors to go further into capital expansion, and, no doubt, the Loan Council will loosen up to facilitate the building of more bridges and roads, but the gulf between total incomes and retail prices is broadening at a faster rate than the experts can cope with. These loans are boosting up taxation, and if the process be too rapid there is likely to be trouble of too general a nature, which would be dangerous.

The economic and financial experts are gravely worried. Another depression in the near future will smash through the existing ramparts of high finance. That is recognised, and colossal efforts will be made to prop matters up while the intensive thinking goes on. On the other hand, further inflation will also smash the system.

Meanwhile, traders, manufacturers and private individuals having bank overdrafts would be wise to get into safe water—if they can. A loan for a definite period would be a safer proposition for them than the usual advance subject to prompt recall, even though the interest rate be higher on the former.

And if traders and business people can take a good tip, let them come in behind the *New Times*, and give the bankers a fight for it, instead of trying to keep their heads bloody but unbowed, as they did in the last depression. Real credit belongs to the community, and so should financial credit.

THE PRINTED WORD

in Pamphlets, Booklets, Leaflets, Weeklies, Monthlies, Annuals, Newspapers, Magazines, or Books EXCELLENTLY AND ECONOMICALLY PRODUCED

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(Continued from page 4)
to fear and favour, caring only for the great cause of economic freedom which he had so much at heart. One of our leading K.C.'s paid a remarkable tribute to the penetrating force of his cool, logical criticism and devastating wit. "He strikes the culprits," he declared, "with a *rapier thrust*."

In the knowledge of economics, as well as the theoretical and practical side of banking he had no equal in Australia, and he had the faculty of imparting that knowledge into journalism that was understood by the man in the street—as well as to the audiences that listened with delight to his speeches. On every occasion that he appeared on the public platform or at a private lecture he manifested remarkable forensic ability.

Mr. Moore was a student with extraordinary powers of concentration, and was gifted with remarkable retentive powers. His most abstruse technical works were rapidly mastered by him. He had studied all the works dealing with monetary reform as well as the writings of the opponents of the Douglas analysis. He was wont to say the writings of those opponents were themselves proof that Major Douglas had really discovered the mathematical flaw in our production and price system.

The cause of monetary reform

was espoused by a devoted advocate; and struggling humanity, mesmerised by an international banking swindle, has lost a most courageous champion. On many a night he burned the "midnight oil," giving his best to make his paper a classic. The time will come, and T. J. Moore foresaw it, when a more enlightened public will assess the works of such present-day writers at their true value.

In the midst of his Herculean labours he found time not only to give to the public the "Story of Money," in which he exposed in simple language the operations of our banking system and its international control, but to manifest to all persons at all times a *charming personality*. The proceeds of the "Story of Money," which has already appeared in several editions, he generously donated to the *New Times*, whose mission he had so much at heart. In addition to his other attainments, Mr. Moore was a fine all-round sportsman, and had performed great deeds as a cyclist in Ireland.

So mixed in him, that Nature might stand up— And say to all the world, "This was a man."

To his widow, his brothers and sisters, and his three children, the *New Times* offers this tribute of heartfelt grief and appreciation.

"THE GOOD FIGHT"

A TRIBUTE TO THE MEMORY OF TOM MOORE

"Fight the good fight with all thy might"—
That were a creed to hold and live,
A creed for men who live in the light,
A faith whose commanding word is "Give."

Here was a warrior tried and true,
A splendid soldier who gave his all
That men and women like me and you
Might walk unfettered by Mammon's thrall.

His sword was Truth and his shield was Right.
And his ways were open for all to see.
Never a thrust of hate or spite,
Never a coward's blow gave he.

This for our brother—"Well done! Well done!"
Peace be his portion and praise his meed.
The task's half-finished that's well begun—
God give us strength to follow his lead!

—"Electora."

REQUIEM

O great heart that untimely ceased to beat,
Leaving the work unfinished, how may we,
Bereaved thus, the mighty task complete?
How best perpetuate thy memory?
Could'st thou but speak from where thy soul has gone,
Would'st thou not say, "Grieve not at all for me,
But take my burden up, and carry on—
The greatest fight of all is yet to be."

The Powers That Be could not thy spirit daunt,
Nor threat nor sneer retard thine onward-pace—
Then would'st thou cower when cold Death's fingers gaunt
Beckoned thee on to thy last resting-place?
Thy laughter was the laugh of gods, whose scorn
Cuts through the tangles of the codes and creeds,
Rending the veil that hides that radiant morn
That brings fulfilment of our human needs.

Time spent in sorrow is not spent for thee,
Who wast the soul of fight, and fighting, fell.
On then, all ye who mourn, to victory! —
Else has he lived in vain who fought so well.
Though in familiar ways no more we'll know
His word that cheered us, and the smile that blest,
We will pursue the path he meant to go,
And to the God of heroes leave the rest.

Leonora Polkinghorne (South Australia.)

DAME ENID LYONS ORDERS THE MOTHERS HOME

By LEONORA POLKINGHORNE.

At the recent Women's Conference in Sydney, during the sesquicentenary celebrations, the wife of the Prime Minister put the women of the Commonwealth in their place. It seems that we are advancing too rapidly. Too much is being done for the working classes. This is simply encouraging them, and, as everyone knows, it is absolutely fatal to good government and the safety and welfare of this Commonwealth to unduly encourage the working-classes and give them ideas above their station. It will be seen at once that such a tendency strikes at the roots of our social and economic system, and is, therefore, not to be tolerated.

It is true that it was the votes of the working classes that placed Dame Enid and her husband in their present position, but it is not a thing that we should speak of now. You will not be allowed to say it in the daily press anyway. I know, because I have tried it.

Dame Enid's Bombshell

Dame Enid, from her exalted position as the mother of eleven, was talking of the birth rate, which she, in common with her husband and William Morris Hughes, finds deplorable. Of course, that seems pretty clear. If something is not soon done about it, there won't be half enough people scrambling for the dole or being blown to bits in an "Empire" war. So the Dame focusses her great mind on the conditions surrounding maternity, and decides that maternity hospitals are all wrong. "I know I am dropping a bombshell," she gurgles, "but I do not believe in maternity hospitals. Mothers should be kept at home. The shock of being removed from familiar surroundings and placed among operations and sickness is not in the best interests of mothers."

Miss Adelaide Meithke, reporting these remarks as among the "best" made at the conference, says: "This made us wonder what we were going to do with the £400 we had collected for a Centenary Women's Hospital. Perhaps, in view of what Dame Enid Lyons has said, we ought to divert this fund to Dame Enid's scheme."

The Scheme

What is Dame Enid's scheme? Briefly, that no further support should be given to maternity hospitals, but that a midwife of three years' experience and a domestic helper be sent to every home where a baby is expected. Splendid, isn't it, and so simple? Of course, there are simply thousands of women who would just rush to these ill-equipped and overcrowded homes in the industrial areas, to do the offices of midwife and trained domestic helper. There would be nowhere for them to sleep, of course, but what is that in the interest of putting the clock back? It will be seen at once that taking these underfed, overworked women from their noisy, crowded homes and putting them into a large, airy, comfortable hospital will create visions in their minds impossible of attainment; in and under our present system, at any rate. When the poor thus get a glimpse of better things who knows but the next thing will be a discontent with their daily lot? They might even ask: "Why, in a great, young country like this, can't we have something like this *all the time*?" And, of course, that would be fatal. Fresh air, decent bathrooms, sufficient room to live in, these are the prerogatives of the privileged—such people as Cabinet Ministers and their wives. If ordinary people were to want these things, *where would the money come from*? Next thing they would be asking for trips abroad to kiss the Sovereign's hand. No, no; it would never do! So, at any cost, they must be kept in their homes. Dame Enid oodles sentiment about homes. It will be remembered, perhaps, that she

visualised them on a former occasion as places of "kisses, prayers, apple pie and clotted cream," not by any means such as district nurses report: places where there are no more than two sheets in the house, no gas, no electric light and no bathroom. It might even be said that overwork, bad ventilation and underfeeding will sharpen the rounded contours, fade the bloom and destroy the grace of faces that otherwise might invite kisses. As for clotted cream—well!

A Glimpse of Heaven

Reading Dame Enid's statement at the conference one might suppose that these expectant mothers were dragged forcibly from the comfort and security of their homes and placed, willy-nilly, in hospitals by order of the State. If this we're not so, what need of the Prime Minister's wife to take up the cudgels for them? On enquiry, however, we find that these misguided women actually go into hospitals of their own deliberate choice. They say that they actually like the freedom from domestic worries, the exquisite cleanliness, the cheerful atmosphere, the big, warm baths; the nice food, the expert attention, the blessed rest. In Adelaide, for instance, we have the Queen's Home, a very large building, fully equipped with all that is necessary to the comfort and safety of the patients. This is a free hospital, and to thousands of women it must be a glimpse of heaven. But Dame Enid Lyons will have none of it. How will

she stop it, for it is clear that its very existence is a clear proof of the demand for it. The answer is readily given: By ceasing to support it. No matter then how the women clamour for them they will not be available. That will "larn" them to be contented with their homes.

That maternity patients are *not* among operations and sickness, but are, as a rule, in an entirely separate wing, and when not so there is an immediate strong agitation to have them so, is a trifling inaccuracy that must be allowed Dame Enid to bolster up her case. As for "being taken from familiar surroundings," that quite frequently happens to dwellers in some homes when, through arrears of rent, they and their household goods are thrown into the street. That "shock" might even be intensified by the uncertainty of not knowing where to go. When booking a bed at a hospital one, at least, knows that.

Just a Little Flaw

There is just a little flaw, too, in Dame Enid's "scheme." If a trained domestic helper and a midwife (it must be a midwife, of course, and not a trained nurse—back to the good old days of Sairey Gamp and down with progress) are to be placed in every home where a baby is expected (and under the beneficent encouragement *and* example of the Lyons pair there may be an increasing number of such), these ladies, even if they do not object to sleeping in the fowl-houses, if any, might be unreasonable enough to expect to be paid for their services, and the aggregate would be very far in excess of what is needed for the upkeep of hospitals. Now Dame Enid, *where is the money coming from?*

A FEW IDEAS FOR OUR PRIMARY PRODUCERS

Farmers Mesmerised by Present Money System

By ERIC BUTLER

After a wide, varied and comprehensive, practical and theoretical survey of most agricultural pursuits in Australia, and, after ascertaining the outlook of the average primary producer, I have been forced to the conclusion that either this section of the community is forced to slave so long each week that they have very little time or energy to direct their minds towards a little constructive thinking, or, failing this, are hopelessly mesmerised with the mumbo-jumbo of our present so-called "sound economics." No doubt the second alternative is an effect, and dependent, to a large extent, upon the first point of view; but, even so, it is very hard to realise that intelligent people should be so ignorant of the realities of the only real problem with which they are confronted—i.e., to sell their production at a remunerative value, or, failing this, go further into debt or bankruptcy.

What Is a Market?

It should be quite obvious to all thinking people that the only sane objective of producing foodstuffs, etc., is in order that these products may be used. For instance, it is obviously ridiculous to produce something that is not wanted, or, although wanted, may not be able to be procured, as I will explain shortly. Now, in order that the producer may recover his costs of production, etc., he relies upon what he calls a "good market," although I am rather afraid that the average producer has very little conception of what really constitutes a market. For the sake of simplicity I prefer the definition of a market as "a number of people with purchasing power (money) in their pockets." If they have a plentiful supply of purchasing power in their pockets they constitute what is commonly called "a good market," because they can buy freely and pay a price which

will be satisfactory to the producer; but, if they have very little purchasing power in their pockets they constitute "a poor market," not only because they can buy very sparsely, but because they can only pay a low price for the article. To sum up the position briefly, we find that the only objective of production is consumption, and, as people can only consume if they have sufficient money in their pockets, it is quite obvious that the producers would show signs of practical intelligence if they directed their attention to the fault in our present monetary system which causes consumers, or prospective consumers, to be so chronically short of money. If they are going to continue along their present path of producing an abundance of real wealth, without first of all seeing that people have sufficient money to buy this wealth, then they are following a line of madness which will bring, and is bringing, its own retribution in the shape of lower prices and unsaleable goods.

Facts About Money

If the primary producer would follow this line of investigation to its logical conclusion, he would very soon discover why the people have insufficient money in their pockets to buy existing products. However, when it comes to a matter of money, it is very unfortunate that the primary producers as a whole are still mesmerised with our present financial system. The great majority of them have absolutely no idea of what the bulk of our money—or purchasing power—consists of. Neither do they know where it comes from or who controls it and, if they are ever going to get out of their present troubles, they will have to learn a few basic propositions about this mysterious thing called money. They will have to first of all realise that the only purpose of money is to

(Continued on page 8)

SMOOTH-TONGUED AND PIOUSLY WICKED

A Letter to the Editor from BRUCE H BROWN

Sir,—

Since writing last week about the Wolf and the Cake I have received particulars of Sir Josiah Stamp's address to the ladies in Sydney and have read newspaper reports of his remarks in New Zealand. These suggested the words of a person guilty or capable of great wickedness, and it was in my mind to use the appropriate word for that as the title of this week's letter. Sir Josiah Stamp has been guilty of great wickedness; he is openly a party to the swindling of the people of the Empire; and he is going about the country making unctuous speeches in an atmosphere of oily piety, to mislead us regarding the present disorganisation of abundant production by a privately controlled and fraudulent financial system. For these reasons I would be quite justified in using the strongest of terms, but instead of that I say he is smooth tongued and piously wicked. If he objects to this, I am prepared to face him in public with substantiation.

Helping Anti-Christian Propaganda

Many thousands of the best Australians are quite ready to do the same. From what they have read in the *New Times* and other journals with similar purpose, they are satisfied that it is men of the Stamp type who are keeping humanity poverty-stricken in a world of abundance, and who, while professing Christianity, are actually bringing about conditions which facilitate the spread of anti-Christian propaganda. Because of this it is increasingly important that the purposes at the back of these things should be made known far and wide to all classes of society, and that we should spare no effort to focus public attention on the criminality of what this so-called "distinguished economist" has been saying. In doing this, we should remember that he is official adviser to the British Government, and that the actions of that Government reveal only too clearly that it accepts his advice. Everything it does has the stamp of Stamp upon it, and even the Prime Minister of England is but a glorified loud speaker for the Stamp records.

No Concern About Unemployment

In the House of Commons only last week he said that "the increase of unemployment was not of a nature to call for the initiation of measures other than those which the Government was already applying, and that too much reliance should not be placed on the possibility of doing more in the way of counteracting future recessions of economic activity than in contributing

in some degree to reducing the fluctuations of trade and unemployment." (*Argus*, 12/2/38) Unemployment without any pay is alright, you see, provided it doesn't fluctuate too much. It may be steady at one million or ten millions, but it doesn't matter so long as the fluctuations are not wide. That is precisely the attitude of Sir Josiah Stamp, Director of the Bank of England, as quoted last week, and we see from the *Argus* report above how the Government slavishly accepts his "advice."

The Spotlight on Him

In these circumstances, it is far more important to discredit Sir Josiah and all men like him than to discredit, say, Mr. Lang. Mr. Lang is definitely for the people against bank control of our money policy, whereas Sir Josiah is for bank control against the people and their Parliaments. This is why the newspapers, which could be closed by the banks tomorrow if they so wished, are all seeking to misrepresent Mr. Lang and to praise Sir Josiah. It is also why the spotlight of public criticism must be trained relentlessly on this Bank of England emissary wherever he goes, and he must know no peace until he ceases his attempts to belittle the generosity of the Creator.

The Great Lie

The late Mr. Will Dyson, the celebrated cartoonist, said: "Right at the threshold of life, at the point of every trivial or great action, individual or national, this financial embargo is present—the current lie of our civilisation poisoning all truth. For it is a Lie—the Lie of poverty honoured in every legislature and contradicted in every material fact. The man who thinks that a lie, palpable, absurd and penal, can be the basis of human association is something less than wise." This applies absolutely to Sir Josiah, for he preaches the lie that anything that is to be beneficial must be unpalatable, and practices the swindle of the financial embargo. You know the idea—a patient must be given nasty medicine in order to gain his confidence in the efficacy of the treatment. He applied the financial embargo to our railway gauge problem, and said we should not proceed with the work because it would involve the spending of a lot of money. We had been silly enough to think that that is the very purpose for which money is made.

"Read My Book"

A lady in Sydney has kindly sent me particulars of Sir Josiah's address to the Women's Conference

on February 2. This lady was present at the conference, and the information she gives is first-hand. Sir Josiah was asked: "Can you explain the fact of enormous poverty and distress all over the world in every country amidst abounding plenty?" His reply was as follows: "I have been going into (his question lately whilst on my new book. I would advise the questioner to read my book on the subject." How like our very own Professor Copland, who replied to questions from me in somewhat similar terms. But Sir Josiah said more. "In regard to poverty," he went on, "I do not agree. I have also gone into this question for my book, and, going back to the records of 100 years ago, I find that the standard of living today is higher than it was a hundred years ago. The people in the same circumstances today have luxuries, which the people a hundred years ago did not have. Taking the standard then as four, the standard today would be five." Please read that again. This man, parading almost a cartload of academic "honours," stood before an audience of Australian women and said poverty does not exist throughout the world, and that the people today are actually living in comparative luxury.

Piggery as a Standard

The lady who, sent me the particulars (and I ask her to accept this as a grateful acknowledgment), added this comment: "Ye Gods. Fancy anyone of intelligence talking of a standard of living one hundred years ago. To the worker it was then an existence—living in piggery. The luxuries he speaks of are presumably electric light, etc. But to boast of a one point rise in the standard of living in one hundred years, in the face of a thousand point rise in wealth and productive ability, is, for a man in his position, to have his tongue in his cheek." My comment is far stronger, because if the man is half as intelligent as he claims to be, and as the cartload of academic honours would suggest, he must know that the people at large are not sharing the increased wealth simply because they lack the money giving them claim to it. Not only so, he must be aware that if money continues to be operated and controlled as it is today, and as he wants it to be, the people can never get out of debt and will never be able to share in the benefits of science and machinery.

Where the Key Lies

Last week, Mr. Editor, you published a splendid article entitled, "International Labour and Monetary Policy," and quoted the Director of the International Labour Office, Geneva, as having made the following declaration: "... Perhaps the most outstanding lesson of the slump is to be found in the profound change which it has produced in ideas about monetary policy. In this field more than in any other lies the key to economic prosperity and social progress." This is confirmed by no less a person than Henry Ford, one of the world's greatest businessmen. Ford put the position clearly when he said: "The root of all our trouble is that money has become a commodity that is bought and sold and is cheap and dear, instead of being a ticket of transfer. Money has become a business in itself instead of an adjunct to business. ... The present system has got us tricked into producing things to buy dollars with when what we need is a money system that will produce dollars to buy things with." There can be no doubt at all that this is true, and yet the oily Sir Josiah is deliberately trying to divert our minds from a realisation of it.

Rare and Suspicious

In New Zealand last week this same man made reference to the Government's legislation there and said: "I do not say there never can be conditions under which one can reduce hours and increase wages with success, but instances of that kind are pretty rare. Perhaps, however

ever, things are different in New Zealand from the rest of the world. I am always suspicious of things, which look so good as the shortening of hours and the maintenance of high wages. I rely on the principle that no sound economic measure is ever really palatable. ... I hope that New Zealand will not try to be too much of a pioneer in new forms of finance; let them be proved elsewhere first."

Reductions of hours with an increase of wages have been pretty rare, and he is one of the persons responsible for keeping them rare. What is more, he knows that so long as he can keep our incomes limited to "wages" he can continue to prevent our enjoyment of shorter hours of labour, because shorter hours will mean higher costs, and higher costs would threaten the great majority of employers with bankruptcy. This means war between our businessmen and the rest of the community, the former fighting to avoid bankruptcy and the latter for a share through industry in the benefits of science and machinery. Both are the innocent victims of Sir Josiah Stamp and his friends, who deliberately keep the supply of money less than sufficient to meet the costs of industry.

Must Be Unpalatable

He admits that shorter hours and high wages look good, but thinks that because they might bring happiness to the people they must be looked upon with suspicion. It would be unsound economically. A sound economic measure is one that will facilitate the production of food, clothes, shelter, and community services, and any such measure must be welcomed by the community as further evidence that God meant what He said when He spoke of our having life more abundantly. Sir Josiah meant to say that no sound financial measure is ever really palatable, and on the basis of the meaning he places on the word "sound" there would probably be some truth in his remark. When he speaks of a thing being "sound" he means from the point of view of the interests of the financial oligarchy he represents. His fears in this respect were clearly betrayed when he advised the New Zealanders not to pioneer financial reforms, but to go on living in piggery until new methods had been proved elsewhere. And this from a great churchman, who knew that the very bank of which he is a director is straining every nerve to prevent financial reforms from being tried anywhere.

Pharisees Over Again

Knowing these things and a lot more besides, how can we separate this piously wicked man from the Pharisees of old, whom Jesus referred to as hypocrites, blind guides,

whited sepulchres serpents, and vipers? He told them to their face that they outwardly appeared righteous, but within were full of hypocrisy and iniquity; that, although they disclaimed what their fathers had done to the prophets, they themselves would persecute, scourge, kill, and crucify wise men sent by God. In matters of finance Sir Josiah Stamp and those associated with him are doing the very things the Pharisees did, and it is up to every one of us who has looked into the matter to challenge them at every opportunity.

God's bounty belongs to all of us, but we can only get our share of it when we are supplied with money to go and claim it. Therefore, we must demand that Parliament take steps to have monetary claims distributed to all of us so that we can share in the abundance of goods, and so that employers can introduce shorter hours without the fear of going bankrupt financially.

Yours faithfully,

BRUCE H BROWN



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LETTERS TO THE EDITOR

J. T. LANG—MAN OF MYSTERY

Re your publication of Mr. J. T. Lang's letter concerning the *Labor Daily*. This ex-Premier of N.S.W. is an enigma to intelligent men. John T. Lang is reviled daily by the bankers' press, yet he refused some years ago to take Government banking business out of the hands of the Bank of New South Wales and give it to the Commonwealth Bank. The *Labor Daily* refuses, point blank, to ever publish a word in favour of Douglas Credit. Then, again, when Lang was in power he refused to take a referendum on the abolition of the Upper House. After Lang was defeated at the polls, Sir Thomas Bavin held a "cooked" referendum, which omitted the most important question—viz., "Are you in favour of the abolition of the Upper House?" The result of this referendum has been the imposition on the people of New South Wales of an Upper House through which no humane or beneficial legislation can pass. So, even if Lang's party returns to power next month, which seems hardly likely, he will never be able to get a Bill through the Upper House.

No one with common sense has any time for the Communist tragicomedians and their obsolete ideas, who, with the help of the bankers' press, are fighting Lang. Their actions are only paving the way for more Fascism, which, possibly, is what they are meant to do. What Lang's ultimate aims are, heaven alone knows. In the last two State elections it was rumoured by many of his backers that, like many a racehorse on Sydney tracks, he didn't "try a yard" to win. Yet, he relentlessly exposes the rackets being worked by unscrupulous enemies of the people.

Remember Napoleon's old guard? "Ils grognait et le suivaient toujours!" Like them, we growl terribly, but we keep on following J. T. Lang. I will, of course, vote for him, but what does it all mean?

"PUZZLED."

RAILWAYMEN AND THE 40-HOUR WEEK

In the *Argus* of February 14 there is an account of a dispute between the Railway Commissioners and the Shunters' and Signalmen's Section of the Australian Railways' Union. This section of the A.R.U. has demanded a 40-hour week for its members, and has also delivered to the Commissioners an ultimatum to the effect that drastic methods will be adopted unless the demand is granted not later than March 6. At the moment of writing the position is that the Commissioners

have rejected the ultimatum and referred the union to the Arbitration Court for a settlement of the dispute by constitutional means. The present indications are that a strike will follow, with consequent dislocation of the entire railway system.

Quite probably the unionists concerned are firmly convinced that their union is really a worthwhile organisation; one whose constant objective it is to fight valiantly for the rights and general betterment of its members. Is it not now striving in an apparently militant fashion for a shorter working week? And does it not threaten to call a strike if this requirement is not met? A strike! A possible widespread hold-up of rail services! Surely such action, or even the threat of it, should be for any sceptical shunter or signalmen sufficient evidence of the union's concern for the welfare of the men it represents!

But let us examine this question dispassionately for a moment or two. There is, of course, no room for any doubt as to the justification for a 40-hour week; it is, indeed, physically possible. It could be arranged without causing any inconvenience, and the men are entitled to the advantages of the increased leisure they could thereby gain. But supposing there is a strike and that, in consequence, the shorter working week becomes an actuality. Will the men really have achieved anything? Won't they have their wages reduced proportionately? Or, even if they get the same money as at present, despite the reduced hours, won't they have to pay out more in resultant higher taxation and prices? And so, in the last analysis, although they will have passed through a period of, perhaps, weeks of enforced idleness without pay during the strike, and although during that period they will have undergone many hardships and privations, their net gain will be nil—in fact, they will show a loss, because of debts accumulated in the meantime. They will have less hours to work, they will have more hours of leisure, but what is the use of increased leisure unaccompanied by the financial means of enjoying it? And, if these are the results to be expected from a successful strike, how much more sorry will the plight of the men be if the strike should fail, as, almost inevitably, it will!

Railwaymen, take heed before it is too late. Your union will not, cannot, win any true, tangible benefits for you until it tackles the money problem; the problem of chronic insufficiency, of access to the teeming abundance of goods and services—in short, the problem of poverty in the midst of plenty. And you can be sure of this: that, until such time as you firmly instruct your union to tackle this problem, you will infallibly remain dissatisfied and ground down by unnecessarily long hours of inadequately remunerative toil.

Why not put your union to the test, a real test? Let it prove by a practical demonstration that it actually has your interests, and not its own, at heart. The union is yours; you are the union. Then why not give a definite mandate to your paid representatives, your servants, to take steps immediately to fight, not the Railways Commissioners, but your real enemy, the Money Power, that deliberately keeps short the supply of money and thereby prevents you from enjoying the plenty and the leisure that is waiting for you?

"M."

Box Hill.

FUTILITIES AND POSSIBILITIES OF MARKETING BOARDS

By K.C.D.

Most rural industries are now under the incubus of board supervision. It is not because they are necessarily wrong in principle that boards are viewed with disfavour, but because they are working, at present, in an anti-social direction. The personnel of a board is clothed with autocratic powers, the exercise of which is taking liberty of action and initiative from the industry, and from the individual. Dissatisfaction with the operations of boards is freely expressed, but their unwelcome interferences continue with consequences that force some units of rural industry, and many individuals, into bankruptcy and ruin.

Purpose and Control of Boards

The purpose for which boards are appointed is, nominally, to arrange orderly marketing. Such helpful service should be welcomed. But, unfortunately, examples of board administration are such as to have destroyed faith in what should be an integral part of our social machinery. The service they should be rendering is essential in a smooth working social system. Why the loss of faith in board administration? Simply because they are not effecting the purposes for which they are appointed—they are not producing the results expected.

Therefore, we don't want them, and we are not hesitating to say so, as instanced by the adverse criticisms issuing from all quarters. This is as it should be. It is our prerogative to say what we want, and it is the duty of public services, be they boards, council or Governments, to arrange that we get it. The corrective to disobedience in not carrying out our wishes, or demands, is being applied to boards by the public opposition levelled against them. If they mend and work for the good of the people, the people will support them; otherwise opposition will increase until they are forced to disband.

Reason for Failure

There must be some reason for the failure of boards to give satisfaction. It is the common reason, which is responsible for the misery, bloodshed and unrest in the world today—dominance by finance—by a private money monopoly. Like most of our public services, and Parliament itself, boards, in their present state, are only another adjunct to the controlling and administrative instruments functioning to the surreptitious orders of High Finance. Boards, at present, are attempting to accomplish the anti-social task of adapting production to a purposely-restricted money supply. An example of this is found in the spectacle of a Minister of the Crown stumping the country trying to persuade onion growers to sign their production over to the board, under the threat of no price and ruin. "Unless 95 per cent. of the growers sign up, the bank will not advance money," etc. And we read of the "splendid" services rendered the country by the board's destruction of 10,000 bags of wholesome onions.

The Sectional Outlook

This sort of procedure is an abortion of the purposes of a board. Argument in defence of boards will be brought forward under the guise that a board is so constituted as to be limited to the furtherance of the interests of a specific industry; that its function is to market as much as possible of the industry's production, and to obtain as high a price for it as it can; also, that a board is thoroughly democratic

in nature, in that its establishment is agreed to by a majority of producers and the personnel elected from the producers in the industry. The claim will be made that this is being done to the best advantage under existing conditions. This may be correct in all but that they are doing their best under existing conditions. It is an admission that they are accepting existing conditions and trying to conform industry to fit into them, which is precisely what the powers-that-be want them to do, and cleverly place the onus of doing it on to those who will suffer most from the arrangement. If the parochial interpretation of boards' purposes were lifted to the national one, undoubtedly they would succeed in their work. The confined outlook at present directing their operations is merely emulation of what has taken place in other countries, which is disastrous restriction, quotas, destruction of production, and ruin to many producers. It is futile to attempt to obtain payable prices for growers when the community has not the money to pay them. The insane endeavour to extract payable prices for one industry at the expense of another is anti-social and doomed to failure.

Stale-Mate

This point must be recognised. Under existing conditions, one industry cannot prosper without another suffering. If the housewife is persuaded, for example, to use more onions, she is compelled, on account of her limited money supply, to use fewer (say) potatoes. Incidentally, price affects quantity in like manner, showing where to look for the cure of underconsumption. It only needs enough boards to be established to reach a stalemate. If boards are not constituted to allow them to embrace a national outlook, they should save themselves from ridicule by refusing to work until they are so constituted.

The woolgrowers are indicating a little more enlightenment, as shown by their proposal of establishing a minimum price of 14d per lb. to cover cost of production. (To be submitted to Australian Woolgrowers' Council, Melbourne, February 15.) The next step should be the addition of a reasonable profit to the grower.

Function of a Board

A board should then carry on and ascertain the costs of processing and retailing, including profits. These findings and statistics could then be handed to the Governmental department concerned, which would compute the amount of money required to service the cycle of production and consumption, the amount being added to the list, making up the grand total of the community's money requirement. In some such manner the quandary of unsold production stagnating in a community starving for the things that are wasting could be solved, and boards could be really useful. It is plain to everyone that what is lacking is money, the thing that allows goods and services to move. The producer and shopkeeper both wish the community had the money with which to buy their goods—the community wish they had the money with which to buy their goods.

Why Not Try Democracy?

So this hold up in our social machine is everyone's affair, and it is to everyone's advantage to get it going. The Electoral Campaign came into being to assist electors to put into practice the principles of true democracy

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(Continued from page 3.)

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We have neglected to exercise our right to govern ourselves. We have permitted ourselves to be governed. The great British Institution of Democracy has descended into the clutches of an unscrupulous power, which recognises no country and which has defiled our proud name and killed justice. Constitutionally, the machinery of democratic Government still exists. The moment we express our will the usurper can be expelled, and peace and good-will ensured not only to ourselves, but to the world.

The procedure to adopt is simplicity itself: Give your orders to Parliament; Parliament exists for no other reason than to carry them out. Parliament receives your orders through your member, so give your orders to your member; you pay him for the express service of carrying your orders to Parliament.

The withholding of a country's production form its own people is a crime for which we are being punished; remove it and the reward will be abundance and happiness for everyone.

"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.

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A Few Ideas For Our Primary Producers

Continued from page 5.)

facilitate the distribution of goods and services—for instance, money has no value in itself. You cannot eat it, build houses or bridges with it, and, as yet, no one has even been seen wearing it. Although some people hold the belief—which is carefully fostered by banking interests—that the number of pound notes and coins we see in circulation comprises the whole of our money supply, upon a brief investigation we find this to be a very erroneous view. The total number of pound notes and coins in existence in Australia comprise about 55 million pounds of our total sum of money, and, as the total amount standing to the credit of all depositors at the banks is approximately 550 million pounds, it is quite obvious that a great deal of our money consists of figures in bank ledgers, and, upon inquiring a little further, we find that the great majority of people now use cheques for business transactions, which, of course, is very convenient. A person, upon receiving a cheque, pays it into his account at the bank, and the bank increases the number of figures after his name, or, if he pays a cheque away, the bank correspondingly reduces the number of figures after his name. We thus see that our present money system is a credit system. Approximately 99 per cent, of business in Australia today is carried on in this way.

Credit Control and Production.

However admirable this credit system is, the tragic and criminal absurdity of the present state of society is the fact that the private banks have an absolute monopoly of the issue and control of this credit. They only lend this credit to the community, and charge them interest on it—in spite of the fact that Section 51 (ii) of the Constitution Act gives the Federal Government the complete authority to regulate the supply of money within Australia. We thus see the absurd situation of Australia going further into debt, in spite of the fact that the energies of the primary producers have increased our real wealth tremendously, as is shown in the following figures. Since 1900 Australia has increased its dairy cattle by 200 per cent, its wool production by 101 per cent, its sugar by 374 per cent, its butter production by 324 per cent, its sugar by 374 per cent, its wine by 135 per cent, its fruit crops by 225 per cent, and its poultry production by 240 per cent. After making allowance for the increase in population, the production of real wealth is 200 per cent, greater than it was in 1900.

This is truly a remarkable performance, but what of the tragic results for the community and those who produced this wealth. Instead of providing everyone with a higher standard of living, we recently found that 62 per cent, of breadwinners are getting £2 per week or less. And what of our primary producers? All that most of them can show for this increase in real wealth is an increase in their liabilities to the private banking system. The Victorian Farmers' Debt Adjustment Tribunal examined a large section of Victorian farmers in February 1937, and reported that the total debts of 3000 of them were £2,000,000 more than their total assets. This is something that primary producers might reflect upon with benefit. And, in case they think that our present "almost unbelievable prosperity", which is eulogised by Mr. Lyons, is based upon a sound foundation, let them direct their minds to the tremendous increase in our national debt, with it being increased at the rate of approximately £30,000,000 per annum. In other words, our present prosperity can only be sustained by borrowing more of our own credit, and paying interest through taxation for the

use of it. Would it not be far more sensible to utilise our own credit to the fullest capacity of our physical resources, which would then be an asset to the community instead of a debt? Would it not be far more sensible to hold our Federal Government responsible for seeing that the community as a whole has sufficient credit (purchasing power) to buy the real wealth which is produced by our primary producers? Or, are primary producers going to continue upon their present policy of producing more and going further into debt. The potato industry, to my mind, offers us one of the most glaring examples of a mesmerised outlook by producers. After paying a man a decent salary in order to provide potato growers with more scientific knowledge for the growing of an increased tonnage per acre, we find the result is that potatoes are sold at ridiculously low prices, while a great part of the crop stays in the ground. What a deplorable state of affairs! And apparently the only solution that our so-called leaders can offer is that production be restricted, or, supplies regulated by Boards, who are now openly suggesting destruction, as we saw in the case of the Onion Board at Leongatha.

The intelligence of these men is such that they advocate a restriction of wealth to fit the money system. Any suggestion that the money supply be increased to buy the increased production is met with howls of "inflation", etc., from people who should know much better. Apparently the idea that it would be much better to see that people have sufficient money to buy actual production is considered "unsound" by these leaders who advocate restriction, and starvation for the public. And unless the primary producers are very rapidly enlightened on this aspect of our present affairs it appears that we will see a position developing here in Australia, similar to that in America, where organised destruction has been a common thing over the past few years—in spite of the fact that millions of people are starving.

Effect of Reducing Costs

Another very important aspect of primary production is the trend of scientific production with less labour costs, with the result that there is less purchasing power to buy the increased production. In America, where scientific primary production has been developed more than in any other country of the world, the position is becoming very critical. It has been estimated that the use of farm machinery has displaced 13 million farm workers in the United States in the last thirty years, while more recent statistics by Dr. Wilson show that the whole of America's primary production will be produced by about 2 per cent, of the population, utilising all the latest scientific methods. If this procedure continues, it will mean that more production is going to take place with the use of fewer men—which means that an increasing number of people are going to have less money in their pockets to buy more production.

This sort of thing is increasing in all countries, and in the *Weekly Times*, February 5, we see a very interesting account of how Messrs. Eagle Bros., of Horsham, with a new self-propelled auto-header, harvested 3300 bushels in one day, which is believed to be a world record. The *Weekly Times* finished its article with the following statement: "This achievement graphically illustrates the marvellous strides made in the production of farming machinery during the last 20 years, and supports the claim that in no other country in the world, not even in America, are the farmers so well equipped with labour saving, cost reducing farming equipment as are those in Australia."

ELECTORAL CAMPAIGN NOTES

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to bring into effect that which the people want. There is no doubt that all people want economic security—those who may be enjoying a reasonable amount of security want to be freed from the fear of insecurity. To bring this desirable state about, it is necessary

TO MAKE

it known to Parliament that this is a common want. That we, as a people, want economic security. The things needed to provide economic security already exist; and, potentially, there is a luxurious abundance. Consequently, there are no physical difficulties to be overcome; so it can be done, and must be done, because

THE WILL OF THE PEOPLE

is sovereign, and Parliament must obey. "The Will of the People can be depended on to be almost invariably right." It can be mistaken, but never unjust; its government is for the whole, and the whole will feel the impact of error, and the whole will automatically move to rectify error immediately its consequences are felt. So that the Will of the People may

PREVAIL

the United Electors of Australia came into being to assist electors to express their Will in such a way that it shall be conveyed to Parliament in the form of an explicit instruction.

* * * * *

YOUR

right, as an individual, to instruct Parliament is equal to that of any other citizen. It is your duty to exercise your right, but particularly when a matter affecting the betterment of every individual is of moment, is pre-eminently important. You know that the great majority of your fellow-citizens are in accordance with your views on the matter. So issue your instructions to Parliament, through your

M.P.

whom you elect for that purpose and pay him handsomely for the service. When a matter affecting the betterment of every individual is of moment, party affiliations must be set aside. Party is purely sectional; economic security is national, and only requires the bond of national sentiment, clearly expressed, to bring it into effect. It

IS YOUR

bounden duty to issue your personal instructions direct to your Member, and not allow them to be mutilated by party considerations. It is a case of a master being firm with his

SERVANT

when matters of grave importance are at stake. Latitude may be permissible in minor affairs, but fatal during a crisis. Clear instructions must be given to him, and obedience insisted on; otherwise—dismissal from your service.

* * * * *

The Elector's Demand and Undertaking form, when signed, becomes an instrument conveying your instructions to your Member. Forms can be obtained, free of charge, from the U.E.A., McEwan House, 343 Little Collins Street, Melbourne.

Box Hill. - - The following letter appearing in the *Box Hill Reporter*, gives a striking example of the principles of the Electoral Campaign in practice: -

Sir,—The proposal to introduce rating on unimproved land in Box Hill has been rejected by a majority decision of the local council, and from the evidence of certain facts it would appear that that decision was due in a large measure to the reluctance of the councillors concerned to act contrary to the will of the ratepayers. Or, to be more positive and, I hope, more accurate, it was because of the desire of those councillors to act in accordance with the will of the ratepayers. Was there not a record attendance of citizens at the council meeting, and did not one councillor say during the debate on the motion that "until that night it had been in the minds of the majority of councillors that unimproved rating was necessary to increase the population of Box Hill"?

People of Box Hill, you have just had a demonstration of true democracy at work! Your will

has prevailed on this question of increased rating, and it did not require much pressure from you to bring about that desirable result. When the people in a democratic community unite for the attainment of a specific and physically possible objective their collective will is irresistible and must prevail. The councillors who voted against the proposed new rating are to be heartily commended for their just appreciation of the democratic principle. By their action in this matter they have shown their susceptibility to public opinion. They will carry out the will of the people once that will is expressed.

It was suggested during the debate that one powerful factor militating against a greater increase in the population and general progress of Box Hill was the high rail fare to Melbourne. Of course it is, and don't we know it! Well, why not instruct our council to take steps to have the fare reduced? Let each citizen who desires a reduction write personally to his or her council representative and make known that requirement. Under such a form of perfectly

necessity of working to produce this production they must also have an adequate income, so that they can also partake of the benefits of science which have been passed down from generation to generation.

"If you will not take this action, we see no sense in producing, and will cease to do so until the Government takes action."

I would suggest that the Federal Government would rapidly find ways and means of seeing that the whole population had sufficient money to buy the country's wealth if they were threatened with the prospects of starvation. Drastic positions sometimes need drastic action, and the primary producers would so well to realise the tremendous power they undoubtedly have—if only they will use it.

legitimate pressure it is not unlikely that reduced rail fares would very quickly become an accomplished fact. At all events it is quite certain that unless and until the people of Box Hill take a determined stand in this regard they will have to continue paying the present high fare.—Yours, etc., DOUGLAS MILES.

Box Hill, 4/2/38.

Caulfield. - - Don't forget the meeting of the troops at 5 Bundeera-road, Caulfield, on Thursday evening, February 24.

Write to Your Member, and to the papers. Don't let this iniquitous National Insurance absurdity go through without demonstrating spirited opposition. Keep hammering away, and it will have its effect. See, per Box Hill letter above, what effect an attendance of ratepayers had on their councillors.

T. J. Moore. — Members of the U.E.A. bow in sorrow at the passing of a friend; pay homage to great worth; struggle to be reconciled to a great loss. We know what he would wish—we can almost hear the words: "Stop your moaning, and get on with the job." Good on you; we will. And never fear, you will lead us still.

John Hogan arrived unexpectedly in the office last Friday week, on his way to Queensland. Friends will be pleased to hear that John has taken unto himself a wife. While in the office, he, looking at his watch, remarked: "We have been married 24 hours and 3 minutes." Mrs. Hogan is very charming, and we wish them all that they wish, and extra from ourselves.

SOUTH AUSTRALIA

The date of the Town Hall Banqueting-Room meeting, to which 350 ministers have been invited is to be held on Tuesday, February 22, instead of Thursday, February 24, as previously announced. The change of date was necessary owing to the Methodist Conference holding an important meeting on the evening of the 24th.

The speakers are as follow:— Rev. Dr. Swan will speak on "The Christian Challenge to the Industrial Crisis."

Rev. A. C. L. Sanders will revel in "The Demoralising Effects of the Ration System."

Rev. H. Giles will present "The Demand for Employment or the Payment of the Basic Wage for All."

Mr. E. H. Hergstrom will outline the Electoral Campaign in "The Method Necessary for Bringing This Demand into Effects."

Rev. N. Crawford will be at home when speaking on "Christian Social Advance," a church movement in England with which he has been associated.

Dr. Swan has returned to Australia after an absence of eleven years, during which time he occupied the pulpit of a very wealthy church not far distant from the poverty and squalor of San Francisco. Dr. Swan's reaction to these extremes is in the right direction, as many will conclude after his talk on the 22nd.

Rev. H. Giles is one of the pioneers in the field of Social Reform in South Australia, and, despite all opposition, has courageously fought on to find himself at this late time one of a hand of earnest reformers.

Rev. N. Crawford has recently returned from England, where he has spent a number of years as chaplain and psychologist to one of London's mental homes. He has again come out into this madhouse of a world, where he finds there is more insanity than in the mental homes of London.

Mr. E. H. Hergstrom all know, as he is one of the "old contemptibles" of the South Australian movement. 'Nough said.

All are recommended to be sure and keep free the evening of February 22 for this Town Hall Meeting.