

AUSTRALIA'S
GREATEST
BETRAYER

(See Page Six.)

THE NEW TIMES

SAVE THE
COMM'WEALTH
BANK.

(See Page Five.)

Vol. 5. No. 4.

MELBOURNE, FRIDAY, JANUARY 27, 1939.

Every Friday, 3d.

BUSH FIRES CAN BE PREVENTED!

Now that the hysteria has somewhat subsided, the whole question of bush fires—not only the aspect of what measures could have been taken to prevent them, but also the aftermath of the tragedy—can be dealt with impartially in the light of reason and facts. Such a survey reveals a deplorable and criminal lack of forestry measures, due primarily and principally to a chronic shortage of money. Although it appears that Mr. Lyons and his Government are not very keen on shouldering any responsibility for the present tragedy, a little thought will clearly indicate that the Federal Government must, in the final analysis, accept the major proportion of the blame. The Commonwealth Government has supreme authority to control and regulate the money supply. This is clearly and undeniably stated in Section 51 (a) of the Constitution Act. Mr. Lyons should be called upon *immediately* to state why his Government has never exercised this power, and has thus made it impossible for Forest Commissions to be in the position to effectively prevent and control the fire menace. Further, he should also be asked to state why the Government is not utilising this constitutional right to provide sufficient finance to rehabilitate the devastated areas, instead of allowing the burden of relief to fall on the shoulders of a public which, in many cases, is in a plight as bad as the fire refugees themselves. A friend of the writer pertinently asks what is the difference between being burnt out of your home and being forced out by the rotten economic system. One is certainly a little more dramatic than the other, and thus brings home more forcefully the frightfulness of human suffering to the general public. But unless the public understands the major factors, which produce the majority of human tragedies, its outraged feelings will be merely dissipated in a vague emotional outlet, and not directed constructively towards the causes of the events. The writer pens this article with the desire that the people may fully understand *all* the factors in connection with the recent fire tragedies, and the hope that they will demand a drastic alteration and improvement in the immediate future.

Our Failure to Recognise Importance of Forestry

Wrapped-up with and dependent upon forestry are many important aspects of our national well being. Both our rainfall and the soil erosion problem are vitally determined by the condition of our forests. It is because of our Governments' failure to appreciate the importance of this matter that such problems as soil erosion are assuming large proportions. However, soil erosion is not so spectacular as a bush fire, and perhaps, in the final analysis, it may prove just as well that we have had some drastic lesson to focus

Burnt Offerings on the Altar of Finance

By ERIC D. BUTLER.

The most disastrous bush fires within living memory have swept Victoria. Could they have been prevented? This is the burning question now uppermost in the public mind. The question must be faced—and faced now. No one can dispute the fact that if adequate scientific methods of control had been made financially possible by our Governments, this tragedy would never have happened. But, as is usual with out futile Governments, the pitiful cry that "there is a shortage of funds" has been deemed sufficient excuse to allow vitally important forests to suffer. It has taken the recent devastating fires, with the loss of many human lives, and damage estimated at over £1,500,000, to stir any feeling on the subject. At last something MAY be done. It should have been done years ago, and only the servility of the Government to the dictates of finance has prevented it.

our attention upon the problem of properly attending to our forests; otherwise the Governments might, with our apathetic acquiescence, plead a shortage of funds indefinitely. Finally, of course, the best of our soil would be washed into the sea, and the major part of the continent become a desert.

Apart from this there is also the value of our forests for providing timber. It is very essential that this important aspect of industry be fostered, even if only in the hope that Australian democracy may yet stir itself out of its rut sufficiently to demand that

the people shall all be decently housed. Although Australia's 7,000,000 acres of forest returned her an income of £6,809,596 in 1935-36, world authorities estimate that our forest industry should be worth at least £30,000,000 a year to the Commonwealth. But so important do we think our forestry in Victoria that we have a Commission which totals the huge number of 1400 employees—and this includes the administrative officers and the office boys! Hopelessly inadequate is the only way in which it can be described. The Forests Commission is undoubtedly doing

OPEN LETTER TO THE ELECTORS OF AUSTRALIA

Ladies and Gentlemen,

Although we have written to you before, and about you on many previous occasions, we feel that we must draw your attention to one or two important matters concerning the prospects for democracy during this year, 1939.

Already a few weeks of the New Year have passed, and the trend of events indicates the approach of the climax of the critical period to which we have been continually drawing your attention.

At times it would appear that the forces of reaction are making definite headway, to the detriment of what little "democracy" you possess, but a closer examination of the position also reveals that the latent power of democracy shows very encouraging signs of stirring. This was particularly apparent during the latter half of 1938, when some three-quarters of a million of you took a first step towards demanding results from your paid representatives in Parliament. The particular thing, which so many of you demanded, ladies and gentlemen, was the repeal of the National Insurance Act. The outcome was the postponement of the Act until next September. For this splendid effort we feel that we must congratulate you.

But, excellent as this effort has been, a much bigger effort will be required during this year if you

are even to avert the various attacks now being made upon your few remaining liberties. The Government has postponed the National Insurance Act in the hope that you will relax the pressure in the meantime. But you must intensify your determined efforts. Those of you who have written to your respective M.H.R.'s demanding the repeal of the Act, must write again, but in stronger terms. Those of you who have not yet written we urge to do so immediately. Let but another million of you voice your demands in no uncertain tone, and Parliament must listen. Yours is the responsibility — yours is the power. This is the first big issue for the year. Force the repeal of this Act and you will have taken the first trench of the enemy in your fight for democracy. But unless you can take this trench you may see the enemy taking trench after trench of your own defences until you are completely routed.

However, believing that your recent efforts indicate that a much greater number of you are realising the necessity for action, we confidently believe that you will make still bigger strides in the immediate future. But it needs determination.

Earnestly hoping that you will make this effort and that complete success attends your efforts. Yours faithfully, "THE NEW TIMES."

its job to the best of its ability with the equipment it possesses. As Mr. A. V. Galbraith, Chairman of the Forests Commission, significantly pointed out in an article published in the Melbourne Herald, "Everything humanly possible was done with the funds at our disposal to safeguard forest areas and their environs."

In another report, Mr. Galbraith drew attention to the fact that the Commission only had a staff of 125 forest officers, which meant that one man was supposed to effectively police 165,000 acres! If it were not so ridiculous and criminal, one would almost feel like laughing at the pathetic futility of it all. Only 125 men, because there are not sufficient "funds" to have a larger and better-equipped staff! And this continues while thousands of men plead for work and the farmers' despair of selling their produce at a reasonable price. Surely no one but a moron, drugged by the nonsense masquerading as news in the daily press, would suggest that it would be a complicated or difficult task to relate this set of three facts—i.e., an abundance of food, essential work to be done in our forests, and semi-starving men looking for work. Surely this would yield a better result than the present state of affairs; where the men, getting no forestry work, cannot get access to the abundance of farm-produce, because the work is not done the danger of fires is increased and some of the farmers get burnt out. The writer suggests that as soon as the schools open in Victoria next week, these factors be put to the children, and they be asked for their opinion. The writer would further suggest that many more intelligent answers would be forthcoming than from their parents. When put to a girl of 14 the answer elicited was, that the present Government must be "nuts." Upon being told that the way we run things at present is known as "sane, sound finance," she looked rather dubious. And rightly so. No system of finance, which hinders important national work, can be considered sound. It will undoubtedly prove of interest if we look briefly at what is being done in other countries where big strides are being made. The same steps and many others could be taken here. It is physically possible.

It Could Have Been Prevented

The writer does not desire to enter into any controversy as in how the fires started—whether by spontaneous combustion, broken glass or human agency. However one thing does appear definite, and that is that thick undergrowth helps a fire considerably, and the bulk of opinion appears very definite that if the forest floors were kept clean the danger would be considerably diminished. There is no physical reason why this should not have (Continued on page 7.)

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(Continued on page 3.)

INTERESTS AND PRINCIPLES

By "LEXICON."

When one thinks how really decent and kindly the majority of people are in their relations to one another, it is rather surprising that there should be so much suffering in the world. The probability is, however, that as the path to hell is paved with good intentions, so is the poverty and unhappiness of the mass of our people due to inertia on the part of the sufferers as much as to deliberate oppression on the part of the ruling interests. A railway compartment of any suburban train on any day of the week is an example of democracy. The main difference between democracy in a railway compartment and democracy at large is that in the former case everyone is fully aware of the rights of the other fellow, whereas, in the latter even those whose rights are not acknowledged are very often content to suffer the consequent inconveniences because they fail to realise that unacknowledged rights are, never-the-less, rights.

The Western world, at the present time, is roughly divided politically, into three groups: Fascist, Communist, and "democratic." Italy and Germany represent the first, Russia the second, and America and the British Empire the third. The main objectives of the first two are much the same up to a point. Italy and Germany are striving for a national greatness, which will make them world powers, and, secondly, enable them to keep their peoples well catered for physically. Russia seeks to fully develop its internal resources to an extent that will make it self-contained and independent of the outside world. A difference between Communist Russia and the other dictator countries lies in the fact that Russia has stated as its ultimate ideal a highly cultured population with the intelligence and vision to function wisely as a democracy (the fact that no dictator, however idealistic, will ever be content to hand over the reins of power to a democracy which, might not see eye to eye with him does not, alter the fact that the ideal is said to be democracy), while the Fascist leaders are of the opinion that in order to function properly a country must always be ruled by an absolute power. Undoubtedly, there is an idealism at the bottom of both types of Government, ruthless and cruel, but in terms of personal gain, unselfish.

Hitler, Mussolini and Stalin may be desirous of improving the conditions under which the people of their respective countries live, but they are each firmly convinced that any way other than theirs will militate against the "good" of their people, and they are each determined to stamp out opposition with absolute ruthlessness.

In our own country there are those who quite sincerely aver that democracy has been tried and found wanting. For too long the people have suffered increasing want and poverty. The national debt, instead of being reduced, has been steadily mounting. "What we really need," chorus the authoritarians, "is a strong man in absolute control. A man who will rule the country for the country's good." The only points on which they disagree are in regard to the particular strong man and his methods, and on those points they are probably willing to fight to the bitter end. We, on the other hand, are of the opinion that what we need is *real* democracy, a democracy in which the people's Government shall be

absolute ruler of the country (it is not at present) *subject to the wishes of the people*; and our greatest fear is that the general belief that we *have* achieved the ultimate goal of democracy will result in an apathy that will enable one or other of the dictatorisms to creep in unawares.

One of the factors, which militate against our functioning as a democracy, is our blind acceptance of the premises on which we base our economic ethics. In the middle Ages the lending of money at interest was called *usury*, and in England at one period it was punishable by death. Later, England's rulers pawned the control of the Empire to a privately owned bank. Now, two hundred and fifty years later, we are still in pawn, and because we have been in pawn for such a lengthy period, a majority of the people who are suffering as a consequence, still acquiesce in that state of affairs.

Law in any democratic community should be based on the greatest common good. A democracy, which is blinded to community interests by accepted dogmas, is obviously functioning to its own detriment. Private issuing of public credit at interest is definitely a moral crime, in that it functions to the detriment of the communities in which it is carried out but because it has been common practice for so long many people have come to look upon it as an unalterable, moral right. The wrongs that have come about as a direct result of a system, which allows private individuals, responsible to no one, to rule us and benefit by collecting interest on a money issue that is based on the common efforts of the community as a whole, must be apparent to most well informed persons.

A common reply to the objection to bank interest charges is that if the banks lend money they have a right to make a charge for the "service." The point is that the money the banks lend, is not theirs, nor is it deposits, but is *created* by them. This is the prerogative of the community through the Commonwealth Bank. While private individuals have the control of credit, they also have control of every source of wealth in the community. Every national and municipal service, every business, everybody — directly or indirectly—pays toll to them in much the same manner as the serfs of the fourteenth century paid toll to the feudal barons.

The time has come when control of the issue of credit must be taken out of private hands. Otherwise the people of this country are going to suffer still more, so much so, in fact, that they will probably acquiesce in a dictatorship, either Fascist or Communist, rather than suffer the effects of this so-called democracy—which is in reality a *money dictatorship*. While we deplore any system which uses troops to enforce its Government on the people, and behaves with such brutality as Germany has as regards the Jews, we maintain that under the surface *our* dictatorship inflicts as much hardship and suffering on the people as do the other dictatorships.

The main difference between dictatorship in Germany and "democracy" as we know it in Australia is that Hitler imposes suffering and hardship, even torture, on his enemies in order that his ideas as to what is "good" for his people and his country shall

meet with no opposition. The money monopoly in Australia imposes its will on our Government and inflicts the suffering consequent upon their system with a callous indifference to the suffering of the people *or* the good of the country.

After all, if we are so unfortunate as to have a dictator, it doesn't matter much whether he is that staunch old British patriot, Mr. Guggenheim, of the Bank of England, or Mr. Hitler, of Berlin, one has Aryan principles and the other has banking interests.

ARE YOU INTERESTED IN THE FUTURE OF YOUR PAPER?

If so, and you are one of the many shareholders who still owe instalments on shares, would you kindly forward the required amount IMMEDIATELY?

Although the trading position of the *New Times* has been considerably improved during the past twelve months, and is being still further improved, it is vitally necessary that instalments owing on shares be forwarded regularly, in order that the present position of the paper can be maintained. Further, *and much more important*, we have now reached the stage when we can prepare to launch a vigorous and well-organised campaign to still further improve the position.

Prospects for the future of an outspoken, independent paper were never better, *but* whether we will be able to carry our plans to a successful fruition depends upon the owners of the paper—that is, the shareholders.

In view of the above facts, we are confident that those in arrears with their instalments will immediately forward their remittances. *Do it now—and let us get on with the job. Failure to do so will make the immediate position of the paper uncertain, and delay the prospect of a big step forward in the immediate future.*

Adelaide Class in Money, Credit, Social Credit and Exchange

The first term of the above class, dealing with National Money and Credit, will commence on Friday, February 3, at 17 Waymouth-street, Adelaide, at 8 p.m. The first meeting will fix day and hour for all future meetings (Thursday or Friday evenings), and intending students may be present by proxy. There will be no tuition by correspondence.

The first term will include:—

- (1) Three lessons of one or more evenings each.
- (2) Three money games:—
 - (a) "Norman Angel's Money Game."
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 - (c) "The Pit."
- (3) One lecture, "History of Banking in Australia."
- (4) A written essay.

Fee for the entire course of three terms, 5/-. Students to bring books and pencils.

—D. J. Amos, F.A.I.S.



THE ART OF NOT LISTENING

By "THE WALRUS," in "The New World."

Every so often, homo sapiens is forced to recognise in the hurly-burly of movement called progress, some difference in attitude towards things in general, which is the distinguishing hallmark of the age in which he lives.

Sometimes this difference merely marks the recurrence of a cycle of thought, as when man declares for equality and freedom, and having smashed everything up, treads the old familiar road of slavery. Sometimes it marks a religious revival, a revolution in dress, a sensational scientific discovery, or an outburst of martial fervour.

The historian of the future who likes to tie identity tags on historic periods will be somewhat at a loss over the twentieth century. He will have to decide whether this is the age of stupidity or the age of noise. On the face of it, it should be easy to establish the stupidity thesis, since it is obvious that the more we get, the poorer we contrive to be. But geology and biology are not emphatic in support. The decline of the cerebral capacity of man revealed by a comparison of the modern skull with the earliest known specimen is so slight as to be scarcely noticeable. The cubic content of the cerebellum is only very slightly in favour of the ancients. And there is always the possibility that the preserved specimen may have had water on the brain. Everybody knows that water plays an important part in the process of fossilisation.

The historian will find it much easier to make out a case for noise. During the recent air precaution tests in England, arrangements were made for sirens to be operated from all police stations, and hardly anyone heard the signals. Even those who were listening for them, finally telephoned to

headquarters to find out if they had gone off or not.

That proves that there was such a lot of noise that it was difficult to add to it. So far the historian's job is easy. He has now to decide what is the effect of noise on mankind.

Alexis Carrel puts noise and worry in the same class—namely, destructive agents; so it is rather surprising to discover that people like noise, or, at any rate, get so used to it that they start to worry if they can't have it, like Quasimodo in the belfry of Notre Dame.

The soldier, who sleeps through the nightly bombardment, lies awake, sweating on the night there is no bombardment. The voyager wakes when the turbines stop; and I have heard of hardened commercial travellers who have attached an engine of the earliest and noisiest Renaults to their hotel beds.

What a boon is the radio to such a race. Conversation is once again made possible. Consider what an advance has been made on the memorable evening Carlyle once spent with a crony, during which not one word was exchanged, while host and guest

blew tobacco smoke up the chimney, and which Carlyle referred to as "most companionable." No need for such silence now. All you have to do is to turn on the radio, and all talk at once. In most homes, to talk while the radio is switched off, is to court a sensation similar to that produced by the absent-minded chorister who goes on singing when the organ has stopped. The story of the gaffer and the bells sounds silly to us. What is the story? I expect you know it, but just can't be bothered to remember. Here it is:

Tourist: "Nice chimes?"

Gaffer: "Wossay?"

T.: "I said the chimes are very nice."

G.: "Speak up, mister."

T. (bawling): "I like the bells."

G. (Irritably): "It's no use, mister. They danged bells is a drownin' everything."

I doubt whether anything like that could happen today. It would be more like this:—

Guest: "How d'you do?"

Host: "Didn't quite get that."

Guest: "I said, 'How're you keeping?'"

Most: "Sorry, old chap, wait a moment" (switches on radio, from which voice proceeds . . . "the international situation, so far from ameliorating, becomes more obfuscous from hour to hour, although there is a prevailing impression that if things were better, they wouldn't be so bad.")

Host: "There! That's better. Now what was it?"

Guest: "I said, splendid invention wireless."

Host: "You've said it. I'm lost without it."

We're all lost without it. And it is quite evident that the true significance of wireless has been well grasped by the broadcasting people in general. They know that noise is the thing, and that the people who ask for programmes are putting on "side!" Once again the expert seems to have gone astray. He thinks people listen, whereas a moment's thought will convince anyone that he would go mad if they did. They have had to carry on the good work started by the war, and cultivate the art of not listening.

This being so, it is a footling idea to try to communicate warning of air attack by adding to the din because the people have been trained to use all forms of uproar as a background for their everyday business—even their love-making.

I feel quite sure that national silence would shake our generation to the roots. We fear the bogies of quiet thought as children fear the dark.

This being so, there is a very effective way of fetching the people up in a back somersault. That is to use the radio. Only two signals would be required:

Planes and gas over - - Black-out.

All clear -- Programme resumed.

DEBATE ON BUSH-FIRE COMPENSATION

The Central Branch of the Douglas Credit Movement wish to announce that they are holding a series of Heckle Hours, at Room 8, The Block Arcade. The first Heckle Hour will be held on Wednesday, February 1, at 8 p.m. The subject will be "That Bush Fire Compensation Should be Paid by Taxation." Mr. Dyson, of Tasmania, will take the affirmative, and Mr. Colechin, of Melbourne, the negative. All interested will be welcome.

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MELBOURNE (Cont)

(Continued from page 2.)

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(Continued on page 7.)

ONE MORE PLAN?

By BERNARD ROWNTREE, in "Money," New York.

A letter just received says: "I have investigated 200 plans. What is yours?"

* * *

Suppose you suffered from rheumatism, had a leaky roof, or your garden had never been satisfactory.

Would you go around from friend to friend, saying, "See here, I have heard about 200 proposed remedies for rheumatism, or—I have read of 200 different makes of roofing, or—I have been told 200 ways to make a garden, but—tell me what is your remedy - - what roofing do you recommend—how would you fix a garden?"

Or, would you go to a doctor—a roofer—a gardener—and say, "I pay for results. Fix this. Start right now, and keep on the job until you get it finished to MY satisfaction."

It is strange how people can have two opposite or contrary habits.

Take the mess we are in. People want a plan to work for. They want to know how the mess will be corrected.

And yet in other things—not nearly so important—all they demand is results. They get aboard a train or an aeroplane, with expectation of arriving at their desired destination, but without the slightest knowledge of how the plan or system is operated.

Each one of us is fairly familiar with one detail of life. A housewife knows how to run a home. A businessman knows how to run his particular business. But beyond that, we know practically nothing about

how to run another business—businesses that we almost take for granted but which we miss greatly when they get out of gear.

Take a hasty review of the services you enjoy and see how many you are sufficiently acquainted with to know what to do when anything goes wrong.

The grocery, meat market, drug store, movies. The various services for your automobile. The radioman. And those things that are so commonplace, you hardly think of them until they fail. Such as garbage collection, sewage disposal, water, gas, electricity, telephone, highways, police, fire protection, your schools, parks and post office.

DID YOU EVER REALLY THINK ABOUT IT—THAT WAY?

You have gotten a great many things. But did you have any part in planning how?

Or did the results come about on account of your desire or demand for them and for their improvement?

So why—just why do you think you must know what the plan is when what you really want is the RESULT?

1. Are you dissatisfied with our present condition?

2. Are you convinced it is humanly possible to have the result we all want?

3. Then make up your mind; we are going to get what we want, and DEMAND THE POWER TO CONSUME ALL WE WANT UP TO THE CAPACITY OF OUR COUNTRY TO PRODUCE.

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Frustration

The Commonwealth of Australia is ruled through a political system which is known as Democratic Government, yet the process of government is not in any way truly democratic because it does not function for the benefit of the general public—which is supposed to govern. Those of us who are fighting for true democratic representation of the people in the House are inclined to blame our Members for the fact that only a sectional interest is considered when legislation is introduced, and that the section which is benefited by legislation is definitely the section which controls money. In our arbitration courts and in our civil and criminal courts money generally wins. The same applies to our divorce courts. The litigant with money has a three-to-one chance to win his case because he has the money to fight it. In our Parliament the section of the community with the most money at its command has the greatest chance of bringing about legislation that is to its own benefit, not because either our courts or our Parliament is open to direct bribery, but because those people who control money, having the organisation, are able to put their case clearly to the Government, while those who have least organising power are less able to force their own opinions on Parliament. A company like Broken

Hill Proprietary, for instance, is able to employ men who will watch legislation that effects the company, and seek to obstruct its passage at all costs if it is liable to work to the detriment of the company. The employees of the same company, however, have neither the organisation nor the funds at their command to employ unbribable men to watch their interests. The result is that it very often happens that legislation, which definitely reacts to the detriment of the ordinary individual, is allowed to go through the House unopposed by reason of the fact that the individual is unaware of the fact that the legislation is unfavourable to him. National Insurance is a case in point. Until Mr. F. C. Paice went into the matter on behalf of a sickness benefit club of which he is secretary, the announcement of a National Insurance Bill was greeted favourably by most of the club members. Mr. Paice, as a result of his investigations into the terms of the Act, discovered that, instead of providing hitherto unknown benefits for the working people of Australia (90 per cent. of the population), the National Insurance Bill merely represented an additional tax on them, which gave no worthwhile benefits and at the same time provided defence funds out of the working man's pockets for the benefit of such firms as Broken Hill Proprietary, who rake in most of the profit from money spent on defence. Mr. Paice, as an individual, could not have done anything to right the wrong that it was intended to inflict on a major portion of the electors, but by awakening other individuals to the facts of National Insurance, he was able to induce many hundreds of thousands of the electors of Australia to function properly as democrats.

As individuals we have a natural feeling of frustration in so far as our value to our democracy is concerned. It is therefore our duty, and to our benefit as individuals, that we should educate ourselves sufficiently to be able to use our votes as ordinary members of the community in such a manner as to block attempts by the money powers to run the country in their own interests and against the interest of the majority of the people.

No man or woman can take the attitude of an uninterested party in this respect. In order

NORMAN ROLLS SETS AN INSPIRING EXAMPLE

The majority of *New Times* readers, will be pleased to hear that Mr. Norman Rolls, who played such a big part in Eric Butler's Riverina tour last year, has left (per "pushbike") from Sydney in order to arrive in time for the Melbourne Rally in the Assembly Hall. He is campaigning in most of the important towns en route, and would be pleased to receive

co-operation from local supporters. This effort should set an inspiring example to all those who believe in the ultimate success of our fight for democracy. Mr. Rolls' ability to get things moving can be best judged by the following extract from one of his letters: "I left Sydney at 1.30 p.m. Thursday last, arranged for publicity and "NIP" Repeal article for *Liverpool News* at Liverpool, distributed some *New Times*, and had a grueling ride over the mountains to Picton, having also made similar arrangements with *Camden Press* en route. Camped at Picton, interviewed *Picton Post* next morning, proceeded to Mittagong, where the *Mittagong Star* gave me a great reception, and will co-operate wholeheartedly with us on Repeal. Friday's 85-mile ride, with a tremendous load fore and aft, over continuous steep grades and taking some time for propaganda in each town, took it out of me, and I was dead beat on arrival at 8.30 p.m." (This was written from Goulburn.)

to function properly as a unit in the government of one's country one must have sufficient intelligence and knowledge to vote with a full appreciation of what one is doing.

In the difficult months that are to come, it is absolutely essential that a majority of electors shall vote as a result of conscious thought instead of blind habit. After all, scientists, for some private reason of their own, refer to us as *homo sapiens*, probably because hope springs eternal even in a scientist's breast. At least, it is our duty to try to live up to that idealistic impression of ourselves, in so far as the governing of our country is concerned, otherwise individual frustration is likely to lead to the death of democracy.

"Tully, local State member, was on the "stump," so I displayed my sign on opposite side of main street, and got going with *New Times* and Repeal forms, etc." This extract speaks for itself, and Mr. Rolls is to be warmly complimented on his splendid effort. He can rest assured of a very warm welcome when he reaches Melbourne.

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LETTERS TO THE EDITOR

NATIONAL
INSURANCE AND
PRESSURE POLITICS

Sir, —Permit me to congratulate you on the wonderful support you are giving to the general public in their fight for the repeal of the National Insurance Act. This fight must go on with increased vigour and determination, for if the people lose this fight to assert their democratic rights and power, they will have yielded to the dictatorship of an Inner Council of a few men, who will not hesitate to further impose their will upon the people once they realise that they can flout the expressed wishes of the electors.

The action for the repeal of this Act has reached the stage of being in the nature of a huge test case. "The People Versus Dictatorship." If the people lose this test case, it will be useless in future to write to our M.H.R. demanding that he re-present our will in Parliament and do his best to implement the expressed wish of his electors. He may then rightly say, "I certainly received a fright over this N.H.I. repeal action, but events have again proven that the people have very short memories, and it is easy to call their bluff by a postponement or further promises. So, if they take any such action to control me in the future, I can quite safely ignore them."

On the other hand, if the people win this case (and win they must if they are determined), and by so doing learn that it does not matter whether an Act is guillotined through Parliament or the M.H.R. regards it as good or bad—that if they (the electors) *do not want* any particular piece of legislation, they can refuse to accept it—then no Government of the future, no matter to what party or school of thought they may belong, will run the risk of bringing down *any* legislation which they feel the electors *do not want* and will refuse to accept. The hurly-burly of election time will be gone, empty political promises will not carry weight, personal abuse and party haggling will be of no avail, and, in fact, all those tactics which we now see employed to bluff the electors will not carry any weight at all, for the electors will say, "We will judge you on the *results* you produce."

This action for repeal gives rise to a new thought, which, in my opinion, merits serious consideration.

For a great number of years, various schools of thought have devoted tireless energies to endeavouring to educate people up to a point where they will demand that their particular theory (Douglas Credit, Sound Money, Henry George, Communism, Silvio Gessel, etc.) shall be put into practice. The nett result of this has been that each school of thought has won adherents, some many, some few, who then became engaged, and are still so engaged, in endeavouring to convince each other that the other fellow is wrong. All these schools of thought have two things in common: first, to improve the lot of mankind; secondly, to obtain unanimity among the majority of the people for their particular school of thought.

Now, I do not believe it is in the nature of things to educate the majority of people to know what they *want* except in the broadest of terms—i.e., a higher

standard of living, more food, more clothes, better housing, etc.

For example, if the average man requires a new suit of clothes, he knows what he wants in the broad sense without even seeing the new suit, but he does *not* know what suit he will accept and actually wants until he is *shown* the material, a sample of workmanship that will be put into it and the price to be paid. If this is true of the average *individual* it is also true of the electors generally regarding what they *want* economically and politically.

On the other hand, even a little child who has not yet learned to speak, knows what it *does not want*, and will immediately reject it. So also does the elector know what he *does not want*—*after* he has been shown what he is asked to accept, as in the present case of National Insurance.

The new thought, then, is this, let each school of thought continue with its educational work and beliefs, but political action by the people must be the rejection of legislation which they *do not want*—National Insurance, Sales Tax, Transport Workers Act, etc. etc. (Negative Action, in which unanimity of the majority would be obtained.) Positive Action would come from our elected representatives in Parliament, and the results of their positive action would be judged by the people, who would retain or reject the legislation submitted to them as an Act.

As for the adherents of the various schools of thought, I have this to say. If they earnestly believe that the people can only obtain economic security in freedom by the adoption of their particular theory, then they must have faith enough to say that now that the people have learned how to exercise their power over Parliaments, they will keep on refusing to accept legislative measures until they are given economic security in freedom, and they can only be given that by the Government of the day implementing a particular theory. It may be that some part of each of the present theories will give the desired results, or it may be any one of these theories (or even some new one) will give the result desired. Whatever the method adopted provided it gives the people what they want and will retain, then any and every *true* reformer will be content.

In conclusion, I again urge that every effort be made to win this fight for the *repeal* of the National Health and Pensions Act, for on the success or failure in this, definitely depends whether we are to have

Democracy or Dictatorship

Yours most earnestly,

F. C. PAICE. E.

Coburg, Vic.

A SUGGESTION

Sir, —There are many who grasp quickly the rudiments of the new economics, and their votes for reform are assured. There are, however, many others who do not respond to a direct attack on the present system, and I have for some time been exercising the thing that serves me for a mind to discover a more suitable line of approach. I refer particularly to country districts, where people do not readily adopt new ideas.

It occurred to me that where a direct attack would fail, results may be obtained by luring the supporters of the existing system

into controversies in local newspapers and allowing them to expose the pitiful weakness of their own ease. With this end in view I drafted for the *Rushworth Chronicle* a letter, a copy of which is attached. Only the simplest language is used, so that all readers may understand, and I am now awaiting a bite. If my fish does not rise to the bait, a further and slightly more pointed letter will be published.

The letter was drafted in haste, as the paper was going to press at the time. It is not, therefore, a literary masterpiece, but I do think that the general idea is sound. On the principle that anything is worth trying once, I suggest that supporters in other country centres draft letters along similar lines for their local papers, and, through your columns, advise readers of any results obtained. —Yours, etc.,

H. F. DICK.

Rushworth, Vic.

The Editor,

"Rushworth Chronicle." Sir,

I read in the issue of the *Age* of 10/1/39 that 147 railway employees have received dismissal notices. There is no suggestion that the Department does not require their services—merely the terse remark of the Minister that "The problem of the railways is one of finance." In other words, the services of these men are available, but the Department has no money to pay for them, so this man-power is to be wasted, even though the community could well use it. I recently asked a representative of the onion industry why so many hundreds of tons of onions were allowed to rot. He replied that they were "not wanted." I pointed out that there are tens of thousands of poor people in Melbourne alone who want onions but can't get them. He replied, "That is because they have no money." In other words, the grower, who has the goods and wishes to sell, cannot do so, and the people, who wish to consume the goods, cannot obtain them. The goods therefore wasted because there is a shortage of money.

Some time ago when the infantile paralysis scourge was at its worst, someone suggested that one hundred thousand pounds be provided to check the evil. Mr. Lyons said, "There is no money." Taken literally, that meant that the sum of £100,000 did not then exist. Almost immediately afterwards Mr. Lyons announced that the sum of forty-three million pounds would be spent on an armament programme. In other words, when a programme was suggested to preserve human life, £100,000 did not exist, but when a programme to destroy human life was mooted, a sum four hundred and thirty times as great did exist.

I could cite many other examples, but the above suffice to show that the most vital thing in our national and private life is this mysterious and elusive quantity known as money. We have goods in abundance, yet people starve. Our national resources are almost unlimited, yet our national debt increases every year. If, as our leaders are so fond of telling us, we are a truly democratic community, it is essential that we should learn something about this most important subject.

In these circumstances I would be grateful if someone, better informed than I, would kindly answer, through your columns, the following simple questions: —

1. What is money?

2. What actual persons or companies control its issue and recall?

3. What is the National Debt?

4. To whom is it owing?

5. Why does no money exist when the object is to enable the inhabitants of a land of plenty to enjoy that plenty?

6. Why does money exist in large quantities when the object is the destruction of property and human life?

The above questions should be answered easily by any of those who advocate the continuance of the present economic system, and the answers should be enlightening to those of your readers who will shortly go to the polling booths to exercise their democratic privilege. —Yours, etc.

H. F. DICK.

SAVE THE
COMMONWEALTH
BANK

Sir, —After reading Mr. Amos's appalling disclosures (in last week's issue of the *New Times*) re the proposal to sell the Commonwealth Bank by means of the Bill introduced in the Federal House on November 25, I feel Mr. Amos is to be warmly congratulated on this timely revelation.

But his revealing article will be useless unless some action is taken about the matter. I have written to both Mr. Casey and my own Federal member protesting against the Bill, and demanding that it be withdrawn. I would suggest that readers of the *New Times* do likewise. Further, I would also suggest that readers buy extra copies of last week's issue, show Mr. Amos's article to as many people as possible and get them to also write, a letter of protest to their Federal member. This matter is serious, and vigorous action must be taken. I sincerely hope that every reader will take the suggested steps *immediately*. —Yours, etc.,

ERIC D. BUTLER.

Melbourne.

FORESTRY FINANCE

Sir, —With a view to assisting bush fire victims, a public meeting was held in the local public hall tonight (21/1/39).

Amongst other business, the following motion was carried unanimously: —

"That this meeting of Wandong residents, realising that the Forestry Commission is hampered by lack of finance, request their federal member to move in the National Parliament for money, other than taxation or loan funds, to be made available to the Victorian Government so that they may embark on a vigorous policy that will make another such tragedy impossible."

This resolution has been conveyed to the member for Deakin —Mr. Hutchinson. —Yours, etc.,

M. ROHAN.

Wandong, Vic.

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BEWARE OF MR. S. M. BRUCE

Australia's Greatest Betrayer

(ii.)

A Letter to the Editor from BRUCE H. BROWN.

Sir,

After reviewing the company Mr. Bruce has been keeping in London we can see that his presence in Australia is not designed to benefit you and me, and when we examine his conduct we find that his every action has been in the interests of those who privately control the finance of the world. We also find that that is why he took part in the campaign to discredit Mr. Lang, the former Premier of New South Wales. In the years gone by I have often wondered why the newspapers have combined to give us the impression that Mr. Lang is a political scoundrel, and I have found that the men who have the biggest say in finance also have the say as to what most of the newspapers may publish. The same interests control broadcasting, the cinema, and (I regret to say it) many of the pulpits. It also seemed to me that this man had been marked out for abuse because of what he has been advocating, and because he has been advocating it more persistently and more vigorously than other "leaders." I therefore took the trouble to read what is called "The Lang Plan" and the book by Mr. Lang entitled "Why I Fight."

A Threat from London

After looking into these I was rather struck by the significance of an inspired report from London, dated February 8, 1935. It was as follows:—

"Sir Thomas Bavin, formerly Premier of New South Wales, when questioned on 8/2/35, told a representative of the Australian Press Association that he had found among the many banking and commercial representatives he had interviewed in London the keenest interest in the next New South Wales election, and particularly in the question whether there was any possibility of returning to Mr. Lang's policy of repudiation. They were convinced that any reversal of the policy that was endorsed at the Federal election would have a deplorable effect upon Australia's credit in London, which now stood high in consequence of the determination of her people to adhere to the general lines of the Premiers' Plan. All that would be lost immediately if the electors were prepared for one moment to tolerate a reversal of the plan."

Sir Thomas Bavin

You have heard, of course, of Sir Thomas Bavin. One of the reasons for his being called "Sir" is that he has always been a bankers' yes-man, and he was president of the recent inter-Empire meeting in Australia at which opponents of monetary reform assembled in large numbers from all parts of the Empire. At the beginning of 1935 Sir Thomas was "visiting" London, and ap-

parently it was the intention that the mug Australians should be given the weighty statement from him quoted above without being told the identity of the great bankers and commercial magnates he had conveniently "interviewed."

Their Names

But through carelessness on someone's part the Melbourne *Age* spilled the beans and gave us their names, as follows:— Sir Ernest Harvey, of the Bank of England; Sir Otto Niemeyer, of the Bank of England, of other banks, of armament works, and of the League of Nations; Mr. S. M. Bruce, "Australia's Noblest Son"; Sir Robert Home, of the British Treasury, of the Overseas Group controlling three banks with headquarters in London, and the Bank of England. It was after getting instructions from these men that Sir Thomas told us that the maintenance of the principles of the Premiers' Plan was vital. These principles were that the people should work harder but be able to buy less goods!

"Vital" to Whom?

And their maintenance was "vital." Vital to whom? Vital only to the international octopus known as High Finance, whom they represent, and the suave, bespatted Mr. Bruce took a leading part in imposing the swindling plans of this selfsame octopus on the trusting but financially ignorant Australian people. Swindlers, when they have been found out, usually get a rough handling, and Mr. Bruce and his co-betrayers are scared of Mr. Lang because they know that if the people support him in sufficient numbers the swindlers WILL be exposed. Mr. Bruce is all for keeping us at the mercy of the private monopoly controlling finance, whereas Mr. Lang is all the other way. That is why Mr. Bruce, "Companion of Honour," is working in with the Bank of England and the international financial gang to drive a wedge between Mr. Lang and his supporters. That is their only hope, so far as Australia is concerned.

This Repudiation

Now about this policy of repudiation, which was so troublous to the pious Sir Thomas and his "banking representatives." Here are the precise proposals:

1. That the Australian overseas debt should be funded upon the same terms as America funded the British debt; and that pending this funding, interest payments should be suspended for a period of two years.
2. That the whole interest burden being borne by Australia, both governmental and private, should be reduced.

It is on the first of these proposals that the cry of "repudiation" has been raised. That such a cry should be raised at all in view of what Great Britain and other countries have actually done is incredible, more especially as the proposal was made at a time when Australian people and Australian industry were suffocating for the want of money. Mr. Lang very properly replies to this cry by asking: "If it is not repudia-

tion for France to write off five-sixths of her debt and to pay no interest for ten years; for Italy to do the same thing; and for Britain to avoid the payment of interest to America for six years, how does it become repudiation for Australia to seek relief from her interest payments for two years?" That seems to me to be a perfectly fair question, and Mr. Lang appears to be on sound premises when he says, "if there is repudiation in world affairs it is Australia who has been repudiated, not the overseas bondholders."

Reference to Russia

While the noble knights in the City of London call us dishonest and repudiatory, Mr. Lang has been trying to point out that "Russian wheat makes the bread for the British breakfast table while White Australia turns to China to find a market for the grain that England would not buy." And yet Russia wrote off the whole of her debt to Britain! The same thing has been pointed out in these columns. The knights referred to have been giving preference to Russia at the very time they were using Mr. Bruce to put the boot into Australia. And make no mistake, he is in Australia now for the purpose of securing our further enslavement to these knighted counterfeiters and pretenders.

Interest Before Family Welfare

In regard to the second proposal, Mr. Lang pointed out that "every year the Governments of Australia have to pay £55 million in interest, which means that this huge sum must be found annually for the financial interests before a penny is available for wages, pensions, family endowment, maternity bonuses, or any form of social service." Little imagination is necessary to realise the truth of this, and also the fact that no Government in Australia can meet such a demand out of revenue. Interest is easily the largest item of governmental expenditure, and nearly 80 per cent. of Australia's farming community has been paying interest at exorbitant rates. It was thus clear that a reduction in the interest rates would give more relief and cause the community less hardship than a cut in any other direction.

Sacred Contracts

Against this proposal it was argued that the bondholder had a contract, and that contracts are sacred. Mr. Lang again very properly replied: "Did not the workers have a contract when they got their arbitration awards, yet that contract must be broken if the bondholder's is to be kept. Did not the soldier have a contract when Governments promised him pensions for his widow and children should he be killed? Yet the contract for the pension must be broken if the bondholder's contract is to stand." Although interest in Australia was subsequently reduced precisely as Mr. Lang had demanded, it was not done until after the purchasing power of the community had been hit to smithereens through heavy cuts in wages and pensions, and through widespread unemployment, which had been brought about by mechanisation of industry and the cancellation of bank overdrafts.

Australia for the Australians

In closing his appeal, Mr. Lang puts this to us: "France got a better deal from the financial institutions because the Frenchmen stood up for their country. Italy

got favourable treatment because their statesmen were Italians first. When Britain herself held the pistol of non-payment of interest at America's head, she, too, got a greater measure of justice. If the Frenchmen can stand up for France, the Italians for Italy, and the Englishmen for England, why can't Australians stand up for Australia? The Australian people are like a beleaguered city; they are surrounded and being slowly starved out. They can do one of two things—they can run up the White Flag of surrender or fight their way out. I say that every Australian who is worth his salt will desire to fight it out."

What Would You Lose?

Is there anything really wrong with that attitude, or anything in it that would operate to the disadvantage of the Australian people? It is all very well for the "bankers and commercial representatives in London" to try to scare us with such phrases as "all that would be lost." All WHAT? What benefit did you farmers get out of the Premiers' Plan? What benefit did you old age and invalid pensioners get out of it? What benefit did you public servants get out of it? What benefit did you unemployed get out of it? What benefit did you private Australian bondholders get out of it? The only interests, which got any benefit were the overseas bondholders—i.e., the international financial gang represented by the banks.

Another Ultimatum

Apart from all this, what right has Sir Thomas Bavin to act as the mouthpiece of Sir Otto Niemeyer, Sir Ernest Harvey, and Mr. S. M. Bruce in issuing another ultimatum to Australia. It was because of Sir Otto's ultimatum in 1930 that we were forced to accept the Premiers' Plan, and already Mr. Bruce has told the financiers of London that Australia knows she is in for a hard time. Who authorised him to say that? If we do have a hard time it will not be because of any falling off in our ability to produce the physical things we need, but entirely because the majority of us are still stupid enough to allow the manipulators of figure bank ledgers to treat us as wooden-headed, irresponsible animals. Who could he so foolish as to believe that Sir Otto Niemeyer or Sir Ernest Harvey, both living in affluence in London, would be concerned for the comfort of the poor farmer toiling out in the back blocks of Australia. Sir Ernest, we should frequently remind ourselves, is the gentleman who came out from the Bank of England to tell Mr. Bruce how to cripple the Commonwealth Bank, and the spectacle of these two collaborating again does not bespeak any good for the Australian people.

"Australia's Credit in London"

Anyhow, what IS "Australia's credit in London"? And if it stands so magnificently high as these "Sirs" make out, why was the recent conversion loan such a failure? And further, is Australia's credit in London more important than England's credit in New York?

Substitute for Sir Otto

So we come back to this: What is behind this public abuse of Mr. Lang and why is Mr. S. M. Bruce taking such a leading part in the campaign? Who is sponsoring the campaign, and why? Mr. Bruce was closely identified (Continued on next page.)

ARTHUR W. JONES

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BUSH FIRES CAN BE PREVENTED!

(Continued from page 1.)

been attended to—only this absurd matter of finance. There also appears to be some truth and logic in the suggestion that the Forests Commission should have jurisdiction over the lighting of fires on private property, which would endanger the rest of the community.

However, with all the care in the world, it appears that fires will probably start in the summer months, and with everything as dry as tinder, one would naturally think that a very efficient method of spotting fires, such as they have in America, would be used. With the aid of aeroplanes fires can be spotted at the first sign of any smoke. Radio can then be used in directing the nearest rangers to the conflagration before it assumes large proportions. But here, almost nothing is done until the fire is advancing on a many-miles front, and, with weather like we had recently, the position becomes practically hopeless, as far as checking it is concerned. The writer would not suggest that they have done everything physically possible as yet in America, but adequate patrols, equipment and fire-fighting reserves are kept available. The forest is kept clean. Dead trees and thick undergrowth are burned off or cleared and stacked in favourable seasons. The nett result has been that, compared with 25 years ago, America has reduced losses by over half. The risk of fire has been very much reduced, and is now only 1.6 per cent, in protected areas; while of the three million acres burnt in 1936, 90 per cent, was land not then under forestry administration. Two-thirds of the present area is now under fire protection service, and the Civilian Conservation Corps has been adding to this at the rate of some 155,064 acres a year. Of course, it must be pointed out that America is also hampered by the financial system, otherwise they could still further minimise their losses by utilising some of the 10 million unemployed, which they have.

In France, with a similar climate to that of Victoria, and with highly inflammable pine forests

BEWARE OF MR. BRUCE.

(Continued from previous page.)

with the scheming which led up to the Premiers' Plan, and he actually came here in 1934 advocating the limitation of production. In 1930 the Bank of England sent Sir Otto Niemeyer and Professor Guggenheim, but in view of Sir Otto's special financial mission to India (where it is reported that disaster is threatening because of overproduction, even though most of the Indians have only rice to eat and a loin cloth to wear, and there is famine next door in China), it is apparently not convenient for HIM to come this time. Perhaps "Australia's Noblest Son" is his substitute. You will remember how he told the bankers of the City of London that we would do anything they desired provided they would tell us. Just as Sir Otto brought about the Premiers' Plan, it seems very probable that Mr. Bruce is here to bring about some similar "plan" to serve similar ends. It may be that instead of calling it a financial emergency, it will this time be called a "defence emergency," involving economy and higher taxation, just as the other did. But time will tell. Yours faithfully,

BRUCE H. BROWN,

(To be continued.)

over a large area, but under scientific control, fires are today practically unknown. In India—land of heat and high winds—it is the boast of the forest authorities that no fire gets beyond the boundaries laid down by the Forsyth plan. That plan was rejected in Victoria on the grounds of finance. Always finance! If these steps can be taken in other countries they can also be taken here, and in a much better manner. Every thing physically possible should be done to see that our forests are kept under better supervision. Then the Governments would not be "exploring every avenue to find work" for the present unemployed.

Human Lives Sacrificed for Finance

However, even if some people would not agree that, with the exceptional weather which prevailed at the time of the fires, they could have been prevented, there is no excuse whatever for the heavy death roll. Most of these deaths were directly due to a lack of finance. There is no physical reason why well-equipped and adequate dugouts, with all modern conveniences, for that matter, were not constructed for the safety of the mill people. Some people, of course, blame the mill owners. But, as everybody knows, decent dugouts would increase the costs of production, which the present jungle "law" of finance says the producers must keep down if they are to remain solvent. If *all* the people—and there are hundreds of thousands of them—who would like to have decent homes to live in, had sufficient money with which to pay a reasonable price for them, the milling industry would be in the position to do everything physically possible for the safety of their employees. Both the mill owners and the employees are dominated by the financial system. Under a decent financial system, people working in such places where there was danger from fires would have adequate dugouts for emergencies and also escape tracks in at least two opposite directions from the mill. With only one road, and that cut off by fire people were left without escape. Once again there is no physical reason why all these things should not have been attended to. It must not happen again.

Seeking a Scapegoat?

Now that the tragedy *has* occurred it is suggested that a Commission be held to inquire into the whole matter. Twelve years ago a Royal Commission, costing many thousands of pounds, was held, and a Forest Advisory Council formed, but what has been done? Very little. Why spend more thousands to deal with an obvious position? Of course, there seems to be more in this suggested Commission than meets the eye. As is usual in such cases, subtle suggestions are being made that the Forests Commission has fallen down on its job. Every and all methods will be used to relieve the Government of its responsibility. The Chairman of the Forests Commission, Mr. Galbraith, is, according to reliable authority, a very able man in His sphere, and does not spare himself in the conscientious carrying out of his duties. The public must not allow him (or his staff) to carry the blame for a tragedy, which our Governments have allowed. The people must demand that the Government find the money in order that the Forests Commission *can* adequately

ELECTORAL CAMPAIGN NOTES

VICTORIA

ERIC BUTLER. —Eric addressed a small meeting on the Campaign for the Repeal of the National Insurance Act at Port Melbourne on Monday, January 23. Mr. E. J. Holloway, M.H.R., was also present and gave some very interesting information in connection with the Campaign.

Eric will speak at Winchelsea on Friday, February 3. After the Melbourne Rally he has a packed programme through the North-East to Albury, en route for Sydney. Details of these meetings will be published as they come to hand.

NATIONAL INSURANCE.

—Mr. F. C. Paice addressed a public meeting on the Campaign for the Repeal of National Insurance at the Sandringham Memorial Hall on Thursday, January 26.

SOUTH AUSTRALIA

On Wednesday next (February 1) the Women's Division will hold their first luncheon for the year. Negotiations are in hand to engage an interesting speaker to address the members. All ladies are urged to book this date. Men cordially invited.

deal with its job. And it does *not* need a lot of fifth-rate experts telling it how to do that job.

Another Rake Off for the Banks

Well may we ask how the banks will fare in this tragedy. As most of the settlers were in the same position as the bulk of producers today, they were carrying overdrafts of varying amounts on their properties. The question to be asked is this: In view of the fact that the assets upon which these people were paying interest have been destroyed, will the banks show their "generosity" by now cancelling the debts? Most certainly not. In fact, nasty rumours have come to hand indicating that in some cases the banks may use the fire-insurance proceeds to help liquidate the overdrafts. Comment is unnecessary. These unfortunate people will still pay the interest charges upon assets, which *they* built up, and which have been now destroyed. And fine as the charitable response has been, it will have a deflationary effect upon the whole community. New assets in many cases will be brought into existence without appropriately increasing the supply of money. This is one of the weaknesses of the present financial system. New assets should always be financed out of new money. The Federal Government has the power to create that money *now*. And there was never a more appropriate time for the people to demand that this be done, in order that these areas may be rehabilitated without the rest of the community becoming poorer in the process. Unless this is done the banks will create and lend the required amounts while the settlers, by their labours, will build the new assets, and in the process go still further into debt. Then, of course, they may be burnt out again because of the very system, which these private bankers operate. Nice, isn't it? Well, just think it over.

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New Times SHOPPING GUIDE and Business Directory

MELBOURNE (Cont.)

(Continued from page 3.)

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CAN YOU FACE THE FACTS?

If so, you will be present at:

THE ASSEMBLY HALL, COLLINS ST., MELBOURNE, ON FEBRUARY 8, at 8.15 p.m.

TO HEAR

ERIC BUTLER

SPEAK ON

"The Crisis of 1939"

A special address! An urgent address! Your last opportunity of hearing this vigorous young orator before his Sydney trip. Women and young people are especially asked to be present. A message for everybody. A summary of economic trends presented by one of the most able speakers in Australia. Youth demands that it be heard.

Are you prepared to listen? To catch the enthusiasm which has manifested itself in one of the greatest individual efforts for democracy in Australia?

SPECIAL ANNOUNCEMENT! At this great rally, supporters are also to have the opportunity of hearing Grace Iggulden, whose addresses at the various U.E.A. Youth Section meetings have been an outstanding feature. Only 19 years of age, Miss Iggulden gives the lie to the idea that women have no place in social reform. Her charming personality, coupled with a sound grip of social problems, is a treat to those who appreciate some frank talking.

NATIONAL INSURANCE! Around this issue the fight for democracy will be centred during the next few months. National Insurance must be repealed. Having taken this first trench, the others will be much easier. The plans for a big offensive have been drawn up—but YOUR help is needed.

BOOK YOUR SEATS NOW! If you can be present you are urged to book your seats now. The charges are 1/- and 1/6. Write to or call at the U.E.A. Rooms, 5th Floor, McEwan House, Little Collins Street. Failing this, ring MU 2834. Although there are a number of seats still left, you are asked to book immediately. No charge will be made in the balcony.

WORKERS WANTED! People who can sell tickets are wanted urgently. Inform your friends and other sympathisers of this great rally. All those who can help are asked to be present at the U.E.A. Rooms next Wednesday evening, February 1. Supporters from every suburb are asked to be present.

IMPORTANT. Those attending the Rally are requested to arrive as early as possible. Doors will open at 7.30 p.m.