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THE NEW TIMES

Now, when our land
to ruin's brink is
verging,

In God's name, let
us speak while there
is time!

Now, when the
padlocks for our
lips are forging,

Silence is crime.

—Whittier (1807-1892).

Vol. 6. No. 50. MELBOURNE, FRIDAY, DEC. 13, 1940.

WA Parliament's Further Demand For Money Reform

AN EXPERIMENT IN DEMOCRACY

DEBATED AND DUMPED IN S.A.
PARLIAMENT

An Interesting Debate

During the closing hours in the last Session of the South Australian Parliament, a very interesting debate took place on the right of ratepayers to control local councils.

On November 6, as briefly reported in our "West Australian Notes" of November 29, the Legislative Assembly of that State re-affirmed its demand that the Federal Government use the Commonwealth Bank to provide adequate financial credit for national purposes "without inflation or any charge."

We considered the debate which preceded the passing of the resolution, by 28 votes to 6, of sufficient interest to our readers to warrant publishing it in full, but its length is such that we are only printing part of it in each of several issues. The editor would welcome readers' views on this experiment. Here is the first instalment from "Hansard":

MOTION—

ECONOMIC PROBLEMS

Commonwealth Bank and National Credit.

Debate resumed from the 16th October on the following motion by Mr. Marshall (Murchison):— "That in view of the apparent deplorable shortage of money in Australia it is evident that a maximum effort to bring victory in the present war, to provide proper funds for the future defence of Australia and to bring the standard of living approaching decency is impossible under the present monetary system. This House therefore requests the Government to forward to the Prime Minister of Australia the following resolution passed by the Assembly last session, demanding that it be given immediate effect to; and that other State Premiers be requested to support it:—

"In view of the deplorable state of our primary industries and the ever increasing poverty and unemployment in our midst, the national credit of the Commonwealth should be used in the cause of defence, the primary industries and the general welfare of the people of Australia, by and through the Commonwealth Bank without inflation or any charge."

To which an amendment was moved by Mr. Hughes (East Perth) as follows:—

"That the following be added to the motion:—And this House further suggests that the principle embodied in the above statement could be given practical application in the following manner, which would be of great benefit to the people of Western Australia in general and in particular to those citizens of Western Australia engaged in primary production; that is to say, (a) by the Commonwealth Bank advancing to each primary producer who so desires on first mortgage of his assets a sum sufficient to discharge any existing first mortgage, (b) such mortgage advance to carry interest at 1 per cent, per annum, (c) the principal of such mortgage advance to be repayable by annual payments equal to 4 per cent." thereof, subject to

the suspension of such principal repayments either wholly or partly until the mortgagor's net income from the mortgaged property exceeds the basic wage after allowing adequate remuneration to those members of the mortgagor's family engaged in working the mortgaged property; (d) the Note Issue Department of the Commonwealth Bank be authorised by necessary legislation to issue to the General Banking Department of such bank as and when required Commonwealth notes equal to the sum advanced to any of the aforesaid mortgagors."

(Continued on page 6.)

THE "LOST" TEN TRIBES OF ISRAEL

A Clue to Their Whereabouts

One by one, we are losing beliefs, customs and institutions which past generations held dear. We have lost cable trams, the beauty of sailing ships, most of our liberties and our cash, and, according to one of our legislators, we have almost lost the remnant of the ten tribes of Israel who had settled in our midst.

He has told us that that once great national convenience, the pawnshop, to which "Dad," after a bad day at the races, so often repaired to pawn his watch, best clothes, and some times his shirt, will soon be nothing but a memory. In years gone by, no matter how dark and dreary the dawn, the forest of three-ball signs on the horizon conveyed a silent message of hope and invitation to the stony-broke.

ALAS! O ISRAEL!

Now all this is changed. Speaking in the Legislative Council recently, Mr. Beckett, M.L.C., referred to pawn broking as "a lost profession," and further said: "Twenty years ago there were fifteen pawnbrokers in business in Smith-street, Fitzroy; now there were two." There would not be more than thirty pawnbrokers in Victoria today. This was partly due to better social services provided in recent years for the worker, who now has a few pence over the cost of necessities, and did not have to depend on Uncle." Although Mr. Beckett has shown commendable zeal in collating relevant facts,

It should first be explained that the Prospect Ratepayers' Association was formed last January to protect the interests of ratepayers, one of which was that they should decide whether a new town hall should be built, and also the site. There are two parallel thoroughfares in Prospect half-a-mile apart, and a poll of ratepayers was considered the democratic way to decide the question of location. The local member, Mr. E. G. Whittle, M.P., who is also a councillor, was therefore requested to bring up a suitable amendment in Parliament to give councils the authority to ascertain the will of the people. His opportunity came when the Government brought in a Bill to alter the Local Government Act so that the Adelaide City Council could widen city streets. The following excerpts are from the South Australian "Hansard" report of proceedings on November 19 and 20:

Mr. Whittle: I move to insert the following new clause:— "797a. If at least three months

before the holding of any annual election a petition is presented to the council signed by at least 10 per centum of the ratepayers within the area requesting that a poll be held relating to the exercise of any power of the council under this or any other Act, the council may direct that on the day of the next annual election a poll of the ratepayers shall be held. The question to be submitted at the poll shall be in such form as is determined by the council."

This provides that a council may conduct a poll of ratepayers on any matter affecting the administration of affairs within the province of the council. Many councils considered they had this power until recent years, when the question of the right of the District Council of Millicent to hold a consultative poll on the question of the site of a betting shop was raised. Under the new clause a poll can be demanded only if it is demanded by at least 10 per cent, of the ratepayers, which, in the case of the Prospect Council, would mean about 800 signatures.

The Hon. R. S. Richards: What is the value of it?

Mr. Whittle: It has a great deal of value. Many questions come before councils on which it is difficult to assess the feeling of the majority of ratepayers. To quote a specific instance, the site of the future town hall in Prospect was a very live question until the war broke out, as it will be undoubtedly again when the war is over. In my experience merely to consult the ratepayers on the question of borrowing money for any proposition does not necessarily give a true reflex of opinion, because there is always a percentage which will vote against every proposal to borrow money, but if the people were able, by means of a consultative referendum, to decide the most popular site for a town hall or recreation park it would be most useful. The Prospect Council has conducted polls on the Questions of the widening of the Prospect-road and whether exempted shops should be allowed to open on Sundays, and although we found subsequently that they were illegal they did have the desired effect of getting a mandate from the people. The principle is embodied in the local option polls and this is merely an extension. Although I have no special mandate from the Prospect Council I assure the Committee that, as a body, the council supports this clause.

The Hon. M. McIntosh: I ask the Committee not to accent the (Continued on page 3.)

it would appear that he did not carry his researches far enough, or he would perhaps have arrived at different conclusions.

SKINNING THE LAMB

If, instead of "better social services" for the worker, he had said "better skinning services," he would have been nearer the mark. The Time Payment racket, Cash Orders, Money Lenders, Hire Purchase system for anything and everything from cradles to coffins, have left masses of workers with little or nothing to call their own. Also, the big city emporiums have evolved subtle trading methods, which do not give the old-style pawnbroker

(Continued on page 4.)

INDIVIDUAL INITIATIVE AND THE FATE OF CIVILISATION

By ERIC D BUTLER

It is good strategy in our war against International Finance to constantly refresh our minds on the many different aspects of the entire battlefield. Let us consider the all-important question of individual initiative. The future of civilisation depends upon this one vital factor—neither group, committee nor "nations" can save civilisation; only individuals can.

Society is primarily an association of individuals; by association the individual gets greater individual benefits than he would as an independent unit. The success of any society can be best judged by the well being of the individuals comprising that society; there can be no such thing as "national security" while the security of the individuals comprising the nation is being destroyed by a false financial policy.

If the security of the individual is progressively destroyed, the time will come when the thing, which keeps nations together—i.e., the belief by the individuals comprising the nation that, in association, they can get what is physically possible—will no longer exist. Increasing friction will then lead to social disintegration. We see signs of this on all sides today.

Having clearly perceived the correct relationship between the individual and the society in which he lives, it will be readily accepted that the most successful societies are those possessing the greatest number of individuals with initiative, and faith in their own abilities. Unless this initiative and faith exists, no action can take place in the war against those financial forces seeking to completely enslave mankind. This vital factor has been appreciated by all military experts. They recognise the supreme importance of the individuals comprising an army, or any group developing initiative. Von Moltke, the great German strategist, has written: "In war, as in every great industry, NUMBERS ARE NOTHING; it is the MEN who count . . ." Many people make the fatal mistake of judging the success of the campaign for political and economic democracy by the number, rather than the quality, of the people who are endeavouring to lead, their fellow-citizens to a correct understanding of the action necessary to save civilisation from a complete breakdown. When I use the word "lead," I don't mean it in the usual sense. I am referring to that leadership

which Christ spoke about when he said that those who would be the greatest in the community must be the servants of all.

DEMOCRACY REQUIRES ACTION.

Before any action may take place initiative must exist; unless initiative does exist individuals will "leave it to George," the committee, or the party. I believe that the forces of finance have, over many years, been deliberately utilising every possible device to crush this greatest of human powers. The authors of those remarkable documents, "The Protocols of the Learned Elders of Zion," had, as Lord Sydenham once said, "knowledge of a rare kind, embracing a wide field." In Protocol 5 we read: "There is nothing more dangerous than personal initiative: if it has genius behind it, such initiative can do more than can be done by millions of people among whom we have sown discord. We must so direct the education of the goyim committees that whenever they come upon a matter requiring initiative, they may drop their hands in despairing impotence."

The practice of real democracy requires personal initiative; democracy is more than a political science; it also embodies a philosophy—a philosophy that recognises the sanctity of the individual. Democracy stands for the greatest possible development of the individual in order that he will be conscious of his power; in other words, development from within, not moulding and conditioning from without. The Christian concept, as expressed in the

words, "The kingdom of God is within ye," stands for the free development of the individual's personality. In a society of really free people, individuals would frame their own "Utopias"; today there are far too many people keen to impose their particular Utopia on the rest of the people. They have some nice little scheme worked out in which the reign of Justice and Law will be supreme. The human element is completely overlooked. The greatest of individualists, Will Shakespeare, in "The Merchant of Venice," gives us a wonderful demonstration of the unsuitability of the reign of Law and Justice to anything but a purely static condition.

Any attempt to fit a number of individuals into a society conducted as one person saw fit would lead to what Blake had in mind when he wrote, "One Law for the Lion and the Lamb is oppression." Needless to say, there is such a thing as natural law; that has to do with organic development, not "planning."

This philosophy of regimenting individuals is the root cause of practically every social disorder in the world today. It is rank tyranny.

MAN'S GREAT CONFLICT.

Man seems to be possessed of two natures; one might be termed a static tendency, and the other a dynamic tendency. The fundamental urge of man for freedom — his dynamic tendency — often comes into conflict with his mental prejudices and fears which his static tendency does not want disturbed. And how cunningly the human mind will rationalise to maintain mental comfort on some popular delusion — such as the money system. The static tendency in man has been ably described in the introduction to "Human History," by Sir Grafton Elliot Smith:

"The vast majority of mankind thus accepts without question the guidance of tradition, and by sheer inertia loses the ability to observe or interpret evidence in any sense other than the conventional one that has been instilled into them by custom . . . The inertia of tradition and the lack of courage to defy it when new evidence fails to conform to it seems to be potent to blind all, except the ablest and most fearless of men, to the most patent facts."

Between these two parts of man's nature there is a continual conflict. The development of our modern society, with its increasing bureaucracy and financial domination, is tending to completely crush man's dynamic nature and leave him static. This is the crux of the problem confronting those of us who have made ourselves familiar with the situation. The Earl of Tankerville has summed it up as follows: **"Freedom implies continuous individual responsibility—the release of the dynamic part of one's nature by the breaking down of one's own static hindrances. Only in that way can action be truly realistic, and this, or any other, country be saved from increasing exploitation, and from slavery to systems and vested interests."**

THE LACK OF RESPONSIBILITY

The outstanding feature of the present situation is the alarming tendency to shelve responsibility; boards and committees hide a multitude of sins. Thirty-two new boards, with all the usual red tape, have been set up in this country since the outbreak of war. The confusion and chaos caused need no elaboration. But, there is one thing, which does need elaboration: the slow growth of dull despair in the minds of tens of thousands of the citizens of this country. It will ultimately crush the initiative of the people unless halted; it will reduce the

populace to a servile mass of a standardised pattern — the ant-state.

Now, there are some people who say that we are fighting a system, and not persons. The fallaciousness of this line of reasoning becomes obvious when you understand that persons are responsible for systems. We don't fight robbery, we fight robbers. If society is to function satisfactorily, individuals must accept responsibility for their actions. This is one of the fundamental Christian concepts. When a child is born, it is given a Christian name, and thus becomes an individual, not merely a "human being" or "one of the Smiths." If, in the future, Bill Smith commits a murder, we are careful not to merely bring "one of the Smiths" to justice, but Bill Smith.

Those individuals operating the present financial system must be made to accept responsibility for their actions. Members of Parliament must be made responsible for the increasing bureaucracy in this country — we can't fight Boards, because they are not directly responsible to us. If we continue to fight systems and bureaucracy, without endeavouring to make the individuals responsible for systems and bureaucracy accept personal responsibility, we will not make any worthwhile progress.

The first thing required is determined effort by the electors to maintain contact with, and obtain control of, their Members of Parliament. The representatives of the people must be forced to accept responsibility for their actions; today they hide their failures in an abstract party. But, before the Members of Parliament can be forced to accept their responsibilities, the electors must first accept their responsibilities.

DEVELOPING PERSONAL INITIATIVE.

Electoral campaigners have a great responsibility on behalf of civilisation. If they have thoroughly grasped all the implications of this question of initiative, they will shun like the devil any suggestion that we must get "our" men into Parliament, any suggestions that we do things for the people. No individual can give the people liberty; they must obtain and develop it themselves. "Freedom" which is given has no basis of reality. It can never endure. Our job—our greatest job—is to show the people how they can do things for themselves. Let me repeat, the fate of our social order depends upon sufficient people fighting this foul doctrine, which seeks to destroy their initiative. The underlying philosophy of real democracy is one of conscious purposeful action by the individual. If there aren't sufficient people who understand this, then neither I nor anyone else can do anything about it.

The reader of this journal must make his own decision in this matter. No matter in what sphere of society we move, we can all do something—and feel better for having done it. Do YOU honestly feel that you have done or are doing all that you might? If not, drop a line to the Electoral Campaign centre in your State at once. More recruits are wanted in the war to preserve civilisation.

LETTER TO THE EDITOR

The Worm and the Vulture

Sir, —I am a regular subscriber to your weekly paper, the "New Times," and enjoy the weekly feast of meat that is dished up. I was very interested in your leading article of December 6th, under the heading, "When Will the Worm Turn?" and your reference to the taxpayer as a worm, which recalled a fable that came into my possession some little time ago. Here it is:

A worm in search of modern culture
Removed his hat and asked a vulture,
"Excuse me, sir, I'm rather green,
But what's the difference between
The process called financial dealing
And plain, old-fashioned honest
stealing?"

"Please crawl away, I'm tired," he said.

"But, sir," the little pest persisted,

"I know my views are rather twisted;

But, why, when you're considered great,

Should I be merely used for bait?
Why should I be the butt of nature

While you control the legislature?"

The vulture ruffled up a wing—
"Squirm on," he said, "you tender thing!"

"Oblige me, please," the poor worm guggled,

"Why profiteers as great they hail

While common thieves are clapped in gaol?"

Here came a pause—and very neatly

The vulture ate the worm completely;

Remarking, "Had I spared his life,

The creature would have stirred up strife."

Yours, etc.,

D. C. MITCHELL.

Wagga Wagga, N.S.W.

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AN EXPERIMENT IN DEMOCRACY

(Continued from page 1)

clause as this is not an occasion when the general provisions of the Local Government Act are under consideration. The amendment will take away the very definite powers, which have been given to councils under the Local Government Act. Take the question of payment of moiety. I can imagine people who do not want to pay moiety getting up a petition and if 10 per cent, of signatures only is required it will be necessary to have a poll.

Mr. Nieass: I support the proposed new clause. I can speak with authority and many years' experience on councils concerning the necessity for giving ratepayer's greater powers over members of municipal or district councils. As a member of a council in the western suburban area for a long time, I know that it was always willing to consult its ratepayers. I have always held that members of councils who have been elected by the ratepayers should not have the final word on all matters of importance to the residents of the district. Recently Norwood citizens were up in arms with the corporation about a sports ground. I understand that the council promised to consult the people on the matter, but did not do so and defied them. If the people who had to pay for the project had had a voice in the matter it would not have materialized. We should at all times be prepared to trust the people and allow ratepayers to say whether a certain thing was or was not wanted.

Mr. Craigie: It seems that the amendment is designed to give timid councillors the right to shelter behind the ratepayers. When a man is elected to a council he should not only have the courage of his convictions and support what he outlined during his election campaign, but he should be prepared to cast his vote in the interests of the ratepayers as a whole. If there is any doubt in the mind of the councillors as to the attitude of ratepayers upon a question, and the councillors are too timid to express their own views, there is nothing to prevent the council from holding a meeting in each of the wards in order to obtain the opinion of the ratepayers. This is possible without there being the need to have a consultative poll. Mr. Whittle has not put forward one sound argument in support of his proposal. In any case there is no public support for it. If there were, a unanimous desire would have been submitted by the organized councils. If provision for a consultative poll were included in the Act all sorts of small matters could be covered.

Mr. MacGillivray: I support the proposed new clause. In spite of the objection raised by some members a vital principle is at stake. It is a question of whether the ratepayers should control the council, or whether the council should be a dictatorial body to do as it likes during the term of its appointment. Councillors, like Parliamentarians, ought to attend to the desires of those who voted for them. The percentage mentioned. In the amendment is too small. It would be better if it were increased to 20 per cent.

Mr. Whittle: I am agreeable to that percentage but it is more than usually votes at council elections.

Mr. MacGillivray: I have been associated with a district council and I know that before a sufficient number of signatures can be obtained in support of a poll something of importance must be involved. A tremendous amount of work is also necessary to get the signatures. If the signatures of 20 per cent, of

the ratepayers are obtained there is every right to hold a poll. The ratepayers are entitled to say how their money should be spent.

Mr. Thompson: Even if 10 per cent, of the ratepayers sign a petition for a poll to be taken it is not certain that their wishes will be met. The council would still have to decide whether or not a poll should be held. If it agreed to a poll being taken the council would decide the way in which the question would be put to the people; whereas it should be in the words mentioned in the petition. The new clause is not properly worded and should not be supported.

Mr. Lyons: Local government work has been carried on successfully with little bickering and Party feeling. As the acceptance of the new clause might bring about disharmony in the councils, it should not be supported.

Mr. Illingworth: I support the new clause although I think the provision for 10 per cent, of the ratepayers might well be increased to 20 per cent, and the word "may" altered to "shall." It has been said that ratepayers might submit questions that were of no benefit to the municipality or the local government area concerned. In my experience people would not submit ridiculous questions, but matters of serious import to the community. Most aldermen and councillors take their duties very seriously, but at the same time it is the ratepayers who provide the means and they should have some right of expression. It is seldom that there is more than a 20 per cent, or 25 per cent, poll at council elections, and the sponsor of any movement must have considerable faith in it, and if he is able to secure the requisite number of signatures to a petition it demonstrates an undoubted demand.

Mr. Whittle: I ask leave to amend the new clause by altering the word "ten" in line three of new section 797a to "twenty." That appears to be the general desire of the committee.

Leave granted and proposed new clause so amended.

Mr. Michael: I have had a good many years of experience of local government matters and I am not in favour of the proposal. Councillors are elected because the ratepayers consider them the best men to represent their views and there are ways to remove them if they do not carry out the wishes of the ratepayers. A much better way, if a number of people desire a reform, is to elect a councillor in favour of that reform. I will not support the new clause.

Mr. Whittle: I join issue with Mr. Michael that a councillor should be removed if he does not represent the views of the ratepayers on a matter, which has nothing to do with the general administration. He may have rendered valuable service as a councillor, but on some particular subject, such as the site of a rubbish destructor or something of that nature, he may disagree with the other members of the council and he should not be removed simply for this. It is much better for a subject of that nature to be referred to the people. As regards the holding of meetings it is very difficult to get meetings at night in the metropolitan area where people have so many other things to do and the only way to get an expression of their opinion is to hold consultative polls at which the people can vote at any time of the day.

The Hon. J. McInnes: Members know that I have had a fair amount of experience in local governing matters and based on that experience I say that the

new clause is not worth the paper on which it is printed, and I do not say that in any unkindly spirit. In the first place, it would be impossible to secure signatures of 20 per cent, of the ratepayers to a petition, particularly if someone holding a counter view canvassed the district. Probably some of those who signed the first petition would sign the counter-petition. Moreover, the holding of consultative polls after the presentation of a petition is not made compulsory. The clause merely provides that the ratepayers may be consulted. Further, the council may not present the question to the ratepayers in the form it is presented in the petition and we know from Parliamentary experience that the form in which a question is submitted has a great deal to do with its acceptance or rejection. I am sure the mover will see the weakness of the provision in that respect.

Mr. Whittle: I took that into account, but I am still in favour of the council having the right to decide.

The Hon. J. McInnes: When a question of any moment crops up in a municipality one may be sure that one of the councillors, particularly those representing the ward, will submit the question to the council. It appears to me that this clause would lead to an unnecessary expenditure of the ratepayers' money. The best way is for the ratepayer to see that their representatives submit the question to the council and they will find no difficulty in that. I suggest that the mover would be well advised to let the matter drop.

Mr. Craigie: I was particularly interested in Mr. Whittle's reply to Mr. Michael. He said it would not be fair to reject a councillor who had rendered good service to the community on other matters simply because he held contrary views on one particular subject. The honourable member is well aware that in the sphere of State politics a man who may have valuable ideas on broad national questions, and who may have done much in the interests of the State, will be dealt with by a section of the community if he is not in accordance with their views on some particular subject of local interest. Some years ago a consultative referendum on the question of religious instruc-

tion in State schools was held in this State and an overwhelming majority declared against it, but despite that expression of the opinion of the people, the honourable member for Prospect ignored it when the subject was dealt with in this place recently. If he ignored the opinion expressed there, what guarantee will we have that, as a distinguished member of the Prospect Council, he will give effect to a consultative referendum on any municipal matter?

The Hon. R. S. Richards: If Mr. Whittle wants my support to his amendment he will have to increase the percentage from 10 to 40 and also allow ratepayers to request that a poll be held on any question. His new clause provides that a council "may" direct that a poll shall be held. Before I will support the clause it will be necessary to alter "may" to "shall." We should make it mandatory on a council to hold a poll; otherwise there is no virtue in including a provision that 10, 20, or even 40 per cent, of ratepayers could approach a council. If we do not want the council to give effect to the ratepayers' petition why broaden the Act? Again, why say that a petition should be presented at least three months before the holding of an annual election? I would like to see a proviso inserted that on the day of the election a poll of ratepayers shall be held and that the majority decision at such poll shall be binding upon a council. Unless that proviso is included I will not support Mr. Whittle's amendment. I am particularly concerned about districts where there have been Labour Councils. I can foresee a lot of petitions being presented by 10 per cent of the ratepayers, if for no other purpose than to embarrass the members of councils who are opposed to the political views of the petitioners. The principle is the amendment is entirely different from that applicable to State elections, where there is adult suffrage. The petition should seek out the question it is desired to place before the ratepayers, but Mr. Whittle contends that a council should have the right to seek out the question in its own way. The poll should be mandatory.

In order to give effect to my (Continued on page 5.)

NATIONAL AND SOCIAL RECONSTRUCTION MOVEMENT

Moorabbin Follows Mildura's Example

Following a public meeting held at Moorabbin, addressed by Mr. Hollins, M.L.A., on the need for monetary reform, and widespread local publicity given by Standard Newspapers which circulate in the districts extending from Elsternwick to Morningside, a further meeting was held at Moorabbin on Monday night, December 9.

Present by invitation of the mayor (Cr. Le Page), delegates from churches and other organisations agreed to a motion moved by Mr. J. J. Keogh that a movement be formed in Moorabbin for National and Social Reconstruction as had been launched in Mildura. Speaking upon the motion, Mr. Keogh commended the suggestion made by the local ministers' association for direct pressure upon the members of the Federal Parliament. He also recommended that wide publicity be given, as in Mildura, to the manifesto, the memorandum on unemployment issued by the Council of Churches, and also the Catholic Bishops' Statement on Social Justice. Mr. Frank Robinson, of Bentleigh, seconded the motion, which was carried unanimously.

The following office-bearers were elected:

President: The Mayor of Moorabbin (Cr. Le Page).

Vice-Presidents: Rev. Mr. Seame and Mr. Klemmer.

Hon. Secretary: Mr. J. J. Keogh. Assistant Secretary: Mr. Frank Robinson.

Treasurer: Mr. Porter.

Six persons, including several clergymen, were elected to act as a provisional committee with power to add further members.

A vote of thanks was passed to Standard Newspapers for their assistance in making the activities known to the public. A vote of thanks was also passed to the mayor (Cr. Le Page) for his invaluable help.

The secretary's address is: Point Nepean-road, Moorabbin.

We are informed that action on similar lines to that taken in Moorabbin is being taken in several other centres—notably, South Melbourne.

The New Times

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CURTIN & CO. SELL OUT FOR A SONG

There is, presumably, not a little "weeping and wailing and gnashing of teeth" among those who relied on the Federal Labor Party to make an intelligent and determined stand on their behalf against the Bankers' Budget. The last-minute decision of the Federal Labor Caucus to abandon those trusting souls to their fate came as a shock and a surprise to many.

We were certainly shocked, but were not surprised, except at the infinitesimal proportions of the concessions by which Menzies & Co. obtained the Great Compromise. Or, should we say, the Great Betrayal?

Electors were led to believe that Labor stood inflexibly for adequate use of the national credit through the Commonwealth Bank, and certain details of elementary social justice, which are shamefully overdue, and in no way inconsistent with a maximum war effort. But, when, after many fanfares of trumpets and other militant noises, the self-styled Champions of the People were about to enter the lists, their "leaders" told them to throw away their lances. To their credit, some protested vigorously; but they had a "higher" loyalty than to the poor devils whose cause they had championed—to "The Party."

That sort of thing will continue so long as our political representatives are herded into large regimented groups, which stampede hither and thither at the command of the sacred Caucus. Under such circumstances, the politician who dares to obey the dictates of his own reason and conscience, or, stranger still, is influenced by some half-forgotten pledge to his electors, is regarded as having committed a kind of blasphemy. This is illustrated by the following extract from a report in the Melbourne "Sun" of December 10:

"LABOR MOVE TO DISCIPLINE DR. EVATT IN CAUCUS. Canberra, Monday. —Statements on Friday by Dr. Evatt (Lab., N.S.W.) dissenting from a decision of the Federal Caucus the previous day to compromise with the Government on the Federal Budget may have repercussions when Caucus meets again tomorrow. It was stated in high circles in the Labor Party tonight that a move may be launched tomorrow to discipline Dr. Evatt for his outspoken criticism of a binding decision of his

The time is coming when a sufficient number of electors will accept their democratic responsibilities, display a little initiative, and unite in demanding of their respective political representatives, by direct and individual communication with them that they put up a real fight for the interests, not of the Party or the Banks, but of the People. The electors will assure their representatives of an unshakeable backing if they obey, and political extinction at the first opportunity if they disobey. Then results will come quickly.

In the meantime, it will hasten that day if Labor voters, left by Curtin & Co. to stew in their own juice, will reflect on the practical effects of "Leaving It To Labour."

UNEMPLOYMENT AND GOVERNMENT

Many good, well-intentioned persons seriously believe that it is the responsibility of the Government to introduce conditions, which will create employment. Our citizens, they say, should have the "right to work," for by that method the recipients of wages and salaries may acquire their right to the necessities of life. This reasoning usually proceeds from an unquestioned acceptance of the moral appeal in the words of the Apostle, St. Paul: "If a man would not work, neither let him eat"—without knowledge of modern economic and financial facts. Its theory is not inherent in the nature of things as they are in these modern times. Since the Apostle uttered his words, the best brains of science have been operating continuously to put the world out of work into leisure. Many of us have not yet recognised the fact that the full application of science to industry could result in the provision of a comfortable standard of life for EVERYONE by means of a proper money system. An equitable distribution of the wages of our machines, irrespective of the wages and salaries paid by industry in return for work, would give every individual a greater degree of freedom in which our cultural and spiritual knowledge could be enlarged. In our present situation, we find large numbers of persons engaged in useless, and even undesirable, occupations, and many others who, being unable to find occupations, which give privileged access to money, are forced to

The "Lost" Ten Tribes of Israel

(Continued from page 1.)

a chance. Reversing his procedure, they pawn their goods to the worker and keep the ticket—together with a "repossession" order signed on the dotted line. Under these circumstances, it is not surprising that the worker keeps "away from Uncle"—and temptation. He is well aware that pledging goods belonging to other people is a penal offence.

CHLOROFORMING BRAINS

From the cradle to the grave, all the forces and influences of cur business, social and legislative systems are directed to one end—that of moulding the Australian people into a debt-minded race. In furtherance of this design, every university engages professors of economics to inculcate the theory that national debts spell prosperity, and can be paid off by borrowing further money. At the very moment of birth, our paternal Government presents each newborn babe with its inheritance—to wit, a £200 share of liability for the national debt. (When the present war ends, the amount will probably be doubled.) The object of this is to ensure that, when the whilom infant reaches maturity, it will be as impervious to worry or shame about debt as a crocodile is to mosquito bites. (This explains why the thicker-skulled section of the community accepts the infliction of taxation, amounting in 1940 to £20/12/10 per head, with equanimity.)

FOLLOWING A CLUE

If Mr. Beckett had continued his walk through Smith-street, Fitzroy, down to Collins-street, City, he would have discovered very soon that pawn broking is neither a "lost profession" nor an unprofitable one. Although it has changed its venue and some of its methods (the money lent is now counterfeited on the premises), the basic principles are the same as formerly. "A man's a man for a' that," be he in a cottage or a castle, and a pawnbroker is a pawnbroker, whether he be in a frowsy shop or a palatial banking chamber. It would, of course, be untactful to mention this in a bank, and even more so, to ask them to advance a pound or two on your clothes, but quite alright to ask for a loan on the security of any title-deeds or war-loan bonds you might happen to possess.

KINGDOM AND POWER

The old clothes' section has been abandoned in favour of the more dignified and profitable loan department, and the change has invested the profession with a dignity and importance its early practitioners never dreamed of.

Some years ago, a book was written entitled, "From Log Cabin to White House," and in years to come, someone will write a "thriller" entitled, "From Pawnshop to Government House," which would be "the book of the year." "From Loanshop to Loan Council" would do equally well for the title, for did not Mr. Menzies once confess that the Loan Council (run by the Banks) "is the governing body of Australia today"? And Mr. Reginald McKenna, ex-Chancellor of the British Exchequer, also said: "They who control the credit of a nation direct the policy of Governments, and hold in their hands the destiny of the people."

WASTE NOT

From Mr. Beckett's statement, it would seem that there must be quite a number of discarded three-ball signs lying about somewhere. We are constantly exhorted to "avoid waste," and it has been suggested that, if these works of art were retrieved, and hung over the doors of the financial institutions, it would save much gold leaf and paint, and be equally effective. Although at first sight, this suggestion seems sound, it should be rejected for considerations of national well being.

As it is, our Governments, when seeking to pawn further chunks of our national resources, seem to find these establishments far too easily. As they have already succeeded in pledging Australia to the extent of nearly £1,400,000,000, it would be risky to create further facilities.

REWARD OF VIRTUE?

Another suggestion is that these balls should be attached permanently, by a chain, to the legs of any Prime Minister or Treasurer who proposes to further mortgage the nation to the financial blood-suckers, to whom Australia has to pay £1,000,000 interest every week. The idea seems worth consideration; but would it not be as well to confer a similar decoration on our "orthodox economists"?

—"STIRREM."

exist on inadequate monetary income, under the label of "the unemployed."

The situation shows those of us who are ready to think the success of the scientists in production, and the failure of the financiers in distribution. Further thinking, will bring us to a subtle connection between the extolment of paid employment as a method for the distribution of purchasing-power, and the control which is held and exercised by the kings of finance through our monetary and banking system. The controllers, in their determination to hold their stupendous power to control national policies, are able to grant attractive money rewards to persons who can cleverly use either voice, or pen in the moulding of public opinion to permit the passage and enforcement of laws which protect the overriding demands of finance.

That it is a paramount necessity for the Government to provide employment is constantly kept before our minds in the daily press. It is much easier to accept these repeated statements with a simple child-like faith, than to pause and think. The opinions we hold and regard as respectable are, therefore, often not respectable at all.

At a recent meeting of Christians, it was generally accepted that the Government should find "work" for our citizens. Probably there was not one person present, who, if offered a stable income of, say, £500 a year, would reject it in preference for employment at the same pay. The same persons would, no doubt, stoutly uphold the observance of the Golden Rule. In a speech on the Victorian Budget, a Parliamentary representative deplored the absence of "planning" in the Australian States, and he expressed his view that the only just "method" for the Government to adopt was full-time employment at award rates. In the same speech, he illustrated the irrelevance of human labour in production by a comparison of the energy expended by one man in pushing a wheel-barrow for eight days and the same amount of energy put out by the

(Continued on page 7.)

AN EXPEI (Continued from page 3)

views I. move to delete "twenty" and insert "forty."

Amendment carried.

The Hon. R. S. Richards: I move to insert "on any question" after "held" in line four.

Mr. Whittle: I ask the Committee not to agree to the Leader of the Opposition's amendment. He wants a council to ascertain the will of the ratepayers on any matter and to give them the right to tell it what it should do. We should not give the ratepayers power to regulate the affairs of a council.

The Hon. R. S. Richards: I can visualize a council, which is afraid to do its job appealing to the ratepayers for advice and instruction. It is when such circumstances arise that I desire to allow the people to be the paramount authority and give such instructions.

The Committee divided, with a majority of 14 against the amendment.

The Hon. R. S. Richards: I move that "may" be struck out with a view to inserting "shall."

Mr. Whittle: I am not going to accept that.

Mr. Nieass: When I spoke previously I thought I was supporting something of a democratic nature in the interests of ratepayers and with the idea of bringing about a reform. Because I now find that it was not a true democratic move, and because I believe that what the ratepayers say should be binding upon the council, I support the amendment. I trust that Mr. Whittle will show his bona fides, because it appears to me that he was trying to wangle something in order to curry favour with a certain section of the ratepayers in his district.

Mr. MacGillivray: The present low level of debate is rather regrettable. If there was any doubt in the minds of members as to whether or not "may" should be deleted and "shall" inserted, there should be no doubt now after the remarks of Mr. Nieass. I regard it as one of the lowest debates we have had during the three years I have been here. On occasions feelings have run high and excuses could be made, but there can be no excuse for the personal attack on the honourable member for Prospect.

Mr. Nieass: I do not want an excuse. I meant what I said.

Mr. MacGillivray: I do not want to apologise for the honourable member, who was just natural. The council should have some option in the matter. I have every confidence in the councillors, who get no reward for their services. There is no need to insult them. If it is considered that they would consult the ratepayers on practically every question, their intelligence is being insulted. I oppose the amendment.

Mr. Whittle: I apologise to the committee for having had the support of Mr. Nieass previously. After hearing his remarks, I am more regretful than ever at having had it for a while. It may not be expedient to hold a poll at the next annual election, and I am prepared to accept the insertion of "shall" in lieu of "may" providing the words in reference to the next annual election are deleted.

Mr. Nieass: When a member says he is sorry that he has had the support of another member who had the courage to express his opinion, which courage some other members have not got, it shows his hollowness. Irrespective of his opinion, or the opinion of

any member, a vote on a principle is a vote worth having.

Mr. Macgillivray: You do not understand the meaning of "principle."

Mr. Nieass: I understand it when it is spelt "principle" and not "principal" as applied to the master class. I am always prepared to stand by the principles of the Labor Party, and not wobble all over the place.

The debate was continued next day by Mr. Thompson.

Mr. Thompson: I hope the Committee will insist on striking out "may" and inserting "shall." Yesterday when I raised this question Mr. Macgillivray agreed with me that the wishes of the ratepayers should be respected, but later in the day he changed right over and argued to the contrary.

Mr. Macgillivray: The point I made was that once a council ascertained the wishes of the ratepayers it would carry out their wishes, and therefore it was not necessary to make it mandatory.

Mr. Thompson: I think the honourable member has forgotten. However, I hope the Committee will insist that if 40 per cent, of the ratepayers sign a petition the council must hold a poll.

Mr. Whittle: As I mentioned yesterday, the purpose of the introduction of this clause was to give councils the right to conduct consultative polls, and I doubt whether the Leader of the Opposition was correct in procedure in endeavouring to alter the whole tenor of the polls to mandatory polls. I have already been weak in accepting the 40 per cent, as I think I should have insisted upon 20 per cent, as a fair compromise. I trust that the Committee will stand behind the spirit of the consultative poll rather than the mandatory poll.

The Hon. R. S. Richards: The idea is that the people should have an opportunity to indicate

to the council what they desire to be done. Mr. Whittle desires the people to do this and then to leave the council free to indicate to the people what it desires and, if it agrees to the poll, on what terms the question shall be considered. I ask that if that august body known as a local governing authority receives the 40 per cent, petition for a poll it shall provide a poll.

The Hon. J. McInnes: It will only be a consultative poll whether you have "may" or "shall."

The Hon. R. S. Richards: So far, but I hope at a later stage to help the honourable member for Prospect to become strong once more. If he sticks to me in this connection he will emerge a modern Goliath. He will no longer be regarded as a weak representative of the Prospect Council, but a strong and mighty representative of the democratic thought in the area he represents. We should make the decision of the ratepayers obligatory on councils, and I ask the Committee to agree to delete "may" and insert "shall."

Mr. Craigie: It is hard to understand Mr. Whittle's attitude. He came into the Chamber burning with a desire to ascertain the views of Prospect ratepayers, and now, when an attempt is being made to give effect to the wish, he wants to go back on it. Is it not an insult to the intelligence of ratepayers of any municipality to provide a machinery clause which will enable them to spend a lot of time, energy, and probably money in canvassing a district to get 40 per cent, of the ratepayers to sign a petition, asking that a poll should be taken to ascertain their views on a given subject, and after they have gone to that trouble and presented the petition to the council, allow the council to decide whether it will grant their wishes or

(Continued on page 8.)

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W.A. PARLIAMENT'S FURTHER DEMAND FOR MONEY REFORM

(Continued from page 1.)

To which Hon. C. G. Latham (York) moved a further amendment:—

"That the following words be added to the amendment:—

"But if this proposal is objected to, on the ground that by payment off of all first mortgages, there would be so great a decrease in interest rates that the income of lenders particularly of trust estates and small investors would be so substantially reduced as to create hardship, or if for other reasons the proceeding to operation of these proposals is likely to be delayed, this House bearing in mind that so far as the rural industries are concerned, the day of adjustment cannot be delayed, urgently requests the Federal Government immediately to give consideration to the provision of money to enable the debts of rural mortgagors to be written down to 75 per cent, of the ascertained value of their security, such fund to be expended in paying to the mortgagee concerned the difference between the 75 per cent, of the mortgage debt and the value of the property; the balance of the debt (if any) above such value to be then written off without compensation."

Mr. Speaker: "The question is that the further amendment be agreed to."

Mr. J. H. Smith (Nelson — on amendment): "I oppose the amendment moved by the Leader of the Opposition. There is no reason for it, except that he may be endeavouring to gain some of the kudos from the member for East Perth with regard to farmers' requirements and assistance to farmers. I support the motion itself. If it is carried there will be no need for any amendment, because it makes provision for carrying out exactly what the Leader of the Opposition requires. All that will be necessary will be to implement the motion. The member for Murchison (Mr. Marshall) quoted many authorities. I do not propose to enlarge upon them. I have discussed this matter in the House on previous occasions, and with people outside the House. It is not my intention to quote Deuteronomy tonight but I wish to refer to a few words from the Bible, namely, 'They shall worship no other god but Me.' Today we are worshipping only money and I do not know what the result will be if we go on doing so. Were we not elated 12 months ago, just after war broke out, when the Prime Minister, considered the greatest statesman we ever had, said that we intended to employ the whole of the resources of Australia, to allow nothing to stand in our way, that if money was required we would get it, and that if man power was required that would be available? Every resource we had was to be used in the effort to win the war. It was an all-in proposition, with the one exception that we were not to conscript men to go overseas."

Mr. Speaker: "The question before the Chair is the further amendment moved by the Leader of the Opposition."

Mr. J. H. Smith: "I am talking about the foolishness of that amendment. We have to get money; otherwise the amendment will be of no use. We are borrowing money today and will have to pay interest upon it. We shall have to do that for all time, and will be harassed and have a rope round our necks, and our children's children will never recover from that position. The remedy is really very simple. Not

only the man in the street and the sustenance worker are thinking along these lines. The Merredin Road board sent a circular to all other road boards, and those road boards, through their representatives, are taking up the matter. Two or three days ago the Manjimup Road Board asked me to support the motion now before the House, and indicate to members how necessary it was that something should be done to get away from the burden and the curse of paying interest for all time. I will now read the letter from the Manjimup Road Board—

"I have been directed by my board to forward to you a copy of the petition received from the Merredin Road Board, and commend it to you for careful and serious consideration and prompt action."

Mr. Speaker: "Does that deal with the further amendment?"

Mr. J. H. Smith: "Yes. The let-continues—

"The board requests that you give this matter your greatest support when it is placed before the House, irrespective of by whom or what party brings it forward. Members realise that the present system of finance cannot end in anything but stagnation and poverty to individuals as well as the nation."

"I will now read the circular that was sent out by the Merredin Road Board. It stands in close relation to the amendment and the motion. The circular is as follows:—

"We, the undersigned rate-payers and citizens, hereby petition the board and beg that action be taken in our names to

urge the Federal Government to extend the scope of its war policy in regard to finance. We deplore the policy of borrowing and piling up ever-increasing national debt, resulting in intolerable burdens of taxation, causing business stagnation and unemployment. The Banking Commission appointed in 1937 distinctly and deliberately points out in its report, vide Section 504, that power is available to the Federal Government to finance its war effort without imposing impossible burdens of debt upon the nation. The section says:—"Because of this power, the Commonwealth Bank is able to increase the cash of the trading banks in the ways we have pointed out above. Because of this power too, the Commonwealth Bank can increase the cash reserves of the trading banks; for example it can purchase securities or other properties; it can lend to the Government or to others free of any charge." We believe that in Australia we have the materials, power, technical knowledge, and the ability to furnish in an endless stream all those arms and equipment necessary for defensive and if needs be offensive warfare, if only the essential credit resources of the nation are harnessed and utilised in the manner indicated by the Royal Commission's report. We realise that our man power is being offered in service at a greater rate than it can be trained and equipped, and it is our honourable and patriotic purpose to seek the adjustment of this deplorable state of affairs. We heartily endorse the Federal Government's legislation conscripting the nation's human and material resources. We humbly suggest that credit power too be mobilised and administered through the instrumentality of the Commonwealth Bank, instead of through private financial institu-

tions using national credit as a SLOCK in trade upon which to operate at a profit to themselves." "The position is that it will be a matter of repudiation all over again. We cannot go on borrowing money as we have been doing, have we not our national credit? What would occur if we went to a private bank to borrow money for the purpose of carrying out some undertaking? Would we not have to put up our security? If we did so, the bank would advance us £200 or £300 or whatever we required. Here, however, we have the security of the nation. The Commonwealth Bank can do exactly the same as a private bank; but it is not making advances to us. While we have such an enormous credit in Australia, why do we continue to borrow money at the rate at which we are raising it? What will it mean to our children's children when they find that there is a national debt that it will not be possible to pay? Only yesterday I was talking to a prosperous farmer, who said, 'I hope you will support the motion before the House.' Then he said, 'What about that amendment?' I told him that there was no need for the amendment because it was purely an illustration. He told me that he had never had occasion to borrow a shilling and that he had always been in a sound financial position. He added, 'What will it mean?; just that all the money I earn on this farm will be taxed and my children will never have a penny for themselves.' That man, I suppose, has an asset that is worth probably £10,000 and there is not one penny owing on it. That is the view he takes. None of us will be able to stand the burden that we are being asked to carry. Because I may have £100,000, why should I be exempt when we know that we are all in this? I was surprised that at the Premiers' Conference we were not given that 15 millions of money."

The Premier: "We got it"

Mr. J. H. Smith: "Free of interest?"

The Premier: "No."

Mr. J. H. Smith: "We want it free of interest. It was asked for free of interest. But for the protection of the English flag, would any man in this country be allowed to earn a livelihood?"

Mr. Speaker: "The hon. member is getting well away from the amendment"

Mr. J. H. Smith: "I realise, Mr. Speaker, that you have given me a fair amount of latitude. If we vote against the amendment and support the motion there will be no need for the Minister for Lands to go cap in hand to the Federal Government and beg for assistance for our farmers, assistance that will enable them to carry on and live. Is it not a dreadful thing to think that people are not able to carry on in a land of full and plenty and with the curse of interest upon our shoulders? The position today is that if a man makes £100 or £200 he is taxed out of existence. It is proposed now to spend on the war in the coming year £200,000,000. What has happened in connection with the last war? We have not paid the loans associated with that."

Mr. Speaker: "The hon. member's remarks have nothing to do with the amendment."

Mr. J. H. Smith: "I am endeavouring to show that the amendment is futile, and should not have been moved. If we carry the motion there will be no need for the amendment, because the Commonwealth Bank is able to do what the amendment suggests. Thus the amendment is not necessary and I shall vote against it and for the motion when it is put to the House."

(Continued on page 7.)

AMERICAN CREDITS FOR BRITAIN?

To those who discern the hidden hand that governs Governments, it is interesting to watch the game of cat and mouse that is going on between the U.S.A. and Britain. The cat's eyes at the moment are intent on the battle for Britain. Now and then, while she waits, in spite of her air of "benevolent neutrality," the claw comes out from behind the fur.

We learn from the New York special correspondent to the Adelaide "Advertiser" (3/12/40), that "Wall Street and Washington are recovering their poise" after the shock of Britain's appeal for more assistance. Their chief concern seems to be not that Britain shall win the war at all costs—even at the cost of credits from America—but as to who, in the event of Britain's defeat, shall acquire control of the British Navy.

The real controllers of American policy are determined that whichever way the war goes they shall have their pound of British flesh. Recently, America received from Britain new bases in the Atlantic for old American destroyers—good business for America! Like any money-lending Shylock, Wall Street demands further securities. "Wall Street," says the article, "has accepted the inevitability of assisting Britain with credit in 1941, but it agrees with Congressmen that there should first be an accurate estimate of Britain's assets. Everything confirms the belief that Britain will get credits, whether in return for a motor road across Canada to Alaska, by the sale or lease of strategic bases, or in the form of an outright gift." The cream of this joke is that America should require of Britain a statement of her assets, a document that Britain has not yet had the common sense and courage to present to herself!

Compare this hagglng and bargaining for concessions from Britain with the offer of a £25 million loan

to China, announced on the same news page. Behind this apparent "generosity," however, there lurks an ulterior motive. The action is interpreted as the American answer to Japan's latest move in China . . . to coincide with the signing of the Nanking treaty between Japan and Wang-Ching-Wei's regime"—i.e., a counter move against Japan.

Behind all this talk of the New York press, the discerning ear can detect the sinister note of High Finance, insistent and compelling, like the voice of Hamlet's father's ghost prompting from below the scene: "Mr. Clarence Streit, the leader of the movement for a Federal Union," concludes the article, "said that the United States must invite Great Britain and the Dominions to form a union and elect a provisional Government to direct the war."

Anything will do as an excuse to take over Britain and the Dominions; so, with one eye on Australia and the Pacific, and the other on the British Navy, Wall Street would continue to direct operations and everything would be "hunky-dory" — for the Yankee financiers.

—Mary H. Gray.

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W.A. Parliament's Further Demand for Money Reform

(Continued from page 6.)

Mr. Boyle (Avon — on amendment): "The amendment moved by the Leader of the Opposition places us on these benches in an extremely awkward position, because it is in the policy of the organisation of which we are members — the Wheatgrowers' Union, and the Primary Producers' Association; and it is also the policy of the Country Party to secure a compulsory reduction of secured debts. Therefore the amendment must have our support for the reason that it does provide what the motion does not, namely, for a compulsory writing down of debts. It is my intention, however, to move an amendment to the further amendment moved by the Leader of the Opposition. I wish to delete all the words after 'proposal' in the further amendment because, in my opinion, they are redundant. Normally the amendment would not have received support from me because the fight put up by most of us here has been on behalf of the mortgagor and not necessarily to protect the interests of the mortgagee. We stand for equality of sacrifice and that has not been shown to any great extent by the lenders of money or by the mortgagee. The effect of the amendment is to preserve what is known as the widow and orphans type of mortgagee. The report of the Royal Commission on Wheat on page 99 sets out the different classes of the wheat-growers' mortgagee, as follows:

State banks and joint	£
stock banks	98,500,000
To private mortgages	27,600,000
Secured debts	138,100,000
Unsecured debts	15,000,000
Total.....	£151,100,000

Therefore, the object of the motion is really protection for less than 25 per cent, of the mortgagees. I intend to speak to the motion later on, but now I shall move my amendment. I move—

"That the further amendment be amended by striking out all the words after the word 'proposal' in line 1 down to and including the word 'proposals' in line 8."

Amendment on the further amendment put and passed.

Mr. Watts (Katanning): "I propose to support the amendment for the reasons which I hope to be able to explain in a few minutes and which were mentioned by the member for Avon (Mr. Boyle) As I see the position, I think it is this: The amendment moved by the member for East Perth (Mr. Hughes) makes the proposal for the advance of considerable sums of money for the purpose of paying off on the terms mentioned therein the debts of the primary producers which are secured by the first mortgage. So far as I understand, there are two objects in the amendment of the member for East Perth. I am assuming that the House may adopt the words to be added by the hon. member, but he does not make any provision for a reduction in the first mortgage debt. Unquestionably in many cases at the present time this is considerably in excess of the security, brought about by reason of the fact that the interest has had to be capitalised because it could not be paid, or by the fact that the values have been substantially depreciated through adverse seasonal conditions, and low prices. But this does not matter; it may have been brought about by a combination of both. The last matter — the fall in the demand for farming properties — I can assure the House is a substantial

item. Instances are not lacking at present of farming properties, which a few years ago would have realised substantial amounts and would have been bid for at public auction by a number of persons, but for which now no bid would be made at public auction. I can speak of two such instances that occurred during the last few weeks. No bids were received for the properties, notwithstanding that they had been well advertised."

Mr. F. C. L. Smith: "Have you ever known them to be over-valued?"

Mr. Watts: "I dare say properties have been over-valued, but it is customary to regard the highest bid received at an auction sale as the value of the property. Be that as it may, the fact remains — and it cannot be denied even by the member for Brown Hill-Ivanhoe—that there has been a considerable reduction in the value of farming properties; and so we find, for one or other, or possibly both, of the reasons I have mentioned that first mortgages today are considerably in excess of the value of the property, and considerably in excess, I fear, of any value the property may be likely to acquire for a considerable number of years ahead. Therefore the amendment moved by the member for East Perth does not provide for any relief whatever from the burden of debt which exists. He merely suggests that money should be taken out of the pocket of Peter and put into the pocket of Paul; the farmer would still owe the same amount upon his property. As the member for Avon (Mr. Boyle) has said, that position is undesirable. What is desired is to place the liability on the property of a primary producer at a figure, which is not greater than its real value. It is still more desirable that the liability should be reduced below the value of the property. Consequently, the amendment now under discussion is, in my opinion, extremely desirable as an alternative to any other proposal less likely ever to be brought into operation. The amendment proposes that funds should be provided to pay the difference between the value of the property and 75 percent of that value, any excess debt to be extinguished. In all the circumstances of the case, bearing in mind the tribulations of the

primary producers at the present time and for a great number of years past, I find myself in agreement with the amendment as a first step towards the discussion of the matter. The second reason is that, as I understand it, the amendment of the member for East Perth (Mr. Hughes) makes no provision for dealing with mortgages other than first mortgages, whereas I submit that the amendment we are now discussing makes provision for dealing with all types of secured debts, whether first, second or third mortgages."

Mr. Marshall (Murchison — on amendment): "If I wished to be uncharitable, I might accuse the members tampering with the motion by way of amendment of trying to make the motion appear as ridiculous as the members themselves appear, because they are placing no value at all on the motion. Those hon. members seem to have no idea of the effect of their amendments, although I agree with the last speaker that there may be something on his political platform which forces him to take action."
Mr. Watts: "There is no force about it."

Mr. Marshall: "But my motion does not deal with the intricate administration of the banking system. It does not in any way touch the complex and difficult science of banking which, as the member for Brown Hill-Ivanhoe (Mr. F. C. L. Smith) said, is hardly understandable by the layman."

Mr. Speaker: "Order! We are not discussing the hon. member's motion now."

Mr. Marshall: "I wish to point out the difference between the motion and the amendments, and I cannot do so if I am not allowed to make a comparison."

Mr. Speaker: "The hon. member must not make a comparison."

Mr. Marshall: "The object of my motion is to mobilise national resources. It merely suggests a policy, which should be adopted; but the amendments deal with the administration of the monetary system and with banking methods. If the House agrees to the amendments, it will make the whole proposition appear ridiculous. Let us send the motion and the amendment to the Prime Minister, Mr. Menzies, and he will brush it aside as something of no consequence. What is the difference between the financial position of a farmer and of a businessman about to become bankrupt? Why should not the businessman also be protected in the amendment? What is the

difference between a farmer and a worker who has lost his equity in his home? Why should not the worker also be covered by the amendment? What is the difference between a farmer and any person suffering as a consequence or a financial system that has almost reduced us to a state of serfdom? There is no difference. If the amendment is agreed to, the Federal Government would naturally inquire why only one section of the community — and a small section at that — should be singled out for special treatment? Because of the intricacy of banking administration, I did not touch on that subject. I do not profess to understand it, but I do know what policy should be adopted by a Government."

Mr. Hughes: "What is intricate about banking administration?"

Mr. Marshall: "There is a multiplicity of complications. There is one to which the member interjecting has often referred and which I shall touch on later in my reply. Although the hon. member sets himself up as an exponent of banking, he is as far from actually understanding this position as the North Pole is from the South Pole. Take one aspect, inflation."

Mr. Hughes: "After listening to you for years, too!"

Mr. Marshall: "Many repercussions are likely to happen in the administration of our banking system, especially in the handling of what is the substance of everyday life—money. But I do not want to touch on those aspects now. I am dealing only with the amendments. If the amendments are carried, then I hope the motion will be defeated, because I do not want to appear ridiculous."

Mr. Hughes: "You will not play unless you are captain."

Mr. Marshall: "I want something that is sound, irrefutable, undeniable. My motion is merely a matter of policy; it expresses a desire to conserve natural resources by a national institution. Let those expert in administration give effect to the policy which the motion seeks to put into force, I am not prepared to say what the effect of the amendment under discussion would be, but I know that the amendment moved by the member for East Perth would, if carried, definitely lead to inflation."

Mr. Speaker: "We are not now discussing the amendment of the member for East Perth."

Mr. Marshall: "Nor do I propose to touch upon it, but inevitably it would lead to inflation."

Mr. Speaker: "Order" **Mr. Marshall**: "I want to persevere. I rose to say that I hope members will leave the motion as it stands. I have received more letters and telegrams of congratulation upon my motion than have received for anything else I have done in Parliament — not that I have done so very much. Unlike the member for Guildford-Midland (Hon. W. D. Johnson), I do not profess to be the only champion for the emancipation of the people. Ever since the motion has been moved I have received letters from rural districts."

Mr. Speaker: "Order! We are not discussing the motion now."

Mr. Marshall: "I am not discussing it either. I have received letters from people in rural districts informing me that they are directing their representatives in Parliament not to vote for the amendment. They tell me that their representatives will be circularised to that effect. I hope members will not attach to the motion all these frills, which, after all, are really matters of administration and have nothing to do with policy. I hope the amendment will be defeated."

Amendment (Hon. C. G. Latham's) as amended, put and negated.

(To be continued in next issue.)

Unemployment and Government

(Continued from page 4)

Yallourn power station in one-fifth of a second at a cost of about one farthing.

It is a wise rule to question the real meaning of observations capable of affording two inferences. Errors arise from our acceptance of statements of which we only "suppose" we know the purport.

A study of the "Manifesto of the Christian Social Order on the Problem of Unemployment," and of the "Bishops' Statement on Social Justice" on the rights of the individual, show that, today, the words of St. Paul are inept. The individual is entitled, not to the right to do the work which others would compel him to do, but to his inalienable right to life, liberty and the pursuit of happiness. It is the will of the people that such results be attained. It is the business of our Parliamentary representatives to transmit the desires of the people for these results, and to make known to the public the names of the individuals who are impeding the will of the people.

It is the business of financial experts to reform the financial system to meet the requirements of the people. It is the business of individual Christians to seek the help of their fellow Christians to make their demands for a reconstruction of the social order upon their representatives in all Government bodies. They must demand the results they want without a plea for the continuance of the tyrannous and unjust method of paid employment alone, which will eventually reduce the world to ashes.

AN EXPERIMENT IN DEMOCRACY

(Continued from page 5.)

not? I support the Leader of the Opposition with a view to improving the clause up to the point where it will be worthy of being turned down altogether.

The Committee divided on the amendment with a majority of three for the Noes.

Amendment thus negated.

The Hon. R. S. Richards: I understood that yesterday Mr. Whittle was prepared to agree to "may" being deleted and "shall" inserted, leaving "next" in the following line to stand. I move after "held" in the seventh line to insert "and the majority decision of ratepayers at such poll shall be binding on the council." My idea is that once a poll has been taken and the ratepayers have expressed their views the majority decision should be binding on a council.

Mr. Whittle: The poll is only a consultative one, and as Mr. Richards' amendment will make it mandatory I cannot accept it.

Mr. Thompson: According to Mr. Whittle, if 40 per cent, of the ratepayers sign a petition and a council considers it worthy to have a poll, after the ratepayers vote the council will please itself whether it gives effect to their decision. That is a most ridiculous position. If a council agrees to a poll being held, it should abide by the ratepayers' decision.

The Hon. M. McIntosh: Although 40 per cent, of the ratepayers might sign a petition for a poll only 20 per cent, might vote. Do members say that a council must abide by such a result? The whole thing is too silly for words, and it would only humiliate councils.

The Hon. J. McInnes: Does the Minister really believe it would be too silly to do what is proposed? If so, why does he insist on the inclusion of the proviso in the Bill? Mr. Whittle has got himself into a knot over the matter and shown himself to be undemocratic so far as the ratepayers are concerned. If we agree to Mr. Whittle's suggestion we will leave the position as it is at present. We should not waste the time of the House in trying to satisfy some aspiration on the part of the honourable member. If the amendment is not agreed to we should throw out the whole clause.

Mr. Lacey: If this Committee can prevent Mr. Whittle from doing something undemocratic the time spent in doing so will be worthwhile. The Local Government Act contains provisions, which prevent local governing bodies from whittling away their funds. It would be wrong to permit a council to take a poll on various matters, leaving it then to the council to decide whether or not it should adhere to the result of the poll. Mr. Whittle asked Mr. Thompson what kind of council would fail to respect the decision of a poll. If the council will carry put the result, why not mention it in the clause? In view of his statement, Mr. Whittle must agree to the amendment, despite the fact that it has been moved by a member on this side. The provision should be made mandatory so that the council will know that the result of the poll must be observed.

Mr. Macgillivray: Some of the remarks regarding Mr. Whittle are uncalled for. Much has been said regarding democracy, but democracy does not begin and end with the people. The institutions, which represent the people, are also concerned, and a local governing body is one of those institutions. If 40 per cent, of the ratepayers said they wanted a poll to be taken the council would agree. Few councils would dare to take action against the views of so many of the ratepayers. It

is well known in psychology that people see in others what they fear most in themselves. It has been argued that a council might not carry out the views of the ratepayers, and that same argument could be used by saying that Parliament might not carry out the instructions of the taxpayers. I know that it would carry out the views of the majority of them. I am not altogether opposed to the acceptance of the amendment moved by the Leader of the Opposition, but those doing local Government work should not have to abide by a mandatory provision.

Mr. Craigie: Mr. Whittle introduced this matter because the Prospect Council is faced with an important question, that is, whether the Town Hall should be in one part of its area or in another. We are trying to make the decision of the ratepayers something worthwhile by seeing that the views of many of the ratepayers are obtained, but Mr. Whittle feels that the decision of those ratepayers may not be in accord with the views of some of the members of the council, and so he hesitates to agree that the decision of the many ratepayers should be accepted. If he wants to be helped in his hour of trial, he must accept the amendment moved by the Leader of the Opposition. Unless the views of the many are accepted, it is no use having a consultative poll. In the interests of true democracy Mr. Whittle should agree to the Hon. R. S. Richards' amendment.

The Hon. R. S. Richards: The clause will be imperfect enough even with the words, added. Even though it is agreed to make it mandatory I shall not support the clause in its amended form.

* * *

(The amendment was negated without a division, and the whole clause thrown out. Apparently the worthy members tired of considering this experiment in democracy, discussion of which held up a Government Bill. —Editor, "N.T.")

A SAD INDICTMENT

Under this heading, the following editorial appears in "Rydge's" December issue:

"On the twenty-first day of November, the Hon. A. W. Fadden, Treasurer of the Commonwealth of Australia, delivered his budget speech in the House of Representatives. This speech, delivered during a period of Empire crisis, disclosed that for the financial year 1940-41 the nation's expenditure will total £276,623,000—3 record in the history of Australia.

"To provide this colossal sum, taxation has been increased most substantially, and large loans will have to be raised. Big personal sacrifices will have to be made by every individual in Australia, rich and poor alike. Never before in our history has any budget speech been made which so vitally affects the pockets of the people and the safety of Australia.

"And how did our Parliamentary representatives behave during this important 'speech'? Our daily newspaper reported as follows: 'Members of Parliament took little interest in Mr. Fadden's speech. While he was speaking many members played billiards, talked in the lounges, or took afternoon tea. Twice there were calls for a quorum. Less than one-third of

the benches in the House were occupied throughout the speech.'

"What a sad commentary upon the men we elected to look after our interests! And this in a time of war, in a period of national emergency!"

* * *

We can, perhaps, tell "Rydge's" why the business of the Budget failed to interest many of our representatives. Their apathy did not necessarily mean a lack of concern for their equally apathetic constituents, for they knew that their vote had already been sold, via the Party Machine, to the highest bidder—as it is on every issue which goes before our party-ridden Parliament. Knowing the still further misery and suffering that is to be imposed by the new Budget, knowing it for what it is, the farcical financing of a war by taxing and pawning the people while the Commonwealth Bank lies hamstrung in the hands of the private bankers, we endorse "Rydge's" words—"A sad indictment."

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United Democrats' Report

From Headquarters, 17 Weymouth Street, Adelaide.

On account of the political drama being enacted at Canberra during the first week of December, and until we saw which way the conflict should be resolved, we withheld, meantime, our democratic ammunition—our leaflet campaign for victory without debt. It may be that we expected too much from Labor, or perhaps underestimated the ferocity of the lions in their path, but we mostly agree that we are keenly disappointed with the outcome. We should have thought that the Government's extremity—lack of voting strength—was Labor's opportunity. Doubtless this chapter in Australian political history shall go down as the Story of the Great Compromise. However that may be, it shall not damp our ardour, but rather intensify our efforts in a wide educational campaign.

Supplies of leaflets for distribution — already mentioned in an earlier issue — will shortly be available. Will all who are willing to lend a hand in distributing these kindly communicate with headquarters, mentioning what district, or section thereof (naming the streets, if possible), they are prepared to do? Such information will prevent overlapping and waste, and enable the canvass to be systematic. Some have already offered their services and some have helped with funds. We need both. Here is a great opportunity for those who are wondering what to do in the Christmas holidays!

The last lunch-hour meeting for the year will be on Friday, the 20th inst., and it has been proposed that this should take the form of a special Christmas luncheon. Such occasions have been successful in the past, and it is up to members to make it as successful again this year. Will those who intend coming kindly intimate to headquarters at once? It will help greatly with the catering.

Christmas Holidays. — Members are reminded that the office will be closed for at least a week, including Christmas and New Year's Day. Exact dates will be given next week.

W.A. NOTES

From Electoral Campaign H.Q., 81 Barrack Street, Perth.

Special Notice. — A river and ocean trip under auspices of the Subiaco branch of the Electoral Campaign will be held on January 19 (Sunday). The S.S. "Emerald" will leave Barrack Street at 10 am. Tickets, which are procurable from headquarters, 81 Barrack Street, or from Mr. Willcocks, 114 Gloster Road, Subiaco, are 2/6 each. Children will be half-price, payable at boat.

All members from country districts who would like to join in this outing are asked to reserve tickets (money in advance). This is to avoid disappointment and a last-minute rush. Please help to make this a really successful trip. Your presence will make it certain. Midland Junction supporters are requested to contact Mr. Wright, chemist, Midland Junction, for reservations.

A Special Appeal for Funds for the Christmas period is asked of all groups and branches. Headquarters will acknowledge all donations. Remember, the fight for economic democracy is entering on a crucial stage. It behoves all members to do some stocktaking and prepare for a forward march in the New Year. Remember, the campaign must be kept functioning. Christmas cards are on sale at headquarters at 2d each. Select a book as a present. Full stocks of books on hand. Have you read "The World's Conundrum," "The World-Government Plot," or "Victory Without Debt"? Special Item. —Wongan Hills Group is holding a ball on New Year's Eve. Surrounding districts are asked to support this great effort. Get in touch with Mr. J. R. Hewitt, secretary, Wongan Hills Group.

NEWS AND VIEWS

From an American Contemporary

Sen. Wheeler, Montana, showed recently how Kuhn, Loeb and other bankers got over nine millions for underwriting securities of the Mo. Pacific Ry., while the workers and officials got about six million to run the road. Period 1921-'30.

Former French Minister of Aviation, Pierre Cot, refuted charges that the 40-hour week led to unpreparedness in France in a recent broadcast from New York. Cot accused the high command of refusal to build up air strength, and assailed the greed of bankers and industrialists.

Hon. Wright Patman says army volunteer enlistments for Texas (six million population) was 6,500 during the last six months, while for New York (12 million population) it was only 5,500. Do the Jews of New York (three million population) want to destroy Hitler?

In the Reichstag elections of 1928, the Nazis won only 12 seats, although only a few years previously they had won 32. But at the 1930 elections they increased their poll from 800,000 to 6,500,000 and won 107 seats. Hitler owes far more to the Economic Blizzard than he does to the Versailles Treaty. The two together made Europe what it is today. The money power is responsible for both.

—"Money," New York.

SOCIAL CREDIT MOVEMENT OF SOUTH AUSTRALIA

Members and friends please note that the next monthly meeting of the Movement will be held at the A.N.A. Buildings, Flinders Street, Adelaide, on Thursday, December 19, at 8 p.m.

After the business of the meeting, an address will be given by Mr. F. J. Day—"Paying for the War."