

ON OTHER
PAGES

HEIL
CURTIN'S
SOCIALISM!

(See page 5.)

EVERY FRIDAY

THE

PRICE 4 PENCE

NEW TIMES

Vol. 8. No. 3. MELBOURNE, FRIDAY, JAN. 23, 1942.

Registered at the G.P.O., Melbourne, for
transmission by Post as a Newspaper.

Now, when our
land to rain'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).

Aliens May Join The Army

NOT REQUIRED TO TAKE OATH OF ALLEGIANCE!

Loyal Australians have been simply astounded when they have heard for the first time that "friendly" aliens can be enlisted without being required to take the oath of allegiance. Many have refused to believe it until shown the evidence "in black and white."

We have received a circular copy of the following letter, which is, no doubt, the harbinger of a flood of similar letters to members of Federal Parliament and the Army Minister from outraged citizens who take seriously their own loyalty and democratic responsibility:

The Rt. Hon. F. M. Forde, Minister for the Army, Parliament House, Canberra, A.C.T.

Dear Sir,—You are reported in the "Mirror," 6/1/42, as saying:—"There is no bar to the enlistment of friendly aliens in the Militia or in the A.I.F. . . . (Friendly aliens) could be enlisted without being required to take the oath of allegiance as is the case of British subjects." Your statement fills me with anxiety. I understand that your predecessor in office had promulgated such a regulation, but I had every confidence that the annulment of this regulation would be one of your first ministerial acts. Since you have not annulled this regulation, but, on the contrary, affirmed it by publicity, I am compelled to infer that you stand idly behind it.

This regulation challenges the fundamental principle upon which the solidarity of the British people has rested for 1000 years, and it challenges the control of our Sovereign Lord, the King, over his armed forces.

That this institution of the British Crown is the foundation of British solidarity is a principle I am sure you will, not DARE to challenge; the great constitutional authority, Dicey, establishes this point beyond all dispute. In our loyal allegiance to our Sovereign, loyal British citizens find a common focal point, no matter how widely they may differ on other matters. Further, our Sovereign becomes the supreme point of cohesion in times of danger and increases in value to xxxin direct ratio as the danger increases.

Under these circumstances I best regard your adoption of this regulation as the act of a knave or a fool. For if you are doing it with a guilty knowledge of what you are doing (which I do not believe) then you are a knave; if you are doing it in ignorance then your action must be described as folly.

Those who desire to destroy us as France was destroyed, recognise clearly, as does Dicey, the extreme value to us of the office of Sovereign.

They are ceaselessly advocating by inference (THEY DARE NOT DO SO OPENLY) in the press and over the air, the subordination of our King in some Federal union. If this Union were achieved we would never be free to accomplish our own destiny; and would become a polyglot, under the direct of a few ambitious power-maniacs.

Returning to the consideration of

this regulation, I would ask you, Sir, this question:

"Since you are prepared to dispense with the oath of allegiance from aliens, why do you retain it in the case of loyal British-born subjects?"

It would appear that the only answer you can give is that you regard the oath as being a FORMAL matter. This would be a very serious admission, for if you admit that a soldier's oath has only formal value, we have no option but to infer that you attach the same valueless value to

(Continued on page 8.)

CANADIAN COMMENT ON OUR "BANKCONTROL" LEGISLATION

The meagre news report on the licensing of the banks in Australia failed to give any essential details of the proposed Government action, beyond stressing that the banks had agreed to it. However, this tit-bit of information is not without significance.

It will be recalled that when the Alberta Legislature passed an Act providing for the licensing of banks and their staffs, as a means of establishing a democratic control of monetary policy within the Province, the effect was something like exploding a bomb in every financial centre of the world.

Fury and consternation broke out in the financial press in the entire English-speaking world—and, for all we know, in other countries also.

The first point to note is that no such consternation, or even mild criticism, has been evoked by the Australian Government's action. It can be assumed, therefore, that the financial powers are not alarmed by it. This seems to be borne out by the fact that the Australian banks have agreed to be licensed—and have thus indicated to their fraternity elsewhere that there is no cause for alarm. This difference in the respective reactions to Alberta's bank licensing legislation and to the proposed licensing of banks in Australia is plain evidence that whatever the intention may be in the latter case, the Australian banks are satisfied that they will continue to dictate financial policy. In other words, the conditions under which they are to be licensed will not decrease their power.

International finance knows that once its power is successfully challenged in one country, its dream

SUNDRY NOTES ON THE NEWS

A charge of counterfeiting was heard in the Brunswick Court on January 10. It appears that the police did a good job in apprehending the accused. Now that the police are hot on the trail of counterfeiters, it should not be long before they locate the criminals who have counterfeited the millions of money that show as bank deposits in excess of the currency legally authorised, and circulated by the Federal Government. Here's a real job for Mr. Duncan and his men!

CHURCHILL'S BRITAIN.

Just plain K. A. Murdoch puts the view, in his own "Herald" of January 10, that "Churchill's Britain" is greater than "Lloyd George's Britain," and that "she will bear the ark of liberty until victory comes." He omitted to mention "Wall Street's" Britain—but maybe there are no such owners after all; perhaps it does belong to the people of Britain. In any case, after such statements it is difficult to understand how the same writer could be associated with the Federal Union plot, which advocates the overthrow of our Monarchy, unless, perchance, he only uses his title (Sir) when espousing the "Wall Street" cause.

PUBLIC APATHY. This disease

is not exclusive. According to a report in the "Herald" of January 10, "the German Government wants public apathy, which is described as the fundamental factor in Nazi war psychology." This should convince sceptics that the war against apathy carried on by our public men and Press demonstrates that they really are anti-Nazi, and that it is not for the purpose of covering up the inefficiency of our socialistic planners.

BANKERISM IN CHINA. The new Chinese foreign exchange control, consisting of British, American and Chinese members, is reported to have met in Chungking. In this connection it will be recalled that Sir Otto Niemeyer (director of the Bank of England) representing the Bondholder Corporation, recently visited China and negotiated some special industrial concessions on behalf of interests unnamed. Well, all things considered, it appears that China is in for a sticky time—especially after the present conflict.

WAR DEBT WIPED OFF. Some time ago it was announced in the press that Canada would cancel the present war debt owed by the British Government. One report in the "Herald" of December 31 said: "The debt was carried in Canada's budget and has therefore actually been paid by the taxpayers." A few more wipe-offs may be expected to prevent the crazy financial system from toppling to destruction; but, until the manufacture of "cheque money" is removed from the power-drunk private bankers, the world will continue to have worldwide bankers' brawls in the form of wars.

DARWIN'S BEER. Members of the Darwin war-effort committee have demanded the removal of the administrator (Mr. Abbott) in favour of a more energetic and competent man, according to the "Sun" of January 10. The report stated that he failed to produce required: foodstuffs and accommodation, and that he interfered with the beer supplies! The Darwin people at least have the correct idea of demanding results from their paid servants, and have set an example which all electors should apply to their local member. Electors' war-committees are a bright idea which should stimulate our national effort—here's an idea for campaigners.

THE LAND ARMY. Girls aged 15-19 of the "land army" made a good job of fruit picking at Ceres. According to a press report, "it looks as if the girls will be justified in

(Continued on page 8)

(Continued on page 7.)

How to Win the War — and the Peace

A Challenge to Every Britisher

By ERIC D. BUTLER.

(Continued from last issue.)

There seems to be a type of mind in this country which believes that the more men we can get into the army, the greater our fighting strength. It is, of course, recognised that we must have men in industry to manufacture the war equipment for the military forces to use. But the question of food production is apparently regarded as of no serious consequence.

It should be perfectly obvious that the production and distribution of food is the very basis of our national strategy. All the armies and equipment in the world will be useless unless there is adequate food. Napoleon once said that an army marches on its stomach.

Those people in a position to speak with authority are becoming very concerned about primary production in this country. If the present policy of restriction, and, in some cases, actual destruction, is pursued much further, it is quite likely that we may be faced with an actual shortage. "Planned production" is an ideal for which Finance has been striving for years. (The reader is referred to my book, "The Enemy Within the Empire," for detailed evidence on this matter.)

Of course, if we had adequate finance, we could consume far more of our own produce than we are doing at present— and, more important, we should be building up really big decentralised stores of reserves in case this continent is actually invaded and all food production curtailed. But no. There is still a "money shortage." Therefore, we set up "boards" to control marketing. This necessitates the wasting of thousands of people who could be better employed. The Apple and Pear Board is a glaring example of this type of madness. It has been shown quite definitely that, we could consume every apple produced in Australia if the people had the money to buy the apples.

An actual experiment of feeding children in the poorer class areas in Melbourne on the Oslo meal, consisting of apples, wholemeal bread, oranges, milk, etc., over a period, gave remarkable results. But only a few children out of thousands could be fed under this scheme because it was a charity scheme. When the money was all used, the scheme stopped. There are tens of thousands of Australian children today who are not receiving an adequate diet, not because there is a shortage of food, but because there is a shortage of money. Surely the future of the coming men and women of this nation is one of the things we are fighting for in this war?

While the Government and various boards urge us to eat more lamb chops, drink more milk, eat more oranges, etc., we are also told that we must sacrifice to buy war savings certificates in order to fight the war. Talk about lunacy on a grand scale!

Never mind! When the financial system has centralised all Australia's population in one or two centres and the primary producers are ruined, there will be no problem of too much. We will have an actual scarcity. Now, just think of the beauty of such a situation for the bureaucrats! The Government will then have to form another board to ration the limited food supply. Think of the number of bureaucrats who will be employed to fill in forms! The saving in paper will astound everyone. And the financiers will be happy. But it won't help to win this war for the people.

Even from a military viewpoint, because the winning of a modern war depends to a great extent upon the morale of the civilian population, the Government should see that the people have sufficient money tickets to obtain the highest possible standard of living that, the country can provide.

Of course, the-money-is-hard-to-find exponents desire us to believe that we must take money off the people in order to make war equipment. But this means that people will not be able to buy the apples and other foodstuffs which the various Government boards are spending the taxpayers' money to advertise. And I would challenge any orthodox economist to show me how an apple orchard or a dairy farm can be used to produce war equipment. The idea of having sufficient money to buy all the apples, and to build war materials also, doesn't seem to have occurred to these "experts."

One of the worst features of the growth of boards as a result of the money shortage is the destruction of democracy—the very thing we are fighting for.

Mr. C. H. A. Eager, K.C. M.L.C of Victoria, summed this matter up when he said:

"Our democracy is running amok with regulations, and the rights of citizens are being trampled underfoot by the multitude of bureaucratic boards and other authorities. Some boards have exercised their powers with prudence and moderation, but many others have only used the powers conferred on them to set themselves up as dictators. . . We are fast entering on a new form of government—a cryptocracy—in which boards are entrenched in their crypts behind closed doors and from which they issue ukases with the force of law, Parliamentary control is non-existent because Ministers will not take the responsibility for the conduct of the boards."— (Melbourne "Herald" Nov. 1, 1941.)

THE LUXURY TRADE PROBLEM.

I will now make a brief reference to the luxury trade problem. We have heard a lot of vague, guarded statements about this matter. But we have yet to hear a clear, definite statement about the thing considered to be luxuries by the Government. If, for example, vacuum cleaners are considered luxuries - and I have no doubt that we can do without vacuum cleaners until after the war - then let the Government say so. The task is to transfer the resources used in manufacturing vacuum cleaners to the manufacturing of war equipment. The obvious and simple thing for the Government to do is to approach firms possessing equipment which can be turned to the production of war equipment, and to ask these firms to participate in the national effort. There can be no doubt that all these engaged in producing luxury items-or, shall we say, non-essentials in a national crisis - would be quite willing to produce war equipment if paid sufficient to recover all their financial costs.

If firms cease manufacturing luxuries, there will be no luxuries to buy - and that is the end of the matter.

The idea of taking money off people under the guise of transferring resources used for non-essentials is not necessary. This is directly camouflaging the colossal swindle being foisted upon the public by financial gangsters.

CHAOS STILL GROWS.

Should any reader believe as a result of "stirring speeches" and propaganda that the vital issue of a total war effort is at last being tackled, let me quote a few random extracts from recent issues of the daily finance-controlled press itself.

The Melbourne "Sun" of January 12, 1942, reported the start of the strike in the Commonwealth Aircraft Corporation works in Sydney. Since then there have been some amazing accusations of inefficiency and disorganization. Those moralists who prate about the workers being the cause of all industrial troubles - particularly in the big monopolies - must have been astounded to learn that the men struck because they claimed that they are being paid high wages to do little.

In the Melbourne "Herald" of January 17, 1942, a similar report appeared. This report dealt with the claims by 100 shop stewards of the South Australian metal trades unions that chaos was increasing. A careful perusal of their complaints reveals that the cause of most of the trouble is over-centralisation of industrial units.

I have heard hundreds of similar first-hand reports from many quarters. Significantly enough, most of the allegations relate to huge, centralised industrial units - generally State-owned. As I have shown, this centralisation of industry isn't a policy of engineers; it's the policy of private finance.

Surely the most absurd example of the ridiculous policy being pursued in this country is the collecting of pots and pans for aluminium. For months Dr. Bradford, one of the designers of the Sydney Harbour Bridge, went up and

(Continued on page 3.)

LOUIS D. BRANDEIS

The late Louis D. Brandeis and the late Menaheem Usaishkin have been memorialized at Tel-Aviv and in the Emek, and the first named in London as well. Both were Jews almost unknown to the great public, so that what is now said about them and who knew enough of them to say it is of interest.

Besides Mr. Winant and Lord Snell, representatives of the Foreign Office and Colonial Office attended the London meeting, according to the "The Jewish Chronicle."

Lord Snell said Brandeis was "more than a leader of his own people - a leader and counselor of mankind." The American Ambassador said that "more than any other American jurist, he had related economics to law." Dr. Chaim Weismann said Brandeis was "the greatest Jew the American community had so far produced. President Wilson consulted him with regard to the drafting of the Balfour Declaration in 1917." The Leeds professor, Dr. Brodetsky, said that "at the end of the war it would be largely the Jews of the U.S.A. who would lead in the problems of the resettlement and unfortunately they would be without the guidance of Justice Brandeis." At Tel-Aviv, Julius Simon, Treasurer of the Palestine Economic Corporation, said "Brandeis was a synthesis of Herzl and Achad Ha'am, he believed in Hertzl's political conception and also in the principle

of Achad Ha'am that quality is more important than quantity." At the first municipal meeting of the Jewish New Year, the mayor of Tel-Aviv, Israel Rokach, said: "Usaishkin, who was wrapped in Jewish tradition, taught us to love our fatherland; Brandeis, who was far from tradition, but close to his people, from his high position in a free country remembered his nation, his second homeland, and fought for it." "His nation," is obviously the Jewish nation and "his second home" not the place (America) where he lived.

A correspondent writes: - I believe I am right in saying that it was at an interview arranged with remarkable celerity as Douglas was waiting to embark at New York that Douglas, who had not previously heard of Brandeis, first fully appreciated that those operating the financial system knew exactly how it worked and were not in the least interested in getting it to work any better. "I described to him," said Douglas, "the details of the financial system and the results which ensued. He listened with close attention and without raising the slightest objection, and at the close sat back put the finger-tips of his two hands together and said: "Very well; and now what are you going to do about it?"

Winant's remark quoted above is in answer to those who innocently remark that Brandeis was a lawyer not a banker.

TO OUR READERS

You may obtain your copy of the "NEW TIMES" from any authorised newsagent. Should your agent not have supplies, please ask him to communicate direct with New Times Ltd., Box 1220, G.P.O. Melbourne, C.1, Tel: MU2834

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

Subscription Form

To New Times Ltd,
Box 1226, G.P.O. Melbourne, C1
Please forward me the "New Times" for.....

months, beginning with issue dated.....19.....

cheque
I enclose postal note for the sum of.....
money order

Name.....

Full Postal Address.....

Date.....

Please fill in name and address in block capitals.

The subscription rate to the "New Times" is £1 for 12 months; 10/- for 6 months; 5/- for 3 months. Post free.

SENATOR DARCEY'S BUDGET SPEECH

(Continued from last issue.)

Figures have been quoted by every speaker on the Opposition side, and I also intend to present some figures in refutation of the suggestion by Senator Spicer that the cost of living has increased by only 10 per cent, since the outbreak of war. Indirect taxation is responsible for a far greater increase than that. Figures issued by the Commonwealth Statistician show that in June, 1914, taxes in Australia amounted to £23,161,000, whilst in 1940, the total amount had increased to £144,397,000. All taxation increases the cost of living and lowers the standard of living. New Zealand has been referred to as a country which we should emulate, but there the average family pays £128 per annum in taxes, or 41 per cent, of its total income. The result is that a workman in that dominion has to work for five months of the year merely to earn the money with which to pay his taxes. New Zealand has sold out to the private banks and is utilising national credit to no greater degree than in Australia. That is why taxes are so heavy in that dominion. Taxes in New Zealand have increased from £5,000,000 in 1914 to £42,000,000 in 1941, an

increase of 800 per cent. Indirect taxation acts like an anaesthetic for by that means taxes are taken from a man's wages without his being conscious of the fact.

Interest bills absorb nearly the whole of the revenues of various ventures. The Sydney Water and Sewerage Board had an income in 1937 of £3,086,763, but interest and exchange costs amounted to £1,679,469. While the various railway systems of Australia earned in fares and freights last year £12,500,000, their interest bills totalled £11,459,000. Is it surprising, therefore, that railway fares and freights are high? When the Commonwealth was established, six States federated. There are now seven States, and the seventh is the State of poverty. That fact is borne out by the size of the national debt. I remarked earlier in my speech that the war could be financed without further taxes if full use were made of the national credit. I have cited many authorities in the past in order to show that the banks do not lend money. The greatest authorities point out that the banks are institutions for the creation of credit. The total sum held by the nine associated banks

in Australia prior to the war was £14,000,000 worth of notes. . . . The rest of the note issue was in the hands of the public for carrying on the retail business of the nation. In the first year of the war the associated banks bought war bonds and treasury bills to the value of £67,000,000. Many financial reformers say that the powers of the banks to create credit are unlimited, but no such statement has ever been made by anybody having a right to pose as a reliable authority on monetary reform. The banks certainly do create credit. I have shown that in the first year of the war, when they had only £14,000,000 between them, they bought £67,000,000 worth of securities. How do we get into debt to the amount of hundreds of millions of pounds? There was no more currency in circulation in Australia at the end of the last war in 1918 than there was when the war started. The assertion by honourable senators opposite that we cannot carry on the present war unless the people continue to buy war bonds and war savings certificates is utterly untrue.

Senator Allan MacDonald: The present Prime Minister has said that.

Senator Darcey: I have not heard of it. The parties now in Opposition left the country in such a mess that the Labour Party had to do something to fill the breach.

Senator Spicer: What does the present Government propose to fill it with?

Senator Darcey: It would be useless for me to reply to that interjection, because the honourable senator stated this afternoon that it was impossible to fill the breach. One of the greatest writers on world affairs, Mr. J. B. Priestly, stated:—

"There is only one sphere of action in the more civilised countries to-day in which men find it necessary, when describing the ordinary operations there, to use metaphors and similes drawn from mediaeval brigandage, and that is the world of high finance. Thus I cannot help feeling, in my innocence, that there must be something strangely anachronistic, crude, violent, barbaric, about that world; and that it is therefore time it was brought into the twentieth century, cleaned up and civilised."

Senator Spicer said that the bank interest rate had fallen. If the banks lent £100,000,000 last year at 5 per cent, interest and could create £200,000,000 this year, they could now afford to lend money at 2½ per cent, because it would cost them no more to create £200,000,000 than £100,000,000. The fact that money is created by the banks is beyond dispute. Mr. Priestly further said:—

"A corporation is only a pipeline arrangement for bringing together capital goods and labour; and since present taxes exceed profits, taxes are levied on goods and wages. Taxes crush the buy-

ing power of wages. In nearly every purchase you pay—

- "1. A corporate income tax.
- "2. An excess profits tax.
- "3. A capital stock tax.
- "4. A petrol tax.
- "5. A manufacturers' excise tax.
- "6. A personal income tax.
- "7. A commodity license tax.
- "8. An occupational license tax.
- "9. An electricity tax.
- "10. A communications tax; and
- "11. An insurance tax."

All excessive taxation is due entirely to the payment of interest. We should get down to the real cause of our financial trouble, which I have always claimed is the unscrupulous use of money power. The destiny of the people is in the hands of their governments. If we cannot place the blame for the present world conditions upon the various governments throughout the world, who can be held responsible for them? Incompetent and corrupt governments have brought the world to the state in which we find it to-day, and Australia must accept its share of the blame for those conditions.

Senator Cameron: The previous Government.

Senator Darcey: Blame is attachable to all governments. I maintain that Australia has never had a government worthy of its heritage.

Senator Aylett: Until now.

Senator Darcey: The present Government has not yet had an opportunity to prove itself, but I believe that it will prove worthy of Australia. Abraham Lincoln once said:—

"The privilege of creating and issuing money is not only the supreme prerogative of government; but it is the government's greatest creative opportunity,"

Taxation is the cause of all the poverty and trouble in the world to-day. . . . [Since 1914] the sum paid in interest has increased by 600 per cent. The sooner the Opposition realises that we cannot continue in this way, the better. I am accused of quibbling, but I have stated facts which have been supplied by the Commonwealth Statistician. I will not have my honesty questioned. A man who quibbles is not honest; and I claim to be an honest man.

The President; Order! I ask the honourable senator to address the Chair and not to indulge in conversation across the chamber.

Senator Darcey: I bow to your ruling, Mr. President, and shall be glad to follow your advice. I shall tell the Senate again how the banks create money. The "Encyclopaedia Britannica," 14th edition, contains the following under the heading "Banking and Credit":—

"Banks create credit. It is a mistake to suppose that bank credit is created to any important extent by the payment of money into the banks. A loan made by a bank is a clear addition to the amount of money in the community."

I direct attention also to the
(Continued on page 6.)

HOW TO WIN THE WAR—AND THE PEACE

down this country trying to get people interested in the production of aluminium from our local bauxite deposits. But, like the men who tried to have our own oil resources developed, he met with little encouragement. Government departments were either not interested, or they didn't have any money.

The question of aluminium production is a national scandal. Of course, the production of aluminium is one of the big international monopolies connected with the Money Trust in U.S.A. Perhaps that is why, for example, in spite of State Government agitation, the Lake Campion aluminium deposits in West Australia have yet to be developed. (Personally, I believe that we would get greater efficiency and fuller use of all our resources if the State Governments had more control of war production. General policy could be dictated by the Federal Government.)

The following extract from an article in the Perth daily, "The West Australian," of January 7, 1941, is worthy of black type:

"A Japanese company, before the war, following tests of the Lake Campion material, wanted first call on the potash residues as a raw material for the production of aluminium. The West Australian agent has assured the syndicate that the Japanese company will be anxious to obtain all the syndicate's surplus alumina when the war ends."

While it may be true, as Mr. W. G. Hawke, Minister for Industrial Development in West Australia, states, that "certain of the bauxite interests of Eastern Australia have done everything possible to 'torpedo' Lake Campion," this only further demonstrates the fight for markets by industrialists. The root cause of the trouble is an inadequate money system.

Comment on, the following extracts from the Melbourne "Herald" of January 17, 1942, is unnecessary:

"Although 28 months of war have passed, evidence accumulates from many quarters that production is still far below what could be attained. . . . The "Daily Mail's" Emrys Jones says he was invited to attend a luncheon of industrial chiefs, where the truth about production was revealed; but the industrialists asked him, not to reveal their names. . . . The Daily Herald' says that production engineers are satisfied that Britain, with the present labour, plant and equipment, could double the output of war material."

Note.—Production engineers say that output can be DOUBLED. Then what is stopping the engineers? I have already given the answer. The reader cannot do a greater service to his country and Empire than by bringing this matter before his friends and associates.

Anything less than maximum production means the prolongation of the conflict before we ultimately win the military struggle. And the Prolongation of the war means the further pawning of the nation to the Private Banks—unless democratic action is taken by the people.

A SUMMARY OF PROPOSALS.

I think that I have now dealt with every phase, in a broad, general manner, of the necessary action required to obtain a maximum national effort without pawning our future in the process. We can summarise these as follows:

(1) The Federal Government, representing the sovereign people, should immediately take full control of financial policy—i.e., say how much money it requires to use all resources to the maximum. It should instruct the banks to make this money—or credit—available as fast as required. This would release all the energy now being spent in raising loans—mostly created by the banks in any case—and in "cadging" appeals—for more constructive purposes.

(2) As the Australian people are paying the real cost of the war in full, as it is fought, all money when created should belong to the nation as a credit and not as a perpetual interest bearing debt.

(3) The banks should be paid, like anyone else in the community; they should receive payment for their services once, and once only.

(4) I have shown that further taxation is unnecessary, is mainly a direct result of the debt swindle, and is seriously hampering the national effort. If the Government controlled financial policy, there would be no need for additional taxation. This would

release more people for the war effort and save business men from being buried in a sea of paper forms. These men would have more time to devote to real production matters.

(5) Once the Government had control of financial policy, it could switch all the resources not required for civilian use to the war effort without decreasing the supply of basic requirements for the people. Primary producers could be paid a reasonable price for their produce, and all the thousands of people wasting their time and other people's time operating the various boards and commissions could join in the national effort. The colossal waste of energy and manpower in various advertising "rackets" could be put to more constructive use. There would, under a sane financial policy, be no necessity for business people to indulge in all kinds of objectionable methods to sell their goods. Industrialists would have no necessity to worry about the post-war period and markets. They would devote their efforts solely to the immediate task of winning the war, confident that they wouldn't have a bitter fight to sell their produce in the peace to come.

(6) The morale of the people would rapidly respond to these moves. There would no longer be any fear about a depression after the war. Everyone would join in the national effort in a spirit of voluntary patriotism, determined to do everything possible to bring real victory closer.

(To be continued.)

The New Times

A non-party, non-sectarian, non-sectional weekly newspaper, advocating political and economic democracy, and exposing the causes, the institutions and the individuals that keep us poor in the midst of plenty.

Published every Friday by New Times Ltd., McEwen House, Elizabeth and Little Collins Street, Melbourne, C.I. Postal Address: Box 1226, G.P.O., Melbourne. Telephone: MU2834.

Vol.8. FRIDAY JANUARY 23, 1942. NO. 3

CHRONIC UNPREPAREDNESS

Strong criticism is being directed against the criminal neglect of persons in authority to make adequate preparations to meet the developments in Malaya, and beyond saying that we do not approve of Australian lives being sacrificed where air support is clearly inadequate, we will leave the Malayan tragedy to the critics to continue their attacks against the men immediately concerned.

But we do not finish at that. Right here in Australia there has been similar culpable neglect: No adequate protection has been provided for the people against air raids; there is no uniformity of railway gauge; there is a lack of ordinary equipment; and we have sent members of the forces away from the mainland without adequate equipment, preparation for organisation. We cannot blame the whisky drinkers and Malayan birds of passage for that. The responsibility belongs to the members of the Commonwealth Government, past and present, and their paid advisers. The men most responsible are still on the Government payroll, and we name them as follows: Stanley Melbourne Bruce, Richard Gardiner Casey, Earle Christmas Grafton Page, Robert Gordon Menzies, Douglas Berry Copland, Richard Charles Mills, Lyndhurst Falkiner Giblin, Sir George Foster Pearce, Sir Clive McPherson and Sir Claude Reading. These men are responsible because they have knowingly and intentionally fostered and perpetuated a private monopoly of the public credit and deliberately limited Government activity within the volume of funds created by that self-same monopoly. The Commonwealth Government has not acted on the basis of its resources, but on the basis of its "funds," and the quantity of funds available has been dictated by a private monopoly.

In Malaya, it was too "costly" to build aerodromes, and in Australia it was too "costly" to build, shelters, or to provide other requirements. The men named have betrayed and prostituted the Commonwealth Bank, and the members of the present Government will lay themselves open to a similar charge if they perpetuate the treason.

In the Melbourne "Herald" of January 17, 1942, we actually read this: "People whose presence in the Victoria Barracks area during an air raid is considered essential will be protected by deep shelters. For 'unessential' personnel slit trenches are being dug in the Domain." Could we have a more glaring example of the sheep and goat mentality?

These slit trenches are death-traps and merely serve to concentrate the so-called "unessential" people in a convenient place to be machine-gunned from the air. Every responsible citizen who values his life or the lives of his loved ones should communicate at once with his Federal representative and tell him that nothing less than deep shelters, properly equipped, will suffice, and that their construction must be undertaken immediately.

The other point mentioned is that troops have been sent away from the mainland without adequate equipment, organisation or reasonable preparation. This suggests either that there are men in high military office who are deficient in organising ability or that they have been hamstrung by lack of funds. In either case, the members of the Government must take full personal responsibility and see to it that the weaknesses are immediately removed. Not only so, but they must also see that Australian troops are treated as human beings, and that any officers who would treat them otherwise are cashiered.

Noble Philanthropy

"WASHINGTON, Jan 15 (A.A.P.)—The National Resources Planning Board considered a projected post-war programme to feed the starving European peoples and a full employment scheme, with the objective of vigorously maintaining the national income to at least a hundred billion dollars a year. The right to work, right to security, right to food, clothing, shelter, medical care and education, and a universal 40-hour week were proposed as part of the nine freedoms amplifying the Roosevelt-Churchill Atlantic Charter on which they are based. President Roosevelt transmitted the report to Congress as one outlining 'some of our major

objectives in planning to win peace'." —"Age", January 16.

Note that feeding the starving people of Europe is not the objective, but a by-product of providing work and incomes for Americans. Note, also that the first right of the American people is a right to work, not to sufficient purchasing power to enable them to buy all they want of the goods and services they produce.

S.C.M. of S.A.

The monthly meeting of the Movement will be held at the A.N.A. Hall, Flinders street, Adelaide on Thursday, January 29, at 8 p.m.

B. Burgess Secretary.

RELATIONS WITH RUSSIA

The January issue of "Current Notes," a publication issued by the Department of External Affairs, Canberra, devotes considerable space to Russian foreign policy, before and after the German invasion, and much of the information is worthy of note.

For example: "In chronological order the chief public acts of Soviet foreign policy in the first half of 1941 were as follows:—On January 10 three Soviet-German agreements were signed, the first regulating the Soviet-German frontier, the second dealing with mutual property claims and the transfer of population in the Baltic States, and the third and most important concerning trade between the two countries. By the economic agreement, the Soviet was to supply Germany with industrial raw materials, petroleum products and foodstuffs, in return for industrial equipment. In February a trade exchange pact was concluded with Switzerland, Russia to receive electrical equipment, generators and tools in exchange for grain, oil and cotton. . . . On February 26, a commercial and shipping pact with Russia was signed for a term of two years. **Providing for an exchange of oil and industrial products from Rumania, and cotton, manganese and other raw materials from Russia.**" (Our emphasis.)

One can only use one's imagination as to why Russia, one the world's foremost oil producers, should import oil from Rumania and export the same commodity to Switzerland, a neutral country. The policy which Russia adopted was, at that stage, still in line with the policy she had been following since her first series of pacts with Germany, prior to the invasion of Poland by Germany; that is, pacts were drawn up between the two countries whereby Russia supplied Germany with raw materials which were essential to Germany for the war against Britain.

"Current Notes" then goes on to quote a radio address to the Russian people on July 3, by M. Stalin, who, after referring to the initial advantage which Germany had gained by the treacherous violation of the non-aggression pact, justified pre-war Russian policy in these terms:—"Non-aggression pacts are pacts of peace between two States. It was such a pact Germany proposed to us in 1939. Could the Soviet Government have declined such a proposal? I think that not a single peace-loving state could decline a peace treaty with a neighbouring state, though the latter was headed by such ruffians and cannibals as Hitler and Ribbentrop."

That statement appears somewhat confusing when compared with an earlier statement of his, made on March 10, 1939:—

"The policy of non-intervention" means conniving at aggression, giving free rein to war; reveals an eagerness to allow all the belligerents to sink deep into the mire of war, to encourage them surreptitiously in this, to allow them to weaken and exhaust one another." >From this it would appear rather that M. Stalin has been beaten to the punch—that such, too, was Hitler's view of the policy of "non-intervention."

Under the heading "British Relations with Russia" there appears in "Current Notes" an interesting excerpt from an announcement made by Mr Eden in the House of Commons on June 24:—"The Soviet was not prepared to negotiate owing to anxiety not to introduce embarrassments into its relations with Germany." Readers will recall that the same "gentlemanly spirit" has been manifested in the latest pact made with Russia with regard to Japan, wherein we considerably permitted Russia to be excluded from declaring war against Japan.

Observers in some quarters are now beginning to ask why there is all this diplomatic manoeuvring to protect Russia's interests and to kow-tow to her demands, while Britain is thrust willy-nilly into every spot of warfare that appears on the earth's surface. In short, every effort appears to be made to see that Russia, and Russian policy, is in no way inconvenienced, and that every assistance, both military and economic is granted the Red Army, while the forces of Russia's allies—which has mainly meant in effect, up to date, Great Britain and the Dominions—are being dissipated over the globe: often mere handfuls of men, with insufficient equipment, munitions and air support. If our defence of Greece and Crete was dictated by the code of honour, THEN WHY DIDNT OUR STATESMEN DEMAND THAT RUSSIA CONFORM TO THAT SAME CODE OF HONOUR WHEN APPROACHED BY MR. EDEN, AND LATER, WHEN JAPAN DECLARED WAR ON THE ALLIES. Her Army in the East is even better prepared to take the offensive against Japan than were Wavell's meagre troops despatched to Greece. It is time that we ceased to treat Russia like a pampered Uncle whose every whim must be pandered to, and from whom we must accept every inconvenience and disconsideration, for fear he will not leave us anything in his will. If Russia seeks our assistance, then she should return the compliment, on the same basis as everyone else, by accepting the Allied Cause and all it stands for, and accepting FULL RESPONSIBILITY ALONG WITH US. We do not gain by an ally who begs of our assistance when she is in trouble, but leaves us to get out of our mess as best we can, when she is comparatively "safe and dry on the beach" again.

Perhaps in the reason for all these things lies something much deeper and of far greater ultimate significance than a simple military alliance for the defeat of all the Axis armies.

—HILTON ROSS.

IT SMELLS, MR. WELLS

It smells, Mr. Wells,
It smells . . .
Your, plan for man.
You would replace ruthless truth-
less
Dictators
By ineffectual, intellectual,
Imitators.
You would transform nations
Into experimental stations
For biologists
Oreologists
Or whatever your sort of snobbery
Calls your type of jobbery.
Either a fool
Or a willing tool,
"You lend your pen.
To corrupt men,
For you must know that "federal
control"
Would bind us body and soul
To the wheels of finance
Without a chance
Of escape.
That is the shape
Of things to come
For the dumb
Masses that you
Regard as a Zoo.
No, Mr. Wells, it smells....
Your plan for man
It smells.

—"Excalibur."

POST-WAR RECONSTRUCTION

MORE THAN PIOUS HOPES NEEDED

In British countries there is a growing impatience with politicians' platitudes about "new orders." There is also a growing understanding of the causes of our economic ills, and, consequently, of the practical steps to economic salvation. As an example, we cite the following article, entitled "Pious Hopes," appearing in a recent issue of the London "Weekly Review" (incorporating "G.K.'s Weekly"):

There is probably more inconclusive talk expended on what is generally referred to as post-war economic reconstruction than upon any other topic of the day.

Time seems to be available (in spite of the stress through which we are passing) for innumerable speeches by public men on this subject, and the conference of the Industrial Labour Organisation has recently added to their number. It may be (and probably is) true, as Mr. Sumner Welles pointed out last month, that post-war plans cannot wait till victory has been achieved; and it is significant, as a reflection upon the rottenness of pre-war economics, that economic reconstruction should hold such a prominent place in these so-called plans; certainly no one who has understood the enormities perpetrated in the name of economics in the past could grudge even precious time being devoted to an examination of the glaring faults of that system and to any effort, however arduous, to make them impossible in the future; but, while the utterances of our spokesmen on the platform and in the press seem to agree in condemning what, until recently, they have supported, it is still impossible to find in all the words spoken or columns written the least sign that our mentors either understand the causes of what they condemn, or possess a clear idea of the new system that they wish to substitute for the old.

We hear and read a good many platitudes about a new economic order that will give free play to individual enterprise, usher in an era of security, provide for the progressive improvement of the standard of living, etc.; we are even told of certain things that we must avoid in the future if these aims are to be achieved; there is criticism, for example, of restrictive tariffs, of selfish national policy, of destructive trade warfare, but all these things—good and evil alike—are the results, not the causes, of economic actions.

It is easy enough to say (and who would not say it?) that what the world needs and desires from an economic point of view is sufficiency for all, stability of prices, scope for individual enterprise and free exchange of goods, and release from the burden of debt, but these are ends, not means, and economy, like all sciences, is concerned with means. To state the obvious is in no sense to arrive at a solution of economic problems. What we require—but what we hardly ever find in the plans of our statesmen—is, first of all, a clear statement of the use and control of money and credit which will prevent these two universal factors in life from interfering with, and on the contrary cause them to facilitate the freedom and legitimate satisfaction of ordinary men; and, secondly, to discover and extirpate everything that stands in the way of this.

Mr. Sumner Welles, in the speech already referred to came nearer than most politicians, to fulfilling the second of these requirements when he said: "There is danger that special interests and pressure groups in this country and elsewhere will once again selfishly and blindly seek preference for themselves and discrimination against others."

These words, though they might take a first prize as an understatement, do at least point in the right direction. The next thing to be done (and unless it is done, nothing has been begun) is to state exactly what and who these "special interest" and "pressure groups" are then legislation must

be initiated to ensure their destruction. That would clear the ground for the inauguration of sound principles.

What are these principles?

They are so clear and so simple that anybody but a financier will be able to state them. First, money (using the term in its widest sense), must be confined to its original use—namely, as a convenient means of transacting exchanges of goods or services. Second, credit—that is, the granting to another, under promise of repayment, of the means of acquiring goods or services, must, if given on a national scale, be controlled by the Government of a country and by no one else; and, if arranged between private persons, the conditions attaching to it must be subjected to strict control by the laws of the land. Usury—namely, interest on an unproductive loan—must be prohibited altogether.

These principles, without which healthy trade conditions cannot

exist, and the economic freedom of the ordinary man must be jeopardised, are, as we have said, simple and unassailable in theory. What constitutes the difficulty confronting national Governments is the energy and courage needed to break the illegitimate power exercised by the present irresponsible controllers of finance.

Moreover, a mistaken idea may easily arise even in the minds of those eager to set things right. Financial control is in the hands of a cosmopolitan clique with beneficiaries in every country of the world; it is therefore sometimes thought that, in order to counter it, something in the nature of a world Government is necessary. Nothing could be further from the truth. Finance lives by subservience of nations and individuals in nations to its dictates. It will cease to live, as soon as the nations dethrone it in their own countries and begin to make themselves and their Governments responsible for the equitable use of money. One might go even further and say that the smaller and more compact the group managing finance, the more certainly is its abuse prevented, but so long as men recognise the nation as a desired unit, national finance and the control of currency must be in the hands of Governments.

Such a view does not in any way oppose international relationships and international trade. were nationalised. Logically, then, the real owners of Australia—the bankers—would

Surplus products should always be available for export when and where needed, but in order that international trade may unite, instead of embittering, nations, two complementary postulates must be granted: first, that the interests of the nation as a whole should be considered before those of profit-seeking traders; the second, following from this, that the great combines engaged in manufacture and distribution should be strictly controlled and prevented from usurping the functions of government.

It is time that our rulers abandoned the reiteration of pious hopes, and told us exactly how they propose to convert those hopes into reality.

CARAVAN CAMPAIGN

The caravan campaigners, who were temporarily held up whilst acquiring a fresh horse at Ardlethan, continued their journey by way of Kamarah, Barellan, Binya and Yehua to Griffith. Along this route they met with a warm welcome from "NEW TIMES" stalwarts, including Mr. J. T. H. Gosling, of Kamarah; Mr. and Mrs. P. Crane, of Barellan; and Mr. and Mrs. E. Newman, of Binya. Whilst in the Griffith district they were the guests of Mr. and Mrs. W. Ridley. Mr. Ridley is secretary of the Riverina Monetary Reform Council.

Owing to the fact that Mrs. Rolls, through unavoidable reasons, has had to return to Melbourne, Mr. Rolls is continuing the tour alone. He left Griffith on Tuesday last, bound for Leeton, Yanco and Narrandera, and expects to reach Jerilderie about the middle of next week, and be in Tocumwal the following weekend. Would supporters residing in or near the latter town's who are willing to co-operate in any way (especially with advice re paddocking or stabling his horses) please communicate with Mr. Rolls c/o. respective post offices. Assistance in this respect is of inestimable value and will be greatly appreciated.

Mr. Rolls would also like to hear from any young fellow-enthusiast who would be prepared to accompany him through Victorian centres en route to Melbourne. Applicants must be bona-fide supporters of the movement, prepared to rough it, work long days, and receive no wages. What offers?

The following donations to the Caravan Campaign Fund (as per Mr. Rolls' appeal in the "NEW TIMES" of January 9) are gratefully acknowledged:—

"An Admirer," Hawthorn, Vic., £5. Miss G.F.G., South Yarra, Vic., 10/-; E.D.B., Seymour Military Camp, Vic., 10/-; W.H., Malvern, Vic., 10/-; C.C. Malta (overseas), 4/-; Anonymous, Melbourne, £1; Miss V.B., Dee Why, N.S.W., 10/-; M.K., South Melbourne, 10/-; Miss B.L.S., Benteigh, Vic., 2/-; Mrs. D.J., Nth. Stockton, N.S.W., 10/-; Miss M.C., Mentone, Vic., 10/-; J.O.O.B., Moonee Ponds, Vic., 10/-; Anonymous, Melbourne, 5/-; S.B.T., Melbourne, £1; Mrs. A.M., Rutherford, N.S.W., 5/-; Miss A.S., Armadale, Vic., 2/6; "Good Luck," Newport Beach, Vic., £1; H.W., Parkdale, Vic., £1; W.R., Griffith, N.S.W., £3. Total to date £16/18/6.

HEIL, CURTIN'S SOCIALISM

Under the specious plea of "All in war effort," the Labour Government, via the Man-power Control Regulations, is about to fulfil its long-cherished socialistic dream. The regimentations and subjugation proposed under the new regulations will make dictators pale with envy.

Under the proposals outlined by Mr. Ward, every worker—irrespective of occupation, age or sex—will be subject to the new manpower control. The regulation does not define what constitutes a "worker"—but presumably it means a worker, as distinct from a non-worker. Free choice of occupation on the part of "the worker," who is, naturally, the only efficient judge of this matter, is eliminated, because employee and employer must come together through the "National Service Office," a department apparently similar to other bureaucratic boards, notorious for their delaying actions against victory.

CENTRALISATION DE-LUXE.

The machinery proposed means centralisation de-luxe; in bold defiance of the proven errors of centralisation here and in England. Moreover, it abolishes nearly all possibility of using individual initiative, which has been the outstanding characteristic of the British race. We are now to be reduced almost to the level of the mentally-conditioned, indoctrinated and regimented Fascists or Nazis. The new proposals attack the vital attributes of Britishers, as well as being a complete negation of one declared war aim, namely, the right to live our own democratic way of life.

The proposals are positively detrimental to morale and therefore must hinder the war effort. On these grounds loyal citizens should immediately intimate to their respective Federal members that they are opposed to the regulations.

NATIONALISATION FOLLY

More kite-flying on nationalisation of industry was engaged in by Mr. Ward when ushering in the manpower proposals. He said that "workers would more readily accept the regimentation provided that the basic industries were nationalised. Presumably conversely, "owners" of industry would more readily accept social ism if "workers"

be agreeable, if both labour and capital were socialised—a classic example of playing both ends against the middle, and the middle against both ends. There can be no doubt that, under the pretext of war necessity, the Labour Government is forcing the hitherto reasonably free people into the bondage of bureaucratic socialism. No mandate has been given by the people to substitute it for our democratic mode of life—and there are no grounds for believing that our war effort will benefit by adopting the repugnant "isms" of our enemies; on the contrary, it is obvious that such action will undermine the spirit of free men.

DAILY PRESS SUPPORT.

Another aspect of these proposals worthy of note, is the strong support given them by the daily press—the voice of bankers and big business. That in itself should compel a careful approach. It is now apparent that the recent make-believe "bank control" regulations were preparatory steps to ushering in the manpower regulations. Again it was a case of making the "workers" believe the Government was dealing with their enemy. Very few of them would understand that in reality the Government was protecting the banks by guaranteeing them against failure—whilst not interfering with their power to create the nation's money supply. The real test of any government's sincerity will be determined by their action in this connection. Whilst the people of Australia are anxious to freely assist the Government in defeating Hitlerism, it should be remembered that Socialism and Hitlerism are both recognisable by a usurpation of the individual's right to plan his own life, which is certainly the effect - if not the purpose - of these objectionable regulations, which should be repealed without delay.

-Q.B.H.

Read in Comfort with Glasses Prescribed by—



CERTIFIED
ANDREW C. GADDE
OPTICIAN
STATE SAVINGS BANK BUILDINGS
157-159 ELIZABETH ST., MELBOURNE
TELEPHONE MUI302

THIS DAYLIGHT SAVING

"Well if it isn't Pongo Pyke!" Haven't seen you since last year have I?" "Don't be funny!" he replied listlessly. "Time to pull that one is 12.1 a.m. on January 1." This wasn't the usual Pongo. "What's wrong?" I asked. I dunno. I think it must be the heat. It's a lot hotter than it has any right to be at half past four in the afternoon." "Well, it isn't really half past four, you know," I reasoned with him. "It's only half past three, by rights."

"You don't have to tell me. Too early and too hot for tea and I'm never really keen on any other sort of drink after lunch until sundown. It's this dam daylight-savin' business. Completely messed up the best end of the day—which is the morning."

"The morning?" I echoed weakly. I never know quite what to do myself until the day is well started.

"Yes, the morning," he asseverated firmly. "My game of singles gone west. Not enough light in the morning, now, and too darned hot in the afternoon. Oh, let's get off this confounded bitumen." He led the way into a bar where fans were noisily attempting to create an illusion of coolness.

We took off our coats and rolled up our sleeves and laid our bare arms along the marble-topped table where we faced each other, and savoured the pleasure of anticipation as the ice-cold amber brew glugged from a bottle and was set before us.

"Daylight saving!" snorted Pongo. "Daylight slaving, that's what it is. Who wants to give up daylight at one end and save it at the other? I don't, you don't, and the gentleman in the Jackie How don't, either. It's a scheme for getting all the heat of the day there is. It's a shocking example of what happens if you're allowed to put a New Year's resolution into effect. Have you ever carried out a New Year's resolution?" he demanded with sudden fierceness.

"N—no, I don't think so," I answered, somewhat shaken.

"There you are! And I'll bet you thought up some good ones. I can only remember one New Year Resolution that I didn't live to regret. And that was the blessed day when I resolved to have a pair of braces to each pair of trousers. But, as for the rest, such as giving up smoking, forswearing the 'nut-brown' and eschewing the sport of kings—bah!"

"Repentance of I swear, But was I sober when I swore?"

I quoted.

"What's that? Oh never mind. It's bound to be tripe, anyway, or you wouldn't remember it. We never keep our resolutions, and it's a darn good thing we can't, anyway. Is there anything more unspeakable than the consciously virtuous man? The moment you obey a rule, you are doing what you have to do, even if you did make the rule yourself. You have ceased to do what you want to do. You are virtuous, disgruntled censorious."

"I don't like people who do things - they feel they must," continued this new, philosophical Pongo. "I like people to do things because they jolly well want to. As long as they do that, you're not likely to make any mistake about the company you keep. I don't know anything more distressing than to dodge a bloke because you thought he was a church warder and afterwards discover his name in a list of prosecutions of a police raid on a night club. You can't tell whether a man like that is a humbug or a victim of a New Year's Resolution. It's a branch, of philosophy that might well be looked into. If I were a judge one of the first questions, I'd ask a prisoner would not be, 'What made you do it?' but 'What resolutions did you fall for in the New Year?' You can't tell what you're heading for when you interfere with settled habits. You know the sort of thing I mean. You give up beer or tobacco and find your-self taking drugs, or you walk for the good of your liver, and get so

footsore you nag your wife into a divorce. I shouldn't be surprised if there were some tragedy of the New Year kind behind the criminal actions of Charles Peace and Jack the Ripper. Probably they resolved too heroically and had to take it out some other way.

"What I mean about this daylight saving business," he went on, peevishly reverting to the main theme, "why couldn't we have had the gumption to realise that if we failed to 'fill the unforgiving minute with sixty seconds' worth of distance run' and all that sort of tosh, it was because we had our eye on another motto, such as, 'Gather ye rosebuds while ye may.' And here we are you and I. Are we filling the unforgiving minute? Oh . . . that reminds me. Let's fill these again. See what I mean? We're all losing something, actually. This bloke likes to get up for a knock at tennis or a swim or a muck about in the garden, as some extraordinary jokers do, or they might be like you, who like to wiggle your toes against the bed-sheets the only time they're really cool, and roll cigarettes and read the paper. The point is, everything is suddenly a mess. It isn't light enough to do any of these things, if you have to work by the watch. The habit of life we've grown into is proof that we've adopted a certain plan for our comfort. I mean

to say, if everybody had wanted to start at eight o'clock, that would have been the popular hour, and all our services would have grown up around it. If we'd wanted it to be seven, we'd have made it seven. What is the favourite evening hobby of the people? Dancing and movies. Are either of these things improved by heat and daylight? We're in the same position as the bloke who hurries to catch a train which will enable him to waste an hour at the other end. We must save, even if we know we're going to be robbed. We've been brought up to it. What we haven't been brought up to is how to use what we've got.

"Funny thing is, we only want to save daylight when we've got lots of it. When it starts to get short we aren't interested. What we really want is a daylight-using scheme. Most of the work we do would be just as well done at night, then maybe we could use the daylight for recreation instead of using the daylight for a night-shift job, if it's so precious to us. Anyway, it wouldn't work in the country. You couldn't put a stunt like that over a cow. If you bunged the clock on six hours, she'd be six hours late, that's all. Same with the farmer, if it comes to that. You just use, all the daylight there is, if you really want it. Simple. No astronomical problem at all. No cutting the tops off the sheets to sew on the bottoms. . . . Say, what's the time, old thing?"

"Getting on for half past five," told him.

"No, not really? Oh, of course. . . . silly of me. Ah, well, they say the Anglo-Saxon can accustom himself to anything. This is Pongo Pyke's great hour, in that case. But in case I don't see you for a long time, here's to the hour they put the clock back!"

"FOOTLE."

SENATOR DARCEY'S BUDGET SPEECH

(Continued from page 3.)

following statement By H. D. McLeod in his text-book "The Theory and Practice of Banking": "The essential and distinctive feature of a bank and a banker is to create and issue credit payable on demand, and this credit is intended to be put into circulation and serve all the purposes of money."

The amounts which the banks lend to governments are created out of nothing, yet the taxpayers have to pay interest on the amounts so advanced. The governments will never pay the money back. Indeed, the banks do not want the money to be paid back, even if it were physically possible to do so. So long as this bank racket continues, taxes will increase until eventually financial ruin will face Australia. In a book containing 1400 pages there is set out in Latin, Italian, French and English, what could have been stated more effectively in fourteen pages, because all that it explains is the banking system, and that should not take much explaining. McLeod, in his "Elements of Banking" has also written:—"When it is said that a great London Joint Stock Bank has perhaps £25,000,000 of deposits, it is almost universally believed that it has £25,000,000 of actual money to lend out, as it is erroneously called. . . . It is a complete and entire delusion. These 'deposits' are not deposits in cash at all. . . . They are nothing but an enormous superstructure of credit."

Mr. R.G. Hawtrey, Assistant Under-Treasurer to the British Treasury, in his "Trade Depression and the Way Out," said:—"When a bank lends it creates money out of nothing."

After an exhaustive inquiry, the Royal Commission on Banking and Monetary Systems appointed by a previous Commonwealth Government reported in paragraph The 504:—

"Commonwealth Bank. . .

can make money available to governments and to others free of my charge."

The following extract is from a publication by Mr. J. M. Keynes:

"There can be no doubt that all deposits are created by the banks."

That is interesting in view of the fact that he has advocated a system by which the people should be taxed on an income of only £2 a week. Instead of doing that, it would be better to create credit so that a person with an income of £100 a year could be left free from the necessity to pay taxes. In his book, "Post-war Banking," the Right Honourable R. McKenna, chairman of the Midland Bank, wrote:—

"The amount of money in existence varies only with the action of the banks in increasing or diminishing deposits. We know how this is effected. Every bank loan and every bank purchase of securities creates a deposit, and every payment of a bank loan destroys a deposit."

I also place before the Senate the following extract from the writing by Professor Soddy, the eminent physicist of Oxford University:—

"Is it possible in these days of disbelief in physical miracles really to caricature institutions which pretend to lend money, and do not lend it, but create it? And when it is repaid them, de- create it? And who have achieved the physically impossible miracle thereby, not only of getting something for nothing, but also of getting perennial interest from it?" Mr. Hartley Withers, in his publication "International Finance" stated:—

"A credit in the bank of England's books is regarded by the financial community as cash, and this pleasant fiction has given the bank the power of creating cash by a stroke of the pen and to any extent that it pleases,

APPLE AND PEAR PESTS

At a meeting of representatives from the principal fruit-growing districts of Victoria, it was stated that last year's basis of 6d. per wait barely covered the cost of production; to reduce the amount to 4d. per unit made the position hopeless, and growers could not carry on. It was decided to immediately approach the Prime Minister and Federal members of Parliament, requesting advances at least on last year's basis.

The tender web of the codlin moth can be overcome by the ingenuity of scientists and orchardists, and there is no reason why they should not acquire knowledge of the available means by which they can break the strong silken threads of the silk worms which hold together the boards surrounding our orchardists and their customers. Realising that a silken purse is not made from a sow's ear, they have apparently decided to approach individual representatives who can, and should, control the public purse.

subject only to its own view as to what is prudent and sound business."

In July, 1938, "Branch Banking," an English bankers' journal, stated:—

"There is no more unprofitable subject under the sun than to argue any banking or credit points, since there are enough substantial quotations in existence to prove to the initiated that banks do create credit without restraint."

On many occasions in this chamber, I have exposed the bank swindle and the collusion between previous governments and the private banks. For many years previous governments, possibly through ignorance, have connived at this swindling.

Senator Gibson: That is a reflection on those governments.

Senator Darcey: I am stating a fact. If it is a reflection on previous governments, I cannot help it.

Senator Gibson: The honourable senator has not stated a fact.

Senator Darcey: It is a fact to this degree that when I asked a question I was informed that the first war loan of £20,000,000 was to be raised through the agency of the Commonwealth Bank in conjunction with the private banks. That loan was not put on the market, as was done with a subsequent loan of £30,000,000. When I asked how much of that sum passed through the Commonwealth Bank and how much through the private banks, the previous Government refused to supply the information. However, the manager of the associated banks "spilt the beans" when he said, speaking of the patriotism of the banks: "I assure you, ladies and gentlemen, that the whole of the £20,000,000 war loan was subscribed by the private banks." That was not precisely the position, because the private banks subscribed only £14,000,000 of the £20,000,000 required. The Commonwealth had to make up the difference. The £14,000,000 which was subscribed by the private banks was created out of nothing; yet the Commonwealth pays 3½ per cent, interest on the amount. The interest represents £500,000 a year.

Senator E. B. Johnston: Can the honourable senator say why, in such circumstances, bank shares are falling?

Senator Darcey: Perhaps it is because the rate of interest is going down. Some British Banks are paying dividends at the rate of 14 per cent, or as much as 16 per cent. That statement has been, made by a reliable authority. During the last war the profits of some Australian banks went up to 15 percent.

Senator Spicer: They are not getting that rate during this war.

(To be continued.)

SUNDRY NOTES ON THE NEWS

(Continued from page 1.)

asking for wages— next year. One farmer said that two girls at nothing per week were better than one man at 50/-er week." It was not stated whether or not the 50/- saved was donated to the war effort, or used the purchase interest-bearing war certificates.

RUSSIA'S WAR TAXES. Taxes ranging from 6 2/3rds to 11 3/4 per cent have been imposed on incomes of everyone over 18 years of age according to the "Melbourne Sun" of December 31. "Men in service, their families, pensioners, men over 60, and women over 50 are exempted. Persons liable for service, but not yet called, up, pay half as much again and citizens of independent income pay double." This report certainly leaves a lot to the imagination of the reader. There's a prize for anyone who can understand it. But it does seem clear that the so-called classless society does not exist in Russia. It seems equally certain that "Bankerism" could very well be substituted for "Communism."

CHURCH FINANCE. The Rev Dr. C. N. Button is now faced with the realities of our inefficient money system—as evidenced by his comment in the "Herald" of January 1, which reads as follows: "If the church budget sum of £21,000 is not forthcoming, some of the churches important activities must be either curtailed or carried on with a staggering load of debt." He then suggests that when the people know the facts they will produce the money. When this spiritual leader learns the facts about money, which apparently obstructs Christianity along with all other worthwhile human activities, he will be really emulating the founder of Christianity—provided, of course, that he denounces the swindle fearlessly and publicly.

U.S. BETTER PEACE PLAN The National Resources Planning Board has presented a plan vigorously maintain a national income (not individual incomes) as a means to win the peace. The plan is described as the nine freedoms, but balks at the all-important one, the means to give effect to the nine, so that individuals could plan

their own lives. The plan postulates the right to work, security, food, clothing, medical care, education, free enterprise, speech and movement, and a 40-hour week. If such things are the basic rights of all individuals it is idle to prescribe them. Sufficient individual income is all that is necessary to make them accessible. But, strangely enough, an assured income with which to obtain these rights is not mentioned. It is to be hoped that there are some intelligent people in U.S.A. who will point out this fact to the remarkably short-sighted planners. —OB.H.

RED HERRING

"The Forward March" is the new name for an organisation in England hitherto known as "Our Struggle." A bilious green leaflet says:—

"Is there any test which men and women must pass before they can join this organisation? Yes. Those who would join us must be quite sure that there is no hope for humanity unless men will think of themselves not as a collection of nations but as member of a single community, and unless throughout this community the motive of self-interest is replaced by the motive of service to our Fellow Men in Peace. They must also be quite sure that they agree that these two results cannot be achieved while the share certificates and other documents of title into which the great resources of this community are divided remain the objects of legal private ownership. They must, in fact, agree that these great resources shall be owned in common. And their actions must show that they are resolutely determined to proclaim their belief in these things by every means within their power."

How they can be "quite sure" in the absence of trial or practice proof is not disclosed: such a demand for dogmatic theory can only result in the self-selection of quack-minded parrots, who, like the Queen in "Alice in Wonderland," have one cure to meet any emergency: "Off with his head!"

UNITED DEMOCRATS' REPORT

>From United Democrats Headquarters, 17 Waymouth Street

Plympton. This district can boast of ten-year-old warriors and although the Group, which was in earlier times strong and active, had ceased to function as a group, the individuals would not give up. At a meeting on January 13, it was agreed that they should re-form. Mr. Hall was elected president. Mr. B Hancock, who was elected secretary, gave a talk on "The Road We Have Travelled," starting from the work-complex, which he traced back to Adam, up to the present highly industrialised system, with its debt complex. Mr. Hancock is an old and tireless worker, and an old member of the earlier Plympton Branch. The secretary of the United Democrats was present and was very much encouraged. It is interesting to note, however, this new move was more or less spontaneous. Certainly the United Democrats had nothing to do with the organising of it. There were a number of such groups a few years ago which became so decentralised that they ceased to be groups at all. We believe in individual initiative

and responsibility; we also believe there is much to be gained in associating to get what we want.

In The Workshops. One of our best fields to-day is at work. Many are making the most of it. Mr. E. C. Finn has for months been quietly working among his mates in a large workshop. He has made such excellent progress that he is now arranging to have small lunch-hour meetings. One of his methods is to loan out books. At present he has three copies of "Federal Union Exposed" doing the rounds. This, of course, is done a good deal, but if there are some who have not thought of it, we recommend it as an excellent means of educating the public. Quarterly Meeting. This will take place in February, on a date yet to be fixed. Watch out for it. Read: "Bank and Facts" (6d.); "The War Behind the War" (4d.); "Federal Union Exposed" (1/-); "Money Power Versus Democracy." "Victory Without Debt" (1/-);

—M. R. W. Lee, Hon. Secretary.

CENTRALISATION AND COUNTRY LIFE IN BRITAIN

I have spent a weekend in one of the Home Counties where life is still almost completely rural—the train service is too poor to allow of daily travel to London and most of the villages are without main water, gas and electricity—conditions which cannot be taken as typical of country life everywhere; but I do not know that anything is gained by an attempt to generalise. There are no new factories in this area, it is considered too dangerous. But every condemned cottage, every spare bedroom has long been occupied by refugees from London or coastal districts, some of them living under conditions not only of complete discomfort, but of boredom.

This summer there were two main problems: to accommodate the refugees and make the best use of all products which were not directly marketable through the usual trade channels. This was mainly fruit and vegetables from private gardens.

>From the very beginning the evils of centralisation made things doubly difficult. With the best will in the world it was impossible to cope with the extra cooking in the small crowded cottages. Yet though there was labour available and no physical reason why the vegetables and milk produced locally should not be used to provide a hot midday meal for the school children, it was weeks before the arrangements could be made.

Refugees crowding into the villages needed milk, but they could not get it. This was not because no supply was available, but because some of the farmers had not been able to build cowsheds to conform to the requirements of the Milk Marketing Board. Their milk could not therefore be sold.

One farmer gave a supply of skimmed milk to be distributed among the school children, having discovered there was no law to forbid this. There followed a fine scandal—"How dreadful that the poor children are being fed on skimmed milk!" The medical officer of health from the county town looked into the matter, said that the skimmed milk provided was of better quality than what passed for whole milk in most districts, in spite of the unorthodox cowsheds, and cut through the red tape on his own responsibility. But not all officials have either the character or power to defy the great lumbering machine at Whitehall.

Meanwhile the local officer of the Ministry of Food has resigned. This is his second experience of rationing in wartime, and the amount of office work is now more than he can cope with. Every week there are more forms to fill in, and as his staff is recruited from young women who are not wanted in the A.T.S. W.A.A.F., or W.R.N.S., his work is progressively in arrears.

What will happen when there are more forms to fill in than officials can deal with? This point has almost been reached. Shall we lose the war?

The complete disappearance of tinned foods meant that cottage women needed help with preserving, fruit and drying vegetables. Even in a bad season there is often a small local glut which has to be dealt with at once. Little provision had been made by the Ministry of Agriculture—they were fully occupied with the jam scheme and said they were too busy even to provide instruction to help the refugees with their new allotments. The villagers did not like the jam scheme. They felt it was a cheap and easy

method to provide the towns with jam at the expense of the winter needs of the villages. In this district there was a woman who had been well-mown for some time as an expert in fruit-bottling. She had lectured at the various Women's Institutes on modern methods of bottling without sugar, and drying. There was a public demand for her services, and finally she was appointed by the county as a technical expert. So far as I am aware, she is the only expert in the area who is directly responsible to the public.

The opinion was expressed to me that the organisation of jam-making on a national scale from a centralised headquarters was both wasteful and against the true interests of local people. Why could not suburban housewives be supplied with the fruit and sugar and told to use it as they thought best? But for some reason the Ministry had decided that jam is good for us, and therefore we were to eat jam tarts next winter instead of our own bottled fruit. And the work was to be done by the already overworked village women, many of whom toil in the fields, although suburban housewives have far more time, even if they have children. Generally they also have more conveniences for cookery, and often welcome the opportunity for experiment.

One last point: although the county concerned was fully supplied with technical experts and lecturers, a second set was provided by the Ministry of Health, largely recruited from young girls with domestic science degrees who before the war had been demonstrators for various gas and electricity undertakings. These girls were completely at sea in rural conditions, and had everything to learn before they could be of the slightest use.

They quickly lost face with the villagers, who soon tired of receiving incorrect or inadequate information.

Even with the best will in the world it would be impossible for these three ministries—of health, of food and of agriculture—to organise so gigantic a task from Whitehall without unlimited waste and overlapping. But when interested parties are waiting to turn mistakes of the Ministries to their own account, it is of vital importance for as many people as possible to realise how much of this chaos is due to centralisation. And they are learning. They are still pondering over the egg scheme: one of the villagers said, "You know, I think there must be something behind the egg scheme." May they go on pondering until they identify it.

—B. M. PALMER.

"BANKS AND FACTS"

By BRUCE H. BROWN.

This challenging answer to the National Bank of Australasia's brochure, "Facts of War Finance," is proving to be one of the most widely read of current booklets dealing with the real facts of war finance. In order that its distribution may be made as universal as possible, a special fund, for the purpose of obtaining quantities for free distribution to "key men" and other selected individuals, has been opened up by a few keen supporters of the U.E.A. Give the people the facts so that they can demand VICTORY WITHOUT DEBT. Donations to this special fund should be forwarded to the Hon. Sec. United, Electors of Australia, 343 Little Collins-street Melbourne, C.I.

YOUR REPRESENTATIVES IN THE FEDERAL PARLIAMENT

You are represented by the M.H.R. for your electorate and by all the six Senators for your State. For your convenience, here is a list of the Federal electorates in each State, with the name of the M.H.R. shown opposite each electorate; also a list showing the Senators for each State:

- VICTORIA.**
- Balaclava..... T. W. White
 - Ballarat..... R. T. Pollard
 - Batman..... Frank Brennan
 - Bendigo..... G. J. Rankin
 - Bourke..... M. M. Blackburn
 - Corangamite .. A. M. McDonald
 - Corio..... J. J. Dedman
 - Deakin..... W. J. Hutchinson
 - Fawkner..... H. E. Hull
 - Flinders..... R. S. Ryan
 - Gippsland..... T. Peterson
 - Henty..... A. W. Coles
 - Indi..... J. McEwen
 - Kooyong.. .. R. G. Menzies
 - Maribyrnong .. A. S. Drakeford
 - Melbourne .. A. A. Calwell
 - Melbourne Ports .. E. J. Holloway
 - Wannon D. McLeod
 - Wimmera Alex. Wilson
 - Yarra..... J. H. Scullin

- NEW SOUTH WALES.**
- Barton H. V. Evatt
 - Calare J. P. Breen
 - Cook Thos. Sheehan
 - Cowper Sir Earle Page
 - Dalley J. S. Rosevear
 - Darling J. J. Clark
 - Eden-Monaro .. J. A. Perkins
 - Gwydir W. J. Scully
 - Hume T. J. Collins
 - Hunter R. James
 - Lang..... D. Mulcahy
 - Macquarie J. B. Chifley
 - Martin W. V. McCall
 - Newcastle D. O. Watkins
 - New England .. J. P. Abbott
 - Parkes Sir Chas. Marr
 - Paramatta Sir F. Stewart
 - Reid C. A. Morgan
 - Richmond..... H.L. Anthony
 - Riverina J. I. Langtry
 - Robertson F. S. Spooner
 - Sydney E. E. J. Ward
 - Sydney N. W. M. Hughes
 - Sydney W. J. A. Beasley
 - Warringah..... P. C. Spender
 - Watson S. M. Falstein
 - Wentworth E. J. Harrison.
 - Werriwa H. P. Lazzarini

- QUEENSLAND**
- Brisbane..... Lawson
 - Capricornia..... F. M. Forde
 - Darling Downs .. A. W. Fadden
 - Griffith W. P. Conelan
 - Herbert G. W. Martens

- Kennedy..... W. J. Riordan
- Lilley..... W. A. Jolly
- Maranoa..... F. P. Baker
- Moreton..... J. Francis
- Wide Bay..... B. H. Corser

- SOUTH AUSTRALIA.**
- Adelaide..... P. H. Stacey
 - Barker..... A. G. Cameron
 - Boothby..... A. G. Price
 - Grey..... A. O. Badman
 - Hindmarsh..... N. J. Makin
 - Wakefield .. J. G. Duncan-Hughes

- WESTERN AUSTRALIA.**
- Forrest J. H. Prowse
 - Fremantle..... J. Curtin
 - Kalgoorlie..... H. V. Johnson
 - Perth W. M. Nairn
 - Swan H. Gregory

- TASMANIA.**
- Bass H. C. Barnard
 - Darwin..... Sir Geo. Bell
 - Denison..... A. J. Beck
 - Franklin..... C. W. Frost
 - Wilmot..... J. A. Guy

- NORTHERN TERRITORY.**
- A. M. Blain.

SENATORS

- VICTORIA.**
- C. H. Brand, W. G. Gibson, J. W. Leckie, D. Cameron, R. V. Keane, J. A. Spicer.

- NEW SOUTH WALES.**
- W. P. Ashley, J. J. Arnold, W. J. Large, S. K. Armour, J. I. Armstrong, T. C. Arthur.

- QUEENSLAND.**
- W. J. Cooper, T. W. Crawford, H.S. Foll, G. Brown, J. S. Collings, B. Courtice.

- SOUTH AUSTRALIA.**
- J. McLachlan, G. McLeay, O. Uppill, P. A. McBride, A. J. Mc Lachlan, K.C. Wilson.

- WESTERN AUSTRALIA.**
- H. B. Collett, E. B. Johnston, A. N. MacDonald, R. E. Clothier, J. Cunningham, J. M. Fraser.

- TASMANIA.**
- H. Hays, J. B. Hayes, B. Sampson, W. E. Aylett, R. Darcey, C. A. Lamp.

ALIENS MAY JOIN THE ARMY

(Continued from page 1.)

your own Ministerial Oath. Do you, Sir, believe that the people of Australia would have entrusted you with the high office to which you have been appointed if they had not been satisfied that the Oath of Allegiance which you took to our Sovereign, on assuming office, was not binding and sincere?

Do you not see, Sir that your support of this disloyal regulation is in direct contravention of your oath and raises in the minds of loyal and thoughtful people a doubt as to your own loyalty and trustworthiness?

For my own part, I do not doubt your loyalty, but for God's sake do not disturb the grounds of my trust in you by retaining this vile regulation, which by inference, sets at naught the value of ALL oaths.

In these dangerous days we cannot afford to have other than the utmost confidence in each other.

Confidence can be retained only among men who regard their word as binding and their oath,

whether the oath of a soldier or a minister, as being a solemn obligation which cannot be broken this side of the grave.

This regulation, which flouts the sacredness of the soldier's oath, opens wide to disruptions the armed forces of His Majesty; it prepares us for the sinister tactics of the enemy known, as INFILTRATION.

There is no room in the armed forces of His Majesty for any alien, however FRIENDLY, who is unprepared to take a sincere and binding and irrevocable Oath of Allegiance to our Sovereign King.

This War is one which has been characterised by BETRAYAL, We have in mind the betrayal of the French, by those who subscribed to loyalties other than those they had sworn to defend.

You must discharge this regulation or be yourself discharged.

Copies of this letter are being forwarded to all appropriate quarters.

Yours faithfully, ARTHUR A. CHRESBY, 47 Arundle-street, Glebe, N.S.W., January 15, 1942.

Canadian Comment on Our "Bank Control" Legislation

(Continued from page 1.)

they would have their licences cancelled.

In other words, if they failed to make financially possible what was clearly physically possible of achievement, they would be treated as incompetent to be entrusted with the management of the nation's monetary system.

A good strong/dose, of that medicine would yield spectacular results. After all, it is merely applying in the sphere of finance the same principle which operates, in industry and the fighting forces - where the competence of responsible executives is judged by results.

The Labor Government, under Mr. Curtin is pledged to "monetary reform." The Labor Party of Australia should have no illusions about the growing public support for monetary reform which exists.

However, the Labor Party of Australia, like the Labour Party of New Zealand) is cursed with a strong Socialist element, which is saturated with financial orthodoxy of the most reactionary kind. Moreover, it has assumed office

with an extremely slender margin of support in Parliament.

Be that as it may, the situation is pregnant with possibilities, and we would do well to watch Australia, but without undue optimism. —"Spitfire," in "To-day and Tomorrow."

ANTI-JEWISH OR ANTI-JUDAIC?

The present war has brought the "Jewish Question" to the notice of many thinking British citizens. Here is one of the most critical and impartial surveys of this vital matter:

"THE WAR BEHIND THE WAR." By ERIC D. BUTLER.

This booklet exposes the real forces behind Hitlerism. It shows clearly why Hitler must be defeated. It answers the cry about anti-semitism being introduced in British countries.

Price: 4d. posted. Obtainable from the "New Times," Box 1226, G.P.O., Melbourne.

"NEW TIMES" SHOPPING GUIDE AND BUSINESS DIRECTORY

PATRONISE THESE ADVERTISERS. Their Advertisement Helps Your Paper. Say You Saw It in the "New Times."

- ASCOT VALE**
- A. J. AMESS, 390 Mt. Alexander Rd. (next Tram Sheds). Motor Garage. Just Price Discount — Repairs and Supplies.
- BLACKBURN.**
- "A" GRADE MOTOR ENGINEERS, Station Garage, Whitehorse Road, WX 1430.
- BOX HILL.**
- BOX HILL FURNISHING CO. 247-9 Station St. Cash or Terms.
 - CHAS. L. COX, TAILOR. Men's and Boys' Wear. 285 Station Street.
 - CHEMIST, F. Cheshire For Your Prescriptions. 270 Station Street.
 - COOL DRINKS, Sweets, Smokes., R. Dannock, 1124 Whitehorse Road.
 - FURNITURE REMOVERS. Gill Bros., 254 Station St. WX 2073.
 - GROCER, W. M. Anderson, 14 Main St. WX 1233.
 - HAIRDRESSER and Tobacconist. L. Larsen, Station: St., op, Gilpin's
 - IRONMONGER & SPORTS STORE. F.P Park, 10 Main St. WX 1290
 - WATCHMAKER and Jeweller. Bames 82 Main Street. Repairs

- CITY.**
- BLINDS of every sort. Car curtains repaired. T. Pettit, 235a Queen St.
 - CAKES, PASTRY, etc. Home-made "Clovelly," The Block, Elizabeth Street Cent. 255,
 - DAVIS, 563 Bourke Street. Royal Medal Milkers, Separators, Engines.
 - DOUGLAS SOCIAL CREDIT BOOKSHOP, 166 Lit. Collins St.
 - ELECTRO-PLATING.—Nickel, Silver and Chromium Plating. Highest Grade Work only, W. R. SPEAKMAN, 69 Latrobe St., Melbourne.
 - MAISON MERLIN, Natl. Bk, Bldg., 271 Collins St. Ladies' Hairdressers. OPTICIAN and Hearing Aids. 4th Floor, 57 Swanston St. F 5566,
- FAIRFIELD.**
- BUTCHER, 93 Station Street. Arthur B. Heath Solicits Your Patronage.
- FOOTSCRAY**
- BOOT REPAIRS: A. A. Taylor, Station Ramp, While U Wait Service.
 - NU-BAKE. Bakers and Pastry-cooks, opp. Woolworths. Best bread, & d. large. Down with the profiteer

- GLENFERRIE.**
- OPTICIAN, W. W. Nicholls, 100 Glenferrie Road. Haw. 5845.
 - SUITS to order from 70/-. H5813. A. Sutherland, 184 Glenferrie Road,
- IVANHOE.**
- BOOT REPAIRS, J. Fraser solicits your custom. 130 Upper H'berg Rd.
 - UPHOLSTERER, Blinds and Bedding. Duke's, 11 H'berg Road. Ivan. 626.
- KEW.**
- ANDERSON'S, 141 High St. Authorised Newsagent. Haw. 1145.
 - C. KENNEDY, Grocer, Haw. 229. Opp. Cemetery Clock, Parkhill Rd.
 - DRY CLEANING, Depot & Library, A. I. Fraser, 182 High St. H.3733,
 - E. WHITE, 109 High Street. Confectionery and Smokes.
 - GIFTS, and All Jewellery Repairs. Old Gold Bought. Greaves, opp. Rialto.
 - IMPERIAL DAIRY, R. H. Kent 9 Brougham Street. Haw. 3243.

- MORELAND**
- BOOT REPAIRS, J. T. Nolan. Holmes St., 4 doors Moreland Rd.
- NORTH FITZROY.**
- KEITH PARLON, The Fitzroy Tailor, 45 Best Street. JW 1555.
- SANDRINGHAM.**
- A. RYAN, opp. Stn., Shoe Repairs. Tennis Racquets Restrung from 7/6- GROCERY, McKAY. & WHITE, Bay Rd., opp, Theatre, XW 1924.
- ST. KILDA.**
- HARVEY'S COFFEE, GARDEN Sweets, Smokes. 227 Barkly Street.
- SPRINGVALE**
- DAISY, M. Bowler. Buckingham Ave.
 - R. MACKAY & SONS. General Storekeepers. UM. 9269
- WILLIAMSTOWN.**
- DUNSTAN DAIRYMAN 28 Station Rd. Phone; W'town 124.