

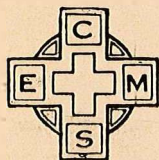
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# Towards A Better World

A concise outline of various plans for  
the "New Order" — with suggestions to  
aid discussion.

by  
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Published with the



Price 6d.

assistance of  
C.E.M.S., (Melb.)

These discussions are based on the experience of an army chaplain. Their object is to stimulate a more critical outlook to community problems, and to help the ordinary man to educe a few simple principles by which he may measure up the manifold proposals to be expected in our post-war world.

“PERPARREC” ROLL SYSTEMS.

Chaplain Pidd was, prior to the war, the Director of Religious Education for the Diocese of Melbourne, and took a prominent part in the development of the General Board of Religious Education. He is convinced that the proper contribution of the Church to our community life depends upon a fuller co-operation between clergy and laity. That co-operation, in its turn, depends (inter alia) upon a more instructed laity. To encourage the layman to a fuller understanding of his parish and its problems is the purpose of this series.

*First Impression 1943.*

*Second Impression 1944.*

## FOREWORD.

The author of this pamphlet has asked me to write a short preface to it. I am glad to have the opportunity of emphasizing what he has himself said about its purpose. We are liable to a fine if we refuse to record a vote for Parliament from time to time, and many of us take our revenge upon this degree of compulsion by deciding which of the parties is on the whole the most worthy of support, and leaving it to that one to do whatever thinking may be needed for the government of Australia.

Mr. Pidd wants to set each of us thinking for himself. He gives us a bare outline of the chief theories advocated, sufficient to enable us to attach a definite meaning to each of them and then he bids us think out clearly what there is to be said for and against them in turn. Let us think for ourselves. Let us help each other to think. It is the first step towards being true democrats, willing to accept the responsibility of self-government. All this seems to me very admirable. I would only add that a group is only likely to be interesting and successful if it contains one or more who already have thought a good deal and perhaps have personal experience of the matter discussed. The next step (see Page 3) should be to consult books thereupon. Mr. Pidd, except once, gives no help about this, and thereby preserves his complete impartiality. Others will be willing, even anxious, to supply the information.

J. STEPHEN HART, Bishop.

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# Towards a Better World.

With the problems of post-war reconstruction pressing in upon us it becomes increasingly apparent how inadequately equipped the ordinary man is for the hard thinking ahead. The war has re-emphasised the necessity for each intelligent citizen taking a fuller interest in the affairs of his country: no longer can we leave these matters for others to worry over; no longer can we shelter under the plea that our opinions don't count, for the nett result of such attitudes is to leave the affairs of the nation at the mercy of those with an axe to grind. It is inexcusable that men should continue, so little concerned with factors, which underlie unrest and injustice, and surely there is a special burden on Christian men to attempt to analyse the forces at work and play a worthy part in recalling citizens to their community responsibility. The importance of this Christian activity is increased by factors which dominate community life today, which give unreasonable control of public opinion to wealth. The rich, though often genuinely distressed by the shortcomings of our present system, have interests, which are vested largely in its continuance and many proposals for New Order supported by them will need careful analysis if their nature is to be exposed. The mass of people, propaganda-ridden and skilfully restrained by the powerful opinion-moulding agencies of modern big capital can perhaps best be helped by an institution whose paramount purpose is to do God's will, pledged to Christian "charity"—which surely means the prevention of suffering as much as its relief. To some of us comes the call to definite leadership. For most of us, however, the less conspicuous duty belongs, that of assisting our fellowmen to separate the wheat from the chaff being served up by political and economic idealists or by men with selfish purposes. To perform this duty, we must be prepared to inform ourselves through reading if possible, but in any event by frequent discussion with our fellowmen. We cannot hope maybe to become experts in economics, but we certainly need to develop the capacity to separate the obviously true from the obviously false values and solutions. So may we assist men at large to recognise the catch-as-catch-can policies of the day for what they are worth.

## PLANNED DISCUSSION ESSENTIAL.

In addition to the necessity for more discussion of community problems is the need for planned discussion. Groups can be found "debating" various questions frequently yet obviously progressing little in their thinking. This book aims to assist such by giving a plan to which to work and a variety of topics on which to sharpen their critical faculties.

The subjects selected are less concerned with some of the more immediate post-war problems with which government (and people) must wrestle than perhaps many would like. When the Commonwealth secures the powers sought to handle the future the powers will need to be used, and a public capable of intelligent criticism is essential if we would face the prospect with confidence. Some of the issues will be technical and in detail beyond the ordinary man, but underlying all will be certain simple principles. Without a more thorough recognition



of fundamentals that at present obtains discussion of any aspect of post-war reconstruction is of limited value. The purpose of this series is therefore restricted and elementary but important. Even where the subject is a specific theory the primary objective is to stimulate the discovery of principles which must be applied to the examination of any proposal affecting our social structure. In some measure it should assist men to clarify their own thinking and at the same time make them aware of the ramifications, complexity, sensitive balance, and interrelations of modern life.

Although it may lead some further it will be clear that what follows is not a study circle book. If it awakens the average man to take an interest in his national responsibilities a basic need will have been fulfilled. The plan followed is based on the following considerations.

### THE PLAN FOLLOWED HERE.

Of the numerous "New social order" panaceas formulated in recent decades some have attracted the interest of many thoughtful men. Such support suggests that embedded in the theory is at least a germ of truth worthy of discovery and examination: it is indeed likely that some aspect of the theory has an effective contribution to make to one or other of our problems. Let us at least examine any widely held idea. We must form an opinion regarding it. We shall ask, "How much of this theory is valid? What aspects have a contribution to make? Which are not applicable to present conditions?" Clearly the world of the future must embody ideas gleaned from many sources. Moreover, the resulting discussion will accomplish our chief aim; we shall discover some of those essential principles of community life and enable men to apply a rough but ready measuring rod to proposals new and old.

### HOW TO START.

A discussion circle may take several forms, but the essentials are a group of 4 to 10 persons with a chairman, meeting under reasonably comfortable conditions. The chairman may change each meeting, say by rotation. It could most conveniently meet in the homes of various members. The object of the chairman is primarily to ensure that discussion is really relevant to the subject and that all have equal opportunity to join in and make some contribution. Such a leader will allow reasonable latitude, but from time to time will need to suggest that the discussion is not sufficiently to the point, or as tactfully as possible will make openings for the less forceful speakers. Sometimes the method followed may involve a preliminary opening by one member for some 10 to 12 minutes; then interjections will need to be limited carefully, probably confined to questions. Where a longer opening talk allowing interjections is the plan the chairman will need to be as alert and unbiassed as possible to ensure that the session does not degenerate to a useless level; indeed this attitude will be necessary whenever questions and interjections are part of the procedure. There will be times when the procedure will simply be to throw open some question for consideration allowing each to make whatever contribution he desires. At others it will be possible for one member to open the session by a brief explanatory talk followed by questions and discussion. The last is the general procedure suggested by this booklet but it should not be slavishly followed at every meeting. There are a number of questions set out at the end of each section. Those considered should be exhaustively discussed, i.e., as long as it can be done with profit — there should not normally be any attempt to allot a certain number of minutes to each question in order to get through them all: there is no reason why some questions should not be omitted. Finally it must be realised, that unless such a circle succeeds

in leading its members to further reading it will partly have failed. Certainly much clarifying of ideas will result from planned discussions, but so many of our opinions and "convictions" are based upon very inadequate material gained from here and there. Exchange of ideas with men similarly equipped will help, yet if our beliefs are to be valid and true guides to conduct, they must be formed after contact with trained and expert opinion also, and this (for most of us) is only possible through books. The beliefs of the man in the street on Economics, Finance, Religion, etc., are so often rendered invalid and ineffective because they are rooted in popular and assumed facts, the instructed and trained authority being ignored.

## CHRISTIANITY AND OUR PROBLEMS.

Obviously any search for solution of the modern dilemma must be based on Christian conceptions. The conviction of man's self sufficiency, independent of God, which has dominated so much recent thought and activity, is bankrupt and will once again be completely discredited. The "humanism" which has so long masqueraded in Christian attire, using Christian language, is only now being generally recognised for the sub-Christian thing that it is. We need to clarify our thinking and refuse to accept of necessity the ideas of Christianity voiced by the proverbial man in the street, for they afford no basis for successfully dealing with facts which only those who accept the Christian conception of human nature can expect to understand. Yet no special reference is made to the religious aspect of the various problems. This book will be used normally by men who accept the Christian approach to all life: it is taken for granted that Christian pre-suppositions will underlie all our discussion. The "freedom" which every Australian desires can be founded only on belief in God and on the Christian Faith.

### DISCUSSION ONE.

#### QUESTIONS FOR DISCUSSION.

1. "It is incumbent upon all Christians to play their part in guiding the destinies of their nation." Do you agree?
2. Can the average man influence the thinking of that part of the community in which he moves? If so, to what extent?
3. Do you think that the average man you meet who wants to see this or that or the other thing different in the future, has really done much disciplined thinking?
4. Have Christian men any special contribution to make to men's discussion of economics and social deficiencies? If so, what sort of contribution?

## SOME THEORIES

Which have commended themselves to groups of thoughtful men as a basis for reform of community life.

### DISCUSSION TWO.

#### THEORY No. 1 — State Socialism

The word Socialism is popularly used to cover a variety of theories: generally it should be applied only to systems in which individualism in economic life is made subservient to community control. "State Socialism" aims to place the forms of production, distribution, finance and social service in the hands of the State. In its full development, all means of production, etc., would be under government



direction. State owned factories, mines, shops, banks would all be "run by the government": private business enterprise would be abolished. The control may be exercised by Government departments (i.e., directly subject to political factors), or through independent Boards or Commissions set up for the purpose. As compared with Communism this form of Socialism would continue the present salary and wages system, it would simply mean that the State would be the employer as in the State-owned Railways. The professions may also be included. An employee thus remains an employee without any added responsibility, his duty is still to do the task (or fraction of a task) set before him and receive his pay. The added responsibility lies chiefly on Parliament and Cabinet, and this further burden increases the necessity that they be men of integrity, proof against the self-interests of the community, and proof too against the dangers peculiar to a non-competitive system.

### FOR DISCUSSION.

1. (a) What are the dangers of any non-competitive business system?  
(b) What are the advantages?
2. (a) What are the chief advantages and disadvantages of State direction of production, etc.?  
(b) Do you agree with the principle that the State should own and manage all means of production, distribution, etc.?
3. If you do not agree, do you think that:  
(a) Nothing should be State owned, i.e., that private enterprise should run everything, subject only to laws regarding wages, hygiene, etc., etc.?  
(b) Or that some things should be run by the Government and others left to private, or some other form of enterprise?  
(What things should definitely be State owned and not be State managed?)
4. What "examples" of State "ownership are known to you? Did they succeed or fail? (Give any special reasons if known.)
5. "Every social reform which aims to spread the sense of real personal responsibility over the largest possible field is in general to be preferred to one, which confines responsibility to relatively few." Do you agree? Does State Socialism materially increase a realisation of individual responsibility?
6. What groups of people would tend to resist a change to State ownership? How could injustice be best avoided in such a change? (Think this out carefully.)

### DISCUSSION THREE.

#### THEORY No. 2 — Communism.

Like "Socialism" the term is used to cover a variety of forms. Its central principle involves the control of all economic activity by the State, though there is nothing to prevent the government being appointed by the people. The control by an outside "party" as in Russia is not, in theory at least, an essential element of Communism — it is there claimed to be a temporary feature necessary only during the period of tutelage. Supporters claim that Russian Communism ultimately will function without party control through the concentric system of democratically appointed Soviets, elected by a people finally educated to recognise the virtues of Communism as a way of life.

Under Communistic theory all the organs of production, distribution and culture are controlled by the State for the good of all. All citizens are paid by the State: the product of their labors is for the good of the whole and must be made available for them. All are not

necessarily paid equally; each is remunerated by cash or kind according to his or her special need. The unity of the whole State machine makes possible a highly planned economy controlled by a central directorate. Into this plan all citizens are integrated; each man, woman and child is a servant of the community and should be ready to serve as and where required. Doctor, Artist, Engineer, Labourer, Farmer are bound by a common law of service. Education is framed to allow each to develop his capacities to the full. The chief reward of success is not to be self-enrichment, but the joy of serving your fellowmen. Pure communism exists nowhere on a wide scale, for even Russia has found it expedient to make certain departures. The large collective farms are typical of communism. Whereas after the first (Menshevik) revolution many of the large estates were divided up amongst the peasants, the Bolsheviks later introduced the large community-controlled farms. Private individual land ownership was then apparently denied; the group became the unit for agricultural purposes, and developed "villages", of perhaps 600 families controlling even up to 30,000 acres and cultivating 14,000, became common. Such groups include trained agricultural specialists, etc., and all necessary social amenities. In some of them men are rewarded according to the work units they put in and thus the lazy are penalised.

The system of Soviets should not be confused with Communism as such. The Soviet system is the democratic foundation of Russian government. It might be likened to a pyramid based upon the people. The people appoint local councils; these lead up to higher councils and so on, until at the top comes the Supreme Council. In practice by various devices the whole system is kept subject to the communist party. The co-operative movement is encouraged to function in Russia, especially in the rural areas.

### SOME QUESTIONS FOR TALKING OVER.

1. Is the aim of Communism a worthy one?
2. What are its economic advantages?
3. See Question 5 in Discussion 2. How does Communism stand up to that test?
4. What are the economic disadvantages of centralised, bureaucratic control? i.e., Whether Communistic or Fascist.
5. Are the dangers to freedom of cultural, social, and religious expression greater or less under bureaucratic planned systems than under our own? Is such a consideration an important factor?
6. Could an experiment with four or five collective farms be valuable as part of the post-war policy, utilising State owned land? The produce and equipment would be jointly the property of the workers.

### DISCUSSION FOUR.

#### THEORY No. 3. — The Rochdale Principle (The Co-operatives).

This movement differs from other plans in two important respects. First, in that it is based on purely voluntary association; secondly, in that it is a well-proved method of economic construction. Whereas other theories can only be implemented by compelling dissenters to accept them the Co-operative Method is entirely evolutionary; it values and preserves personal freedom. The movement aims to create an increasing number of small self-help cells seeking, within the framework of any existing system, to develop independence from the domination of modern large-scale profit-making enterprises. The most healthy growths have started with small numbers and very limited means; the first cell started with 28 members and £30, yet



in Great Britain alone today £300 million of necessities are distributed to consumers without the interference of big profit-making capitalist businesses, i.e., in shops owned by the customers themselves. The purpose of the Co-operative movement is to replace the "earning of interest and profit on capital" motive, by the motive of service to those for whom the goods are intended. The word Co-operative too suffers from misuse for it is often applied to and by concerns, which are certainly in a sense co-operative, but do not follow the Rochdale principles. Co-operation can enter into every economic activity and cells or groups for various activities are independently created. By far the largest are the Consumers' Co-operative groups.

### 1. The Consumers' Co-operatives.

These aim to distribute commodities to consumers through channels, which exist solely to serve the interests of the consumer and not for the purpose of making a profit or of earning interest on Capital. A group, probably small at first, aims to buy goods wholesale and sell to members; as it grows a shop is opened, and finally a business emerges, externally indistinguishable from a Capitalist or Interest and Profit-earning concern yet actually different in kind. It uses all modern methods of handling goods and finance but it is — 1. controlled by the customers and 2. run only to give service to them. To avoid loss, and conflict with existing profit-seeking business, prudence dictates that ordinary prices be charged at the shop, but this is adjusted later when the excess charge or surplus (what capitalist business calls its profit) is distributed to the customers in proportion to the amounts they have spent — the more one spends the more one receives back.

To start the group each member contributes towards the initial outlay and usually a small rate of interest is allowed on such loans, but your "say" in the management does not depend on the amount of money you have advanced. "One man one vote" governs all decisions in a Rochdale Co-operative, i.e., in "the" co-operative movement. On such a basis a very large proportion of the populations of Great Britain, Sweden, Finland, Denmark, Norway and recently U.S.A., is providing itself with the necessities of life. Innumerable small cells soon found it advantageous to work together for wholesale buying and finally created their own Wholesale Society, and even began to manufacture for themselves. Today the largest flour mill in the Empire, the fourth largest bank, tea plantations, shipping, are but a few of the economic factors controlled by the ordinary man directly for his own well being. Thus, there is growing up alongside and despite the big interest-earning capital-rewarding leviathan of the modern world a force capable of dethroning the soulless business and of giving to ordinary men some responsibility for controlling the supplies of the necessities of life. It is significant, that depressions and war have had the effect of stimulating the growth of co-operative distribution.

The following are the basic Rochdale rules:—

1. Democratic control. 2. Voluntary membership. 3. Surplus divided on the basis of each member's "patronage" (after provision for depreciation, extension, etc., etc.) 4. Only small fixed interest on loans or shares. 5. Sales at ruling retail rates (no price cutting).
6. No credit, all sales for cash (i.e., no bad debts to pay for).
7. Auditing and all good modern business methods to be followed.
8. Money to be set aside for educating others in the co-operative way.

The rule about Credit seems hard but has abundantly proved itself. For special expensive purchases Credit Unions—another splendid branch of co-operation—can be created. The educational rule has a twofold purpose, it aims not only to expand membership,

but to help all to see in the co-operative principle, something much more than a means of cheapening living costs. Its chief objective is to present the world with an alternative to the present capital-controlled system. Who can tell the possibilities for peace, when the interest-earning capital-rewarding motive of the modern business octopus is replaced by a motive which seeks primarily the service of the user of the goods handled?

### Some Questions for discussion.

1. Do you consider the profit-earning (i.e., capital-rewarding) motive essential to the efficient distribution of goods to consumers?
  2. In what ways does the capital-rewarding motive of modern big business lead to international friction? How would the Co-operative business affect the situation?
  3. See Question 5 in Discussion Two. Does the existence of large numbers of independent customer-controlled shops throughout the country, co-operating for certain purposes (such as wholesale buying, etc.) promote this sense of personal economic responsibility more, or less, than State Socialism?
  4. Do you consider the more slowly developing evolutionary but voluntary feature of the co-operatives an advantage over the quicker compulsory approach involved in State Socialism, or is it less satisfactory? What are the advantages of one over the other?
  5. To what extent are the large scale capitalist stores and the chain stores of modern times an improvement on the small independent shops of former times? What disadvantages attach to modern big retailing enterprises? Could Rochdale Co-operative Stores combine the advantages of both?
  6. From what sources would opposition to Co-operative methods of distribution have to be met?
  7. Discuss the pros and cons of the "No Credit" rule.
- "Christian Co-operative Publications," 300 Lit. Collins Street, Melbourne, will readily supply fuller information re this essentially Christian economic development.

## DISCUSSION FIVE.

### THEORY No. 3 — Continued.

#### 2. Other Co-operatives.

##### (a) FINANCE CO-OPERATIVES — Credit Unions.

Banking is a proved feature of a well entrenched co-operative system. The fourth largest Bank in England is owned by the ordinary consumers of that country; it holds over £100 million of the funds of the numerous co-operatives. Banking, however, is a later development but Credit Unions can be formed whenever a small group feels the need. They flourish best when restricted to a particular locality or to persons already associated with each other in some way. The group aims to form a fund available for use by members able to justify an application for a loan. All are expected to contribute to the fund as opportunity occurs and the deposits will usually be paid interest, though at a small fixed rate only. Loans to members are controlled by an elected committee, who will be influenced by the known character of the applicant and the purpose for which the money is required in making their decisions. The interest charged will be as small as the expenses of the Union allow. Loans of £5 or £10 will often be made on personal security only to reliable members, while some simple security will suffice for larger sums. The fund exists only for



approved needs, provident or productive purposes: heavy medical expenses or an essential holiday or the purchase of some necessary expensive commodity might be a basis for considering a loan. The Credit Union is a natural complement to the Co-operative Store, which itself does business for cash only: by means of the Union higher priced necessities can be secured at an interest rate far below that involved by modern Credit Methods. Through the Union personal integrity is restored to its proper place as one of a man's most important assets.

#### (b). Co-operative Building, Insurance, Hospital, Medical Services, etc.

These are further fields in which self-help principles are being extensively applied. Again the personal integrity of the member is a factor in making all these services, etc., available to the ordinary man for much less than must be paid through the channels of interest-earning profit-seeking business, handicapped by its huge advertising programmes and bad debts.

#### (c). Primary Producers' Co-operatives.

Their chief function is the marketing of goods produced by members. The elimination of the middleman and of the unsatisfactory influences often associated with agencies frees producers from artificial controls and helps them to secure a fair price. Unlike consumers' Co-operation it often requires the wholehearted loyalty of a good proportion of producers, if it is to ward off the attacks of the capitalistic middleman. There are circumstances when producers must present a united front or fail and this loyalty is sometimes difficult to secure. Like all forms of co-operation a pre-requisite of success is a sound educational policy inculcating the objective of co-operation, its principles and method; without such preparation it is difficult for producers' co-operatives to secure the cohesion necessary to resist the stratagems of the highly organised profit seeking middleman business. Denmark's economic successes owe much to this form of co-operation; the recent rehabilitation of Nova Scotia is an example of the triumph of the principle.

### WHAT ARE YOUR IDEAS?

N.B. The question of finance and credit control generally is discussed in a later chapter and should be deferred till then.

1. (If not already discussed in previous discussion.) What effect on retail prices has the allowing of credit to purchasers?
2. Discuss the pros and cons of such credit devices as Cash Orders, Instalment buying, etc.
3. To whom is the Credit Union idea most likely to appeal.
4. From what chief sources is opposition to Credit Unions to be expected? What others might oppose it?
5. Do you think that, as part of its post-war policy, the Government should encourage the establishment of co-operative farming communities?
6. Primary Producers' groups (land and sea) should also discuss:
  - (a) Why is education in co-operative ideals most important for co-operation?
  - (b) Do you know of any instances of opposition defeating co-operative effort? Why did it fail?
  - (c) What do you think are the advantages, the disadvantages, of the "one member one vote" principle in primary producers' co-operation?

## DISCUSSION SIX.

### THEORY No. 4 — The Single Tax Proposal.

This theory, propounded last century, still retains very many supporters. It is closely associated with the name of Henry George. The sponsors aim — (a) to reduce the abuse of land ownership (b) to enable an increasing number to possess their own plot (c) to make taxation of certain land values a principle source of revenue. Originating in the days prior to modern "big business" conditions it was then proposed as the sole source of community revenue, hence its name. It is claimed that the original owners of land secured it from the community as a whole (oftentimes too at little cost.) The earth's surface is a free gift of the Creator to mankind, represented in any locality by the State; each "owner" really holds "his" land from the State and the community is entitled to charge tax for the right of the individual to "own" its land. The value of a property (real estate) depends on three factors. (1) The original quality of the land. (2) The improvements in quality and the buildings, etc., added to it. (3) The growth of the locality, the provision of facilities and amenities etc., all of which increase local land values, though at no exclusive cost to established owners. Of the value of the land, factors (1) and (3) probably owe little to the activities of the owner or his predecessors. (Land speculators using land as a "commodity" to buy and sell, not as a source of production, are only an apparent exception, and the land is not meant to be so used.)

The tax paid to the community by the "owner" should be equal to about the rental value of the property exclusive of all its man-made improvements, etc., i.e., exclusive of the 2nd factor. Such a plan would reduce all land values to a very low figure and the sponsors are realistic to allow that justice must be done to the present owners, most of whom have paid large sums for the property (or whose forbears have done so) or else are paying interest on purchase money borrowed. If to compensate all interests were impracticable, the alternative would be to introduce the tax gradually over a long period of years during which land values would slowly fall to the low level, i.e., to about the value of the "improvements." Land ownership would then be more readily accessible to larger numbers; the big interest to money lenders, associated with heavy mortgages, would disappear in favor of a tax controlled by the community as a whole; the right to private property would not be interfered with, but the large landowner using his land unproductively and selfishly would tend to be eliminated. A tax on such unimproved land values is already a commonplace basis of taxation, but under the Henry George plan (as it is sometimes called) this would be very much heavier: indeed in his day he claimed that no other tax would be found necessary were the "Single" tax plan applied.

### SOME QUESTIONS TO TALK OVER.

1. What are the chief factors which effect the market value of real estate?
2. Do you agree with Henry George's central principal, viz.:—
  - (a) That land "values" due to conditions and activities contributed by the community (e.g. a new railway) or others (e.g. an influx of new settlers) belong to the community as a whole?
  - (b) That land "values" created by the Creator who gave the virgin soil belong rather to the community?
3. If you say 'yes' to either 2(a) or 2(b). Do you think Henry George's plan of taking the annual value for the community (as a tax) a satisfactory one? If not, what would you suggest?
4. Do you think that to tax land only is a wise principle? What sort



- of taxes do you think should normally be imposed in peace times?
5. What would be the chief obstacles and sources of opposition to the introduction of such a land tax?
  6. Can you suggest any disadvantages to the community inherent in the practical working of the tax?

## DISCUSSION SEVEN.

### THEORY No. 5 — Nationalise the Banks.

This reform is based on the belief that Credit is controlled solely in the interests of large business and interest-earning enterprises. In fact, the directors of the great banks are normally also directors of the big industrial and commercial concerns. By restricting credits at certain times or to enterprises disapproved, the banks can inhibit developments valuable to the nation but inimical to well entrenched businesses within the united bank-industry front.

We must distinguish between two major banking functions: 1. Where the banker is primarily acting as the custodian of moneys entrusted to him. This money is invested by the bank on interest-earning securities of a variety of types. 2. That function by which moneys are made available to individuals or companies for business development on adequate security, for which service the borrower pays.

This second function the issue of "Credit" should (it is claimed) be controlled by an unbiased authority motivated solely by the well-being of all. Nationalising the banks would subject credit to Government control enabling it to be planned in accordance with the expanding or contracting needs of the community.

### WHAT DO YOU ALL THINK?

1. Do you agree that banking and big business are interlocked in such a close partnership? Is close interdependence a good thing?
2. What are the advantages of a banking system independent of Government control?
3. What dangers are there in bureaucratic government control of banking? Could the dangers be avoided? If so, how?
4. Do you think the proposal practical and wise?
5. From what various sources would opposition come? Through what channels would it express itself?

## DISCUSSION EIGHT.

### THEORY No. 6 — Fascism, Nazism, etc.

These terms are not easy to define, though they incorporate certain easily recognisable features. They both assume that the strong nation-state completely independent of outside law is the ultimate unit of human organisation. In their claim that the end of the individual is to serve the State Nazism is comparable to Communism. Capitalism and private ownership are, however, recognised, though theoretically always in complete dependence on the State. No adequate theory of government has been developed by Nazism. A dictator, supported by a powerful party or clique, has so far been the controlling force; apparently he will be succeeded by whomsoever has the ability to thrust himself into the driving seat and remain there. All forms of free association not directed by the State are discouraged largely because any organised body other than the "party" may endanger the "unity of the State," i.e., the dominance of the "party." The equal responsibility of all citizens for normal service to the community is emphasised, but equal responsibility for the govern-

ment of the community is denied. This latter right and duty is reserved for those accepted as faithful believers in the only right theory, in Nazism, i.e., as members of the self appointed gang. Thus the individual's duty is to hold himself ready to serve when, where and howsoever he is directed. So long as he does so, such of his property rights and freedom as the State does not immediately require remain to him. What is required is either arbitrarily determined, or decided by persons arbitrarily chosen by indeterminate and arbitrary standards, modified of course for everyday activities, but always subject to variation as some supreme person or clique responsible only to itself may determine. Democracy, by which the citizens generally share the duty of choosing the governing body and determining their own lives, is denounced as a proven failure.

### QUESTIONS WORTH ASKING.

1. What advantages does a Dictatorship give to a State?
2. What proportion of our population would prefer to have their lives directed for them by an outside authority which assured them of enough to eat, etc?
3. What serious disadvantages attach to government by a clique or party?
4. What disadvantages attach to democratic government as at present practised here? Could they be overcome?
5. What factors in community life here today might lead men in despair of democracy to turn to fascist methods?

You might think over the following:—

- (a) Is the rule "one political vote to each grown adult" the essence of democracy? If so when does one become a full adult? Does it depend on age only?
- (b) If democracy has failed at vital points to what extent are political, economic, moral and spiritual factors involved?

## DISCUSSION NINE.

### THEORY No. 7 — Social Credit.

This theory starts by recognising the important part played by Credit control in commerce and industry. It accepts the fact that the banking system holds the key to control. By increasing loans to individuals and the community more "money" is created and placed in circulation and business tends, apart from other factors, to increase, while the opposite also applies. It emphasises that this "money" is not in the form of actual coin, or even notes—it is created by a stroke of the pen. Jones who has no money is given the prestige of the bank and he can buy machinery, etc., with the scraps of paper (cheques) that the bank supplies; later he must pay back the bank plus a charge (interest). Social Creditors emphasise that the Bank never paid any cash out at any stage; its own prestige carried it through and everyone was content with the pieces of paper and the figures in ledgers, which accompanied the act. All the bank did was to provide the paper, and the expense of writing it all up, renting buildings, plus interest on the very small amounts people sometimes lend to the bank as deposits. The same applies to War Loans, most of which are taken up by Banks and similar businesses. They receive payment (interest) for something that costs them next to nothing. Social Credit agrees with Theory 5 in removing Credit control from the private banks, but goes much further in claiming that the expenses of government (including war) could be covered with-



out taxation, i.e., merely by making Credit available. The plan goes still further with the suggestion that the wages-salary system could be replaced by a system of National Dividends under which weekly or monthly credits would be allowed to all citizens on an agreed scale, each credit to be spent within a limited period. Thus the purchasing power of the community would be steadily maintained and production continued free from unhealthy fluctuations. The theory involves a highly developed system of controls, price fixing, etc., which carries its ramifications far beyond the purely financial hypotheses upon which it is based.

### SOME QUESTIONS

1. Is taxation necessarily an evil?
2. What are the dangers of making the cost of governmental activities, war, etc., simply a matter for issue of Credit at no real cost to the governing authority?
3. (For discussion by groups which have studied the question more fully.) Can any national dividend system be contemplated apart from a communistic basis for the State?

### DISCUSSION TEN.

**Post-War Settlements**—In the post-war years we will find ourselves face to face with urgent and insistent problems. The change over to war industry was a lengthy process and the change back must also be slow. International difficulties must be faced. Solutions hurriedly devised will be less valuable than those considered at greater leisure. Some of the subjects are here for your consideration now.

**Land Settlement**—1. To what extent can the placing men on the land contribute towards post-war settlement?

2. To what extent was the scheme devised after the last war a success? How should it be improved?

**Absorbing in Industry**—3. The absorption of some men will take time; how should they be assisted during the interim?

4. To what extent would the training of men for new positions be of assistance?

5. Do you believe that some form of unemployment insurance should be introduced? Should it be administered by a Commonwealth centralised department, or directed locally? If the latter, how? To what extent is the "dole" good? and unsatisfactory?

6. Would a National Health scheme be valuable? Should it be a completely free service or contributed to by each citizen benefitting?

7. Should some form of compulsory physical or military training be continued after the war?

**Planned Economy**—8. Do you agree that more should be done to plan and control our economic life including primary and secondary production? What are the dangers and advantages? Should the Government or some other body exercise such control? Can you give any examples of such control in the pre-war years?

**Population**—9. Do you agree with the white Australia policy? If not how would you modify it? If you do, is our present population increase sufficient to justify it before the world?

10. If you think a larger increase is necessary how should it be encouraged?

11. Discuss the pros and cons of encouraging larger families by (a) Loans to young couples, (b) Increased Child Endowment, (c) Increased Bachelor Tax, (d) Any other means.

12. (a) What sort of immigrant should we seek? (b) Is it feasible

to wait until all our own are employed before we encourage immigration? (c) How should it be controlled, limited and directed?

**Education**—13. Do you support the movement to extend the school age to 15, 16 or 17 years?

14. Is the ordinary man trained to use his spare time satisfactorily? Could any more be done? How?

15. Can you suggest any other educational changes which might be made with advantage?

**Internationally**—16. What must be our attitude to other nations after the war? Will grinding down Germany and Japan lead to peace in the future, or the reverse? Can we assist them to achieve their legitimate needs without some sacrifices ourselves? Are we called on to do so?

### DISCUSSION ELEVEN.

#### AN ARCHBISHOP'S PROPOSAL.

Dr. W. Temple, Archbishop of Canterbury, asserts that a community claiming to be Christian must ensure the fullest possible development of individual personality in the widest and deepest fellowship. This requires the recognition of certain basic principles which he embodies in 6 points. These he has submitted for the careful examination of all Church of England people.

He is critical of certain current practices. He recognises, for example, the importance of credit in facilitating commerce but questions the morality of allowing private banks, etc., to make large profits from its issue when the process involved little more than a book entry. This means of creating "money" for the benefit of the public by a stroke of the pen should be available at administrative cost say 1% or so. He suggests limiting the lending power of Banks to the amount of their deposits, making fuller credits the responsibility of a public authority. Land too he ranks with air, sunshine and water as the primary necessities of life and it should be treated as something more than a mere material resource. By a heavy tax on "sites" rather than buildings he would encourage the full utilization of the land. The value of the land he would allow the owner to fix himself, subject to the right of the State to buy it or tax it at that value.

#### THE SIX POINTS.

1. Every child should find itself a member of a family housed with decency and dignity, so that it may grow up in a happy fellowship unspoiled by under-feeding and over-crowding, by dirty and drab surroundings, or by mechanical monotony of environment.

2. Every child should have the opportunity of an education till years of maturity, so planned as to allow for his peculiar aptitudes and make possible their full development—thus education should throughout be inspired by faith in God and find its focus in worship.

3. Every citizen should be secure in possession of such income as will enable him to maintain a home and bring up children well.

4. Every citizen should have a voice in the conduct of the business or industry which is carried on by means of his labour and the satisfaction of knowing that his labour is directed to the well being of the community.

5. Every citizen should have sufficient daily leisure, with two days of rest in seven, and if an employee, an annual holiday with pay.



6. Every citizen should have assured liberty in the forms of freedom of worship, of speech, of assembly and of association for special purposes.

### QUESTIONS TO EXAMINE.

1. (a) Do you think the Church is going beyond its real task in declaring principles governing human society? (b) If "no", what, if any, are the limits to which the Church may go in expressing an "official" opinion? Are there any dangers to be avoided? (c) Is it specially important for Christians to discuss community problems? Why?

2. Is the Archbishop's emphasis on life within a fellowship of any special importance? Are we giving sufficient emphasis to the quality of the fellowship in which children, men and women are developing?

3. Do you agree with this suggestion that an adequate fellowship must incorporate a religious element?

4. Can freedom of speech, etc., be misused? What responsibilities of citizenship must thoughtful men exercise if we are to prevent freedom from degenerating into license?

5. Discuss the Archbishop's suggestion that the land owner should fix its value.

## SUNDRY PROPOSALS FOR ELECTORAL OR GOVERNMENTAL REFORM.

### DISCUSSION A.

#### THEORY No. 8 — Proportional Representation.

Under the majority vote method a large section of the electorate is disfranchised because the candidates they support are not returned. To take an extreme example: in an election it would be possible for 40% of the votes to go to candidates in Party 'A' and yet secure the return of not even one candidate because the 'B' candidates just beat each of the 'A's. It is possible too for more votes to be cast, taking the whole country, for the party which won the fewer seats. Under the Proportional Representation plan the members selected from each party would be proportionate to the total votes cast for that party in all the electorates taken together. This plan is entirely tied to the party system, i.e., one would vote for a party rather than for a particular man.

The plan should be distinguished from —

#### THEORY No. 9 — Preferential Voting.

Under which the elector, in addition to voting for a special candidate, indicates whom he prefers next, and 3rd and 4th, etc. Thus if there are more than two candidates, and no-one gets 50% of the votes, the votes of the one least desired are examined to see who was his supporters' second choice. When there are several popular candidates it seems a bit complicated until understood, especially if there are two or more to be appointed. In practice it is, however, easy to work out. It means that though one's special choice is rejected one's second choice may still influence the result. It is also possible, if two or more are to be elected, that one's favorite may be totally rejected for the

first place and yet prove very acceptable to many as a second choice.

### QUESTIONS FOR YOUR CIRCLE.

1. Do you think a system which leads one to vote for a party rather than for individuals is satisfactory? What advantages attach to such a system? What valuable factors does it eliminate?
2. Is the situation that Proportional Representation seeks to improve a serious evil in normal circumstances?
3. Discuss the pros and cons of
  - (a) Proportional Representation.
  - (b) Preferential Voting.

### DISCUSSION B.

#### THEORY No. 10 — The Recall.

There are many who claim that the electorate should have power to recall its representative if he is felt to be failing in his duty. Electoral machinery would be required so that dissatisfaction could be made vocal. When the necessary conditions were complied with, and a decision arrived at, it would be competent to substitute a more "satisfactory" representative. This contrasts markedly with —

#### THEORY No. 11 — The Guaranteed Pension Plan.

Its sponsors take an opposite view contending that the average M.P. is not sufficiently independent of outside interests which can control his subsequent career. The sponsors of this startling suggestion point out how a period of conscientious parliamentary service may seriously impair a representative's normal private source of income making the continuance of his parliamentary salary and emoluments a primary (or at least important) consideration. This they claim can have, and has often had, serious repercussions: to please those forces which can best ensure his re-election becomes a matter of urgency. The price paid is class or sectional legislation costly to the community: for example—i. a railway, or other concession, uneconomic but pleasing to his electorate; ii. support for a bill which suits the outside interests behind the party machine (or opposition to a law which would injure those powers). Supporters of this theory advocate the guarantee of a pension (for life if necessary) to each elected M.P. who loses his seat after serving even one full term. A Pension scheme would really be a financial economy they contend for it would —

- (a) Protect the community from such "bribery" or legislative exploitation, and also reduce the power of interests seeking to sponsor candidates amenable to outside dictation (because living always in the fear of losing re-election if not "reasonable.")
- (b) Promote a more careful choice of representatives by the electorate.
- (c) Promote an independence of outlook capable of deciding issues more disinterestedly and on their true merits.
- (d) Create a body of former legislators who, though they had failed to secure continued election, would be available for various avenues of service (e.g. Commissions of enquiry) at a minimum extra cost to the community.

To the obvious retort that the unscrupulous self-seeker would welcome such a plan and he content to drop out of politics after his first term the sponsors answer that such a position would seldom arise: when it did, they aver, the country would be well rid of such a "legislator" at the price.



## SOME QUESTIONS WHICH ARISE.

1. What can you say in favor of having power to "recall" a representative? What disadvantages attach to it? Does it play into the hands of vested interests or is the reverse true?
2. Is the primary purpose of a parliamentary election
  - (a) to choose a good man to help guide the councils of the land as his wisdom dictates to be best, or
  - (b) to appoint a man to do what the voters think best? If the latter, which voters?
3. Do you think that many elected representatives guaranteed a pension would lose interest once their pension was assured?
4. Do you think the dangers which the pensions scheme seeks to avoid are so serious or as costly as the sponsors assume?

## DISCUSSION C.

### THEORY No. 12 — Tests for electors.

The fact that large numbers of voters have no clear opinion at election time is accepted by all party canvassers who by cards, motor transport, (and other devices which appeal to things other than electors' intelligence) try to catch their vote. These "uncertain" voters may be unable to make up their minds because (a) they don't know the candidate or his programme; (b) they can't decide which is best after weighing the issues carefully; (c) they don't take their responsibility as voters seriously; (d) they are people who never can think things out very clearly. There are large numbers of good citizens in class (d). They always copy somebody else's opinion about things outside their home and job. They fall victim to propaganda easily: in other words the man who has money or wits (or both) to put things over best; the man who can control what they see, read, or hear; the man who can promise them most or can arouse their fears of the other fellow, can nearly always win their votes for anything or anyone he favors. Though most of the intelligent workers vote one way he can sway large numbers of the less intelligent to vote for his ideas by skilful unseen propaganda; he appeals to their feelings though appearing to appeal to their heads.

During recent years there have been discovered and developed well proved means of knowing (a) which boys and girls, men and women can't readily work out ordinary problems, (b) those who are very good at thinking things out for themselves, (c) those who are just average. In other words our "intelligence" can be measured with reasonable accuracy if sufficient care be taken. These "Intelligence Tests" though at first unsatisfactory have now been much improved and are being increasingly used for all kinds of purposes, especially where men have to be chosen for special duties. It is proposed that in certain kinds of elections at least e.g. for one House of Parliament, intelligence as well as age should be taken into account. Thus for example persons under 30 years with a very low "intelligence Quotient" would not be permitted to vote. It might be that for the Upper Chamber all persons voting would be required to be of the average intelligence standard. Provision would be made for any non-voter appealing for a vote to be given a guaranteed testing by a properly constituted authority. The power of unscrupulous vested interests using skilful propaganda would thus be greatly curtailed since the citizens of average intelligence are less easy to influence.

### THEORY No. 13 — Reform of the Parliamentary Second Chamber.

The various proposals under this head aim usually to create a house of review consisting of especially capable or experienced men, or else representatives appointed by ways other than the direct vote of the electorate; a third possibility lies in a combination of the two.

Such a chamber might include:—(a) Ex-cabinet ministers of a certain rank and standing; and/or (b) M.P.s. who had served the "lower" house a long period before being rejected by electors (perhaps after being nominated by the lower house), and/or (c) Appointee of the Universities, etc., etc.; and/or Elected members appointed by citizens of at least average intelligence quotient (See Theory 12); and/or nominees of certain local government authorities (See Theory 14).

## ASK YOURSELVES —

1. At what stage in life does a citizen become capable of determining —
  - (a) who should govern the democracy?
  - (b) what the policy should be?
2. If a satisfactory test of intelligence or capacity to judge simple issues can be applied, what dangers would have to be provided against? Could these dangers be avoided in this country?
3. What avenues of propaganda do various sectional interests exploit to sway voters? (Discuss various aspects of this topic).
4. Does the effect of sectional propaganda, etc., on the less thoughtful, constitute a serious threat to the success of our system of political democracy?
5. Do you think that a review chamber (or "Upper House") constituted other than by direct popular vote is desirable? If so, what changes would you suggest?

## DISCUSSION D.

### THEORY No. 14 — Indirect Appointment of the Legislature.

The sponsors of this reform claim that modern elections normally take little account of the character and capacity of the candidate; the party ticket is the only guide available for many a bewildered voter. The proposal seeks to ensure that as far as possible a person elected is one whose capacities are known by those who appoint him. Thus all or some of the M.P.s. of at least one House might be elected by Councils corresponding in a measure, say, to our State areas (at present governed by Parliaments). These Councils would themselves completely or partly consist of men elected by various Regional Councils whose members would be appointed by the several town and rural Councils, which in their turn would be elected directly by the people, largely as at present. Each of these Councils would have specific functions to perform; such duties as could not be efficiently performed by a Council below it. Such a principle would ensure that most M.P.s. had proved themselves through a rich experience in smaller spheres of political activity and responsibility. All Councils would be free to choose from outside their own membership if desired.

### THEORY No. 15 — Decentralisation Ideas.

This rather indefinite term covers a varied group of thinkers who deplore modern centralising tendencies. They are normally opposed to complete State Socialisation and similar ideals, for their aim is to increase the sense of personal responsibility in as many directions as possible. The exercise of the vote and the payment of taxes does not exhaust the individual's responsibility for the welfare of the community; it is not enough to act as if all responsibility thereafter devolved on those elected and those paid to be public servants; such is the road to decadence. Hence the decentraliser aims to increase the tasks in which success or failure depends upon individual interest. This becomes both more possible and more necessary with the decrease in working hours. By extending the field of local government authority to the limit of reasonable efficiency, and by calling forth



specific service from individuals and localities, citizens' interests and capacities are developed. The ideal citizen, they claim, is no longer the man who after business hours locks himself in the privacy of his garden, and family or social circle, leaving the burden of community responsibility for others to shoulder, or at the mercy of people with an axe to grind: he is the man who quietly undertakes his small share in the community life. Channels of civic service need exploring and the possibilities of various areas examined. Would it be feasible for the care of the lawns and trees to be the duty of the street dweller in a middle class suburb, a sum being allocated by the local Council for the purpose? The care of the school grounds and of various other facilities might similarly be localised. Poverty though not merely a consideration for charity in a new world will always need the consideration of local factors and wherever possible such relief should be locally administered from funds made accessible.

Decentralisation ideas are applied to commercial, industrial and residential spheres as well as to governmental functions. The concentration of life in large cities is claimed to be detrimental to the physical, mental and spiritual well-being of both the individual and the community as a whole. The confining of commercial and industrial authority in the hands of the few free citizens or of the bureaucratic governmental body though leading to certain types of efficiency is no less fatal to a healthy State. The underlying aim in all these ideas is to prevent the individual in the highly organised community life of today, becoming a mere impersonal cog in a machine, for the well-being of which he finds it difficult to develop a sense of real responsibility.

#### WHAT DO YOU THINK?

1. Do you consider that State Parliaments as at present constituted should be abolished? If so, should the whole system of government be overhauled? (i.e., is it enough to make running repairs, patching up the vacancy?)
2. Do you think that the present degree of ignorance of the character and quality of the average candidate for parliamentary elections a serious weakness? Would the proposal of Theory No. 14 offer an advantage?
3. Are there any serious disadvantages to Theory No. 14? Could they be eliminated and, if so, how?
4. Can you suggest any ways in which the sense of political and community responsibility could be improved? Could individual civic obligations be increased satisfactorily?
5. Is Industrial decentralisation an urgent need? How could it be encouraged?

#### DISCUSSION E.

#### A FINAL DISCUSSION.

We started by assuming that any theory which had secured thoughtful supporters may have a contribution to make towards a better world. What elements from the various ideas dealt with may have a place in the Australia of the future? Does the following appeal to your circle? If not, what modifications would you suggest?

#### POLITICAL FACTORS.

The picture for your criticism is that of an Australia in which Taxation, Defence and Foreign Relations, the Judiciary, Postal Ser-

vices, the Formulation of Regulations for Commerce, Industry and Education, etc., are in the hands of a Federal or Commonwealth Parliament though the administration of many of these spheres should be entrusted to Regional Councils corresponding somewhat to the State areas of today. Control of Main Roads, Police, Standardised Railways, Education (at the standard, etc., specified by the Commonwealth) and large Public Utilities. (e.g., Electricity) would be primarily a Regional responsibility. There would at present be say 4 or 5 of these "Regions" centred at, say, Perth, Melbourne, Sydney, and in the North. Probably the "policing" of many Commonwealth Commercial and Industrial regulations would be undertaken by these authorities.

Local Urban and Rural Councils would function somewhat as at present (though the right of direct taxation may be limited and made supplementary to a grant from the supreme taxing body) but in thickly populated areas, such as the larger cities, "Area" councils (Greater Sydney, etc.) would function in charge of Road Making and Repairing, Sewerage, Local Transport facilities, leaving the general supervision, gardens and parks, street cleaning, certain licensing issues, to the smaller Suburban Council. Opportunities for decentralising responsibility to wards and lesser localities should be considered and created.

Elections for the "Popular or Lower" Commonwealth House would be based on the votes of the average-intelligence citizen over 25 years of age, voting in local one-member electorates. Added to these would be 3 or 4 appointees of each of the 4 Regional Councils. The "Upper" House would be comprised of (a) all former members of the "Lower" Chamber with at least 12 years membership of it; (b) all former Ministers no longer in the lower House with a total of 4 years Cabinet experience; (c) two appointees of each of the four regional Councils; (d) one or two appointees from each of the Universities; (e) a given number elected by all citizens of average intelligence and 25 years of age.

The elections to the remaining councils would be by popular franchise of citizens of average intelligence and over 25 years, acting together with a small number of appointees from the Councils of the grade next below. Candidates for these and any other representative assembly would be unrestricted as to age, etc., while the full franchise would extend to any past or present member of them.

Members of Parliament, or in this plan members of the popular chamber of the Commonwealth Legislature, would be protected in some measure against "exploitation". After their first full term of office conscientiously fulfilled former legislators of continued good character would be entitled to receive a yearly pension, equal in any year to the amount, if any, by which their income from other sources falls short of three times the basic wage.

#### ECONOMIC FACTORS. ETC.

So much for political factors. Though communism and fascism are commonly understood would have no place in a better Australia means of developing economic planning, would need to be provided. Certain Social services (e.g. Medicine and Insurance) could be under community control, but it would be wiser to leave the issue to free enterprise, co-operative and private, the Commonwealth prescribing the standards required and providing a voluntary alternative only if and where co-operative endeavour has proved quite impossible. The fullest encouragement of numerous forms of voluntary co-operation should be forthcoming in the sense of limiting the unfair under-the-belt attacks of powerful private interests in the initial stages, though no spoon feeding should be indulged in. The importance of self help should always be a factor for consideration.



Thus private trade would continue, subject to the checks of co-operative competition and no longer aided by a banking system dominated by the industrial-financial octopus of today; for either the banks are nationalised or else subject to keen competition of both a Co-operative Banking System and a State, i.e., Commonwealth, Bank capable of expanding credit as the needs of the community require.

The tax on unimproved land values will be substantially heavier than today; placing land ownership in a more correct relationship, leading to a decrease in many land values, making the acquisition of land more possible for greater numbers, and decreasing the burden of interest charges in favour of a tax in which all owners would share. Adequate consideration would be given to all whose economy has hitherto been planned on the basis of the present tax.

The State will insist upon cultural and physical education of an approved type continuing well beyond the present minimum, first in schools to 16, 17 or 18 years of age and then partly through approved free agencies subject to governmental minimum standards. Doubtless at this stage the various youth movements would play a part in helping men to learn the art of living, and of living together. It would be for the Church to see that to this is added the art of loving so that men may complete the way to live at peace with their fellow-men and with God.



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