

**A Fair Deal  
for Australians**

and

**Better Pensions  
for Pensioners**

by

**Social Justice**

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# The Australian Welfare Progressive Movement

Initiating Desirable Reforms to  
Consolidate Progress and  
Prevent Poverty

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SERVICE

SINCERITY

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17700

## FOREWORD

AT the request of numerous supporters of this Movement we are publishing this brochure, with a view of placing before those interested a brief explanation of the aim and the nature of "*Better Pensions for the Aged and the Infirm.*"

Should you decide that the principles enunciated are worthy of your support, we cordially invite you to join up with our Movement, so that we can, with a united front, make the proposals effective.

You must not forget that the day may come when YOU will be forced to join the large army of pensioners, and may be faced with the proposition of trying to exist on the mere pittance now prescribed.

It is characteristic of the present administrative policy to prevent as many as possible from receiving a pension, regardless of the consequences to those who by infirmity and competition are unable to obtain employment.

Should you have any comments to offer or suggestions to make, we would esteem it a favour if you will forward same to the Secretary, who will supply you with any further information that you may desire in connection with the Movement.

## PREFACE

*By the Hon. Albert Gardiner.*

CAPTAIN CONWAY shows in the following pages how competition causes poverty and how poverty can and should be prevented.

Competition, like fire, is ruthless and essential, but with skilful management can be used for the welfare of the community and provide a reasonable pension for the aged and infirm.

In times of war the aged are not required to fight, and in times of peace they should be provided with a generous living standard.

The community possesses resources, which, by every reasonable standard of morality and code of conduct, should be used for the benefit of the people, irrespective of any other consideration. When people were languishing in the dungeons and the chains of poverty in France, the populace rose in rebellion and rushed to the rescue.

*Australians* are in the chains of poverty to-day. They must be rescued, and increased pensions is the way. It is of urgent importance and a national responsibility.

The history of old-age pensions in Australia is full of interest, yet little has been said or written that gives much information to the student of politics.

In the State and Federal Parliaments, the Labour Party forced from an unwilling Government an Old Age Pensions Act. In N.S.W., the Labour Party had kept the Reid Government in office for five years, from 1894 till 1899; then a Labour deputation asked the Premier, Mr. G. H. Reid, to introduce two measures in the next session, *viz.*, Old Age Pensions and Early Closing.

The Premier, an astute and democratic party leader, refused the request of the deputation, pointing out that he had given them more democratic legislation in five years than anyone else would have given them in twenty-five years.

That reply sealed the fate of the Reid Government. Mr. William J. Lyne, the leader of the opposition, was privately approached and he agreed to introduce the Old Age Pensions Act and the Early Closing Act.

When Parliament met, Mr. Lyne moved the usual no-confidence motion, to which Mr. J. L. Fegan, a Labour representative from the Newcastle district, added an amendment, directly censuring the Reid Government for paying money to Mr. J. C. Neild, the member for Paddington, before same had been authorised by Parliament. (It was the irony of fate that the money paid to Mr. J. C. Neild was to reimburse him for out-of-pocket expenses incurred visiting Norway and preparing a valuable report on the Old Age Pensions Act then operating in that country.)

The amendment was carried by a large majority, and the Reid Government immediately resigned. On taking office, the Lyne Government kept to the agreement, and an Old Age Pension Act was placed upon the Statute Book.

All the States having agreed to the Federal Convention Bill and the British Parliament having passed the measure, Federation became established. On the first of June, 1901, the Duke of York, now King George the Fifth, by proclamation brought the Federal Parliament into existence.

Mr. Lyne, Premier of the Mother State, was commissioned to form a Government, but declined the honour, and Mr. Edmund Barton became the first Prime Minister of Australia.

But it was eight years before the Federal Parliament passed the Old Age and Invalid Pensions Act. It was assented to on the 10th June, 1908, and payment of the old-age pensions commenced as from the first of July, 1909. Provision was made in the Act for the payment of invalid pensions. The part of the Act relating thereto, however, did not come into operation in the commencement of the Act, but it was provided that it should commence on some subsequent date to be fixed by proclamation. This proclamation was made on the 19th November, 1910, the first

payments thereunder being made on the 15th December, 1910.

The indifference of the community and the reluctance of Governments to pass an Old Age Pensions Bill is similar to the existing apathy of the people to the suffering of the aged and infirm.

To-day we are faced with a different set of conditions, and it is apparent that domestic demands should be increased commensurate with the productivity of the community, and that the years of compulsory work should be reduced sufficiently to provide for the absorption in employment of the younger generations.

Why, in a land rich in all that is required to maintain the population in a high standard of living, we should ask the aged and infirm to exist on a mere pittance is hard to understand.

This little work is the first step towards relieving the old-age and infirm from constant suffering, and the writer will be repaid if readers will join the march for better conditions and increased pensions, bringing increased comforts to those in the decline and sunset of life.

*Albert Gardiner, Ex-Senator.*

## POVERTY AND PROGRESS

AUSTRALIANS have the opportunity and the resources to lead the world in human progress. They have a continent to develop, exploit and consolidate, and in that respect they are in a unique position. It must, however, be realised that the population is insufficient, and should be speedily increased. In this connection the following noteworthy statement by the management of Anthony Horderns Ltd. calls for consideration:—

*“To-day manufacturers, distributors and consumers are faced with a totally different life and field of activities from that which greeted their fathers in 1910.”*

It is a vital problem that must be handled sensibly and systematically. We must build on social unity and community security. We must develop the right of man and our knowledge of *TRUTH, GOODNESS and BEAUTY*. *We need a Fair Deal and a New Pack.*

## PROGRESS HAS OUTFRAN ORGANISATION

There is insufficient co-ordination between different sections of the community. Juniors are idle and the elders are neglected. The goodness of giving and the generosity of Providence are obscured and stultified by academic argument and fragmentary considerations.

Money failed to flow through the community and misery and ugliness were consolidated.

Get down to fundamentals. The foundations must be restored. Business needs customers—less customers means less business, employment and income. It means decay and poverty.

Increasing the domestic demands of the pensioners increases business, employment, and confidence. It means stability and progress.

It should be the first objective with every good Government. It must receive prompt attention in the interests of producers and consumers.

It has, in the welter of competition and restriction, been neglected, with consequences that are repugnant to all not oblivious to the obvious.

It is a fact that great minds of all nations are busily engaged with market manoeuvres, the price of gold, prepara-

tions for war, international collective security pacts, and trade restrictions.

Every country has its problems, internal and external, and the problem of the destitute in Australia has not received the attention it deserves. Everything has been speeded up except the remedy for the prevention of poverty. Australia must aim at internal collective security and community co-operation. This is a matter of fundamental importance. It is a *sine qua non* of progress.

We definitely say that old-age and invalid pensioners have not been given a fair deal. They receive a maximum pension of 18/- per week, to provide a home, food, clothes, and recreation. We say that it is impossible to obtain these necessities on this amount, not because these elementary essentials are not available, but because the 18/- per week is an insufficient allowance.

Surely none will be so thoughtless as to contend that the pensioners are not entitled to good homes, to good clothes, to good food and reasonable recreation. Every fair-minded citizen will agree that these essentials are available, and should demand that they be distributed, realising that 18/- per week is not an adequate pension.

The fertility of farm and factory is available, but is not supplied to the pensioners, because the spirit of competition has captured the community, *confused Christianity, perverted progress, and humiliated humanity.*

## GOODNESS AND BEAUTY

Life, health and happiness will be enhanced when citizens are protected by the State from the cradle to the grave, and when those who have reached the age of sixty are not required to remain in the struggle of competition for their living. The aged and infirm are exempt from the struggles of war, and should receive similar consideration in peace time. They should enjoy the fruits of progress. *War must be made on poverty and absurdity.*

## COMPETITION

Competition stimulates progress, increases production, eliminates labour, and, because the Government fails to pick up those eliminated, it increases poverty. Competition is

good, but existing methods of control leave much to be desired.

The change from bullock waggons to railway trains was desirable. One railway train capable of hauling 500 tons requires one driver, one stoker, and one guard; the bullocks required 500 stalwart drivers skilled in the use of the long whip and lurid language. We know what happened to the bullocks, but the fate of the drivers was a tragedy which is being repeated in various ways every day. In existing conditions man must labour or go short of the things he needs.

That there is no useful work available, and that there is an abundance of the things he needs, do not affect the position: He suffers in the midst of plenty.

### PROGRESS

Progress must be controlled and the position of the pensioner made secure; improving the position of other sections of the community does not affect the pensioner, but improving the position of the pensioner will benefit every other section of the community.

Therefore, we must all agree to agitate for the pensioners to be paid a pension that will keep them in comfort in keeping with the White Australian standard of living, and enable the pensioners to enjoy the *fruits* of *progress*, to which they are justly entitled.

### BETTER PENSIONS

Better pensions are required, and it is the responsibility of the Federal Government to provide them.

We submit that the following scale is the minimum that will maintain the pensioners on a decent living standard.

In the case of males and females who have reached the age of 60, or are incapacitated, an allowance would be paid to bring their incomes up to the living wage prescribed for females. This beneficent proposal must be embodied in specific statutory law.

About three out of every four reaching the age of sixty will need some protection under this scheme, which is a free insurance against the vicissitudes of life and old age.

The community has the necessary resources to provide the standard of living herein suggested for pensioners, and if these resources are not used they will be wasted. The

pensioners are not required in production, but are necessary in the service of consumption as effective citizens.

Connecting the pension with the living wage would automatically provide for the rise and fall in the cost of living and enable the pensioners to participate in progress. All of which clearly shows that the desirability, practicability, and benefits of this policy are easily established.

### DESIRABILITY OF PROPOSALS

The proposal is deservedly desirable, because it has for its purpose the improvement of the living conditions of those who have borne the heat and burden of their day, and are no longer required as units of production, a fate which awaits everyone. Sooner or later it is inexorable.

*None should be for party,  
All should be for State,  
The great should help the weak,  
The weak should love the great.*

Everyone possesses to a degree *self interest*, *comradeship*, and *community spirit*. They are all essential, and should be developed and demonstrated. The Governor of New South Wales, with the courage of his convictions, on the 22/4/35, said:

“There are many asking themselves, what has Christianity done for me? Why am I hungry and destitute? The wholehearted co-operation of all classes and creeds is essential.”

The Governor spoke wisely and well, but where is there any evidence of any effort to supply a remedy for the disease of destitution as the Governor saw it? It is a disease, and is highly infectious, and we claim that it can be prevented by providing *better pensions* for the people and recognising the rights of humanity.

When the Government fails to provide for those no longer required in industry, the casualties of competition are intensified.

Progress has triumphed over many diseases, and with plan and purpose it can *prevent poverty*.

The victories of Peace are more renowned than those of War. The victories of War are quickly forgotten; those of Peace endure.

Fear is man's worst enemy. We can quickly change the conditions of life, and smile to think we ever had a pang of apprehension, when we realise that 18/- is, under existing conditions, an insufficient allowance to maintain a White Australian Standard.

### **BETTER PENSIONS ARE IMPERATIVE**

Who will say that rescuing hundreds of thousands from destitution is not a desirable undertaking, and that better pensions are not imperative?

### **PRACTICABILITY OF THE PROPOSAL**

The essentials needed to improve the living conditions of the pensioners are resources and purpose. The resources are available, but the purpose has too long been missing.

The noble structure now spanning Sydney Harbour shows what purpose and determination can accomplish, but the value of this magnificent bridge and all it represents is as nothing when compared with the value of life and happiness.

### **HEALTH AND HAPPINESS OF THE PEOPLE**

Governor Phillip, Australia's first Governor, had many difficulties to overcome—supplies were insufficient for the community, and he justly decided that everyone should go short of rations. It is certain that if Governor Phillip was in control to-day, with supplies for all, he would direct that none should go short. He would not tolerate a policy that deprived pensioners of the essentials of life in the midst of plenty. The welfare of the people is of paramount importance, and money, food and other commodities must be regulated in the interests of the whole of the community.

Providing pensions equal to the living wage prescribed for females will involve an additional expenditure of about one and a half million pounds per month, and will show a profit of £40,000,000 per year, because it will increase the income to the nation by approximately £60,000,000 per year. This expenditure percolates through and benefits the whole community, and rescues the pensioners from privation.

Supplying the money required is a simple matter once it is realised that, like water, food and other commodities, it must be provided and regulated in the interests of the people.

There is nothing mysterious about money. It has to be manufactured, and it should be kept in circulation. It resembles the hen and the egg; you cannot have the eggs without the hen, and you cannot have hens without the eggs; and so with expenditure and income—you cannot have one without the other.

The *spender* is a *good Samaritan*.

Money needs careful control, and the community needs sufficient money to meet its requirements. Therefore, the Government must be alert to its responsibilities and ensure that the volume and velocity of money are sufficient for the needs of the people, all the people, and not a select section of the people.

It is, therefore, plain that *better pensions* are desirable and practicable.

The pensioners are suffering, and the resources so generously provided by Providence are not being wisely utilised.

### **BENEFITS OF BETTER PENSIONS**

The benefits that will speedily flow from the adoption of better pensions need only be mentioned to be realised.

Employment, incomes, trade, and assets will be increased and taxation will be reduced, because incomes grow faster than expenditure.

Self-respect and respectability will be restored to the pensioners eking out a miserable existence on the pittance now provided.

Incomes will be increased considerably more than expenditure, and the cost is actually nil, because the return exceeds the outlay a hundred fold. Some save and some spend; the spender causes money to flow freely, the saver causes it to stagnate. If all saved and none spent, incomes, trade and assets would collapse.

It is significant that the spender is exploited by the saver; it is a law of nature and fact, which the Government has carefully refrained from recognising. Efficiency demands that the community must use what the community provides, otherwise hardship and disaster are inevitable.

Australia has the resources to provide an abundance of food, clothes, shelter, and entertainment for all, and if they are not utilised, producer and consumers are the unwilling victims of restrictions and absurdity.

All will gain and none will lose by a policy of expansion and the provision of *better pensions for pensioners*. Production will fulfil its purpose and be utilised for use and profit. Immigration will flow, the birth rate will flourish, and Australia will become a hive of industry and happiness.

## THE RESOURCES OF AUSTRALIA

Australia has the resources to provide for 100,000,000 sheep and 40,000,000 humans, but it provides for that number of sheep and fails to provide adequately for less than 7,000,000 people. England, on the other hand, with nothing like the resources of Australia, has a population of 40,000,000 to feed—and feeds them better than Australians are fed. A noted traveller realised this fact and made the following comment: “Australia, with the best food supply in the world, could never suffer depression.” (He should be an old-age pensioner here.)

Compare Australia with Britain, which has to import two-thirds of her food supplies. There is really no comparison between Australia, with a bounteous food supply, and England, with a very scanty supply. Australia *should* have a *fine future*.

## EMPLOYMENT

Providing better *pensions* and reducing the years of compulsory work is much more desirable and effective than reducing the hours of work per week.

It will increase the employment of those below the pension age, as it must be realised that employment is regulated by the standard of living provided for the community.

On a reasonable estimate it is computed that the provisions for *better pensions* will provide employment for approximately 100,000 not now employed.

The devil provides much work for idle hands to do, particularly when those concerned are full of energy and vitality. At the present time the devil is kept exceedingly busy.

The “Sydney Morning Herald” of June 17, 1935, says: “An inevitable effect of the changing economic conditions is a lowering of the birthrate. In this way the position is helping to evolve its own corrective. The longer time to establish a reasonably secure position in life which the average man now has to wait delays marriage; and were there nothing

else responsible for a diminishing birthrate as the result of this cause alone it would have to be expected. *Longer working lives means fewer births, and must do so.* The demand for recruits to the working ranks having moderated, pending social adjustment to that new position, evolution, which at any cost insists upon continuing its course, finds a way of restricting the supply.”

Therefore, we claim that the demand for recruits must be increased by reducing the working years and increasing the pension standard.

## MONETARY MECHANISM

Money can be used either to injure or to benefit the community. Expert testimony is convincing.

Mr. Reginald McKenna, Chairman of the Midlands Bank, the largest bank in the British Empire, says: “It remains possible to promote a further increase in business by a further expansion of domestic demand, induced by a generous monetary policy. I do not believe that the limits of internal business recovery has been reached, so long as a large supply of efficient labour is idle and a large aggregate of elementary wants is unsatisfied.”

Professor Cassel, the noted Swedish economist, says: “The evil which is popularly designated as shortage of purchasing power has to be conquered by positive monetary methods by those in control of monetary mechanism, with intent to increase the supply. Shortage of purchasing power is invariably a monetary phenomenon connected with disastrous deflation.

## MONEY

Money is obtained from three main sources, namely: *Issue, borrowing, and taxation.* They are all essential, but taxation should never be imposed that will reduce the incomes below the living standard prescribed for those concerned. It must be remembered that all legal tender is issued, and that the issue must be sufficient to sustain the community and facilitate the free exchange of goods and service. The following comparison of the issue of notes and population, in England and Australia, is interesting, and reveals that the Australian issue is unduly restricted, particularly as one English note is equal to one and a quarter Australian:

	Approximate Notes	Population
England .. ..	£450,000,000	45,000,000
Australia .. ..	50,000,000	7,000,000

Australian note issue and population must be expanded. The increase in notes could be issued direct to the pensioners and precede and encourage population. Borrowing must be regulated to meet the requirements at a reasonable rate of interest. Government controls the monetary system, and it must be operated in the interests of the community.

### DEVELOPMENT OF DESTITUTION

That competition and restriction and failure to provide a proper protective policy are rapidly vitiating the vitality of the community is clearly and convincingly emphasised by a comparison of the number of old-age and invalid pensioners. In 1919 and 1935 the figures are:—

Year.	Pensioners.
1919 .. .. .	130,000
1935 .. .. .	270,000

It will be claimed that the 270,000 pensioners are now protected.

Well, we say that they are permitted to exist only. The pension scale herein advocated will allow them to live and operate as effective agents of consumption and providers of employment. It is a question of efficiency and justice, with which pensioners, people, and parliament have for too long paltered.

### THE COMMUNITY AND THE CHURCHES

To penetrate the appalling apathy with which the community is afflicted is a difficult proposition. A politician with experience and ability has stated, "That the churches must unite and prevent the people from revolting." He also said, "That such revolts were aimed at the churches."

These revolts are not directed at the churches, but against oppression, such as prevails to-day, and the churches become involved if they appear to support the oppressor.

The laws of the community and the morality of the churches are built up on the Commandments, and when the Commandments are flagrantly violated, as they are to-day, the churches and the community are endangered. The churches must vigorously oppose the obvious oppression of the masses, or by the masses be considered as hostile to their interests.

### COMMUNITY SPIRIT

Every community requires a spirit of aggression; obstacles have to be overcome, and oppression overthrown in the onward march of man. Strange events are always occurring; nothing is so uncertain as the unexpected. In these days of enlightenment and democratic representation, we complacently allow elderly and incapacitated pensioners to exist in the chains of poverty.

The people can remove this blot on the reputation of Australia.

Away with apathy, stiffen up your limbs, let truth prevail. The laws of morality and justice should not be regulated to suit the pleasure and convenience of influential interests.

The farmer who ill-treats his cattle, the father who is cruel to his children, and the Government that neglects the welfare of the community must be checked and corrected.

They are a menace to the community spirit, and the progress of the people.

### POWER

The community differs from the individual in power, purposes, resources, and methods.

The illustrious Governor Phillip did not consider the welfare of the individual paramount to that of the community; with resources scarce, the rations of all were reduced, and increased when supplies increased. He avoided abstractions and complications. He was comprehensive and capable.

The fallacy has been alleged and accepted that Australia must now live below her means, because she lived above her means during and after the War.

*Australia did not live above her means*, because she more than produced what was consumed; but she is now forcing many people to live below what the community does and can produce, and the seniors of the community are forced to live in a state of destitution. It is *discreditable, repulsive, senseless, and immoral*.



## CONCLUSION

We submit, that in view of the facts placed before you, pensioners cannot live decently on the present pension; we say that they are more destitute to-day than they were twenty-five years ago; their purchasing power is really about the same, but the things they should purchase and use have increased in price by leaps and bounds.

The well-to-do have really made no sacrifice during the depression, and would be well advised to reflect on the absurdity of misery in the midst of plenty. It is a responsibility of the Government to protect the people from disease and not allow poverty to be consolidated in the community. To-day a big section of the community is compelled by circumstances completely beyond its control to suffer privations which the community has the power to prevent.

This cannot be refuted, and neither can such a state of affairs be justified. It has been condoned too long. The Government of the Commonwealth must accept full responsibility; it cannot shift the blame to any other authority.

It controls monetary supplies and pensions for the aged and infirm. It is constantly claiming credit for a sound and honest policy, but the States are all complaining that conditions are not satisfactory, and the people asking, "What has the Commonwealth done for me? Why am I hungry and destitute, and the Commonwealth contented?"

No man in his senses would select putrid conditions of living with better conditions available.

It is a reflection on the integrity and intelligence of Commonwealth control; the pensioners are kept in morbid conditions when better conditions can be provided with profit to all.

Before bringing this discussion to a close it is apropos, we think, to disclose some evidence of how leaders of public opinion are confused by *progress*, *competition* and *restriction*.

Every community is composed of three sections, namely, juveniles, producers, and retired. The juvenile of yesterday is the producer of to-day, and the producer to-day is the retired of to-morrow.

These sections are intimately interwoven and interdependent. In these circumstances consider the statement of the "Sydney Morning Herald," that "because the years of living were being extended, births are restricted."

Wisdom is shy and folly bold.

You who are in the prime of life and in employment must recognise that the clock of time is slowly but surely ticking. You struggle and deny yourself and family comforts that they should enjoy, because you now fear the dangers of old age.

Reader, you are exhorted to give this movement for *better pensions* your practical support. The issues involved are simple and vital. As you sow, so shall you reap.

*Better pensions must be provided.*

Those who help the living and respect the dead are stout of heart and wise of head.

We emphatically declare that every free Australian is entitled to a sufficiency of food, clothes, shelter, and recreation, when such is available, and call on every genuine White Australian to demand that this elementary essential, which is sacred and necessary, shall be put into operation without unnecessary delay, and that a commencement be made with invalid and old-age pensioners.

This clear and comprehensive policy, in operation, will:

- (a) Rescue hundreds of thousands from poverty.
- (b) Provide productive employment for a vast army now idle.
- (c) Increase incomes and assets.
- (d) Reduce the burden of debt.
- (e) Give the *coup-de-grace* to the savage policy of false economy now oppressing the community.
- (f) Not increase taxation. The reader is referred to pages 12 and 15, which shows how this occurs.

Fear of change springs eternal in the human mind, and the unnecessary and colossal casualties of competition and restrictions are accepted with equanimity and indifference.

Man undoubtedly possesses tremendous capacity to suffer unwisely and unjustly (use is second nature), but where is the wisdom in suffering what can be avoided and condoning cruelty that can be prevented?

Sickness, sorrow, and death are inevitable, but poverty and destitution can be eliminated. We have a plentiful supply of air, water, food, shelter and leisure, and, irrespec-

tive of every other consideration, Australians are entitled to an adequate supply of these elementary essentials.

The People have been persuaded to believe that they enjoy Government of the People, by the People, for the People—while a most important section of the community is treated in a harsh and callous way.

The pensioners, whether invalid or aged, are our own kith and kin, and we are a professed Christian community, which stands for a White Australia and the proper treatment of parents. We do not practice what we preach—the strong fails to protect the weak and insure their own protection when no longer strong.

In these circumstances, what is the value of White Australia? The fault rests with the Federal Government, which is responsible for the unjust, unchristian, and unreasonable policy of restriction afflicting the community.

The issue is plain—it is a question of reform or disaster, and it is for the people to decide whether it is better to bear the slings and arrows of bad Government, or adopt a policy of Social Justice, and establish the happiness and security of the community.

Help the Australian Welfare Progressive Movement to help you and the community; write and give us your views and opinion, and kindly state in what way you are prepared to support the purpose and objectives of this movement, as outlined herein.

Should you require advice or assistance relative to a pension, please write us fully and we will try and assist you.

Kindly address all communications to the Secretary:

R. E. TATHAM,  
80 Hunter Street, Sydney.

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