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# By

# D. B. COPLAND, M.A., D.Sc.

Professor of Commerce and Dean of the Faculty of Commerce in the University of Melbourne

Author of Gredit and Currency Control, etc.

SECOND EDITION

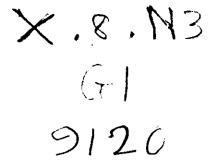
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# PREFACE

DURING August, September and October of last year, I contributed to the Argus, Melbourne, and the Sydney Morning Herald, a series of twelve articles under the title "Papers for the Times—Simple Economic Studies."

From time to time, since their publication, I have received requests that these articles should be brought together in a small book. With the permission of the editors of the two journals in which they originally appeared, they are here reprinted, together with an article on "The Position of the Farmer," that appeared in both papers on 6 March last. It has been necessary to bring up to date certain figures used in two of those articles and to indicate that much of the general scheme suggested in another has now been completed. Otherwise the articles are practically as they appeared in the above journals.

Owing to the growth of Government deficits and the increasing degree to which they have been financed in recent months by the issue of treasury bills, there is a danger that credit will

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be expanded beyond the requirements of the situation, and that uncontrollable inflation will follow. The importance of this problem has led me to include in the book an article on "Government Finance and Inflation," part of which originally appeared in the Argus and was reprinted together with the remainder, as the Bank of New South Wales Circular for 19 December, 1930. I am indebted to the General Manager of the bank for permission to reprint this circular. Owing to the increase in the floating debt and to certain changes in the data on public finance published by the Commonwealth Statistician, slight amendments have been made in it.

This book is published in the belief that it will provide students of the Australian problem (and they should embrace the whole population at the present time) with the main facts and the elementary arguments for an understanding of the causes of the present depression. It also contains an explanation of how inflation develops through the piling up of government deficits. The book may, therefore, assist in educating governments and public opinion upon the urgent necessity for the strictest economy in expenditure, and the development of a plan that will lead to budget equilibrium in the not distant future. With the experiences of so many European countries before us, we should regard this pro-

# PREFACE

blem as a major issue at the moment. To quote a resolution from the International Financial Conference held at Brussels in 1920: "The country which accepts the policy of budget deficits is treading the slippery path which leads to general ruin; to escape from that path no sacrifice is too great."

In collaboration with Professor Shann, I recently published *The Crisis in Australian Finance*, 1929-1931 (Angus & Robertson). Readers are referred to that work for further information upon the problems discussed in this little book.

I am greatly indebted to Professor Shann for encouraging me to collect these papers for republication and for assistance in revising the material and in reading proofs.

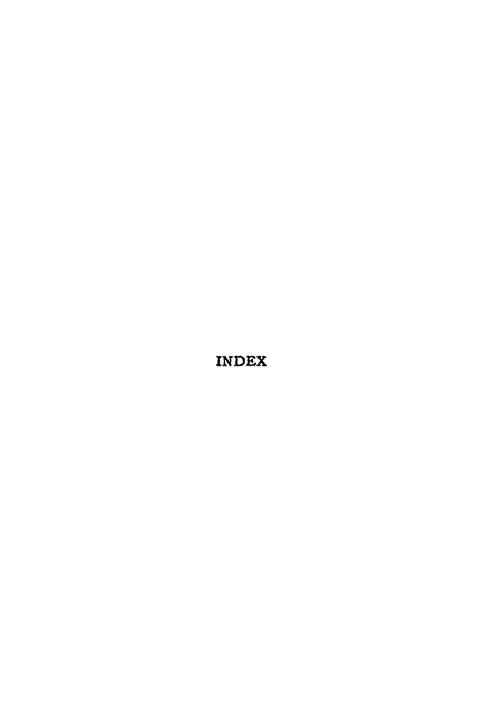
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University of Melbourne, 1931.

15 April,

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