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*Veritas* is Latin for truth, reality.
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The Global Debt-Finance System: The ‘Inexorability of Its Own Negation’

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Much of the world is undergoing a periodic debt crisis, with the panaceas demanded by the Left and by orthodox financial advisers (often misidentified as the “Right”) being those of expropriating private wealth, and “austerity” respectively. Both measures are outmoded, ineffective and ultimately destructive. The system by which the financial and therefore the economic and social structures of most nations is predicated on is that of debt-finance. That system was designed for the benefit of what have been termed “money creators,” (Coogan) but it is inherently flawed. This article examines the nature of this debt-finance system and looks at some measures that have operated in the past as workable alternatives.

It is the nature of parasites that they eventually destroy their hosts and either move to another host or self-destruct. The financial system, under which much of the world operates, is by nature parasitic and therefore not only destructive but self-destructive. It was Marx who said that capitalism contains the seeds of its own destruction: ‘Capitalist production begets with the inexorability of a law of nature its own negation. It is the negation of negation’ (Marx 1867). But it can be said with more accuracy that the debt-finance system contains the seeds of its own destruction. Since it is fundamentally parasitic it cannot do anything but turn upon itself when the host has been bled white. While attention is focused on Greece, what is not so widely perceived is that Britain, Spain, and Ireland are more indebted than the Hellenes, and a time of reckoning is ‘inexorably’ approaching.

The present debt crisis has exposed the banking system to scrutiny, but not to underlying solutions which would entail replacing the debt-system altogether. Although scrutiny has been focused in the US Senate on an international finance icon, Goldman Sachs (a world power player and one of the major backers of Obama’s presidential campaign, along with Lehman Brothers - see Bolton 2008), among the finger-pointing and accusations, the politicians will not advocate anything beyond closer state scrutiny or regulations involving the finance sector; when it is the system itself that requires changing. This debt crisis is not so much the result of a conspiratorial mechanism as it is the result of a parasitic mechanism. It was after all the need for an orderly financial system and regulation that the international bankers themselves had the US Senate inaugurate the Federal Reserve Bank System in the USA in 1913. Paul Warburg of the international banking dynasty was the architect of the US Federal Reserve Bank Act. Such central banks, including New Zealand’s Reserve Bank, the Bank of England, and others of the type, gave the public the impression that banking would be subjected to the state in the public interest. Yet this was not the case. Even when these banks became nationalised and the state bought out the private bondholders, as in New Zealand, these central banks have continued to operate within the debt-finance system or what we might refer to as usury.

Goldman Sachs has been ‘grilled’ by a Senate committee for a year. Sen. Claire McCaskill (Dem., Missouri) put it to Goldman Sachs representatives: ‘You are the bookie, you are the house. You had less oversight than a pit boss in Las Vegas.’ (Shenn and Moore 2010). Goldman Sachs’s influence behind the scenes on the global political stage and their financial patronage for Obama has not saved the company from public scrutiny. What might however turn out to be a ‘conspiratorial’ outcome to this crisis is whether these same bankers whose system is responsible for the crisis, are able to foist upon the world one of their own ‘solutions’ to problems of their system’s own making, as is often the case. Any ‘solution’ to the global financial crisis is likely to involve more power being concentrated into the hands of the International Monetary Fund, thereby strengthening the very system responsible for the crisis.

Parasitism

The debt finance system is parasitic in the sense of taking without returning anything positive to the host. The host is the nation-state, the individual, the family, the businessman, the farmer, the community, and the world.

While there are entire disciplines and professions devoted to explaining economics, the manner by which the financial system operates and the way in which its inherent flaws can be eliminated is comparatively straight-forward, but seldom explained.

Fundamental Question

The fundamental question is: If a private bank can create and lend credit as a profit-making commodity by charging interest, then why can’t a government create its own credit as a public service and purely as a means of exchange of goods and services without incurring debt through exorbitant interest?

Credit and currency are only supposed to be a convenient method of commerce, instead of exchanging a bag of potatoes for a sack of flour, etc. It is because credit has become a prerogative of private banks, instead of governments acting on behalf of the people, that the interest incurred on credit loaned as debt sucks real money created from actual production out of circulation, and enables it to be re-lent by the money-lenders at interest, and so the process continues, with debt accruing all the while, with financial booms and busts. There is never enough purchasing power for the consumer to buy the full value of production. One result is export wars (the slogan ‘export or die’, although the world trade
system is also controlled by the world financial system, which can conclude in shooting wars. Moreover, interest compounds because loans must be taken out at interest to repay the interest on previous loans. The result is eventually a credit bust where the banks, operating through the International Monetary Fund, foreclose not simply on individuals and businesses but on entire nations, and stringent ‘austerity measures’ are placed on the hapless citizens, while the state is forced to sell off the nation’s assets to pay off the debt. One example of this was that the debt accrued from New Zealand’s ‘Think Big’ projects that were supposed to lessen New Zealand’s dependency on overseas energy resources, had to be sold off to repay the interest on the loans that had to be raised to pay for the projects. New Zealand’s National Debt similarly began with public works for national development inaugurated by Treasurer Julius Vogel (Vogel, 1870, pp.43-51) who borrowed from the London Rothschilds (Field 1963, p. 219). The debt was not paid off until the wool boom of the 1950s.

The eminent historian Dr Carroll Quigley (Harvard, Princeton, and the Foreign Services School, Georgetown University) included in his magnum opus Tragedy and Hope, which served as the basis for his university lectures, a history of the banking system that is particularly cogent. Quigley traced the mechanism of present-day banking to the founding of the Bank of England in the 17th century:

‘The founding of the Bank of England by William Patterson and his friends in 1694 is one of the great dates in history… It early became clear that gold need be held on hand only to a fraction of the certificates likely to be presented for payment… In effect the creation of paper claims greater than the reserves available means that bankers were creating money out of nothing. The same thing could be done in another way. Deposit bankers discovered that orders and cheques drawn against deposits by depositors and given to a third person were often not cashed by the latter but were deposited in their own accounts. Accordingly it was necessary for the bankers to keep on hand in actual money no more than a fraction of deposits likely to be drawn upon and cashed, the rest could be used for loans, and if these loans were made by creating a deposit (account) for the borrower, who in turn would draw cheques upon it rather than withdraw money, such “created deposits” or loans could also be covered adequately by retaining reserves to only a fraction of their value. Such created deposits were also a creation of money out of nothing… William Patterson however, on obtaining the Charter of the Bank of England in 1694, said: “the bank hath benefit of interest on all moneys which it creates out of nothing”’ (Quigley 1966, p.48-49).

Few states have been able to remain outside this system of international finance. Even Vietnam, having fought for centuries for unity and sovereignty, is part of the IMF debt web. The World Bank states of Vietnam: ‘The level of public debt, at 42 percent of GDP, is moderate and is considered to be sustainable’.

Banks and bankers are looked upon virtually as wizards and shaman who alone can conjure up ‘money’ or more accurately credit, since most commerce is undertaken through credit rather than currency. For example, New Zealand has a mere $3 billion in Reserve Bank notes and coins in circulation. Of this the banks only hold half a billion NZ Dollars on deposit. However the total of all New Zealand bank deposits is $200 billion. The difference between the $200 billion in bank deposits and the half billion in bank cash is the amount of credit the banks have created out of nothing. New Zealand banks no longer even have to operate on a ‘fractional reserve.’ They can create credit at will (Sheen 2008, p.1). Banks thereby reap huge profits in interest by creating credit that did not hitherto exist. This situation is the foundation of banking throughout the world.

There is deliberate obfuscation on the nature of money and credit creation, since the professional economists are taught at such institutions as the London School of Economics, which was endowed by financiers including Cassel, Rothschild and Rockefeller. (In 1920 Cassel saved the London Stock Exchange (LSE) from financial difficulty with a donation of £472,000). The fact of Sir Ernest Cassel, having established the chair of ‘economic geography’; and of Sir Evelyn Robert de Rothschild, of the Rothschild banking dynasty, having been a Governor of the LSE, attests to the influence of the international banking system on such institutions that instruct our economists, who then obtain positions with governments and corporations throughout the world (Library of Political and Economic Science).

However during the 1920s and 1930s people in general understood much more about the way the financial system operates than they do today. They did not simply trust bankers and economists.

In 1924 The Rt. Hon Reginald McKenna, who had been Chancellor of the Exchequer, stated to shareholders of the Midland Bank in Britain, of which he was then chairman:

‘I am afraid the ordinary citizen will not like it that the banks can, and do, create money... and they who control the credit of a nation, direct the policy of governments, and hold in the hollow of their hands the destiny of the people. (McKenna 1924)’.

In 1955 a royal commission was convened in New Zealand to study the ‘monetary, banking and credit system’ concluding that: ‘the fact that a large proportion of our money supply comes into existence as a result of the operations of the trading banks obviously disturbed many witnesses.’ (Report of the New Zealand Royal Commission on Monetary, Banking and Credit Systems).
Worldwide Awakening During the Great Depression

When the Great Depression hit there were enough independent thinkers about to examine the flaws in the financial system and propose solutions, and enough desperate people to want to seek out and understand the answers and then to demand their implementation. Not so today where mass apathy and ignorance reign, and our political leaders and their advisers and media tell the common people that the world is now much too ‘complex’ to return to such ‘simple’ solutions. Yet the financial system today is the same as it was when its parasitic nature caused the Great Depression and financial crises immediately prior to it.

Congressman Louis T McFadden who had for ten years served as Chairman of the Congressional Banking and Currency Committee, and had been a banker himself, was particularly active in exposing the nature of the Federal Reserve System and the operations of the debt-finance system in speeches before Congress. In 1932 McFadden stated in the House:

‘Mr Chairman, we have in this country one of the most corrupt institutions the world has ever known. I refer to the Federal Reserve Board and the Federal Reserve Bank, hereinafter called the Fed. The Fed has cheated the Government of these United States and the people of the United States out of enough money to pay the Nation's debt. The depredations and iniquities of the Fed has cost enough money to pay the National Debt several times over.

‘This evil institution has impoverished and ruined the people of these United States, has bankrupted itself, and has practically bankrupted our Government. It has done this through the defects of the law under which it operates, through the maladministration of that law by the Fed and through the corrupt practices of the moneyed vultures who control it.

‘Some people think that the Federal Reserve Banks are United States Government institutions. But they are private monopolies which prey upon the people of these United States for the benefit of themselves and their foreign customers; foreign and domestic speculators and swindlers; and rich and predatory money lenders. In that dark crew of financial pirates there are those who would cut a man's throat to get a dollar out of his pocket; there are those who send money into states to buy votes to control our legislatures; there are those who maintain international propaganda for the purpose of deceiving us into granting of new concessions which will permit them to cover up their past misdeeds and set again in motion their gigantic train of crime’ (McFadden 1932).

McFadden reminded Congress that the Federal Reserve Bank had been inaugurated by the introduction in 1913 of the Federal Reserve Act by Sen. Aldrich, the Act having been drafted primarily by Paul Warburg of Kuhn, Loeb and Co. McFadden held the Great Depression to be the responsibility of the Federal Reserve, which was not a ‘state bank’ owned by the people, but was owned by private shareholders, and still is. The Great Depression was caused when the Federal Reserve recalled its loans from the network of 12 provincial Federal Reserve Banks via which the entire US banking system operated; the ordinary bank customer was obliged to repay his debt or face foreclosure. McFadden said of the system:

‘Meanwhile and on account of it, we ourselves are in the midst of the greatest depression we have ever known. From the Atlantic to the Pacific, our country has been ravaged and laid waste by the evil practices of the Fed and the interests which control them. At no time in our history, has the general welfare of the people been at a lower level or the minds of the people so full of despair’ (ibid).

Poverty Amidst Plenty

It is the parasitic nature of the debt-finance banking system that causes the criminal phenomena of ‘poverty amidst plenty,’ most dramatically illustrated in the Western world within living memory during the Great Depression. People do not suddenly became lazy and refuse to work, to produce, to grow crops or raise livestock. Yet because of the lack of purchasing power – money and credit – caused by the trading banks having to recall their loans due to the dictates of the New York Federal Reserve Bank, there was not sufficient purchasing power to consume production. The most graphic example of this was the state imposed demand that farmers destroy their crops and livestock, while masses of people were starving, because the purchasing power was not available to buy the produce. In short, people starved, while food was destroyed. Farmers took their families and simply walked away from their land because they could not afford to repay the interest on their mortgages to the banks.

This system of banking is no less brutal than the mass starvation that was caused in the Ukraine by the confiscation of grain. The power of the Federal Reserve, i.e. the private bankers who own, and continue to own the bonds, was explained by McFadden:

‘…In defiance of this and all other warnings, the proponents of the Fed created the 12 private credit corporations and gave them an absolute monopoly of the currency of these United States; not of the Fed Notes alone but of all other currency!’ (ibid).

Another infamous example is that of the ‘Irish Potato Famine’ of the 19th Century. Mass starvation resulted in over a million deaths in a country of about 8,000,000. Yet the only crop that had failed was that of potatoes. In 1845 Ireland exported 779,000 quarters of wheat and flour, 93,000 quarters of barley, and 2,353,000 quarters of oats; enough to feed for a year
every person who died of starvation, four times over. (Kelliher, p. 147).

**States Credit: Historical Examples**

During the American Civil War, Lincoln attempted to circumvent the private banking system and initially issued $150 million interest-free ‘Lincoln Greenbacks’ directly through the US Treasury to fund the war. However, such interest-free state credit was superseded by the National Banking Act 1863, which authorised the issue of ‘Interest Bearing and Compound Interest Treasury Notes.’ The Federal Reserve Act of 1913 authorised the establishment of a central bank that would issue credit based on usury. In 1963 President John F Kennedy attempted to circumvent the private bankers by Executive Order 11110, which bypassed the Federal Reserve System and authorised US Treasury to issue $4 billion ‘United States Notes’. These were interest and debt-free, used to fund new production and were withdrawn from circulation at the rate of the consumption of production. (Kennedy 1963).

One of the most successful and enduring examples of usury-free state credit has been that of Guernsey, British Channel Islands, whose banking experiment was initiated in 1820. Guernsey’s banking system was prompted by dire need, the island being in serious financial trouble from the beginning of the 19th Century. The island’s town was undeveloped, the roads were cart-tracks, and there was no prospect for employment. The most serious problem however was the encroaching sea that was washing away large tracts of land because of the disrepair of the dykes. Neither tax increases nor indebtedness to banks was practicable. However it was the need to upgrade the Public Market that prompted a committee to report back with a solution in 1816, viz: the issue £6000 worth of ‘States Notes’ (Grubiak 1960). The committee recommended that the ‘States Notes’ be used not only for the new market, but also for Torteval Church, road construction and other State expenses. The notes’ issue was started in 1820, and was followed by other issues. By 1837 £55,000 of notes was in circulation, debt-free and having created prosperity and development which, in turn, stimulated visitors to the island (ibid. pp. 8-9). Of course there were complaints to the Privy Council that such debt-free issues were being made, but the States Financial Committee gave such good account of the island that the objections were unsuccessful. However two banks on the island flooded Guernsey with their own notes to undermine the ‘States Notes,’” and for reasons unknown it was the Island that agreed to limit the value of its Notes. With the outbreak of war in 1914 Guernsey restarted the Notes issue according to requirements. While ‘States Notes’ continue to circulate with British Pounds Sterling there has never been inflation, and the prosperity of the island continues as it has since 1820 (ibid., p. 10) operating on minimal taxation. (ibid. p. 11).

During the 1920s individuals began to reconsider the nature of the banking system in the midst of financial panics and depressions. The most well-known of these thinkers in the British Empire was Maj. C H Douglas, a Scottish engineer who calculated that there was a defect in the credit system that meant there would always be a shortcoming between the amount of production and the amount of money and credit to consume it. The cause was the issue of credit as a usurious debt by private banks, resulting in loans that would have to be paid back with money based on real production for credit created from nothing. As he saw then, and what we should all realise now, is that nations would never get themselves out of such a debt trap, as more loans were needed just to pay off the interest on previous loans: ‘compound interest.’ Douglas’ alternative, known as Social Credit, (Douglas, 1937) proposed a Credit Authority that would issue credit according to the productive needs of the nation. Social Credit enjoyed great interest throughout the British world at the time of the Great Depression, and caught the imagination of those of both Left and Right.

In New Zealand, in particular, Social Credit generated much support especially after Douglas toured in 1934. In those days the demand for monetary reform had advocates of great caliber; in New Zealand’s case John A Lee, Labour MP, was particularly avid in his demands that his Party honour its election promises upon having assumed the Treasury Benches. Under such impetus the Labour Government nationalised the Reserve Bank. However, because of the Fabian-socialist and Marxist views of many in the Government, John A Lee, an immensely popular figure, had to battle with his ‘colleagues’ in Parliament to ensure that the Government did not renge on its promises of issuing state credit to overcome the Depression. As it was, and in particular conflict with Walter Nash, Minister of Finance, and Prime Minister Joseph Savage, the most the Labour Government achieved was the issue through the Reserve Bank of 1% state credit to fund the famous State Housing scheme. However, this one act did achieve a great deal, cutting unemployment by 75% in three years, and showed how such a reformed banking system can work. In the Government document ‘State Housing in New Zealand,’ the project was explained as follows:

‘Reserve Bank Credit: To finance its comprehensive proposals, the Government adopted the somewhat unusual course of using Reserve Bank credit, thus recognising that the most important factor in housing costs is the price of money – interest is the heaviest portion in the composition of ordinary rent. The newly created Department [Ministry of Works] was able therefore to obtain the use of funds at the lowest possible rate of interest, the rate being 1% for the first $10 million advanced, and one and a half percent on further advances. The sums advanced by the Reserve Bank were not subscribed or underwritten by other financial institutions. This
action shaped the Government’s intention; it demonstrated that it is possible for the State to use the country’s credit in creating new assets for the country’ (State Housing in New Zealand, 1949).

Lee commanded much support among the people, and much loyalty at the grass roots level of the Labour Party. He was however considered a danger by Savage and Nash, and did not receive ministerial portfolio. (Olssen 1977).

In 1939 Lee defiantly issued a widely-circulated pamphlet, ‘A Letter Which Every New Zealander Should Read,’ warning that the Parliamentary leadership was going to renege on the party’s electoral promises in regard to financial policy, stating that the Party was a caretaker for capitalism, was indecisive and drifting. (Lee 1939). He reminded the reader that at the 1933 Party conference the party adopted a policy (reaffirmed in 1934 and 1935) as the basis of that year’s General Election campaign, that the State would have ‘immediate control of the entire banking system,’ and would be the sole authority to issue credit and currency.’ Now, Lee alleged, Nash was stating that it would take twenty years before such as policy could be implemented. Instead the Government had continued to borrow (Lee 1940). Lee lambasted Nash in particular and reiterated both what the party had stood for at the 1935 General Election and what he had written in his 1937 pamphlet, ‘Money Power for the People.’

Having been expelled from the Labour Party in 1940 for his continuing opposition to Savage and Nash, Lee (having founded a rival Democratic Labour Party with Harry Atmore, Member of Parliament for Nelson) condemned Labour’s 1940 Budget as ‘a harsh orthodox budget.’ The Budget proposed orthodox borrowing even for housing, despite the success of state credit in this major area. ‘What is the need?’ asked Lee before the House. ‘The clay is in the hills, the timber is in the trees, we have the labour, we have the mills, the kilns…. Why not therefore issue instead of borrow?’ (Lee 1940). Lee moved an amendment to the Budget, stating that the Budget should be rejected, there being ‘no provision for the use of public credit to increase New Zealand’s internal production;’ borrowing would just add to New Zealand’s burden during and after the war. More than any other Labour Budget, Lee condemned this as putting New Zealand in ‘shackles to financial orthodoxy’ (Ibid. p. 2).

Canada, at around the same time as New Zealand’s hesitant but immensely successful experiment with state credit, was also compelled to act, but on a grander and more enduring scale. In Canada during World War II when debt overtook the GDP, the answer was not to raise taxes or to borrow from international finance to service the existing debt with further debt, but for the Bank of Canada to issue its own credit. Canada maintained this state credit system into the 1970s. The state owned Bank of Canada issued up to half of all new money at low interest, which in turn forced the commercial banks to keep interest rates low. This of course resulted in Canadian prosperity for decades, not the inflation and ruin orthodox economists always warn of in deriding such ideas a ‘funny money’ (sic). Now the Bank of Canada creates just 2% of the credit. It has been estimated that if the Canadian Government had continued to operate such a financial system as Canada had for around three decades of prosperity, that nation would today be operating with a surplus of $13 billion. At the time when the New Zealand Reserve Bank, nationalised by the Labour Government, was issuing its 1% state credit for housing that knocked out unemployment, the Bank of Canada, from 1935-1939 was issuing most of the credit, and 62% of the credit during the last years of the War. This gave Canada the lowest unemployment rate it had ever had, with low interest rates and low inflation. Up to the mid 1970s the Canadian Government continued to create enough new state money to monetarise 20% to 30% of the state deficit. That ratio is now only 7.5%. While the money supply increases by $22 billion annually, the Bank of Canada now issues less than 2% of that money (Chorney and Hotson, 2010).

Muslim Banking

Muslim banking practise remains an anomaly in the world financial system, since the Quran prohibits usury, or the charging of interest on loans. The Quran states: ‘Those who eat Riba [usury] will not stand except like the standing of a person beaten by Shaitan leading him to insanity.’ (Quaran 2:275). [This is not dissimilar to the Biblical dictums upheld for centuries by the Catholic Church. For example, amongst the numerous papal edicts on usury, on the 1st November 1745 Pope Benedict XIV stated: ‘One cannot condone the sin of usury’].

In what might be seen as a de facto economic bloc, the Islamic states are under Islamic law whereby it is prohibited to engage in non-productive economic activity. That is, economic parasitism is actually outlawed by religious sanction, as it once was in Western Christendom. Now that there has been another crisis in the debt-finance system, even Western financial institutions are looking at Islamic banking practice. Westpac Banking Corporation for example has sought involvement with Islamic banking by ‘offering a commodity-trading facility aimed at overseas investors that operates under the principles of Islamic law.’

Since Islamic finance prohibits the earning of interest there is instead a focus on profit-sharing based on buying and selling tangible assets such as property. A recent news report said of this: ‘The move by Westpac coincides with an Australian federal government attempt to promote involvement in Islamic financing. The Trade Minister, Simon Crean, launched a study outlining opportunities for the financial services sector to tap into the sharia-compliant investment and banking markets. This followed the recommendation
last month by a government-backed finance taskforce to overhaul tax rules to ensure Islamic financing products receive equal treatment. The Australian Financial Centre Forum, which released a broader report into the nation’s finance sector, highlighted Islamic financing as a potential funding source for the nation's banks. The market for Islamic financial services has grown rapidly in recent years, it is estimated to be close to $1 trillion’ (Johnston 2010).

How ironic that parasitic finance should now turn in desperation to the hated Muslims and their anti-parasitical system of finance - that the parasite might feed from another host. Hopefully the Muslims will heed the old adage, to paraphrase: ‘He who sups with Shaitan should use a long spoon.’

Conclusion

The cause of the financial crises of the 1920s and 1930s (which were a wake up call to all classes of people in many countries from both Left and Right political persuasions) remains with us today. The major difference now is that most people do not have the perception and independent thought processes of their grandparents’ generation to even want to understand the problems of banking and credit. They have succumbed to the myth that it is something only understood by the wizardry of economic ‘experts.’ Yet what holds true for the 1920s and 1930s in regard to financial crises holds equally true today.

New Zealand’s great poet Rex Fairburn was, along with another great poet, Ezra Pound (see references for Pound’s Social Credit pamphlets) an avid champion of Social Credit. Denys Trussell, Fairburn’s biographer, tells of Fairburn’s conversion to Major C H Douglas’ theory:

‘Fairburn felt that New Zealand illustrated Douglas’ theories perfectly. Was there not here as elsewhere in the capitalist world, that maddening paradox: a surplus of goods combined with massive unemployment and hunger in the midst of plenty? Farmers hung on to their wool, hoping for a price that would justify their labour, while families without blankets shivered in the cities; thousands of urban poor went without meat because the Government was too hidebound by book-keeping to distribute it. Stock had to be slaughtered because farmers could not afford to carry it on their land. Livestock owners surrounding Auckland offered beasts free to the townspeople if the Government would meet the cost of transport. Scrimgeour ['Uncle Scrim', popular New Zealand Depression era radio minister and social activist, sacked from radio in 1944 by Prime Minister Savage] attempted to negotiate transport with the Minister of Railways. He was given a blanket refusal and told that the Government had to “think of our bondholders”’ (Trussell, p.133).

This was under an ostensibly ‘socialist’ government that assumed power on an election platform that promised the use of state credit. Given the way that John A Lee and the state credit advocates were sidelined once Labour assumed office, it is not so surprising that the Labour governments of more recent years were, like many of their socialist counterparts overseas, more vigorous in enacting ‘market reforms’ than their conservative ‘rivals.’ The riotous Left in Greece kills innocent workers and firebombs banks and businesses, in mass protests against the austerity measures demanded by the IMF. As usual, the extreme Left offers nothing other than expropriating or taxing the ‘rich’, that is, the bourgeoisie, while the international financial system is left intact. The bogus ‘Right’ reacts with inanity. Unlike during the Great Depression, all sides are missing the point: while recognising the problem is debt, the cause is the financial system that creates that debt. International finance remains the unseen factor in global economic crisis. While the debt system in its present form will ‘inexorably’ collapse, being parasitic this means that the host, that is, the world in general, could be brought down with it. On its corpse the question would be: will another edifice of international trade and finance be imposed upon the world, worse than ever, and hence again containing the seeds for another cycle of inexorable self-destruction, or will people realise, as they did during the Great Depression, that there are alternatives to usury?

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The Arabic Roots in the Old Libyan Language: A Comparison between Arabic and the Tamazight Dialects

Dr Abdullaziz Saeed Swei*

The Ancient Libyans lived in the North Africa area (The Great Arab Maghreb) from the very first; in Paleolithic, Mesolithic and Neolithic times. About the 10th century BC the eastern Libyan tribes founded some Pharaoh dynasties in Egypt. At the same period, in Germa city, south of Libya, there was a Garamantes desert civilization. Jarma city was built near the ancient rocks of Accacos and Tadrart mountains more than 4000 years ago. At the end of the 8th century BC the Canaanites came from the Levant (Lebanon Mountains) and built Carthage in Tunisia. Some centuries later they made a new population mix called Libonic people. At the beginning of the 7th century BC, Greek emigrants came from Thera Island and built Cyrene city in Cyrenaica (= Barka) in the region east of Libya, exactly in the middle between the Libonic Empire and Pharaoh Empire. About the third century BC, Rome began to conquer the Mediterranean fighting against Carthaginian vessels. In 146 BC, the Roman army entered Carthage city and destroyed everything in it. Thus the Phoenician civilization in North Africa ended in tragedy. From that time the region began to face increased foreign colonization from Roman, Vandal and Byzantine armies. That situation continued for a long time, from the Roman first settlement (2nd century BC) until the Islamic Holy Conquest (Al-Fatah) in the 7th century AD.

The Old Libyan language and Tamazight slangs

It is difficult to find any Libyan texts (except some short lines on the old tombs) so we are obliged to study the ancient names and from them deduce what linguistic system was used by the ancient Libyans. In particular, how the meaning, pronunciation, structure and grammatical framework of that archaic language changed and altered over a long period of time:

**Libya: Libu,** **Ribu:** The Old Testament (Torah) mentioned Libyans as Luhubim. As J.H.Breasted said, this term might have originated from the Egyptian hieroglyphs: Libu, Labu or Ribu, *R’bw*. The old people of that region (like the Bantu in Africa) could not differentiated between ‘i’ and ‘r’ (see W. von Soden). François Champollion translated Ribu into nomad and Dr Khusaim said that it might have originated from the Accadian (*erêbu*-m = west) because of the situation of Libya according to the Nile river. And it could also apply to the Arabic territory which is situated west the Euphrates. On the other hand, the name of Leptis Magna city was written in Phoenician language as LBKY referring to LBY or LBT = Libya and Libyans (Camps).

**Jarma and Garamants:** Jarma is a city in the south of Libya. It was built by the Garamants in the 10th century BC. Herodotus and the other classic writers mentioned the people of Jarma as Garamants. The ‘s’ is a Greek suffix, the ‘n’ is an old Arabic (Semitic) plural mark, the ‘t’ is the feminine mark, the rest of the word must be the root: GRM = GaRaMa, in Arabic phonation: ‘Jarma”; it is a word meaning in the Arabic dictionary: ‘the way of gathering dried date from the palm tries’. Germa or Jarma was a capital of a palm oasis in the desert. Historically, the people were called Garamants.

**Mazigh:** This is an old word which was not connected to any specific people. The root of this word was found in the ancient Egyptian language as MSk or MZG. Oric Bates translated it into the verb ‘to snatch’ or ‘to pluck’. In the Arabic dictionary it has the meaning of ‘pluck, bravery, horsemanship, etc’. All of these features fit the ancient Libyans, especially the Garamants who used a chariot drawn by four horses, and fought against their enemies fiercely. Recently the residents of North Africa preferred to change their name to Amazigh instead of Berber. The name ‘Berber’ was applied by the Greeks when they had faced stiff resistance from the Libyan citizens in Barka (East of Libya) = Cyrenaica.

**Grammatical phenomenon in Tamazight slangs**

The Tamazight slangs must be an extension of the old Libyan language. That old language is not being spoken now but it can be heard in the Tamazight slangs. The old Libyan language had not been scripted but we can study the slangs to have some ideas about the old Libyan language:

**The consonant precede phenomenon**

Most Tamazight and Arabic Maghreb slang names start with consonant letters. To solve this phonetic problem, they add a vowel like the Arabic (hamza = a, i, u) at the beginning of the word, especially in writing, to break the stagnancy when pronounce it, for example:

\[‘iddiyif’ = \text{weak} \text{ [Arabic slang: ‘dhiif’, in Arabic language: ‘dhaeef’].}\]
\[‘ihsd’ = \text{envy} \text{ [Arabic slang: ‘hsd’, in Arabic language: hasad].}\]

**The (t) of feminine phenomenon**

This phenomenon is very ancient, for example in old Egyptian: ‘imment’ = right and west, in Accadian: ‘bêlt-um’ = woman, in Phoenician: ‘baalaṭ’ = woman, in old Arabic: ‘allat’ = goddess. Sometimes in Tamazight slangs there are 2 (t)s, the first one is to
identify the feminine, and the second one is the mark of the feminine:

One (t) as a precedent: ‘tmatuth’ = woman, ‘tziri’ = moon.

One (t) as a suffix: ‘addunit’ = the present life, ‘ajjanat’ = the sky.

Two (t)s: ‘tfaout’ = the fire, ;tamurt; = the gun.

Al-watam: old Yemeni phenomenon

‘Al-watam’ substitutes the ‘s’ for the ‘t’, like: ‘faras’ = horse ‘farat’. This way seems to be an old Babylon habit, substituting the relative pronoun ‘h’ to ‘s’, like: ‘bēth’ = his house ‘bētis’. The Arabic ‘t’ and ‘h’ are in the same family: ‘Fatmat’ is sounded ‘Fatmah’. This phenomenon exists in Tamazight:

‘mama’ = mother → mamas = his mother (the origin = mamah).

baba = father → babas = his father (the origin = babah).

Al-cash-casha: old Yemeni phenomenon

The Cash-casha was in Rabi-a and Mudhar, old Arabic tribes. They were substituting the relative pronoun ‘k’ to ‘ch’, e.g.: bētik = your house bētich. It is the same in Tamazight slang:

‘mama’ = mother → ‘mamach’ = your mother (the origin = mamak).

‘baba’ = father → ‘babach’ = your father (the origin = babak).

The plural phenomenon

The general Arabic and Semitic plural mark is the ‘n’. That is what exists in old Libyan language and actual Tamazight slangs:

‘ighellid’ = king → ‘ighellidun’ = kings.

‘iyyar’ = month → ‘iyyarn’ = months.

The substitution of (sad = s) to (zey = z)
‘zalit’ = pray (the original Arabic is: ‘salat’).
‘azumi’ = fasting in Ramadhan (the original Arabic is: ‘a-ssaoum’).

‘aza-aluk’ = big man (the original Arabic is: ‘a-ssululuk’).

The imperative verb phenomenon

In Arabic language, the imperative verb is initiative ‘hamza’ = a, u,i; like: ‘akhrij’ = put out, ‘undhur’ = see, ‘ishrab’ = drink. Second, without any initiator, like: ‘qiff’ = stop, stand; ‘kull’ = eat; ‘qull’ = say, tell.

Tamazight slangs are similar. First with ‘hamza’: ‘atferj’d = watch (Arabic: ‘itfarraj’); second without ‘hamza’: ‘dawa’ = occur (in Arabic: ‘dawi’).

Phenomenon and Specification of the Word Structure

To make an obvious approach between the vocabularies in both Arabic language and Tamazight slang and to reach the form’s root, we have to remove the obscurity from the pronounced Tamazight words.

We can see the following words, which were chosen from a poem concerning the anniversary birthday of the Prophet Mohammed (Peace be upon him). It used Mizabi slang as used in Algeria:

Verbs

‘yululid’ = was born, it is a passive verb. In Arabic: ‘wulida’, the mark of the passive is ‘u’ in both words.

‘tshwa’ = shine, the sun, is in simple past tense (the initial ‘t’ is for feminine form), in Arabic is at the end: ‘dhawat’. The Arabic root of this word is ‘dha’o’ = light.

‘zul’ = pray, is an imperative verb. In Arabic: ‘salli’ = pray. (z = s).

Nouns

‘arrabbi’= O my God! This is an appeal and vocative formula. In Arabic: ‘Ya Rabi’.

‘addunit’ = The present life. In Arabic: ‘addunia(tu)(ta)(ti)’ it depends on its grammatical situation in the sentence. The two words are identified by the non-pronounced ‘al’ = the. The ‘t’ at the end of “addunit” is a feminine mark, but in Arabic is silent.

‘ajjanna’ = the sky, the heaven. Sometimes ‘ajjannat’. In Arabic: ‘ajjanna’(tu)(ta)(ti)’.

The Old Libyan Language Dictionaries

We chose three different Arab-Amazigh dictionaries. The first is written by a fanatic Amazighi, who is emphasizing to rewrite the Great Arab Maghreb history, and to establish a new Tamazight culture and a new language instead of Arabic culture and language. The second is written by an Amazighi, who is defending the Arabic language, and rejecting any separation between Arab and Berber history and culture. The third is written by an Arab expert in history and languages.
The First Sample: The Arab - Tamazight dictionary, by Prof. Mohammed Shafiq, (Morocco):

Prof. Shafiq is an intellectual Amazighi from Morocco. In his introduction he says that his dictionary has been built to investigate the Tamazight language, which he has taken from many Tamazight slangs. He did not determine the suitable Tamazight slang to be a new language; from the beginning he gave the historical background to that language and declared it to be the old Libyan language.

Nowadays there are about five thousand (5000) Tamazight slangs in North Africa, as the French historian Passet said: “We agree with the Danish researcher (Karl G. Prass) when he named the old Libyan language as a ‘protoberbere’ language. We could say that the precedent (proto) gives the meaning of ancientness; it must be understood that there was neither Barbarian nor Tamazight language in the history. And we do not have sufficient evidence to improve the old Libyan language except some short texts on some old tombs. In this case we can study the actual Tamazight slangs not to change them into a new language”.

Prof. Shafiq may refer to the new made language which was established at the Barbarian Academy in Paris in 1967. That Academy tried to exchange all Arabic and Islamic formulas and words into new ones in a very tricky way, faraway from any scientific and historic evidences. For example: the Islamic famous salute ‘assalamu alîecom’ was exchanged into ‘azul flaoun’, and the name of God ‘Allah’ was exchanged into ‘yallu’. But Amazighi people did not recognize ‘azul’ and rejected ‘yallu’.

Prof. Shafiq spent 16 years to produce his long classification, to prove that there was no relationship between Tamazight slangs and Arabic language or any other old ones. He refused to admit Arabic roots in most Tamazight words, for example:

‘zakat’ = charity, he explained it in many Amazighi meanings, like: increase, develop, clean handed. Except the Arabic word ‘zakat’ which is used by all Muslims over the world, even they speak no Arabic.

‘assaoum’ = fasting in Ramadhan, he did not find the opposite in Tamazight slangs, then he was forced to fix the Arabic word with its Tamazight phenomenon = ‘azzumi’, (z = s) as it said above.

‘iqwa’ = becomes fat, he did not compare it with the Arabic root ‘QWY’ = ‘qawya’ = becomes strong.

Finally, Prof. Shafiq did not follow the scientific way to get a true linguistic research. He was fanatic to his Tamazight thoughts and sympathetic with his regional slang.

The Second Sample: Dictionary of Arabic roots in Tamazight words), by Dr Othman Saadi, (Algeria:

Dr Saadi is an intellectual Amazighi, from Algeria. He is not fanatic about his Tamazight words outside of the general Arabic culture. He has founded an association to protect Arabic language from the barbarism trends. He thinks that about 90% of Tamazight words are Arabic, and the Tamazight slangs depend on the Arabic measure ‘af-ulul’, like: ‘agh-rum’ = bread, ‘ak-sum’ = meat, flesh.

In his introduction of Tamazight grammatical rules, he made a very close comparison between Arabic and Tamazight rules:

The masculine name has an Arabic initial ‘hamza’: ‘a.u.l’, like: ‘arkāz’ = man, ‘udim’ = blood, ‘ikhf’ = nose.

We should add as an explanation: This ‘hamza’ could be the Arabic identifying mark ‘al’ = the, but there are two (al):

1: ‘shamsya’ = solar (is not sounded) like: ‘a-sh-shams’ = the sun.

2: ‘qamarya’ = lunar (is sounded) like: ‘al-qamaru’ = the moon. All Tamazight names are having just the ‘hamza’ which represents the ‘shamsya’ identification mark. Some old eastern (Semitic) languages were depending on ‘ha’ instead of ‘a’, like: ‘hal-bêt’ = the house, in new Arabic: ‘al-bêt’.

The feminine name is a masculine name between two ‘t’s. The precedent ‘t’ to identify the feminine, the suffix ‘t’ is an usual feminine mark, for example: ‘amghar’ = old man, ‘tamghart’ = old woman.

By the way, the ‘t’ as a feminine mark is an Arabic grammatical rule, which remains from the old eastern languages:

The Tamazight plural is similar to the Arabic rule. Both of them are using ‘n’ or ‘an’ or ‘un’, for example: ‘arkāz’ = man → ‘arkāzn’ = men, ‘tit’ = eye → ‘tiṣaun’ = eyes. In Arabic there is a plural rule named ‘taksīr’ = broken rule, it exists in Tamazight slangs too, for example: ‘aghbāl’ = spring → ‘ighbāla’ = springs. There is a type of plural rule, which changes the original construction of the word, like ‘takmārt’ = mare → ‘tīgḥalīn’ = mares.

The Tamazight verb is similar to the Arabic, it is composed of a number of roots, for example: a dual root (ts) = to sleep, a tripod root (krz) = to plow, a quadruple root (krkB) = to roll.

The dictionary of Dr Saadi has more than 300 pages, each page divided on three columns, the first for the Arabic roots, the second for the Tamazight words, the third for the explanation and restoring the Tamazight words to the Arabic meanings and roots. Dr Saadi aimed to prove the close relationship between the Tamazight slangs (old Libyan language) and the actual Arabic language. In this manner he showed the
huge difference between himself and Prof. Shafiq, in spite of the fact that both are of Tamazight descent.

**The Third Sample: The Arabic Tamazight tongue, by Dr. Ali Fahmi Khushaim, (Libya)**

Dr Khushaim is an Arab Libyan, expert in philosophy of history and linguistic sciences. He wrote a previous book titled *The Arabic Tamazight*. In that book he proved the relevance between the Arabic language and the Tamazight slangs, in which could be an introduction of this dictionary. In that book, Dr Khushaim responded to a book written by Prof. Shafiq containing some Tamazight grammar lessons. Dr Khushaim is an Arab Libyan, expert in philosophy of history and linguistic sciences. He wrote a previous book titled *The Arab Tamazight*.

Conclusion

We have learned from the previous passages that the Tamazight slangs originated from the Archaic Libyan language. But that old language had not been written on a vast number of evidences to be a basic sample of study. It had not been used within the Roman and the Byzantine age, but it is still being spoken as a lot of different slangs, which were called 'Berberi', now 'Tamazight'. Those slangs were affected by the old Arabism (very ancient Eastern Arabic languages), even by the actual New Arabic language and Maghreb-Arabic slangs, especially from the beginning of Islam in North Africa. All Berberi (Amazighi) and Twaregui literates have been officially using the Arabic language and the Arabic script for about fourteen centuries, but some of them are still separately using their spoken slangs.

With regard to phonetic phenomenon, Dr Khushaim discusses the duplication, diphthong, reversion, substitution etc., and gives many examples. Here is one of them:

In Tamazight slang we could hear, e.g.:

- 'idhar’ = to descend → ‘atār’ = the descending, (dh → ℓ).
- ‘yudhan’ = to ill → ‘āṭtan’ = illness, (dh → ℓ).

These Tamazight expressions are similar to Arabic ones:

- ‘idḥaraba’ → ‘iṭjaraba’ = becomes disturbed, (dh → ℓ).
- ‘idḥalāa’ → (iṭtalāa) = to undertake, (dh → ℓ).

An example of the diphthong:


Arabic ‘t’ into ‘d’, like: ‘tadaraka’ → ‘iddaraka’ = to prevent.

An example of substitution:


Arabic: This phenomenon was known in the south Arab peninsula dialect, it was named ‘kashkasha’ = substituting (k) to (sh) or (ch).

In the first part of his dictionary (The Arab Tamazight tongue), Dr Khushaim presents only 7 Arabic letters in 366 pages, except the 692 pages of the introduction in his previous book (The Arab Tamazight book). The classification was based on the Prof. Shafiq dictionary (The Arab-Tamazight Dictionary), just to correct the misunderstandings, justify the ideas and complete what Prof. Shafiq had not done.

The Tamazight verb conjugation is divided into four formulas: Confirmed past: ‘isswā = he drank; present continuous: ‘ar-yessā = he is drinking now; confirmed future = ‘ad-yessū = he will drink; imperative verb = ‘ssū or ‘ssa = drink. These four divisions could not exactly exist in the Arabic language, but we can find their effects in match other Arabic slangs. For example, in the confirmed future we can notice that many initiators are similar to the Tamazight ‘ad’ which has the future meaning ‘ad-yessū: he will drink): In the Arabic language the future initiator is ‘sa’ or ‘sawfā; in actual Libyan slang: ‘bi-’, a shortness of ‘nibbi-’ = I want to do...; in Egyptian slang: ‘ha-’ a shortness of ‘rayah-’ = I am going to do...; in Morocco slang: ‘ghād-’ an Arabic meaning of tomorrow.

The Moroccan-Arabian ‘ghād-’ could be the enlarged form of the Tamazight ‘ad-’ which seems to be compressed to give the same meaning.

According to the Arabic ‘hamza: a,ui’ as an initiator of Tamazight masculine name, Dr Khushaim emphasizes that the hamza replaces the Arabic ‘al’ to identify the names, and he added that the ‘al’ has been developed from the old ‘ha’, which was for warning and pointing to the name. But in some Tamazight slangs like Zanata slang there were no identification marks initiate the names, for example: ‘fūs = hand, ‘sēf’ = river, ‘fid’ = knee. These names in other slangs are: ‘affūs’, ‘assēf’, ‘affīd’. But other Amazighi writers said that the identification with the ‘hamza’ is fixed in the Tamazight slangs.

With regard to the ‘t’ as a feminine mark, Dr Khushaim said that it exists in the Coptic dialect, like: ‘li-allwi’ = the boy; ‘t-allwi’ = the girl, ‘li-igi’ = the bull; ‘t-igi’ = the cow... We also notice that the ‘li’ in masculine names is similar to the Arabic ‘al’. This means that the Tamazight slangs identify the names in two ways: The ‘t’ for the feminine names and the ‘hamza: a,ui’ for the masculine names.

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Others adopted Arabic construction and forgot their old slangs. When we compare Arabic and Tamazight slangs with the official Arabic language, we find that all of them are based on the oldest (Arabism) or (Semitic-Eastern) languages, and this suggests a relationship between all of them. That is to say, the Arabic and Tamazight slangs used in the North-Africa (The Great Maghreb) are all in the same linguistic family.

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Editors Note: Dr Swei has done an excellent job of writing on a difficult subject in English. I have made a few language corrections which I trust do not alter the sense of the text. If we want to develop a genuine history of peoples we need to study language and sounds in particular. I trust that Dr Swei’s contribution will stimulate a response.

*Dr Abdullaziz Saeed Swei is a Libyan author and collaborative professor in ancient history. He is interested in journalistic technology and history. Recently he entered the field of old languages and scripts. He has written more than 10 books, some of them are recommended in some Arabic universities, and many of them are listed in international university libraries. He can be contacted on: aziz_swei@yahoo.com

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Primary School Mathematics: What Are We Testing?

Dr John Potter*

At primary school level students are expected to learn maths terminology and develop competence in strategies superior to finger counting and guessing. They are also expected to apply their new found maths skills in real life situations - hence ‘word problems’.

But it is commonly found that primary school students find ‘word problems’ difficult. Is this because they do not see the relevance of mathematical processes in the problem or do not know how to apply them? Or is it because the language used in the question is opaque to them? The latter dysfunction has been shown to be important for students studying in a non-home language (e.g. Duminy, 1973, etc.) but the problem also exists when the home language is the language of instruction. This paper reports a study that tests the hypothesis that students’ marks maybe correlated with their mis-understanding of ‘word problem’ language, both technical terms and language of common use.

A secondary objective of the study was to evaluate the utility of a simple survey procedure by which teachers could rigorously test the utility of particular teaching practices.

Background

A review of mathematics text books shows that there is general agreement about the broad areas of study to which children aged between 9 and 12 years should be introduced. Most strongly focused are basic mathematical processes in relation to whole numbers and common and decimal fractions. Table 1 lists the traditional strategies appropriate to teaching these areas of competence. Powers, percentages and geometric parameters like perimeter and area are also taught but the main emphasis is arithmetic. It is expected that children entering secondary school will carry with them a ‘kitbag’ of arithmetic tools for application in advanced disciplines like algebra and physical science, but the empirical evidence suggests that the majority of students are not so equipped.

Various explanations have been given to explain why primary students do not develop competence in basic arithmetic processes. Theorists like Carraher et al (1991) have noted the inability of street vendors to translate street-learned arithmetic competence to class room maths literacy practice. Others like Siegel (1991) have pointed to difficulties, disparities and individual variableness in the process of extrapolating from domain general to domain specific knowledge. To such notions must be added the ever present possibility of poor teaching and the objective realities of students lives (e.g. McLaughlin & Talbert, 1990). And beyond that there is the de-motivational impact of students finding that they do not perform well in school exams. The experience of many twelve year old students is that seven years in school have sadly eroded the openness and desire for learning they manifested on their first day at school (Potter 2010). Schools are now seen as competitive sites in which they have learned that they are not capable of making the grade, especially in mathematics (Pateman, 1980).

Contrary to the above, the author has found that even a slight improvement in maths test performance will result in a quick return to a positive classroom motivation. By this view, any bland acceptance that students will inevitably not perform well in ‘word problem’ tests seems unacceptable. If it can be shown that the lack of competence in ‘word problem’ solving is due to the students’ lack of comprehension of mathematics terminology and strategies, then a teaching deficiency will have been uncovered. If, on the other hand, the problem is shown to drive from non-comprehension of ‘word problem’ language then a hindrance to traditional maths testing will have been identified.

The Survey Group

The survey was conducted at a well regarded South African primary school. The study population consisted of 89 Year 7 students. They aged from 11 years to 13 years. The language of instruction was English, and while the students derived from various backgrounds, the majority (82%) came from either wholly English speaking or fully bilingual homes where one of the languages was English (Table 2).

The students had been tested via a series of traditional tests over the three months prior to the survey. Their results showed the usual spread of performance (Table 3). Table 3 also shows the range of IQ measurements.

<table>
<thead>
<tr>
<th>Subject</th>
<th>Process</th>
<th>Teaching Strategy</th>
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<td>Mixed Numbers to Improper Fractions and vice versa</td>
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<tr>
<td></td>
<td></td>
<td>Common Fractions to Decimals and vice versa</td>
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</tbody>
</table>

TABLE 1: Arithmetic Strategies: Late Primary Schooling
of these students as measured by the South Africa GSAT Test, but note that the data in column 2 have no direct link with the data in column 3; the parameters are listed in the same table simply for convenience.

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<tr>
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<tr>
<td>Zulu</td>
<td>5</td>
<td>Zulu</td>
<td>5</td>
</tr>
<tr>
<td>USA</td>
<td>1</td>
<td>English</td>
<td>1</td>
</tr>
<tr>
<td>Poland</td>
<td>1</td>
<td>English</td>
<td>1</td>
</tr>
<tr>
<td>Portuguese</td>
<td>6</td>
<td>Portuguese</td>
<td>2</td>
</tr>
<tr>
<td>Greek</td>
<td>1</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>German</td>
<td>2</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Italian</td>
<td>2</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Zambia (Bemba)</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Taiwan</td>
<td>1</td>
<td>Mandarin</td>
<td>1</td>
</tr>
</tbody>
</table>

Table 2: Survey Group: Origins and Language Competency

<table>
<thead>
<tr>
<th>Decile</th>
<th>Term Marks (%)</th>
<th>IQ (GSAT) Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>First (Top)</td>
<td>71-81</td>
<td>122-131</td>
</tr>
<tr>
<td>Second</td>
<td>67-70</td>
<td>114-121</td>
</tr>
<tr>
<td>Third</td>
<td>60-66</td>
<td>111-113</td>
</tr>
<tr>
<td>Fourth</td>
<td>56-59</td>
<td>108-110</td>
</tr>
<tr>
<td>Fifth</td>
<td>53-55</td>
<td>104-107</td>
</tr>
<tr>
<td>Sixth</td>
<td>50-52</td>
<td>102-103</td>
</tr>
<tr>
<td>Seventh</td>
<td>44-49</td>
<td>98-101</td>
</tr>
<tr>
<td>Eighth</td>
<td>39-43</td>
<td>92-97</td>
</tr>
<tr>
<td>Ninth</td>
<td>35-38</td>
<td>85-91</td>
</tr>
<tr>
<td>Tenth (Bottom)</td>
<td>25-34</td>
<td>68-84</td>
</tr>
</tbody>
</table>

Table 3: Range of Term Marks and IQ by Decile

Survey Methodology

Students were asked to fill in two questionnaires in normal class time. They were told that participation was non-compulsory but that their answers would help teachers see where they needed further instruction. Questionnaire 1 listed twenty five (25) maths terms drawn from the syllabus (Table 4, column 1). Seventeen (17) of the terms were descriptive nouns like ‘perimeter’, ‘sum’, ‘prime number’, etc. The other eight (8) terms were commands like ‘convert’, ‘express’ and ‘estimate’.

The students were asked to give definitions of the listed terms. They had been introduced to them many times in prior years so it was taken for granted that they should be familiar with them. As it happened, precise definitions of six (6) technical nouns had been given to the students during the three months immediately prior to the survey; the students had been asked to write these definitions in their work books and memorise them. So the survey provided an opportunity to test the utility of this rote learning teaching practice.

Questionnaire 2 looked at twenty seven (27) common use words extracted from previous year-end examinations set at the school (Table 5). The students were asked: “Can you say what these words mean?”

<table>
<thead>
<tr>
<th>Term</th>
<th>Attempted</th>
<th>Correct Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Perimeter</td>
<td>89</td>
<td>36</td>
</tr>
<tr>
<td>A Rectangle</td>
<td>95</td>
<td>11</td>
</tr>
<tr>
<td>An Operation Key</td>
<td>40</td>
<td>12</td>
</tr>
<tr>
<td>A Product*</td>
<td>92</td>
<td>65</td>
</tr>
<tr>
<td>An Hectare</td>
<td>56</td>
<td>6</td>
</tr>
<tr>
<td>A Sum*</td>
<td>100</td>
<td>84</td>
</tr>
<tr>
<td>A Number</td>
<td>77</td>
<td>35</td>
</tr>
<tr>
<td>A Key Sequence</td>
<td>55</td>
<td>33</td>
</tr>
<tr>
<td>A Factor*</td>
<td>86</td>
<td>68</td>
</tr>
<tr>
<td>A Thousandth</td>
<td>70</td>
<td>33</td>
</tr>
<tr>
<td>A Difference</td>
<td>96</td>
<td>84</td>
</tr>
<tr>
<td>Index Notation</td>
<td>81</td>
<td>8</td>
</tr>
<tr>
<td>A Square</td>
<td>92</td>
<td>11</td>
</tr>
<tr>
<td>A Multiple*</td>
<td>81</td>
<td>53</td>
</tr>
<tr>
<td>The Eighth Power</td>
<td>52</td>
<td>33</td>
</tr>
<tr>
<td>A Prime Number*</td>
<td>87</td>
<td>63</td>
</tr>
<tr>
<td>A Fractional Number</td>
<td>37</td>
<td>24</td>
</tr>
</tbody>
</table>

Table 4: Survey Results: Questionnaire 1

Results

Eighty usable results were obtained from the eighty nine students surveyed (90% return). The mean percentage of students attempting answers in Questionnaire 1 was 69% and the mean number of correct answers given by those who attempted answers was 43% (Table 4). That is to say, with regard to maths terminology on average 3 out of 10 students gave no indication of what they thought the term meant and of the rest only 4 out of ten gave a correct answer. With regard to technical terms, on average 76% of the students attempted an answer and of these 39% (range 6-84%) were correct.

The results for the six terms specifically defined and memorized in class were higher than the results for the terms which had been taken for granted; 90% of students responded in the case of the defined terms with 70% correct answers as compared with a 68% response and 22% (range 8-36%) correct answers for the remainder of the terms.

The results for the eight mathematics commands was: attempted 62%, correct 52% (range 14-83%).

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The mean number of students attempting answers in Questionnaire 2 was 75% (range 50-95%) of which 50% (range 12-75%) were correct (see Table 5).

<table>
<thead>
<tr>
<th>Word</th>
<th>Attempted</th>
<th>Correct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actual</td>
<td>88</td>
<td>49</td>
</tr>
<tr>
<td>Carefully</td>
<td>95</td>
<td>31</td>
</tr>
<tr>
<td>Study</td>
<td>70</td>
<td>12</td>
</tr>
<tr>
<td>Represent</td>
<td>84</td>
<td>51</td>
</tr>
<tr>
<td>A Salary</td>
<td>65</td>
<td>43</td>
</tr>
<tr>
<td>A Hammer</td>
<td>89</td>
<td>74</td>
</tr>
<tr>
<td>In a Line</td>
<td>85</td>
<td>55</td>
</tr>
<tr>
<td>Distance</td>
<td>74</td>
<td>54</td>
</tr>
<tr>
<td>Average Speed</td>
<td>80</td>
<td>36</td>
</tr>
<tr>
<td>A Touring Holiday</td>
<td>81</td>
<td>62</td>
</tr>
<tr>
<td>A Revolution</td>
<td>90</td>
<td>74</td>
</tr>
<tr>
<td>Covered</td>
<td>50</td>
<td>34</td>
</tr>
<tr>
<td>Allow</td>
<td>89</td>
<td>48</td>
</tr>
<tr>
<td>A Shaded Portion</td>
<td>79</td>
<td>70</td>
</tr>
<tr>
<td>Smallest</td>
<td>93</td>
<td>65</td>
</tr>
<tr>
<td>The Following</td>
<td>80</td>
<td>56</td>
</tr>
<tr>
<td>Different</td>
<td>76</td>
<td>57</td>
</tr>
<tr>
<td>Nearest</td>
<td>90</td>
<td>75</td>
</tr>
<tr>
<td>Equivalent</td>
<td>53</td>
<td>43</td>
</tr>
<tr>
<td>Short Hand</td>
<td>74</td>
<td>61</td>
</tr>
<tr>
<td>A Rule</td>
<td>69</td>
<td>63</td>
</tr>
<tr>
<td>A Bell Toll</td>
<td>55</td>
<td>48</td>
</tr>
<tr>
<td>Respectively</td>
<td>64</td>
<td>34</td>
</tr>
<tr>
<td>Together</td>
<td>64</td>
<td>45</td>
</tr>
<tr>
<td>Carried</td>
<td>50</td>
<td>29</td>
</tr>
<tr>
<td>Altogether</td>
<td>55</td>
<td>39</td>
</tr>
<tr>
<td>Mean %</td>
<td>75</td>
<td>50</td>
</tr>
</tbody>
</table>

Table 5: Survey Results; Questionnaire 2

Discussion

It was disturbing that 24% of students did not attempt to define the technical terms and 36% could not say what the eight commands might mean. There was no evidence during the survey or from the papers that the students had taken the task lightly. It is most likely that the students simply had no idea what the terms/commands meant. It must also be regarded as unsatisfactory that the mean for correct answers for technical mathematics terms was only 40%.

The marked improvement for terms deliberately defined and memorized suggests that there needs to be a shift away from any assumption that clear and precise understanding of mathematics terms will develop en passant in classroom conversations.

Surprisingly, concrete terms like ‘rectangle’, ‘square’, ‘hectare’ and ‘operational key’ performed below abstract arithmetic terms. This suggests that students may know what a particular geometric figure looks like but fail to identify its crucial properties. In the case of the ‘rectangle’, most students could say that the opposite sides were equal but only 11% mentioned the all important right angles. Perhaps this result is not surprising when it is considered that definition of a geometric figure involves a ‘formal operation’ (Piaget, 1964) and these students could be predicted to have not entered that phase of their development. The 36% correct response for ‘perimeter’ was disappointing, but perhaps not surprising to those who battle daily to help students grasp what appear to them to be simple notions.

It was also disappointing that only half of the students had any clear idea of what the common usage words in Questionnaire 2 meant, seeing that 82% of the students were from English speaking homes. Looking at the results more closely, it seems that 70% of the students had a good grasp of concrete words like ‘hammer’ and ‘revolution’ but only 30% could give an adequate definition for adverbs like ‘carried’ and ‘altogether’. Sadly, most students failed to give correct meanings for instructional words like ‘study’ or ‘carefully’. Perhaps less surprising, few could define an ‘average speed’; after all, this is a notion of some complexity normally introduced in the early secondary school years. Why it had been included in a primary school exam paper was not apparent.

Diagnosis

The following analysis looks at two hypotheses: (1) the ability of students to recall and define word meanings is correlated with their innate intelligence as defined by an Intelligence Test – in this case the South Africa GSAT; and (2) the test/exam performance of students is dependent on their comprehension of the meanings of mathematical terms and words of common usage included in mathematics papers.

With regard to hypothesis 1, students’ term marks and their performance in the above Questionnaires was compared with their GSAT results on file in the school office. With regard to the second hypothesis, student performance in the survey was compared with their term marks.

The data were first presumed to be parametric and subjected to regression analysis; regression coefficients were calculated, the data graphed and a line of best fit determined. The R-squared values in every case were below accepted levels of significance (Table 6), i.e. neither hypothesis was supported by this method of analysis.

Figure 1: Line of Best Fit by Regression Analysis: GSAT v Mathematics Marks (Primary Students Aged 11-13)
Notwithstanding, the graphs appeared to show general trends (e.g. see Figure 1) so the data were subjected to a non-parametric analysis. To facilitate this, in the case of the first hypothesis the data for GSAT were transformed to five classes and a bottom and top fifth of the population determined. Corresponding scores for Term Marks and Survey Results for each group were listed and the probability that the results from the top and bottom classes were drawn from the same population calculated using the Fisher Exact Probability Test (see Mizelditch, 1959). With regard to the second hypothesis the students’ responses were ranked in accordance to their survey responses to Technical Terms, Commands and Words of Common Usage and their Term Marks listed. In each case the Term Marks for the top and bottom classes were compared using the same probability test. The results of these analyses are summarized in Table 7. They reveal significant levels of relationship in the case of the GSAT v Term Marks (1%), GSAT v Common Usage Words (5%), Technical Terms v Term Marks (1%), Commands v Term Marks (1%) and Common Usage Words v Term Marks (1%). That is to say, a non-parametric test supported both hypotheses.

Conclusions

The significant correlation at the 1% level between

<table>
<thead>
<tr>
<th>Regression</th>
<th>R-Squared Value</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>GSAT v Term Marks</td>
<td>0.39</td>
<td>N.S.</td>
</tr>
<tr>
<td>GSAT v Technical Terms</td>
<td>0.04</td>
<td>N.S.</td>
</tr>
<tr>
<td>GSAT v Maths Commands</td>
<td>0.08</td>
<td>N.S.</td>
</tr>
<tr>
<td>GSAT v Common-use Words</td>
<td>0.09</td>
<td>N.S.</td>
</tr>
<tr>
<td>Tech Terms v Term Marks</td>
<td>0.25</td>
<td>N.S.</td>
</tr>
<tr>
<td>Commands v Term Marks</td>
<td>0.15</td>
<td>N.S.</td>
</tr>
<tr>
<td>Common-use Words v Marks</td>
<td>0.23</td>
<td>N.S.</td>
</tr>
</tbody>
</table>

*The nearer the R-squared value is to 1, the better the correlation between the variable

| Comparison | Probability | Fisher Exact Test | Significance*
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Top v Bottom Deciles</td>
<td>GSAT v Term Marks</td>
<td>0.009</td>
<td>**</td>
</tr>
<tr>
<td>GSAT v Technical Terms</td>
<td>0.13</td>
<td>N.S.</td>
<td></td>
</tr>
<tr>
<td>GSAT v Maths Commands</td>
<td>0.15</td>
<td>N.S.</td>
<td></td>
</tr>
<tr>
<td>GSAT v Common-use Words</td>
<td>0.03</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Tech Terms v Term Marks</td>
<td>0.004</td>
<td>**</td>
<td></td>
</tr>
<tr>
<td>Commands v Term Marks</td>
<td>0.004</td>
<td>**</td>
<td></td>
</tr>
<tr>
<td>Common-use Words v Marks</td>
<td>0.01</td>
<td>**</td>
<td></td>
</tr>
</tbody>
</table>

*Conventions of Significance:

* Significant: 5% probability or less
** High Significance: 1% probability or less
*** Very High Significance: 0.1% or less

GSAT and Term Marks and at the 5% level between GSAT and Word Meanings (Fisher Exact Test) will be encouraging for those who conduct such tests but the question remains (as with ‘word problem’ language) whether due recognition is given to the fact that the language of GSAT questions may disadvantage some participants.

The significant correlations between word meanings and Term Marks suggest that the failure of teachers to give specific attention to instruction in maths language is liable to produce a depreciated view of a student’s abilities. That this may have a serious de-motivational effect is evident with consequences for subsequent teaching and learning.

The evidence that most students could readily reproduce dictionary meanings of words which had been deliberately taught and memorized is encouraging. This kind of pedagogic strategy is sometimes called into disrepute but the reality is that students who struggle to understand the language of a ‘word problem’ must be disadvantaged compared with those who have a good working knowledge of maths terms and commands. And this is not dissimilar to the case of students who have not had multiplication tables drilled into them are left guessing or counting fingers under the desk when faced with procedures like factorizing, multiplication and division. Simply put, these results reinforce the view that a little rote learning in relation to maths terminology should not be despised. On the contrary, it holds promise of being profoundly helpful.

With regard to the language of common usage, the results suggest that teachers need to recognise that they may be out of touch with their student’s range of life experience and this may lead them to include in ‘word problems’ situations with which the students are unfamiliar. By doing so they may defeat the purpose of the exercise. Avoiding ambiguity is another obvious necessity, although it has to be said that this is not always easy. In one case the author asked the class to consider what would happen when a 23mm long nail was driven through a piece of timber 17mm thick. To his surprise the whole class, even the ‘bright’ students, found the question difficult so he asked the students to draw a nail 17mm long. Nine girls drew a finger nail complete with polish! These are not matters to be taken lightly if we want to get genuine information from maths testing by ‘word problems’. More than that, in the long run, demotivating students by setting them up to produce bad exam results has important implications for their economic future and their life-long perception of their innate abilities.
With regard to the second objective of the study, the development of a practical procedure for teacher self-evaluation, the study showed that a simple survey technique is capable of providing reliable data from a group of students. With regard to statistical analysis, regression analysis failed to deal adequately with the complexity of factors influencing student performance but data classification and the use of a non-parametric probability test found significant relationships between the parameters tested.

The results further suggest that teachers should be encouraged to conduct on-going rigorous testing of their teaching and assessment methods. Simple classroom surveys can provide data by which an enhanced milieu of teaching and learning may be created in the classroom.

Notes

1 In South Africa an E symbol (40-50%) is sufficient for student to advance to the next class, even for entry into Universities and Technical Training Colleges.

2 This type of analysis is easily performed with modern computer software.

3 The disparate nature of the middle order data appeared to be critical in preventing the regression analysis demonstrating correlations; and this could be attributable to the complexity of factors which constitute student learning and performance.

References


*Dr John Potter holds a professional teaching qualification in addition to degrees in Agricultural Science, Education Management, Education Philosophy and Theology. Throughout his 50+ years of professional life, Dr Potter has mainly been involved in adult education but in the 1990s he was involved in curriculum writing for early secondary schooling. The study reported in this article derives from his investigation into reasons why students commencing secondary education were not competent in mathematics. Dr Potter can be contacted on paracamp@senet.com.au

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Great Temples of Chiang Mai, Northern Thailand

Dr George Reiff*

Chiang Mai is a provincial capital in northern Thailand. Previously it was the vassal kingdom of Lanna, which changed hands between the Burmese and Thais for several hundred years.

Chiang Mai has many Buddhist temples, which are of national importance in Thailand. For instance, it boasts the Wat Prathaat Doi Suthep, which hosts remains of the burial of the Buddha Siddhartha. Altogether, there are 66 temples within the city district and another 200 in close vicinity. Let us now have a closer look at some of them.

PHAN TAO TEMPLE

Built in 1391, this temple is located adjacent to the much larger Wat Chedi Lueang. Actually, both temples are accessible via small side ways that penetrate the dividing wall. The name of the temple means Temple of the 1000 furnaces and the reason for this seems to that the grounds were once used for the production of bronze images of the Buddha for the temple itself and for the surrounding temples in the region. The temple is unusually decorated from the outside in deep red tones. One building, however, is the temple’s main claim to glory: the wooden assembly hall (vihan), which is situated in the northwestern section of the temple. The assembly hall is visible from Prapoklao Road; it is one of the very few surviving and well preserved wood temple buildings in Chiang Mai. Despite it now being a religious building, it was not so in the past when the Chao Chet dukes, most notably Chao Mahawong, who was the fifth of that dynasty, used it as his guild hall from 1846-1854. During Mahawong’s regency, this teakwood building was the most important one within the ducal palace. It was called the Chao Mahotra Prathed and used as a audience hall within the precinct of the ducal palace, which is now occupied by contemporary Yupparat School. After Duke Mahawong’s death, the guild hall was given to Wat Pan Thao in 1876 by Duke Chao Inthawichayanon who was the seventh ruler of the Chao Chet dynasty.

Due to the former function as audience hall, the building has been elevated on stilts but due to its new use as assembly hall for monks (vihan), it was relocated and reassembled in the Pan Thao Temple on a more solid foundation closer to ground level. From then on, it has always been properly maintained and constitutes nowadays the only wooden vihan in a nearly perfect state stemming from the former Lanna Dukedom.

The main doorway faces east and there are two minor entries in the north and south. The style is a blend; the wooden panels making up the wall are Central Thai in design, while the triple-layered roof is much taller in a typical Lanna style vihan and the artfully crafted wooden carvings over the main entrance and openings are northern in style.

The portico at the main gate is crowned by a Lanna style lintel known as the eyebrow pelmet, which is said to represent the eye of the Buddha.

The roof of the vihan ends in gilded finials called sky tassles, whereas the gable ends are designed to represent heavenly serpents. All three roof layers are decorated with processions of small white birds that symbolize the Sanskrit Hamsa, which is the wild gander and so respectively remembered as the mount of the deity Brahma, who is worshipped by both Buddhists and Hindus.

The absence of naga balustrades, which is characteristic of many Lanna temple stairways, confirms that the building had initially no religious but a worldly function. A large golden Buddha image in the bumisparsa mudra (a religious posture calling earth to witness ) is located on a raised red-and gold pedestal. It is surrounded by several other Buddha images of different sizes. The main Buddha sculpture was originally ordered by a member of the Lanna aristocracy, Chao Mae Buathip when Chao Inthawichayanon ruled, in order to honor her family. One can find a vast collection of old temple bells, wooden Buddha images and some palm leaf scriptures in the temple.

Though the assembly hall (vihan) is historically the most important building at Phan Tao Temple, the rest of the temple is also very attractive to visit. The entrance for pedestrians leads directly from Prapopglao Road to the vihan. In 1980, the site was registered with the Fine Arts Department due to its significance.

WAT CHEDI LUEANG

The name of this temple can be translated directly from Thai language as the “Temple with the large Stupa” and we shall see that the name references a fact from some 450 years ago. This temple is the neighbour of the smaller Phan Tao Temple. It is located west of Prapopglao Road in Chiang Mai.
Duke Saen Mueang Ma (1385-1401) ordered its construction at the end of the 14th Century in order to house his late father’s (Duke Ku Na, deceased 1385) ashes. This was classically done beneath a stupa (bell shaped construction, symbolizing the Buddha on Earth). Local lore tells us that when Duke Ku Na died, his soul did not have peace and remained as a tree ghost in a banyan tree. At one time he is supposed to have showed himself to a group of merchants who were asked to inform his son about his fate and that a large chedi (stupa) had to be built in order to ensure his being reborn in the god worlds. Obviously the son observed the plea and ordered the construction when he had an area cleared in the center of Chiang Mai and a platform made from stone prepared.

A Buddha in Silver and a Buddha in Gold were cast and installed upon the stone platform before the stupa was built to cover them completely. The project was not completed in Duke Saen Mueang’s lifetime; it was his mother who continued and finished it. The site got the name Ku Lueang (large reliquiary) and was basically not a stupa because it did not house the remains of the Buddha or a revered Buddhist saint, merely the remains of a worldly ruler.

During the reign of Duke Tilok (1441-87), an earthquake occurred in Chiang Mai which caused the stupa to partially collapse. The duke ordered the repair and three years later the stupa stood 82 metres high and 54 metres in width.

In 1468 the famous Emerald Buddha, which is now housed in the premises of the Royal Palace in Bangkok, was installed in the eastern niche of Chedi Lueang Temple. It stayed there until 1548 when it was taken as booty by the Lan Shang (Laotian) King Setthathirat and brought to his capital at Luang Prabang. When Thailand overran Lao’s Capital Vientiane it took possession of the Emerald Buddha sculpture and brought it to Bangkok where it remains today. Lao claims to the sculpture are ludicrous as the image originated in Lanna, which is a part of modern Thailand.

The Chedi Lueang Temple had a hard time after losing the Emerald Buddha sculpture. Yet another earthquake struck Chiang Mai about 1545; this caused the upper part of the stupa to slide away and collapse. Some reconstruction has been done in 1992 but to date the stupa has not been fully re-erected. The temple got back some of its prestige when the city pillar, known as the Pillar of Indra, was relocated from Sadeu Mueang Temple (where Mangrai the Great had once established it on foundation of Chiang Mai in 1296) to Chedi Lueang Temple on orders of Duke Chao Kawila in 1805. In moving the city pillar, the rebirth of the city of Chiang Mai was re-established in its role as capital of the north. However, for most people the massive brick construction of the Chedi Lueang Stupa, which for five centuries was the largest structure in all of Lanna, remains the most imposing part of the temple.

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Global Warming as a World Control Mechanism

Dr K R Bolton*

“The urge to save humanity is almost always a false front for the urge to rule” (Mencken)

ABSTRACT

In a recent paper, Potter (2010) contends that “the climate change dogma” is a contrived crisis created by “an economic elitist group” for the purposes of justifying a neo-Malthusian depopulation of the Earth. He traces the ideology rationalising depopulation from a dubious Venetian ex-monk and mathematician, Giambattia Ortes (1713-1790), to Malthus and economists of the English Free Trade school such as Bentham and John Stuart Mills; to Darwinism and its metamorphosis into social Darwinism as a rationalisation for Free Trade; and to Julian Huxley and those around such programs as those of the UNO and the myriad of environmentalist groups. Potter argues further that “the climate change dogma” is false science, a contention that has been given credence by the recent disclosures of e-mails among the “climate change experts” exposing their less than scholarly methods. This paper does not take a position on the legitimacy of the science of “the climate change dogma” or other alternatives such as whether global warming is the result of natural cycles, but considers the use of the “dogma” as a mechanism for world political and economic control by an “economic elitist group.”

“PERMANENT CRISIS”/PERMANENT CONTROL”

Aldous Huxley wrote, “Permanent crisis justifies permanent control of everybody and everything by the agencies of the central government” (Huxley, 1958). For generations international financial and political coteries that desire centralised world control have offered up continuing scenarios of crises generally of their own making, to be “cured” by the global concentration of power, first via the ill-fated League of Nations in the aftermath of World War I, and then via the United Nations Organisation (UNO) in the aftermath of World War II.1

1The importance that globalists attached to the UNO in the aftermath of World War II can be discerned from the land for the UNO Head-quarters having been donated by J D Rocke-feller Jr., secured by his son Nelson at the cost of $8,515,000 in 1946. The Rockefeller Archive Centre, International Relations, http://www.rockarch.org/bio/jdjrj.php (Accessed 13 February 2010). The aim of using the UNO as a World Government was derailed by Stalin who insisted that power be vested in the UN Security Council with the right of members to veto, rather than by a parliamentary majority vote in the General Assembly, (where votes could be bought by vested interests) which has rendered the UNO impotent as the basis of a World State, unless the UNO is reformed as per the aims of the globalists. (Bolton, 2010).

Back in 1969 then U.N. Secretary General U Thant was warning:

“I do not wish to seem over dramatic, but I can only conclude from the information that is available to me as Secretary-General, that the Members of the United Nations have perhaps ten years left in which to subordinate their ancient quarrels and launch a global partnership to curb the arms race, to improve the human environment, to defuse the population explosion, and to supply the required momentum to development efforts. If such a global partnership is not forged within the next decade, then I very much fear that the problems I have mentioned will have reached such staggering proportions that they will be beyond our capacity to control.” (U Thant, 1969).

The war with Iraq was used by President George Bush Snr. to introduce the concept of a “new world order.” Addressing a joint session of Congress, Bush stated in his declaration of war:

“This is an historic moment. We have in this past year made great progress in ending the long era of conflict and cold war. We have before us the opportunity to forge for ourselves and for future generations a new world order-- a world where the rule of law, not the law of the jungle, governs the conduct of nations. When we are successful -- and we will be -- we have a real chance at this new world order, an order in which a credible United Nations can use its peacekeeping role to fulfil the promise and vision of the U.N.’s founders.” (Bush, 1991).

Then his son George W Bush declared a global “war on terrorism” to criminalise any state that did not fit into this “new world order” or which have resources that were not being opened up to “privatisation”. The global crisis scenario under the Bush regime and to the present is that “international terrorism” is gripping the world, and that in the words of Bush in terms reminiscent of Christ, “anyone that is not with America is against America.”

With the note of urgency and alarm that is always used by those who seek to justify the extension of power, David Rockefeller stated in 1994 in his acceptance speech at a “Business Council for the UN” dinner in his honour, that the opportunity must be immediately taken to create a “World Order” now that the Soviet bloc had collapsed, but warned ominously of “powerful forces at work”2 that threaten to destroy globalisation:

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“Now, as the United Nations approaches its 50th anniversary, business support for the numerous internationally related problems in which it is involved has never been more urgently needed.... With the dissolution of the Soviet Union, the opportunity for enlightened American leadership is, perhaps, even greater than it was in 1939, at the beginning of the Second World War, or in 1945 when the Cold War began. But this present ‘window of opportunity,’ during which a truly peaceful and interdependent World Order might be built, will not be open for long. Already there are powerful forces at work that threaten to destroy all of our hopes and efforts to erect an enduring structure of global cooperation.” (Rockefeller, 1994).

THE ENVIRONMENTAL CRISIS

Those who seek wider powers on an international scale use apocalyptical imagery reminiscent of the Four Horsemen of The Revelation: If the world goes about its business as it has been we shall all be destroyed by war, plague, and famine. The apocalypse can be averted if we all embrace a “new world order” empowered with the necessary authority to avert the crises. Like other such globalist schemes that have been tried by the power hungry since ancient history, they are motivated by hubris and mammon, and therefore when there is any mention of God it is for cynical rhetorical purposes.

3 Presumably these ‘dark forces’ of nationalism are those re-emerging from the ashes of the defunct Soviet bloc, and the yearning for revival to world power status by Russia herself.

3 Then UN Secretary General Boutros-Gali presented Rockefeller the annual medal and honoured the Rockefeller family for its role in world affairs. The Business Council of the UN is affiliated to the United Nations Association, and aims to provide for its members opportunities for business in dealings with the UN in partnerships for ‘economic development, health, education, and technology.’ The cynical might feel that this is another example of the international oligarchies serving its own agenda under the guise of humanitarianism.


4 An ancient example of such hubris is the attempt to build the Tower of Babel. (Genesis 11). I use the example of the Tower of Babel because it seems to be so strikingly analogous to the UNO Headquarters Building.

Italian industrialist Aurelio Peccei co-founded the Club of Rome with Alexander King in 1968 as a globalist think tank for the purpose of detailing crisis scenarios and proposing globalist solutions, principally through the expansion of the authority of the United Nations. Peccei was a regular attendee of the annual Bilderberg conferences that bring together under high security the world’s movers and shakers from politics, business, and media to discuss ways of implementing globalist agendas.6

In 1991 the Club of Rome issued its report on global crises with emphasis on global warming and population, in time for the 1992 UN Conference on Environment and Development which issued Agenda 21.7 Among the crises scenarios that had to be dealt with by “global governance”(sic) were global food security, population backlash, AIDS, wars, peak oil, and the re-emergence of nationalism with the demise of the Soviet bloc. Authors Alexander King and Bertrand Schneider give humanity a stark choice between the tragedy of division and the hope of global authority:

“In a declaration made by the Club of Rome in 1985 we said, ‘there could be a bright and fulfilling future awaiting humanity if it has the wisdom to reach out and grasp the difficulties ahead or a slow and painful decline if it neglects to do so.’” (King and Schneider, 1991, 64).

The hope of humanity, according to this view, is that we take up the challenge and accede to “global governance”, which is said not to be a “world state” as such but an international system of laws, upheld by an institution with expanded powers, such as the UNO. The Club of Rome gives itself due credit for having made humanity conscious of world crises through its having had the issues taken up by the news media. (ibid., 65). The authors state: “Never in the course of history has humanity been faced with so many threats


6 Peccei attended the Bilderberg conferences of 1963, 1964, 1966-1968. Lists of attendees are available from numerous sources, one comprehensive list being:


7 See below.

8 Eminent American historian and liberal-globalist Dr Carroll Quigley named his magnum opus Tragedy & Hope and despite being critical of the secrecy of the globalists believed them to be well-meaning philanthro-pists who offered humanity the hope of global unity, albeit under an international system of economic and political control. The alternative would be “tragic”.

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and dangers... The challenge... as a global challenge requires a global approach.” (ibid., 83).

Among the various crises perceived to be facing humanity and requiring “global governance”, even in 1991, “global warming” figures as the most prominent. “Prevention of global warming represents one of the greatest challenges humanity has faced, and demands an international effort.” (ibid., 95). This “international effort” includes an “energy tax”. (ibid., 99). The Club of Rome report recommends the creation of a “UN Environmental Security Council”, like the UN Security Council, but composed of politicians, industrialists, economists and scientists. Under their auspices there would be regular meetings between industrial leaders, bankers and government officials, to be called “Global Development Rounds.” (ibid., 100).

The Club of Rome report makes a bizarre admission that they’ve “searched for a common enemy” to justify “global governance” and “came up with” a number of disaster scenarios. However these need to be dealt with by a fundamental shift in human consciousness; that is to say, humanity must shift to a global consciousness:

“In searching for a common enemy against whom we can unite, we came up with the idea that pollution, the threat of global warming, water shortages, famine and the like, would fit the bill. In their totality and interaction these phenomena do constitute a common threat to humanity, which must be confronted by everyone together. But in designating these dangers the enemy, we fall into the trap, which we have already warned readers about, namely mistaking symptoms for causes. All these dangers are caused by human intervention in natural processes and it is only through changed attitudes and behaviour that they can be overcome. The real enemy is humanity itself.” (ibid., 8) (emphasis added).

The “human intervention in natural processes” some of which is indeed very real (Bolton, 2010a) is intervention by the very bankers and industrialists with their system of international finance and commerce, that has created the problems in the first place; something of the history of this Free Trade system having been discussed by Potter (2010). What Potter calls “an economic elitist group” (ibid.) and what Huxley called the “World Controllers” (op.cit.) now pose as our saviours from problems of their own making, by proposing solutions that will invest them with greater powers.

These globalists are encouraged by the “democratic revolutions” and “youth revolts” that are part of a dialectic of crises and upheaval leading to what the Club of Rome calls a “world revolution”. The Club of Rome feels optimistic about the “democratic revolutions” which overthrew the Soviet regimes in Europe⁹, and elsewhere. It is notable that the Club of Rome accords special place for the supposed propensity of youth to rebel and states how such a “revolution” can be directed and controlled; precisely what the CIA and the tax-exempt foundations of Ford, Rockefeller, et al did with the New Left of yesteryear, and what Soros is doing now with the “colour revolutions” throughout the former Soviet bloc and elsewhere. The Report states:

“The picture is rather grim but we can point to some positive signs that are emerging. Young people are good at starting revolutions, no matter how soon they are reintegrated into the mainstream.”(King, op.cit., 80). “The myriad of strands of change constituting the world revolution have to be understood, related, opposed, encouraged, diverted to other channels or assimilated.” (ibid., 88).

This analysis of what the Club of Rome calls “world revolution” is revealing, as it is proposing a dialectical strategy by which revolution can be used, just as it has been since the Russian Revolution (Bolton, 2010c, 4-7) and in other times of history. This “world revolution” can – like the New Left – be “diverted, assimilated, encouraged”, etc., for the purposes of the globalist agenda. Terms such as “related”, “opposed”, “encouraged”, “diverted”, and “assimilated” are nothing if not descriptive of a dialectical process that explains consistently what at first sight appears as contradictory and baffling.

GLOBALIST AGENDA

Aldous Huxley considered overpopulation to be one of the looming major causes of world disorder. In Brave New World he has the “World Controllers” (sic) set an optimum number for the world’s population. Birth control means people control and it is an important step in creating a World Collectivist State.¹⁰

In assessing the fulfilment of his nightmare future in Brave New World, Huxley wrote in 1956 of what he considered would be the approach of the “World Controllers” to population:

“In the Brave New World of my fable, the problem of human numbers in their relation to natural resources had been effectively solved. An optimum figure for world population had been calculated and numbers were maintained at this figure (a little

⁹ These are the so-called “colour revolutions” which, far from being “spontaneous,” were well planned, funded and orchestrated by Soros’ Open Society Institute and the National Endowment for Democracy. (Bolton, 2010b).

under two billions, if I remember rightly) generation after generation” (Huxley, 1958, chapter 1).

In terms that could be lifted out of Huxley’s *Brave New World* the 1992 United Nations Conference on Environment and Development *Agenda 21* states:

“Existing plans for sustainable development have generally recognized that population is a vital factor which influences consumption patterns, production, lifestyles and long-term sustainability. Far more attention, however, must be given to the issue of population in general policy formulation and the design of global development plans. All nations of the world have to improve their capacities to assess the implications of their population patterns. The long-term consequences of human population growth must be fully grasped by all nations. They must rapidly formulate and implement appropriate programs to cope with the inevitable increase in population numbers. At the same time, measures must be incorporated to bring about the stabilization of human population. The full consequences of population growth must be understood and taken into account at all levels of decision-making.”

In 1976 Strong is said to have told *Maclean’s* magazine that he was “a socialist in ideology, a capitalist in methodology.” This sums up the outlook of the “World Controllers.”

Strong started his career in the oil business in the 1950s and during the 1960s was president of a major holding corporation, the Power Corporation of Canada. In 1966 Strong became head of the Canadian International Development Agency and as such was invited by UN Secretary General U Thant to organise the first Earth Summit, the Stockholm Conference on the Human Environment, in 1972. In 1973 Strong became first director of the UN Environment Program, a result of the Stockholm Earth Summit. In 1975 he became head of Petro-Canada. In 1989, he was appointed Secretary General of the Earth Summit.

Strong served as an adviser to the Rockefeller Foundation, and has served on the Commission on Global Governance (CGG). Strong and James Wolfensohn, World Bank President, have assisted each other’s interests since Strong hired Wolfensohn during the 1960s to head one of his Australian subsidiaries. Wolfensohn has been a Rockefeller Foundation Board member, and a member of the Population Council Board. He co-drafted the *Earth Charter* with Mikhail Gorbachev for presentation at the Earth Summit in Rio de Janeiro, which Strong chaired. After the Rio Earth Summit in 1992 the Commission on Global Governance (CGG) was established at the suggestion of former German Chancellor Willy Brandt, head of the Socialist International.

The Earth Summit has served as a major impetus for the creation of a World State – or “global governance” if you prefer - as formulated by globalist think tanks such as the Club of Rome. In 1991 Strong stated that the Earth Summit would have a significant role in “reforming and strengthening the United Nations as the centerpiece of the emerging system of democratic

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12 Ibid.


14 Ibid.

15 Ibid.
global governance.” \textsuperscript{16} In 1995 the CGG stated in \textit{Our Global Neighborhood}: “It is our firm conclusion that the United Nations must continue to play a central role in global governance.” \textsuperscript{17}

One of the proposals of the CGG was to phase out the veto of UN Security Council members. This was to be done by increasing the number of Council member states without veto and to severely limit the use of veto at the Council, with the eventual aim of eliminating the veto. This was exactly the original intention the American globalists had for the UNO before their plans were scuttled by Stalin.

Ruud Lubbers, former Prime Minister of the Netherlands, in a tribute to Strong on his eightieth birthday, mentions that those “investing most heavily” in the Earth Charter Initiative were, “Maurice Strong, Mikhail Gorbachev, Steven Rockefeller \textsuperscript{18} and myself.” \textsuperscript{19} Strong in a speech before the National Academy of Sciences Awards Ceremony stated that a committee headed by Steven Rockefeller had drafted the Earth Charter. \textsuperscript{20}

**ROTHSCHILD BANK**

One might become cynical especially in regard to such matters as Edmund de Rothschild offering his “services to mankind” by creating the World Conservation Bank after stating at the 4th World Wilderness Congress in 1987 that the issue of “global

\textsuperscript{16} It is this type of “democratic global governance” via the UNO that Stalin rejected after World War II because it meant the imposition of a world state under the façade of a world parliament. (Bolton, 2010).

\textsuperscript{17} Commission on Global Governance, \textit{Our Global Neighborhood}, Chapter 1, “A New World”,


\textsuperscript{18} Steven Rockefeller is the second eldest son of Nelson Rockefeller. He is an advisory trustee of the Rockefeller Brothers Fund, and has served as Director of Rockefeller Philanthropy advisors, and Chair of the Rockefeller Family Philanthropy Committee (1987-1997). He has been a member of the Earth Charter Commission, and since 2006 has been co-Chair of Earth Charter International. Steven C. Rockefeller, Rockefeller Brothers Fund, \url{http://www.rbf.org/trustees/trustees_show.htm?doc_id=495673} (Accessed 14 February 2010).

\textsuperscript{19} Ruud Lubbers, \textit{A Man of ‘We the People’}, July 2009, MauriceStrong.net.

\url{http://www.mauricestrong.net/200908061131/tributes/tributes/strong-lubbers.html} (Accessed on February 14, 2010).

\textsuperscript{20} Maurice Strong, \textit{The Role of Science}, April 19, 2004, MauriceStrong.net above.

\textsuperscript{21} The information on the Rothschild instigation of the carbon crisis scenario and the formation of a world conservation bank at the 1987 World Congress comes from George W Hunt, who claims to have been a participant and a host at the Congress, to have socialised with the Rothschilds, Strong et al, and states that his wife had been secretary to Mrs David Rockefeller. Hunt has launched a campaign against what he sees as the aim of creating a “new world order” by the globalist oligarchy using environmental issues. Credibility for his claims of at least being a participant at the 1987 Congress is indicated by his having been founder-director of George W Hunt LLC and CEO of Medical Environment Inc., as a facilitator of environmental entrepreneurs. Linkedin, George W Hunt, \url{https://www.linkedin.com/reg/join-profile?key=49305171&authToken=BLDH&authType=name&lnk-ww_pprofile&locale=en_US} (Accessed on February 14, 2010).

In 2005 HCPRO purchased Medical Environment Inc. from Hunt, describing him as: “…a trusted source of health and safety information for facilities all across the country… We’re delighted to be able to continue serving the safety needs of healthcare professionals, who have come to count on the excellent training tools produced by Mr. Hunt and his team.” “HCPRO purchases Medical Environment, Inc.”, Business Wire, 17 February 2005.

\url{http://www.allbusiness.com/company-activities-management/company-structures-ownership/5014494-1.html} (Accessed on February 14, 2010). The only indications regarding Hunt are that he is a successful, highly regarded professional in the environmental sciences who had nothing personally to gain and much to lose by his disclosures.

\textsuperscript{22} Global Environment Facility, What is GEF?, \url{http://www.gefweb.org/interior_right.aspx?id=50} (Accessed on February 14, 2010).
Carbon credits are the new form of international banking. Another interesting factor about Strong is that he is a resident of China, one of the Earth’s major polluters, yet one exempt from the industrial restrictions, whose pollution output is propped up under the global carbon credits agreements.

AL GORE & CO.

The herald of the climate change movement, Al Gore, has some interesting associations. Vice President in the Clinton Administration, in 2004 Gore with David Blood co-founded of Generation Investment Management LLC, which is marketed under the by-line of “sustainable capitalism.” The aim is not to promote alternatives to the roguish system of free trade, but to sustain ‘market capitalism”, to maintain and extend the present system on a global scale: “Business and the capital markets are best positioned to address these issues… We need a more long-term and responsible form of capitalism. We must develop sustainable capitalism.”

The corporation sales pitch to investors is overt in appealing to profits under a very thin veil of “corporate responsibility”, which might be something of a shock to the masses of ‘useful idiots’ who parrot Gore as being the paragon of global idealism. Behind the idealism stands the stark reality of global profit:

“These global challenges pose risks and opportunities that can materially affect a company’s ability to sustain profitability and deliver returns. Our research plays an important role in forming our views on the quality of the business, the quality of management and valuation.”

Apart from Al Gore, among the nineteen other Partners of Generation Investment are individuals coming from the apex of the international finance, including seven from Goldman Sachs, among whom is David Blood, co-founder and senior partner of Generation Investment, who has been CEO of Goldman Sachs Asset Management. Other professional backgrounds of these nineteen include: Schroder Investment Management; Minabaud & Cie., Geneva; pan-European and Swiss Funds; Morgan Stanley; Swiss Re; ING Investment Management LLC; Banc of America Securities LLC; USB Investment Bank, London; and Pendragon Capital, London.

A similar background emerges for the Associates, of which there are eighteen, eight having backgrounds with Goldman Sachs, other backgrounds coming from: Morgan Stanley; Rothschild & Cie; Lehman Brothers; Schroders Investment Management; Citigroup; ING Barings; Barclays Bank, London; Gerson Lehrman Group, London; Grameen Bank and SKS in India; UBS; Rothschild Asset Management; Price Waterhouse Coopers; and Enron Europe.

COPENHAGEN

The World State agenda via global warming was to be formalised at the 2009 United Nations Climate Change Conference in Copenhagen. Lord Christopher Monckton has been active in trying to expose the climate change dogma as part of a World State agenda, and only after threatening a diplomatic incident, obtained the draft of the Copenhagen treaty which would have imposed an international 2% tax on all financial transactions, a 2% tax on the GDP, and established 700 new UN bureaucracies, with the international tax revenue going to the World Bank. However the Conference ended in disarray without the formal imposition of international taxation and bureaucracy.

Lord Monckton stated of the agenda at Copenhagen: “Once again they are desperately trying to conceal from everybody here the magnitude of what they’re attempting to do – they really are attempting to set up a world government.”

ROTHSCHILD’S PLAN FOR WORLD GOVERNMENT

Is this World State global warming agenda warned of by Lord Monckton et al, merely speculation, subjective interpretation, a paranoid conspiracy theory, or is there very specific evidence as to an oligarchic agenda?

In 2008 Simon Linnett wrote a policy document on the issue, published by The Social Market


27 Lord Christopher Monckton, British politician, business consultant, policy adviser, author, columnist, inventor, and hereditary peer; served as an advisor to Margaret Thatcher's policy unit in the 1982-1986. He is a sceptic regarding “climate change” ideology.

Linnett is open in his belief that this façade of “saving the planet” is actually a method of establishing a “new world order” - as he calls it - where nations cede their sovereignty to an “international institution”. What can be plainer than this?:

“That, perhaps, it might be regarded as having wider benefits than merely “saving the planet” – perhaps it might be the basis of a new world order, one that is not based on trade and/or conflict resolution – and, even: “Perhaps one can see a way to achieve this goal through leadership, vision and some marginal and manageable renunciation of national sovereignty, how the world might just get there.

The repercussions of addressing climate change may extend well beyond that single but critical issue.” (ibid.).

Of various methods suggested to limit carbon emissions, carbon trading is held by Linnett to be the most effective (ibid., 8). Implicit in the various measures of Linnett, including funding new technology and changing the consumption habits of individuals is “that nations have to be prepared to subordinate, to a certain extent, some of their sovereignty to this world initiative.”(ibid., 12).

The reluctance to cede sovereignty to an international authority, Linnett argues, must be overcome in order to get India and China into the international system by showing them that all nations are willing to sacrifice their independence for the greater good. Linnett is specific as to what he had previously called “some marginal and manageable renunciation of national sovereignty”.

“When countries are already foregoing the right of direct control over monetary policy through the creation of independent central banks, this could be a relatively small price to pay for such inclusion.” (ibid.).

This must be one of the most candid and revealing statements ever made from the “inside” regarding the true aims of the “economic elitist group” (Potter, op.cit.). One is reminded of the statement of Dr Carroll Quigley, who described the aim of the international bankers as being to create “an international system of control”:

“In time they brought into their financial network the provisional banking centers, organized as commercial banks and savings banks, as well as insurance companies, to form all of these into a single financial system on an international scale which manipulated the quantity and flow of money so that they were able to influence, if not control, governments on one side and industries on the other. The men who did this... aspired to establish dynasties of international bankers and were at least as successful at this as were many of the dynastic political rulers….The greatest of these dynasties, of course, were the descendents of Meyer Amschel Rothschild…” (Quigley, op.cit, 51).

Linnett is stating that the mainspring of the international system is the creation of central banks, privately owned by the international bankers such as Rothschild, his employer, which dictate the economic and financial policies of every nation in the world, through “direct control of monetary policy” (Linnett’s own words). The system being proposed by Linnett, in the cause of “saving the planet” is the consolidation of the international banking system under a central authority.

Linnett states that the European nations have already ceded their sovereignty to the European Union; the next step being: “to yield sovereignty to a bigger world body on carbon trading.” (Linnett, op.cit., 12).

A “world body is unlikely to start off as such”, states Linnett, but a constitution would allow it to expand. (ibid., 14). That is to say, it is the old strategy of Fabian-socialism, centralisation of control by gradual stages; or one might say, slowly boiling the frog so that he is unaware as to what is happening until it is too late to jump out of the pot. Linnett believes that the lead can be shown by the EU, because of the willingness of European states already to yield their sovereignty to a supranational body, with a “senior politician prepared to lead this new initiative. If such a route map could be found, then perhaps we might be at the beginning of a new world constitution and a new world order.” (ibid., 18).

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30 For the past decade Linnett has been in negotiation with UK and EU Administrations regarding carbon trading. Linnett, ibid., 21.
“CITY OF LONDON” – CAPITAL OF THE WORLD STATE?

The world government that Linnett proposes he calls the World Environment Authority (WEA). This should be based in what Linnett calls a “world city” (ibid., 15). Linnett suggests that this “world city” or what one might term a “world capital” should be London. However, I feel that one can be more precise and state that what Linnett has in mind is not “London” as most people understand the name, but what is called The City, a certain part of London which comprises the headquarters of international finance, which is a sovereign entity like Vatican City, in-so-far that should the British Monarch desire to enter s/he must seek to have her authority confirmed at the gates of The City by the Lord Mayor of The City. That Linnett is meaning The City can be inferred by his description: “London is a world financial centre (possibly ‘the’ world financial centre)” (ibid., 19). This description does not fit London per se, but is does precisely fit the so-called City of London.31

The actual name of this “London” which I believe Linnett is advocating as the “world capital” is The City of London Corporation. The City is described in its promotional literature as “the world’s leading financial centre”, exactly as Linnett describes the “London” he wants as the world capital. This City of London is described as “the financial and commercial heart of Britain, the ‘Square Mile’.”32 Again exactly in accord with the requirements listed by Linnett as needed for the “world capital”, it is stated:

“The City of London is at the heart of the world’s financial markets. It is a unique concentration of international expertise and capital, with a supportive legal and regulatory system, an advanced communications and information technology infrastructure and an unrivalled concentration of professional services…”33

The Lord Mayor of the City of London is “not the Mayor of (Greater) London”. Hence, it should be readily seen that The City or the “Square Mile” is something quite different from the London known to the general public throughout the world. This Lord Mayor is elected for one year, and acts as a global ambassador for the international financial institutions situated in The City, and is “treated overseas as a Cabinet level Minister.”34 He lives in the palatial 250-year-old “Mansion House”. On state visits the British Monarch waits at the Gate of The City to seek permission to enter and is presented with the sword of The City by the Lord Mayor.35

This at least would appear to be the Rothschild plan: to create an international authority on the pretext of saving the world from global warming, this salvation being somehow achievable by creating a “carbon exchange” as another source of speculative profit for the Rothschilds, et al, with the international authority leading towards a “new world order” and with The City of London as its world capital.

REFERENCES


31 The London branch of the Rothschild international banking dynasty, N M Rothschild, was founded in 1811 at The City.


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Cash Flow Ratio as a Measure of Performance of Listed Companies in Emerging Economies: An Example from Ghana

Dr Maxwell Samuel Amuzu*

The success, growth and survival of every entity depend, to a large extent, on its ability to generate adequate cash to meet its short and long term obligations. Though reported profit is important to users of financial statements, a company’s cash flow generating potential is more important.

What makes it possible for an entity to survive is the tangible resource of cash and not profit, which is merely one indicator of financial performance. Entities need cash to pay dividends to investors, tax to the tax authorities, wages to employees as well as payment for goods purchased and loans to suppliers and lenders respectively.

Traditionally, financial analysis focused on accounting performance through profitability measures such as return on assets, net sales to income, among others. In effect, only the income statement and balance sheet were utilized in ratio analysis of an entity. However, these forms of ratios are affected by several fundamental drawbacks (Albrecht, 2003).

The over reliance on the income statement and the balance sheet by analysts can create a problem of non-availability of vital information for an informed decision making, which could lead entities to bankruptcy. Typical examples are W. T. Grant and Laker Airways which although they were showing increasing profits over the years, became bankrupt because they had several cash flow problems that could not be revealed by the income statement (Largay and Stickney (1980) and Lee (1982)). According to David Tweedie, one time chairman of the Accounting Standard Board, “You cannot fiddle cash flow reports. Cash is the life blood of a business and if it dwindles, the business will automatically die.

The study of cash flow ratios gained prominence as early as 1966 following studies by H. W. Beaver. His studies indicated that cash flow as a function of total debt was the most effective way of forecasting the failure rate of a given entity (Diamond, 2006). Indeed, Beaver made a surprising finding to the effect that the current ratios were turning out to be one of the least useful ratios in predicting impending collapse (Mulford & Comiske, 2005). The significance of cash as an index of a firm’s increased financial health status comes as no surprise since it occupies a significant position within any business entity. Consequently, a firm with a strong cash flow is best placed to witness a faster recovery following a temporary financial crisis. On the other hand, exhibition of negative cash flows in future would, even in the case of the most seemingly sound business entities, experience liquidation episodes (Helfert, 2001).

In order to completely comprehend the viability of an entity as an on-going concern, an analyst will be well advised to compute several simple ratios based on available data of the statement of cash flow. In the absence of such data, an analyst who issues an entity with a spurious report will be faced with high tendency for the company to declare bankruptcy several months down the line.

Although cash flow analysis has proved a useful financial analysis tool, nevertheless, the concept is not without limitations. Given that the utilization of the performance ratios of cash flows are not common practice, an interpretation of what these ratios indicate is also a novel undertaking.

RESEARCH PROJECT

The aim of the research study reported below was to assess cash flow as a measure of performance in emerging economies. Specifically, companies listed on Ghana Stock Exchange were evaluated on the basis of their cash flow ratios. The companies were grouped into Pharmaceutical, Milk and Milk Products, Alcoholic Beverages and Telecommunication Industries. The results obtained were compared with those calculated for similar companies in the respective industries listed on the Stock Market in the United States. The idea was to use the results from cash flow ratios as a yardstick for the financial performance of companies from the emerging markets. The hope was that a comparison of companies from the emerging markets with those from the developed world would shed light on whether or not companies from the former markets are in a position to operate competitively on the global market.

By definition, an emerging economy is seen as one that has been or is in the process of globalizing (Pereiro, 2002). What this means is that such an economy should have, or be in the process of opening its borders for purposes of permitting investment and international trade. This is in addition to permitting managerial practices that are world class. For this reason, an emerging economy by extension, symbolizes a perfect ground for private companies, investment projects as well as quoting firms to entice prospective investors with a view to attaining superior profits and productivity.

From the investments perspective, emerging markets occupy an intermediate position between the developed economies and those that are less active (Pereiro, 2002). Ghana, like many West African countries has suffered from a long history of economic and social upheavals that have significantly impaired its developmental progress. Since Independence in 1957, the country has experienced numerous changes of governments through coups. Currently, Ghana is a
constitutional democracy and economically relies on her abundant natural resources. Subsistence agriculture supplies about 37.2% of the nation’s gross domestic product (GDP) and provides for nearly 60% of the country’s labour market. Industry forms approximately 25.3%, and Services make up 37.5% of GDP (Ghana, 2007). The country is extremely eager to diversify its economic base and this has manifested in the policies of each government of the day. Understanding how companies can become more productive and competitive in the market is critical if Ghana is going to reduce her over reliance on subsistence agriculture as a foundation of her economic basis. Cash flows and the related cash flow analysis relative to company performance is viewed as one method to contribute to this economic objective in the market.

On the basis of the aim of the study, the following hypotheses were formulated.

H0: The financial performance of companies in the emerging markets is comparable to those from the developing countries.

H1: Cash flow ratios are better tools for the assessment of the financial performance of a business entity in comparison with the use of an income statement or a balance sheet.

Prior to the selection of data, it was ensured that they were purged of defects. Variables and data that were not relevant to the research question were eliminated since they could have the tendency of producing findings that cannot be used meaningfully to draw accurate conclusions. In effect clean data is essential for valid statistical findings.

The desk study research approach (secondary research) was adopted for the study. It relies on the studies conducted by other researchers for different purposes that may have nothing to do with the present research. However, many times when the answers to questions are required quickly and cheaply, the only practical alternative is the desk study research approach. In fact, it is always a good idea to check for the availability of secondary data before embarking on a fieldwork research. The gathering of relevant desk research data was done through reviews of various authoritative works of various writers and professionals on cash flows. The reference materials in this regard were obtained from the British Council Library, Institute of Charted Accountants Library, attendance to seminars on cash flows, internet websites (google.com, emerald library.com), among others.

After the selection of the sample and variables, the list of the nine cash flow ratios suggested by Giacomino and Mielke for performance evaluation were calculated and used to evaluate the listed companies from similar industry in Ghana and the United States for the period 2003 – 2005.

<table>
<thead>
<tr>
<th>Components of Ratios</th>
<th>Interpretation of Ratios</th>
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</thead>
<tbody>
<tr>
<td>Efficiency</td>
<td></td>
</tr>
<tr>
<td>Cash flow to sales = Operating cash flow</td>
<td>Portrays the percentage of each dollar/cedi sale from operating activities which is realized as cash.</td>
</tr>
<tr>
<td>Net sales</td>
<td></td>
</tr>
<tr>
<td>Operating Index = Operating cash flow / Operating profit (before tax)</td>
<td>Differentiates cash flow from operating activities with income from continued activities.</td>
</tr>
<tr>
<td>Total assets</td>
<td></td>
</tr>
<tr>
<td>Sufficiency</td>
<td></td>
</tr>
<tr>
<td>Long-term debt payment = Long-term debt payment / Operating cash flow</td>
<td>The sufficiency of cash flow to meet long-term debt is evaluated by this ratio.</td>
</tr>
<tr>
<td>Dividend pay-out = Dividends / Operating cash flow</td>
<td>It evaluates the adequacy of cash flow for the payment of dividends.</td>
</tr>
<tr>
<td>Cash flow adequacy = Operating cash flow / Fixed assets + long-term debt paid + cash dividend paid</td>
<td>It indicates the potential to generate adequate cash to meet basic obligations</td>
</tr>
</tbody>
</table>
Re-investment ratio = \frac{\text{Purchases of Assets}}{\text{Operating cash flow}}

The adequacy of cash flow for re-investment and maintenance of asset structure is indicated by this ratio.

Debt recovery ratio = \frac{\text{Total debt}}{\text{Operating cash flow}}

Determines the period to repay debt at the current level of cash flow.

Impact depreciation write-off = \frac{\text{Depreciation + amortization}}{\text{Operating cash flow}}

Evaluates the percentage cash due to adjustments and amounts written off from operating activities.

Notwithstanding, the investing and financing activities, which are part of the components of cash flow statement, are equally significant since they generally support operating activities. Consequently, investing and reinvesting patterns in fixed assets as well as financing and refinancing of equities or debts is typical of a successful firm. Short and long-term operations needs require both equity and debt financing for support.

FINDINGS/RECOMMENDATIONS

Based on the nine cash flow ratios recommended by Giacomino and Mielke it was observed that the Ghanaian companies were as competitive as their United States counterparts. The comparison of the individual data points from 2003 – 2005 for all the companies verified that the Ghanaian companies measured as well as the United States companies in the same industries. For some of the cash flow ratios measured, the Ghanaian companies performed better as compared to their United States counterparts. It was also clear that Ghana was competitive with regard to the Milk products and Alcoholic Beverages industries. Conversely, United States evidently has a stronghold in the Telecommunication industry.

However, given a small data set for this study, one cannot completely claim that the emerging markets are as competitive as their counterparts from the developed countries regarding financial performance measured by the various cash flow ratios. Further studies on this area involving larger number of samples and data would prove helpful. The use of in-depth statistical analysis in further research would also better improve the results and answers presented for further studies.

As regard liquidity analysis, cash flow information is more reliable than balance sheet or income statement information. Balance sheet data are static hence it measures a single point in time, while the income statement contains numerous arbitrary non cash allocations – pension contributions depreciation and amortization.

Conversely, a statement of cash flow records the observable changes from financial statements. At the same time, it also nets out the deception of book-keeping, hence, it lays more emphasis on what is more concern to the shareholders, which is the amount of available cash for both investments and operations. For many years, both Wall Street and credit experts have been utilizing ratios for purposes of examining statements of cash flow for convenient disclosures. Principal agencies for credit rating also prominently use ratios of cash flow in arriving at their rating decisions. Bondholders, especially, those investing in ‘junk bonds’, along with specialists in leveraged buyout, make use of free cash flow ratio to ascertain the risks that could be connected to their investments (Paterson & Drake, 1999). The reason for such a practice is because free cash flow ratios overtime help individuals to assess the ability of a company to overcome price ways or cyclical downturns.

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The Supportive Classroom: English Language Acquisition in Students Aged Three-to Five-years Within a Multilingual Educational Environment

Elaine Reimann

Born to Jamaican parents in the UK, I have since lived on three continents in six different countries. I have experienced the cultures and languages of the UK, Germany, United States, Cameroon, Cambodia, Thailand and Laos.

As an Adult Third Culture Kid (ATCK), I am raising two TCK sons with my German husband. Besides being a mum, I have spent the past seven-years in the area of Early Childhood teaching. Through personal experiences as an English-speaking child in Germany and now teaching TCK’s in South East Asia, I pinpointed several key areas influential to language acquisition in a multilingual and multicultural environment.

TCK theory is evident in the children we are dealing with in international schools. The target group of children for this study are not attending a multilingual environment/international school by choice; they are there by default due to parental choice. They have to ‘deal with it’. They will continue to grow and develop; they will continue to speak their mother tongue but they will also have the additional challenge of dealing with belonging needs (where is home? or how do I fit in?). David Pollock and Ruth Van Reken’s insights are perhaps the most profound and most relevant where the present study is concerned, (Pollock, 1999).

In my research, I have defined a number of teaching strategies that under-gird young children learning English as Another Language (EAL) in a multilingual environment. In order to understand and implement research-based standards in the Early Years (EY) classroom, I have explored normal childhood development between the ages of three- to five-years, showing how all areas – physical, cognitive, psychosocial and linguistic – are interrelated.

Research-based teaching strategies to support EAL students in the EY classroom. The awareness and understanding of these strategies can help teachers in their vital roles as guides in their students’ English language learning and acquisition process. Having established a firm foundation of existing research to validate the crucial period of early childhood learning as well as the benefits of multilingualism, I constructed an inventory of The table illustrates some of the many strategies that can be used to support cognitive, psychosocial, language and physical development. While it is understood that there are numerous components to each of these developmental standards, this study considered these within a broad context.

Students within the three- to five-year-old age group have specific developmental needs that teachers would do well to take into consideration, especially since many young students in international school settings are learning English as an additional language.

The International Baccalaureate Primary Years Programme (IBPYP) emphasizes the importance of language. Language is involved in all learning that goes on in a school, in both the affective and effective domains. Learners listen, talk, read and write their way to negotiating new meanings and understanding new concepts. (IBPYP Language Scope and Sequence, 2009). International schools that have adopted IBPYP recognition that learning occurs best in authentic context and value the process by which children acquire language.

As educators of young children in a multilingual environment, our support is of utmost importance. The success of our students is dependant on the understanding and awareness of teachers that in scaffolding young language learners to acquire the language of instruction, they not only teach the language, but also open the doors to their understanding of concepts and acquisition of skills needed for further learning.

Bibliography


Concrete ideas that can be implemented 1-1 to support the area of development stated. The strategies can be use without major planning or excessive material other than that which an average teachers would have access

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Description</th>
<th>Area(s) of Support</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Choral Reading</td>
<td>Repetition of selected reading such as nursery rhymes or short text – this in addition to meta-communication and paralanguage.</td>
<td>Language, Psychosocial</td>
</tr>
<tr>
<td>2 Shared Reading</td>
<td>Good to do with big books with large print and repetitive text. Chance for children to see corresponding phonological representation of what they read.</td>
<td>Language, Psychosocial</td>
</tr>
<tr>
<td>3 Paired/Buddy Reading</td>
<td>Pair young readers from higher grade level with EY child to read simple stories.</td>
<td>Language</td>
</tr>
<tr>
<td>4 Narrow Reading</td>
<td>Have a variety of text about the target topic to encourage discussion, prior knowledge, and thinking.</td>
<td>Cognitive, Language</td>
</tr>
<tr>
<td>5 Read-aloud</td>
<td>Reading aloud approximately 3-5 stories per day.</td>
<td>Cognitive, Language</td>
</tr>
<tr>
<td>6 Language Experience Approach (LEA)</td>
<td>Teacher takes the role of the scribe (use a large poster board, write slowly and read aloud as they write) as children tell their stories. Children observe direction, letter formation,</td>
<td>Language, Cognitive</td>
</tr>
<tr>
<td>7 Total Physical Response (TPR)</td>
<td>Learning by doing – children physically move to perform a teacher directed instruction.</td>
<td>Cognitive</td>
</tr>
<tr>
<td>8 Word of the day</td>
<td>Children request a word, give it to the child on an index card or other, which they carry around with them all day and learn it as a sight word.</td>
<td>Language, Psychosocial</td>
</tr>
<tr>
<td>9 Interactive writing</td>
<td>In a designated area or corner of the white board, classroom ‘mailbox’ teacher leaves ‘notes’ for the children, who respond also in a written form (symbol / letters)</td>
<td>Language, Physical, Psychosocial</td>
</tr>
<tr>
<td>10 Labeling</td>
<td>Label items around the classroom using words and pictures</td>
<td>Language, Cognitive</td>
</tr>
<tr>
<td>11 Use of Multi-cultural Resources</td>
<td>Keep the home culture of your students in mind. Consider multi-cultural literature such as folk tales. Engaging parents at this level can be very rewarding to both child and parent.</td>
<td>Literacy, Psychosocial</td>
</tr>
</tbody>
</table>
### Ideas that may need some planning time, additional knowledge, or skills

<table>
<thead>
<tr>
<th>Considerations</th>
<th>Description</th>
<th>Area(s) of support</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 Use of Cognates (Wallace, 2007)</td>
<td>The use of words from other languages that are similar to those in English.</td>
<td>Language</td>
</tr>
<tr>
<td>13 Provide a context prior to engaging a discussion or reading a story (Drucker, 2003 / Krashen, 1982)</td>
<td>Use visuals such as real objects, pictures, songs or even drama to provide the context of the unit/theme/subject you want to explore.</td>
<td>Cognitive, Physical, Language</td>
</tr>
<tr>
<td>14 Set Language Objectives (Eion, 2004)</td>
<td>Keep ongoing assessment of child’s language and vocabulary use this observation to plan, create or play games with the child to encourage the language you want them to acquire.</td>
<td>All development areas</td>
</tr>
<tr>
<td>15 Allow code-switching (Mantero and Herpe, 2007)</td>
<td>Be aware that code switching may or most likely will occur. Allow for this to happen, however, from time to time repeat the whole sentence with the missing/switched words in English and have the child repeat after you.</td>
<td>Language, Psychosocial</td>
</tr>
<tr>
<td>16 Books on CD/DVD (Drucker, 2003)</td>
<td>Have the physical book along with the recorded version to encourage children to ‘read’ independently.</td>
<td>Language</td>
</tr>
<tr>
<td>17 Allot time for outdoor learning (Eion, 2004 / Conner, 2007)</td>
<td>Encourages primarily gross motor development, but also oral language, thinking, problem solving and much more.</td>
<td>All development areas</td>
</tr>
<tr>
<td>18 Make regular observations and keep notes (Curtis and Carter, 2000)</td>
<td>On a regular basis, chose one maximum two children per day a few times a week to and focus only on that child for ten minutes at a time. Keep a record of his/her actions, what he/she says and does only. A Later review will give you an insight to their level of vocabulary, sentence structures, problem solving strategies, thinking skills and much more.</td>
<td>All development areas</td>
</tr>
<tr>
<td>19 Age appropriateness (Evans, 2001)</td>
<td>Offer activities geared towards the child developmental needs at his/her specific level of development.</td>
<td>Physical, Psychosocial</td>
</tr>
<tr>
<td>20 Parental support (Shriver, 2009)</td>
<td>Organise play dates with native English speakers or speakers of another language other than your child’s mother tongue to encourage communication in English in an authentic setting.</td>
<td>Psychosocial, Language</td>
</tr>
</tbody>
</table>

### Points of importance for teaching in a multilingual environment.

<table>
<thead>
<tr>
<th>Awareness</th>
<th>Description</th>
<th>Area(s) of support</th>
</tr>
</thead>
</table>
| 21 Awareness of Learning Modalities (Drucker, 2003) | 1. Pre-readers with no previous reading experience are able to read visual spelling more easily than Phonetic spellings.  
2. Children who have begun reading a few words are more able to learn phonetic spelling. | Language, Cognitive |
<table>
<thead>
<tr>
<th></th>
<th>Awareness of other theories of language acquisition (Krashen, 1982)</th>
<th>For example Krashen’s five stages of L2 acquisition.</th>
<th>Language Cognitive</th>
</tr>
</thead>
<tbody>
<tr>
<td>22</td>
<td><strong>Awareness of TCK Phenomenon</strong> (Pollock, 1999)</td>
<td>Keep in mind the emotional stress (eustress or healthy, good stress and distress – unhealthy bad stress) of multi-national children. Encourage them to feel proud of their experiences and gain understanding of how special it is.</td>
<td>Psychosocial Cognitive</td>
</tr>
<tr>
<td>23</td>
<td><strong>Communicative Competence</strong> (Trask, 1999)</td>
<td>The use of appropriate language in a variety of social settings.</td>
<td>Language and Psychosocial</td>
</tr>
</tbody>
</table>
Quo Vadis?

Dr Bruce Duncan*

How many of us have ever analysed the PRODUCT LIFE CYCLE? How many of us have related its reality to that of our lives and future? In this article we will look at the similarities between the life cycle of a product and that of most individuals – is it also a challenge for all of us to go out and “make it happen”?

Diagramme 1: The PRODUCT LIFE CYCLE.

Every company, organisation, business, religious group, commercial enterprise, university et al has a life cycle. There is initial introductory enthusiasm, fresh vision, excitement and challenge as the mission unfolds. Then, when growth is evidenced and there is continued input and, despite problems and setbacks, progress is evident. All is well and the hill of progress is still being climbed – toward the goal of self- or organisational-actualisation.

Then, after a further period of time, maturity allows apathy, self-confidence, routine and invincibility to give birth to a feeling of “coasting along” and carries the day. A sense of “product Nirvana” permeates throughout the organisation. This stage may be likened to the ecstasy of the para-glider who, atop the precipice looks back with celebratory joy and pride at his / her arduous climb before launching into what is believed to be a realm of glorious flight – but without having checked the prevailing air currents, however, he / she soon spirals down. Finally, such is the decline of the organisation and it becomes another casualty statistic. For example, we see this, too, in the life cycle of many Christian churches.

Source: find-a-work-at-home-based-business.com

Image One: military-quotes.com

“A church natural life cycle of 60 or 70 years (just a guess; cf. chart). It’s normal for a church to survive for a certain duration of time. And, if that church doesn’t innovate when things are running well and plateauing, then it will naturally decline and close its doors one day. It’s just a matter of time”.

Product Life Cycle realities reflect the illustrative lessons that can be learned, too, by individuals who still seek to reach their goal of self-actualisation, retain or resurrect a greater sense of accomplishment, personal achievement and to make positive contributions to family, friends, society and life. It is suggested that life’s journey can be fulfilling – despite the many “slings and arrows of outrageous fortune” that project missiles and shoot hurtful darts into vulnerable human beings. The juggernauts of fate need not cause permanent damage.

To address this reality we need to challenge the philosophy, “it is not broken do not try to fix it” and its twin, “as it was in the beginning is now and ever shall be”. It is only then that the inevitable decline, when Murphy’s Law echoes with voluminous clarity, “If anything can go wrong, it will”, can be successfully silenced.

Firstly: Let us establish who we are. Are we content to be a victim of our current cycle? Do we feel safe to be in the victim mode? Do we like the sympathy and attention that focuses attention on us.? Have we lost our self-respect, abandoned our right to be fulfilled and to manage our own life?

Image One:

It is our right to make our choice and it may be that we might need professional help to move away from this poor image of ourselves.
Image Two: It is time that I experienced a resurrection? It is time I controlled my life and destiny and moved upwards and onwards as a wiser individual who has learned from “yesterday’s lessons”?

Secondly: What do I have to offer? What are my academic strengths? What are my natural abilities? What can I do better than before? How can I use my skills to the best advantage? Consider, for example, the moving and challenging stories of Helen Keller and her teacher, the visually handicapped Annie Sullivan. Keller, suffering blindness and deafness at 19-months rose to become a household name symbolising strength, courage and the use of her limited attributes to guide and shape the destinies of so many. Sullivan’s role in her life made Keller to be who she was.

“Security is mostly a superstition. It does not exist in nature, nor do the children of men as a whole experience it. Avoiding danger is no safer in the long run that outright exposure. Life is either a daring adventure, or nothing. To keep our faces toward change and behave like free spirits in the presence of fate is strength and undefeatable.” Helen Keller

Let us write down our positives and build on each.

Thirdly: Let me create and then write down my vision(s) for my tomorrows – what I want to make happen – my dream(s).

Fourthly: Apply the SMART goal-setting concept to move toward actualisation:

Fifthly: Celebrate each successful step forward and learn from each slip and stumble. Adversity viewed as a stepping stone rather than a stumbling block will keep the pot on the boil.

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It might be that we could share the stories of VERITAS readers in our next edition – how each has achieved their goals despite adversity.

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Let us write down our positives and build on each.

Thirdly: Let me create and then write down my vision(s) for my tomorrows – what I want to make happen – my dream(s).
BOOK REVIEW

*The Hybrid Leader: Evolving, Adaptable, Unfinished*

Irving H. Buchen, PhD

[Editor’s Note: Dr. Buchen has kindly agreed for Veritas to publish the Introduction to his new book *The Hybrid Leader*. We recommend it to our readership.]

Leadership audiences are special and different in at least three ways. First, they are demanding. Whether composed of eager doctoral candidates or impatient upper level managers, they always claim to know more than you do (or always want more than you have to offer) and inevitably accuse experts of major sins of omission. How could you have left out this or that critical leadership trait or worse how could you have given such short shift or ignored completely the latest book or leadership guru?

Second, leadership experts are perceived as biased in favoring one kind of leadership over all the others. The rationale for such preferences is prescriptive, i.e. that precisely the kind of visionary we urgently need now if we are to be guided through current uncertainty. Even when the preference is not specific but generic, such as primal or intellectual leadership, such partiality still is unfortunately limiting.

But their worst crime is that they have not facilitated choice, that in our desire to be objective, expert and complex we have concluded by leaving everything up in the air. And that like all leadership experts we have intentionally even relished being inconclusive so that cynically and selfishly we can return to the podium and go on teaching and lecturing on leadership forever and enjoying again and again (all protests notwithstanding) the martyrdom of being misunderstood.

The last objection is perhaps the most serious because it obscures or trivializes the basic motivation and focus of an audience of aspiring leaders. To be sure, the experts defend such deflection by noting that it applies not solely to the purveyors of leadership but also to the subject itself. Routinely treated as the holy of holies, leadership is often so exalted that at times it rivals a religious quest. It is reserved for a few exceptional and inspirational types who are routinely hailed and haloed as if they emerged from scripture. And the ritual is reenacted each year in the publication of some 2000 books and articles consumed by those seeking the magic bullet or formula to make it to the top. The net result is a kind of complicity between teachers and learners, between those who want to preserve the mystery and those who are eager to wrap themselves in its mystical mantle; between the desire to permanently keep it open-ended and the need for some sort of reasonable closure.

Over the years I typically have favored the first group of leadership pontificators and sermonizers. But of late I have found myself increasingly and more sympathetically drawn to the second group of aspiring practitioners and their desire for explicit guidance. Why?

It struck me that we make so much ado about the executive decision making process that we fail to acknowledge that the most important leadership decision of all is choosing what kind of leader to be. In fact, it is nothing less than who you are - your leadership bedrock. Nothing else comes close to setting you apart and driving everything you do. Later on, it also becomes your brand, how you are known in the industry, how the executive recruiters classify you in their files and, finally, what kind of followers want to hitch their wagon to your star.

Sympathy for the plight of such aspiring and embryonic leaders requires answers to their compelling questions. What do they want to know? Middle level managers want to know what the next steps in their upward climb are. Upper level heads of divisions or vice presidents want to know what kind of leader they have to be to get them to and over the top. And finally even CEOs already there want to know what will it take to keep them there.

In other words, all are poised at different stages to make career-breaking choices. But three obstacles stand in the way. The first is choice: spelling out and profiling the basic leadership options, displaying their full range and depth, their upsides and downsides, their history and their future. The second is positioning such options in a context: a continuum of adaptability to facilitate leadership development and evolution. That requires rejecting the notion that unlike all other professionals leaders do not grow, and that a choice once made precludes making others. The third is understanding, acknowledging that the leadership developmental process of growing out of one’s skin as it were follows a seldom-defined pattern of cumulative development in which past roles are not so much discarded as adjusted to meet new challenges.

The net result is thus not a singular but a multiple profile, not one component or a series but a composite, not one direction but a circular process, in short, a new norm, the hybrid leader. Addressing and removing such obstacles, prospective leaders are offered as are the readers of leadership books the following conclusions:

- Leadership choices are known and available, their range is current and their depth demonstrable, and the direction of their vision and mission definable.

In short, choice is thus fully facilitated.
- Selection is not a one shot grab at the golden ring. Leaders have many options available all along the way to evolve and develop new identities. In short, nimble and agile leaders and their companies enjoy the proverbial nine lives.

- Paradoxically, the development dynamic for leaders is both unique and individually designed. It is meant to image a new kind of growth pattern--multi-directional and more inclusive—unfinished—time evolving—change driven. In short, it is an ongoing continuum.

To turn to the first major obstacle: the general absence of a list of choices. That is not the case here. Leadership does not become impoverished, robbed of its secrets or lose its integrity by explicitly identifying its range. The claim here is that there are essentially five basic options—laid out here as the classic and recurrent choices that over the years leaders have chosen separately or in combined fashion as their unique blend of talent and task. They are:

- The Changer
- The Rearranger
- The Integrator
- The Innovator
- The Anticipator.

These five choices are what this book is about. What leaders are, what they do and how they are chosen; by whom, when and why is one given preference over another; are they ever combined, what are their characteristic behaviors and misbehaviors. Is there only one shot at the golden ring (once and for all), no second or third shot at the bull’s eye? Answers to these and other questions follow.

Dr Buchen’s Book is divided into four sections with 31 Chapters, viz:

**Section One: Complicating and Challenging Choice**
Chapter 1: Choice Criteria: Decisive and Persuasive
Chapter 2: Directional Leadership
Chapter 3: Five Star Leadership Taxonomy
Chapter 4: Five Star Leadership Brands
Chapter 5: Leadership Challenges of Size and Age
Chapter 6: Leadership and Empowerment
Chapter 7: Followers as SOBs
Chapter 8: Holistics: Managers versus Leaders

**Section Two: Leadership Development**
Chapter 9: The Conversations of Leaders
Chapter 10: The Emergence of Leader-Managers
Chapter 11: Patchwork Leaders and Alphabet Soup
Chapter 12: Leaders and Transition
Chapter 13: Leaders and End-Games
Chapter 14: Leaders as Creators of Cultures
Chapter 14: The Holistics of Transition

**Section Three: The Dynamics of 5 Leadership Types**

“**The Changer**”
Chapter 15: The Profile of the Transformational Leader
Chapter 16: Transformation and Servant Leadership
Chapter 17: Taming Troublemakers

“**The Re-arranger**”
Chapter 18: Transactional Score Card
Chapter 19: Transactional Consultant

“**The Anticipator**”
Chapter 20: Future Leaders
Chapter 21: Ancient Prophets and Modern Forecasters
Chapter 22: Future Driven Leadership Applications

“**The Integrator**”
Chapter 23: The Ideology of Convergence
Chapter 24: Oblique and Lateral Leadership
Chapter 25: The Lateral Mind

“**The Innovator**”
Chapter 26: Developing an Innovation Quotient
Chapter 27: Innovation Range: Three Professionals
Chapter 28: Circular Problem Solving
Chapter 29: Innovation Leaders and Supporters

**Section Four: “Some Conclusions”**
Chapter 30: CEOs Don’t Want to Make the Future an Enemy
Chapter 31: Five Future Leadership Models
Dr Kerry Bolton’s article (this issue) focuses problems with the current world economy. Michael Rowbotham’s book, “The Grip of Death” provides insights into how the modern economy has developed. In particular in Chapter 13 of his book, Rowbotham provides an account of the origins of debt financing.

Rowbotham reminds us that during the Middle Ages the medium of exchange was silver or gold. This metallic currency was not borrowed; it was a permanent money stock, present in the economy without a background of debt. In mediaeval times there was little inflation; prices remained stable, and in Europe the general population enjoyed a high standard of living. Money stock grew as miners unearthed fresh supplies of precious metal.

As world trade increased and traders were obliged to off-shore gold and silver in order to purchase goods, there were occasional shortages of coinage and another method of increasing money supply was introduced. Existing coins were called up, melted down and re-minted with a reduced amount of gold or silver in the coins. But this was only a short term solution because outside of the country, the new coins were devalued because the reduced amount of metal of real value. Queen Elizabeth I of England tried to restore the value of currency by reversing the process – calling in the inferior coins and re-minting them to their former value. But this caused an acute shortage of currency. Usury had long been despised (Christian and Islamic teachings are agreed in their opposition to usury) but necessity dictated that, as living standards fell, money lending began to be an important factor in the economy.

Theft of precious metals was always a problem so people were in the habit of leaving their gold with a goldsmith for safe keeping; in return they received a promissory note that guaranteed that they would be able to reclaim their gold. Other people borrowed from goldsmiths but they usually took a promissory note as this was less cumbersome from handling real gold. These promissory notes could be passed from one person to another, i.e. used for payment on goods. On the surface there is no duplicity here but it is significant that there were now two promissory notes in existence in respect to one quantity of gold!

Goldsmiths were able to manage this because they found that notes tended to circulate for long periods. By calculating the frequency of re-calls for gold stock, they reasoned that they could safely issue notes for more than the value of the total gold they held. So it began to be common practice for several loans to be made against one stock of gold. Such notes multiplied the amount of ‘currency’ circulating considerably.

Very occasionally, a goldsmith would be faced with several depositors wanting their notes redeemed at the same time. If the event that he was unable to pay he would be declared ‘bankrupt’ – the term coming from Italy where the goldsmith’s bench or ‘bank’ from which he plied his trade would be broken to show that he had defaulted. However, goldsmiths did not go down without fighting. While they might have issued promises which they could not keep, they also had promissory notes from people who had borrowed from them. Indeed, if interest had been charged, the total amount borrowed would have exceeded the amount deposited. By calling in loans and requiring them to be repaid in gold goldsmiths would effectively force debtors to obtain for them the gold they needed to get themselves out of trouble.

This description neatly defined the principle underlying today’s financial system – it is a system based on deceit and counterfeit. The more promissory notes that can be issued at interest, the more money the lender (be it a private person or bank) can make. Admittedly, the lender places himself in a vulnerable position, but excessive promises are always backed up by equivalent amounts owed by debtors – and, in our time, plus interest!

In the late 17th Century it became popular for lenders to require people to secure their loan against property so that in the event that a debtor could not repay a loan in gold (when he had only been loaned paper) the lender would have the option of taking possession of the property against which the loan was secured and selling it to provide the money to repay the loan. Further, as it became normal practice to secure a loan against a property worth considerably more than the loaned amount, lenders frequently foreclosed on debts when they saw an opportunity to acquire properties as a means of increasing their own net worth. As lending became more common it became common for property (land in particular) to be ‘mortgaged’ – literally placed in a ‘grip of death’! Land was most often the security for a mortgage because it was a secure asset that could not be taken off-shore.

In the seventeenth century, gold and silver production from mines began to be insufficient to meet currency needs. In England, King William created a National Bank (the Bank of England) by Royal Charter in 1698 in order to create funds for him to pay his army. This ‘wealth’ was derived, not from gold and silver, but from lending, whereby creating for the first time a ‘national debt’, from which England (and every other...
country that has followed this system) has never recovered.

By 1704 promissory notes were declared to be legal tender. This had the effect of increasing ‘money’ supply for trade and in good times banks began to issue excessive amounts of paper. When the economy turned for the worse a ‘run on the bank’ could be expected; people would demand gold for their notes and banks were obliged to pay out from their gold reserves. If some cases the reserves ran out and some banks themselves became bankrupt. But more often than not, as the reserves of gold were depleted, banks simply began calling in their loans. As a result many mortgaged properties would be taken over by banks and many people who had borrowed money would lose their assets. After a time, the economy would begin to recover, gold would be re-deposited with banks and money lending would recommence.

Rowbotham’s historical account does not stop at the turn of the eighteenth century. Far from it! He provides a factual account of how the principle of issuing more paper money than there are reserves of gold and silver has led to a massive debt based economy in the early 21st Century. He provides figures that show that national debt is rising drastically in our time. For instance, in 1963, the UK had 14 billion pounds of total debt set against 3 billion pounds (21%) of actual cash. Thirty four years later the national debt was 680 billion pounds set against a total money supply of 25 billion pounds (3.5%)! Rowbotham reports that in 1998 Canada had a national debt of $650 billion and Germany a debt of DM500 billion. But these figures paled into insignificance alongside of the US national Debt of $4.2 trillion!

Needless to say, these debt figures have greatly multiplied over the past twelve years. That the system is vulnerable has been demonstrated in our time. What the end result will be is remarkably uncertain. Rowbotham’s book is essential reading for anybody that wishes to understand the current world economy.
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Contributors may contact the editors for advice on publication if they wish – email above. Otherwise the following guidelines are offered:

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* Notes
* Letters to the Editor re published articles
* Book Reviews

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