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The industrial advancement of New Zealand is a subject in which I have been keenly interested for some considerable time, particularly now, realizing the war of commercialism with which we are face to face, and also the very large debt we owe to our returned soldiers—a debt we can never fully repay, but which in honour we should strive to liquidate to the utmost of our endeavours and abilities. New Zealand has her problems to solve, and one must acknowledge that preparedness should and must be the determining factor in all we undertake. The proposal I am desirous of bringing to your notice I am convinced, if carried into effect, will be a means of developing and increasing our agricultural activities, thereby also increasing the population of the Dominion as a whole. In addition it will serve as an admirable means of providing employment for large numbers of returned soldiers and others, and also will throw open the doors of opportunity to those who desire to go in for manufacturing lines which we have hitherto been importing, but which might easily be manufactured in the Dominion, and at the same time would give an impetus to the small manufacturers to set their abilities, industrially and commercially, to the utmost and highest purpose. We must face the fact that unless in addition to ideal climatic conditions we can offer some practical scheme to intending new-comers they will be drawn to other countries—for instance, to the United States and Canada, both of which countries offer so much opportunity and encouragement to those migrating thereto. We have the great questions to consider—viz., the increasing of our population, and the entering successfully into competition with those countries which are now striving to regain commerce lost through the war. To increase our population it is essential that we increase our industries and thereby our labour demand. It is impossible to attract a thousand or any workmen to a country unless there is opportunity for the employment of them; and it is equally impossible to retain those men when once here unless we keep opportunity continually before them. Men who cannot find sufficient support in their own country go elsewhere. Securing new industries of the right kind for any town means in addition increased revenues from new sources of taxation, increased purchasing-power, increased opportunity for the wage-earners, and increased prosperity for the whole community. If we could bring even, say, to Dunedin new industries that would employ an additional thousand wage-earners, who at the average wage would earn over £156,000 per annum, we would be increasing the purchasing-power of the community by that amount; and indirectly we would be increasing the revenue of the city, resulting from enlarged sources of taxation derived from the property of new business concerns and the increase in land and building values generally. To bring about a great increase in the manufacturing activities of Dunedin, and New Zealand as a whole, my proposal is to provide combination factory buildings wherein any number of individual small manufacturers could be accommodated under the most advantageous working-conditions, and in which any required amount of floor-space could be rented on an extremely attractive basis per square foot, the rent to include power, light, heat, elevator, and janitor service, transport facilities, keeping of accounts, &c. The proposed buildings would be constructed of reinforced concrete—say, four stories in height—equipped throughout with a sprinkler system, thus securing the lowest possible insurance rates for buildings and stocks. Being thus fireproofed, the lives of the workmen would be safeguarded, and tenants protected from loss of stocks, and also the loss of business which invariably results when a building is totally or even partially destroyed by fire. A further advantage of a building constructed of reinforced concrete is the resistance to vibration, and the resultant decrease in wear-and-tear of machinery-bearings, &c. Erected as proposed, the building would effect economies (1) in constructional work, less material being required for this than in the erection of a number of isolated factories; (2) in plumbing, drainage, &c., resulting from the grouping of fixtures; (3) in power, by supplying the whole group at a minimum rate now obtainable only by a large consumer; (4) in heating and ventilating, by utilizing one central plant for the whole group; (5) in transport, facilities for which would be at the very doors, thus eliminating excessive transport costs and the expenses incidental thereto; (6) in general office expenses, by utilizing the services of a central office to carry out the despatching and delivering of goods, purchasing of materials, &c.; keeping of accounts, and work incidental thereto, for individual manufacturers; and also acting as a labour bureau for the whole group, enabling workmen paid off in one shop to be shifted to another with a minimum loss of time. The building as outlined would also assure greater efficiency of the workers, fewer spoiled goods, faster and better production, besides which the employees would be working under more healthful and congenial conditions. Erected on the skeleton principle, it affords an opportunity of making use of approximately 85 per cent. of daylight, the interior being flooded with daylight throughout the whole working-day. A group of small manufacturers housed in buildings such as I propose would reap all the benefits of a co-operative association and yet retain their individuality. I say quite candidly that under ordinary conditions it is impossible for small manufacturers to obtain for themselves or their employees the advantages as outlined above except from the scheme I have submitted. The amount of capital necessary to construct a modern building suited in every way to meet requirements is in the majority of cases required as a working fund to increase manufactured output; whereas by adopting the foregoing proposal tenants would be able to obtain a building meeting all their own ideas as to detail, and as their business grew more space would be secured by moving the dividing partitions. Whenever a small manufacturer owns his own building the small amount of money available over and above that required to increase production is usually spent in the construction of an additional building here and there wherever space allows. These additions are of necessity built as cheaply as possible, the poor construction leading to low efficiency, unsightly appearance, lowering of adjacent property-values, and the decreasing of general health conditions of the