

(continued from previous page)

paid off Model A, but will still have its original price in hand for its 1964 improved version.

Here is how they work it out on a \$5,000 house, including \$800 section and \$500 deposit: ("F.H.A." is the Federal Housing Administration, corresponding to our State Advances Corporation. "Mortgage insurance" means the F.H.A.'s premium to cover default. "Monthly payment" includes both interest and repayment of principal.)

	Under Present F.H.A. System	Under Limited-life System (20 yrs.)
Monthly payment	\$28.46	\$22.18
Mortgage insurance	1.08	None
Rates, etc. (3% improved)	12.50	10.40
Replacement reserve....	None	10.28
Total monthly payment	\$42.04	\$42.86

These figures, I should mention, assume that speedier and flimsier construction will knock no more than 20 per cent off building costs. They may, in fact, save more.

Psychological Difficulties

Physically and financially possible to all appearance, the scheme may meet its main opposition on the psychological front. The idea that a house should not deteriorate but should fetch when it is physically finished, practically what it was worth when built, dies hard in countries like the United States and

New Zealand, where population pressure, a rising price level, and periods of speculation have, in fact, kept replacement value continuously creeping up. It is in the "new" countries, too, where greater population movement and the ideal of every man a land-owner (carry-over from pioneer days) makes competition for property keener than in the "old" ones, that the idea of houses as resale "investments" rather than "machines for living in" is most fixed. Break down this complex of conceptions, we are told, and there is no inherent reason why the "Ever-regenerating Community" should not become a reality.



But New Zealand is not windless America—well, windless by our standards. Houses of Japanese lightness have many delightful assets besides cheapness and replaceability. But they also have disadvantages. New Zealand Fords will walk warily—especially in Wellington.

—A.M.R.

A COMPOSER WHO WAS A WOMAN



THE death was announced the other day of Dame Ethel Smyth, the famous British composer and writer. She was in her 87th year. It was customary to refer to Dame Smyth as the foremost woman composer, but there are those who would hold that she was not "a woman who was a composer," but "a composer who was a woman."

She was not a "modern" composer, and her only conspicuous contribution to the eccentricities of 20th century music was a passage in her Concerto for Violin, Horn and Orchestra, where she directed the horn player to produce chords from his instrument, a difficult but feasible trick, that had been known since the 18th century, anyway. On the other hand, the adventurous spirit

which shows in her writings was also in much of her music, and two very notable men were sufficiently excited by what they found in her "Mass in D" to praise it with very little reserve. One was Bernard Shaw, who said it would "stand up in the highest company"; the other was the late Sir Donald Tovey, who said it was "like Spinoza, God-intoxicated."

Dame Ethel Smyth (her name, by the way, rhymes with Smith) was a vigorous and bold personality, and her career might be called an epic of pertinacity. Her fight for "recognition" as a composer was only one of various assaults which she kept up against the "male conspiracy," of which she felt herself a victim. Her support for the women's suffrage movement went beyond the mere composition of "The March of the Women." She was a militant suffragette herself, and spent two months in gaol for her pains, after breaking one of the windows at No. 10 Downing Street with a stone. In Holloway gaol, she defied authority to the extent of conducting her fellow prisoners in "The March of the Women" with a toothbrush waved rhythmically through the bars of her cell window. If imprisonment was all the official recognition she had in 1911, things had changed by 1922, when His Majesty's Government bestowed on its former guest the female equivalent of knighthood.

In later years, Dame Smyth turned from music to books, and her fame as a writer began to supersede her fame as a composer. Her *Impressions That Remained* is one of the best of musical biographies.



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