

## Build or buy a home of your own!

RATES OF INTEREST Under £1000 41% £1,000 and under £2,500 41% £2,500 and

Many people hesitate to plan a home of their own although house ownership is within their means. It is first of all a matter of sound finance—of examining your own personal problems and seeing what terms can be arranged to meet them.

The Public Trustee has money to lend on first mortgage for the building or purchase of a home. His local re-presentative will be pleased to advise you and help you solve your problems. .

# The PUBLIC TRUSTEE

Office Established 1872



Offices throughout the Dominion

3257/10



MARVELLOUS NIB

CONWAY STEWART & CO., LTD., LONDON

### **SMALLWOOD'S**

PIANOFORTE TUTOR The World's Best Tutor

Price 3'6 per copy

SUITABLE FOR ALL PUPILS--YOUNG AND OLD.

SIMPSON'S COMPLETE MANUAL OF SCALES AND ARPEGGIOS FOR PIANO

THE MOST COMPREHENSIBLE SCALE BOOK OBTAINABLE!

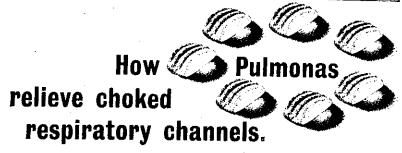
Arranged in convenient form for the student to memorise.

Adanced Aural Tests are also included, making this Scale Manual invaluable to Teachers and Students.

PRICE, 3/- PER COPY.

#### ALL MUSIC SELLERS

Or Direct from the Publishers, I. ALBERT & SON PTY. LTD., 2-4 Willis Street, Wellington.



As a Pulmonas pastific dissolves, a southing vapour permestes the whole respiratory system bringing immediate relief. Price \$12, \$19 and \$29 per tin.

STACEY BROS LTD. 385 KHYBER PASS RD., AUCKLAND.

#### *BOOKS*

## The Commonwealth

HE COMMONWEALTH AND THE NATIONS. By Nicholas Manserin. Geoffrey Cumberlege, London, for The Royal Institute of International Affairs. 8 6.

With these thoughts in mind, Lord Beveridge set out to show what has been done by social reformers in Britain, and

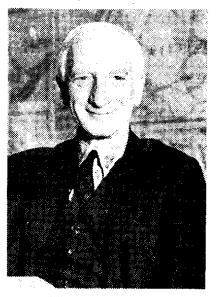
ROFESSOR MANSERGH, in these studies of British Comof their informality and looseness, in which he sees a deep wisdom, and suspicious of the pedlars of constitutional machinery as a means of organising action. "If the peoples of the Commonwealth do not feel called upon to act with determination and decision in foreign affairs, that is something which constitutional machinery cannot remedy. It can interpret a common will, it cannot create it." This, admittedly, is the view of the great majority who think about such matters, but one who happens to belong to the small minority may be allowed to bicker. May it not be that a "common will" exists, waiting to be organised, but for the obsession of leaders of public opinion with obsolete assumptions, associated with historic memories of "Downing Street rule"? If the Commonwealth is for its members "a form of reinsurance against aggression," is it not equally true that the effectiveness of a defensive combination depends substantially upon its being thought effective? If "each and all are strengthened by the knowledge that in the last resort a challenge to world peace . . . would enlist the support of their partner States in the Commonwealth," is the last resort early enough? Professor Mansergh respects the polite orthodoxy, initiated by the studied ambiguities of Balfour, which is perpetually prepared to whittle down its expectations of the Commonwealth association until even the demand for agreement, except in extremity, is "tut-tutted" as an unattainable and indeed a presumptuous hope to cherish, and until the res publica dissolves into thin air. He lays great emphasis on the virtues of consultation, but the destiny of discussion should be decision; if it is not, the member States come out by that same door as in they went. In this stimulating little book, Professor Mansergh is rightly preoccupied with the problem of nationalism, to which he gives a local habitation in his remarks on India, the Far East and Eire. On the last of these he writes with special authority. The rapid transformation of the Commonwealth during and since the war is hardly yet to be seen in perspective, but the author of these interim reflections has shown qualities which prepare a welcome for the longer survey he promises on Commonwealth affairs from 1939 to 1949.

-N. C. Phillips SOCIAL ADVANCE

VOLUNTARY ACTION. A REPORT ON METHODS OF SOCIAL ADVANCE. By Lord Beveridge. Allen and Unwin, English

THINKERS who look about them at the widening area of State action are asking what can be done to preserve the vigour and abundance of voluntary effort. They are afraid that incentives for action are disappearing while governments make themselves increasingly responsible for social services.

to examine possibilities for the diversion of private enterprise to fields that so far have been scarcely touched. The monwealth relations, is tolerant historical section of the book, confined mainly to the 19th Century, is full of interesting material. Lord Beveridge decribes the growth and functions of



LORD BEVERIDGE "In every direction new needs are appearing"

friendly societies, trade unions, cooperative stores, collecting societies and other forms of mutual aid. He shows that many times the initiative was taken by a handful of men, often meeting to discuss their needs in the parlour of a village tavern. From mutual aid he passes to philanthropy, and after surveying the field he reaches the conclusion that "most of the pioneers, so far as anything is known of their opinions. were moved by a religious motive or came from a home where religion was a

What of the future? Lord Beveridge has no difficulty in showing that voluntary workers can find ample opportunity outside the social services controlled by the State. Much more can be done for the blind and the deaf, for handicapped children, for unmarried mothers, the chronic sick and the aged. Youth organisations are only at the beginning of their tasks. In an age when domestic service has ceased to be an occupation for women, the needs of overworked mothers require urgent attention. It has been found that Citizens' Advice Bureaux, opened in Britain, have helped people to find their way a little more easily through the complexities of modern life. In every direction new needs are appearing. Lord Beveridge points out that there are three conditions for a continued advance in social reform: opportunity for independence, the survival of the religious motive, and a surplus of money available for experiment. If those conditions exist, voluntary action should move ahead of the State, as in the past, towards the improvement of society. This book is an inspiring

NEW ZEALAND LISTENER, MAY 27,