

in a recent issue, the City Councils of Dunedin and Auckland went so far as to propose schemes, and Auckland gave premiums for the best designed cottages. But nothing was done.

### Driving-Power Needed

The weakness of this imposing kind of legislation is that its operation depends upon the local authorities, who usually have a good sprinkling of large ratepayer and land speculator in their midst. They are not disposed to interfere with private enterprise, and as commercial methods are admittedly unable to cope with the difficulties of the situation they would like to wait "until something turns up." Meanwhile, the worker is paying an extravagant rent for an insanitary house, insanitary not so much by reason of bad drains as of overcrowding and poor surroundings. It was suggested that New Zealand should equip itself with the driving-power of Section 10 of the English Housing and Town Planning Act. Under this section, any four residents of a district where the housing difficulty is acute, and has been neglected by the local authority, may petition the Local Government Board, which will hold an enquiry. If as a result, the Board is satisfied that the need has been overlooked, it may order the local authority to carry out a housing scheme. The Hon. G. W. Russell was reminded of this provision in the English law, and the Conference requested him to include in his Bill the housing section of the South Australian Town Planning Act. This gives ample powers to carry out on a business basis, the ideal of the garden city. Houses can be built upon a well-planned area, for renting to workers or for sale on easy terms. It is intended to avoid the mistakes of earlier housing experiments, in which idealistic conditions caused practical failure. Such provisions as "no person can purchase more than a quarter of an acre," and "no lease can exceed seven years" are avoided. Limitations of this kind tend to confine the occupants of a garden suburb to persons more or less of a class. They lead to segregation that both from the commercial and social point of view is a serious disadvantage. If land can be opened up for dwelling purposes in New Zealand under proper conditions, with a guarantee that no unsightly buildings, noisy trades and other residential nuisances will be permitted within the area, all classes will be glad of the privilege of living in these garden suburbs, and unless they are planned and carried out by Garden City Associations or the Town Planning authority, the privileges will be reflected in a higher price for the freehold. We would like to see this avoided by a limitation upon the profits of an Association, or better still, the public control of these schemes. The measure is now being drafted, and as there is hardly any prospect of legislation being passed this session—keen though the Hon. G. W. Russell is to see a start made on this long-delayed reform—we anticipate a valuable educational campaign during next recess. Town Planners are equipping themselves for it by organising as a New Zealand body with a central Executive in Wellington. The Conference showed that the movement is backed by representative men of all classes, most of them with a good knowledge of public and commercial affairs. It is no fetish of the faddist, but can be put to the community as a sensible money-saving reform having nothing but good in its train.

### Financial Self-Reliance

One of the slogans in the almost-forgotten days of party politics was "Self-Reliance." It was the favourite cry of the anti-borrowing party, and it is one of the strangest pieces of topsy-turvydom that their ideal should be coming almost true at a time when loans reach record dimensions. New Zealand depended mainly on the Old Country lenders during the first two years of war, and it was with great difficulty that our statesmen were induced to tap the local money market for supplies. The experiment, when tried, produced the right results with nothing of the predicted evil in its train. Now, owing to the enormous accumulation of capital in New Zealand, the Government boldly faces the financing of all its burdens from local sources. In a short time, something like thirty millions sterling will have been invested by New Zealanders in their Government securities. The interest from this huge sum will remain in New Zealand, most of it no doubt available for further lending. This state of affairs should have a good effect upon the local money market after the war, and the private borrower will have no need for anxiety over supplies when that time comes, especially if our production at high prices continues on the present scale. Sir Joseph Ward deserves hearty congratulations upon the success of his appeal for the first twelve millions of the current war loan, over 16 millions being subscribed, all this before the legislation could be passed authorising local bodies and limited liability companies to invest in war loan scrip. It seems certain that the second half of the loan to be raised next March, when the returns upon the season's produce are coming in, will also be well supported, and we can well imagine that the Minister of Finance, in view of the splendid result of the experiment in local borrowing, will not need to enforce the compulsory lending clauses of the Finance Act except against notorious financial shirkers. The operation of this unique financial proposal is quite at the discretion of the Minister of Finance.

### Workers' Dwellings Curtailed

The Workers' Dwellings Board which builds cottages for workmen upon a liberal system of easy payments and small deposits, found its work considerably hampered last year. Owing to the largely increased cost of building material and the difficulty experienced in obtaining tenders at a reasonable figure, it was found necessary to considerably curtail the programme which was laid down at the beginning of the year: in many instances the tenders received were so high as to be quite prohibitive, and it was deemed unwise in the interests of the applicants themselves to accept them and erect the dwellings. Whereas two or three years ago a four-roomed dwelling in wood cost about £360 and a five-roomed dwelling about £450, the cost of similar houses at the present time would be about £460 and £560 respectively; consequently only twenty-eight dwellings were erected instead of 100, as arranged for in the original programme. This shows a serious condition of things, for it is obviously impossible to provide dwellings at such prohibitive rates.