

tol industry, and it was desirable that a definite scheme that would merit respect on all sides should be considered for the adjustment and settlement of industrial conditions. The independence of individuals may have to be curtailed to a great extent for the welfare of the community. The change of thought to-day was so great that it necessitated a certain amount of subjection on both sides without removing men's self-respect and individuality. It was not improbable that New Zealand might give a lead in this matter. Why not?

"People are short of houses, yet very extravagant houses are demanded, and that means extravagant finance. Many things which are not necessary are demanded in the erection of private houses," remarked Mr. W. H. Christie (Wanganui). He thought that the Association should make some representations on the aspect of present-day conditions. Borrowed money was being spent right and left, and he was afraid that a financial crisis was coming, and that prices would come down as quickly as they went up, and that would spell ruin to many who had bought properties at values which they could not afford.

### Civic Improvements in Auckland.

The latest proposed scheme of city improvements is the construction of a new thoroughfare from Queen Street to Lorne Street, running parallel

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