effected on so small an income. A living wage has been defined as "such a wage as will enable the workers to maintain healthy and human homes"; it is not a starvation or minimum wage unfit to maintain a household. If all persons were thrifty, far less money would be spent, manufactures would languish, trade decrease, and many now in employment would turn out to swell the ranks of the workless. This is no argument for wastefulness, but well-to-do preachers of thrift, who cant about "saving" to men who, on 30s. a-week, have to keep themselves and a family a hundred

miles away, are mockers of men's necessities.

My department has many amateur advisers on the subject of dealing with the unemployed. Scarcely a mail arrives without the receipt of a letter propounding some theory as to the depression in the labour market, or some scheme—on a sheet of foolscap—for the regeneration of mankind. They vary from the thesis of the scientific person, who propounds that "unemployed" difficulties are recurrent periodically, and are related to the duration of the spots on the sun, to the proposition of the "currency" enthusiast, who wishes all men out of work to be engaged on Government printing-presses turning out bank-notes, and so "producing wealth!" But none of the schemes have so far suggested great practical advantage, and there is no outlet for our surplus labour at present except the temporary expedient of settling as many men as possible upon the land, nor any stimulant for our commerce except by sending out acute agents to extend our trade, and to let the people of other countries (notably the Malay Archipelago, China, Japan, and India) know what productions we can supply at a reasonable rate. The word "temporary" is used in the above sentence because a time must arrive when no more land can be provided by the Crown for settlers, whilst, under the present economic system, the unemployed may be considered as practically immortal. However, as the time when waste lands can no longer be procured, nor large holdings subdivided, is far hence, the problem of the future need not embarrass us. The half-time sytem, as inaugurated by the Government, is the most helpful and statesmanlike proceeding yet taken to assist the unskilled labourer. It is not quite new, but, if taken in hand on the large scale now promised, and with sufficient energy, it will be new in the sense of not having been hitherto used. It gives good ground for hope that the producing-power of the colony may be greatly increased, and it will be of benefit in staying the wandering element induced in working men of late through the stern necessity of moving off because no employment is procurable near home. The small settlers assisted last year with roadwork south of Dunedin did not appear this year among the applicants for employment, and a notable instance may be adduced in the satisfactory settlement in the Hautapu Block of labourers from Christchurch. The workman, however poor, who has a piece of land on which to grow vegetables is infinitely better off than his brother of the town, who must buy every potato eaten by his family, and pay half his earnings away in the monstrous rent of cities. The difficulty in putting men on land repurchased by the Crown from private owners is that many of these properties were bought at a time of inflated values, and that, if the price is sustained, a small holder could not make a living out of land so heavily rented, but, however difficult, some solution of the problem must be found, without which in certain localities an undue depletion of population will result. Already there has been a considerable transfer of men and families from one part of the country to another, and from the South Island, with its large holdings, to the North Island, which remains at present partially unexploited.

The step taken by municipalities in providing work for their unemployed citizens during the winter months is both patriotic and profitable. The example of Wellington last year is being followed by Dunedin, Christchurch, and several other places. It can only be considered just that those who demand local government and the control of municipal revenues should attempt to grapple with local distress, and not to throw it entirely on the Central Government—that is, on the people of all other parts of the colony. Such work, too, is done in a manner which, while calling on the Government to give pound for pound, expends the proceeds in a way which beautifies or benefits the town in which the money is spent and remains. It is also of advantage by paying labourers the money for work done, and not for charitable aid, which otherwise would have to be forthcoming, and, moreover, it preserves the self-respect of the working-class, the most precious of their few possessions. A city which has grown rich and thriving in good times through the efforts of all its inhabitants should recognise its full duty towards every citizen during periods of depres-

sion and scarcity of work.

EMPLOYERS' LIABILITY.

During the year there has been much soreness felt by workmen in regard to attempted evasions of the Employers' Liability Act. These evasions consist in the issue of posters and circulars by several firms to their employés notifying that deductions would be henceforth made from their wages as premiums to an accident insurance company. It would be, doubtless, to the benefit of workmen if they could afford to insure in an accident insurance company, as the risk would cover not only accidents for which the employer is now liable in damages, but also those risks arising either from pure accident (such as a stumble, faintness, &c.), or from the negligence of fellow-workmen. But such insurance, even if made voluntarily, would not cover loss of time and work if ordinary illness incapacitated the worker; for remuneration in such case Friendly Societies must be looked to. It therefore comes especially hard upon one who has for years paid his subscription to the Foresters, Oddfellows, Druids, or other Benefit Society, to find himself compelled to abandon the institution whose help he looks to in time of sickness of himself or his family, and this through a compulsory deduction from his wages to meet the only partial advantages offered by accident insurance.

There can be little doubt that such deductions of wages are breaches of the Truck Act and the Workmen's Wages Act, but this difficulty is in most cases met by pleading voluntary consent of the mulcted person. Every one knows, however, between master and servant what the voluntary consent of the servant is worth if the master expresses an intention of being obeyed, especially in times of commercial depression.