

HOMES FOR WORKERS. HOW NEW ZEALAND LOOKS AFTER ITS WORKERS.

System Which Has Proved Success Is Described By W.D. Hornaday.

BY W. D. HORNADAY.

WELLINGTON, New Zealand, May 26.—In New Zealand, all laborers are officially known as workers. This term is applied to any one who receives a wage or salary. In both New Zealand and Australia, the word "grafter" is used in complimentary slang, meaning one who is an unusually good worker. To be a "grafter" here is no disgrace. It is an honorable standard of labor proficiency.

Notwithstanding the ceaseless interest and efforts of the Dominion government to make the lot of the workers of the ocean-bound islands comfortable and pleasurable, the condition of all the breadwinners here is not as ideal as one would naturally expect. There is some poverty in Wellington, in Auckland, Christchurch and in Dunedin. These are the principal cities of the Dominion. To find the squalor here, however, one has to hunt for it. It is not the bold, glaring destitution that is met with in some of the larger cities of the United States. It is the quiet, shame-faced kind that hides away in the back streets and alleys.

Poverty here is an inexcusable condition on the part of the wage earner who inflicts it upon himself and family, and he shows that he feels the disgrace by getting as far out of sight of his more self-respecting fellow men as possible. Probably one of the best-informed men in New Zealand on the social conditions of the people of the Dominion is Mayor Downie Stewart, of Dunedin. He told me that excessive drinking of intoxicating liquors was the chief cause of what little poverty exists here. Human nature is no different in New Zealand from other parts of the civilized world. There is a certain percentage of shiftless laborers here, the same as elsewhere.

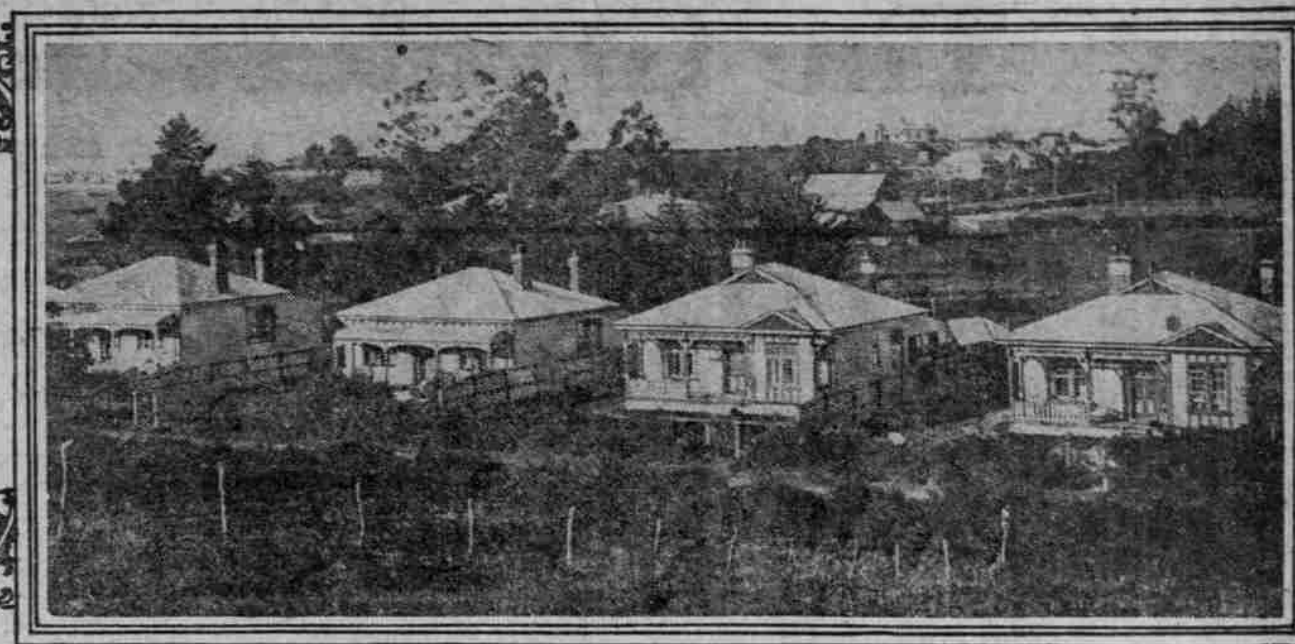
Under the socialistic and paternal administration of the government, many homes have been provided for the laboring class during the last few years. This work is going on with increasing strides and a widening of the original purpose. It is now a comparatively easy matter for an industrious, sober worker to obtain a comfortable residence.

The first legislation to enable bona fide workmen to obtain dwellings at reasonably low cost was passed in 1905. The principal object of the original act was for the state to purchase land, or set apart crown land, and to erect dwellings for workers which could be leased to them at very low rentals.

It is the ambition of most renters in New Zealand, as it is elsewhere in the world, to own a home of their own. The manufacture of this desire on the part of many workmen caused Parliament to enact an amendatory provision in 1910, which enabled the workers to purchase dwellings outright by a system of payment of weekly or monthly installments, extending over a period of 2 1/2 years. These payments are computed annu-



Types of Government-Built Homes in Wellington.



Homes Built For Workers.

ally at the rate of 7 per cent, of which 5 per cent is for interest and the balance for payment of principal. The purchaser is directly responsible for all public utility rates for his household and maintenance of upkeep of the property. The government requires an initial deposit of \$50 to be made at the time the application to purchase is sent in.

The workers' dwelling act, as it is called, defines a "worker" as any person, male or female, who is employed in work of any kind or in manual labor, whose earnings at the time of his application do not exceed \$875 per annum and who owns no land.

In connection with the Labor Department of the government, which has jurisdiction over this feature of homebuilding, there is a workers' dwelling board, which supervises the erection of the residences. All plans and specifications are prepared by government architects, but reasonable alterations to meet the requirements of applicants are made.

It is provided by the law that the total cost of the land, dwellings and out-buildings shall not exceed \$2000. The material of the buildings must be either wood, concrete or brick. The use of these materials depends largely upon their cheapness and availability. In some parts of New Zealand timber is easily obtained, while in others it is more desirable to use concrete or brick. In preparing the plans for dwellings, special attention is given to the convenience and comfort of the occupants.

Besides being attractive in exterior architecture, the interior design is of modern and well-approved type. Spe-

cial care is taken as to the sanitary arrangements. Good ventilation of the rooms is given. Each dwelling is provided with a bathroom and lavatory.

In carrying out this method of providing homes for workers, the government encourages the purchase of the respective properties instead of their rental. To this end, in all cases, an application for purchase takes precedence of an application for lease or tenancy. At any time that the agreement to purchase is in effect, the purchaser may reduce the amount owing on his dwelling and thus shorten the period of time required to complete the purchase. There are no burdensome fees charged in carrying out the whole transaction. The only charge made is a nominal sum which the purchaser must pay for the transfer of the property to himself when the final purchase money has been paid.

Some idea of the magnitude of this work may be had when it is stated that during the 12 months ending March 31, 1913, \$235,000 was spent by the government in acquiring land for dwellings and in erecting buildings thereon. From the date of the adoption of the act in 1905 to September 30, 1913, 393 dwellings were erected. In order to give the system as widespread and uniform operation as possible, plans and specifications for prepared residences were made available for the guidance of applicants in Auckland, Gisborne, Napier, Palmerston North, Wanganui, New Plymouth, Masterton, Wellington, Nelson, Greymouth, Christchurch, Timaru, Oamaru, Dunedin and Invercargill. The government has erected dwell-

ings in all of the larger cities and in many of the secondary and smaller towns. Besides the finished work, land for the same purpose has been purchased or is being negotiated for in practically every town of any size in the Dominion.

With the exception of the initial payment or deposit of \$50 required when a purchase is made, there is practically no difference in the terms of acquiring title to the property and leasing or renting the same. The cost of erecting the different dwellings varies widely, ranging all the way from \$1440 to \$2460.

In cases in point, I know of a \$1440 residence that was bought by a wagon driver, and a \$2460 residence that was bought by a clerk.

The wagon driver's plot of land had a frontage of 118 feet, and that of the clerk only 35 feet. The wagon driver had three rooms in his cottage, exclusive of the bathroom and scullery, and the clerk's residence was of five rooms, exclusive of washhouse, bathroom and scullery. In erecting these dwellings, it is figured that the cost per living room, inclusive of conveniences and fencing of the lot, shall be from about \$400 to \$500. A Government charge of 2 1/2 per cent for administration expenses is figured in all cost estimates, whether the dwelling is for lease, rental or sale.

The cheapest town in which to build is Christchurch, while the largest expense is met with in Wellington. It has thus, so far, been found quite as expensive to build in the smaller towns as in the four larger cities, although as the land is considerably cheaper in the former, the capital value is slightly less and the instal-

ments payable are appreciably reduced.

The average cost of a Government-built dwelling of four rooms in Auckland is \$1580, and five rooms \$1725; four rooms in Wellington \$1725, five rooms \$1900; four rooms in Christchurch \$1200, five rooms \$1655; four rooms in Palmerston North \$1690, five rooms \$1870. These sums are exclusive of the cost of drainage, fencing, lighting and administration.

The system of providing houses for the working class in the cities and towns proved so satisfactory that the government, during the year 1913, extended its operations and benefits to farming and other employes in the country districts. For this purpose many sections of crown land were set apart and other tracts purchased in different parts of the Dominion.

Each section has been subdivided into blocks of about five acres each, and upon them dwellings are being erected and the improved properties leased, rented or sold on the same terms as are applied to dwellings in municipalities. It is expected that the workers resident thereon will be enabled to carry on farming in a small way on their own account, in addition to performing their ordinary duties as employes in their respective districts. The enlargement of the original plan and purpose of the law is meeting with general approval of the laborers in the rural communities.

The scale of annual payments is so low that comparatively few workers are in arrears. When the payments fall behind, the matter is placed in the hands of the public trustee of the Labor Department, who usually makes the collection without taking over the

property involved. Thus, in the case of a six-room dwelling costing \$2890, including the land, the payments due will be \$192.50 per annum, or approximately \$2.75 per week, and, including rates for water, light and fire insurance, about \$4.12 per week. With the exception of the \$50 initial deposit, the purchaser is placed on the same basis as the lessee and tenant.

The Labor Department has made arrangements with the Government Life Insurance Department by which, under a special scale, any purchaser of a worker's dwelling may insure his life for as nearly as practicable the amount that may be owing on his dwelling at the time of his death, should such occur before final payment is made.

Thus, by the payment of 42 cents per week, a purchaser of a dwelling costing \$2890, if he is 20 years old, would insure the payment of the balance owing on his dwelling at any time that his death might occur. The amount of insurance effected is actually greater than the amount owing from time to time, it being the nearest practical sum; and, in the case of death, the balance of the insurance money, after paying the residue on the dwelling, is turned over to the insured man's estate.

In discussing the subject of workers' dwellings, J. Lomas, superintendent of the department, said:

"The workers' dwellings scheme possesses many advantages for workers. For example, except for the deposit of \$50, no capital is required; the land is cheap, the government being able to secure convenient blocks at a lower price than is ordinarily paid for single

sections; the cost of erection is reduced to a minimum; there are practically no legal charges, and every facility is given to purchasers to pay any extra sums off the principal owing whenever they may be able to do so."

The department keeps a careful record of the occupation of each purchaser. On this list are railway employes, clerks, bootmakers, carpenters, tailors, saddlers, butchers, printers, day laborers, wharf laborers, quarrymen, night watchmen, electricians, wagon drivers, motormen, gardeners, plumbers and many others.

The underlying purpose of the system is to encourage the working class in home building and thus make them better citizens.

But for the fact that New Zealand is already a land of home ownership, the demand for the purchase of the government's worker dwellings would probably be far greater than the supply and available financial resources for the purpose. As it is, there have been erected and sold about 250 such dwellings since the amended law went into effect in 1910. The government's workers' dwelling policy has naturally had a bad effect on the investment of private capital in rent houses, and less and less is being done in this line. The private rentals are slightly above those charged by the government.

Copyright, 1914, by Walter C. Hornaday.

Juvenile Interrogation.

(Washington Star.) "Some formidable questions are arising" said the apprehensive citizen because "Yes" replied Mr. Bilgine; "and the worst is not yet over. My boy is asking a whole lot that nobody else has thought of."

WHERE THOUSANDS PASS WITH THE CROOK OF A FINGER

Most Unique of All Sign Languages is that Used by Brokers On Chicago Board of Trade.

In the Heat of Buying and Selling

BY ROBERT H. MOULTON.
WHAT undoubtedly is the most unique sign language employed anywhere in the world is to be found in Chicago. It is different from other sign languages in that it is called into use only between the hours of 9:30 A. M. and 1 P. M. each week day, and because of the fact that before and after these periods its users depend upon ordinary methods of speech for communication.

But perhaps the most remarkable feature of this sign language lies in the fact that its characters, while only nine in number, are each of such far-reaching importance that thousands of dollars are involved practically every time one of them is made.

This extraordinary system of communication is the means by which brokers on the Chicago Board of Trade conduct their business of buying and selling on the open market. It is peculiar to this institution, being unlike that used on the floor of any other Exchange in the world.

To the casual visitor watching the crowds congregated about the different pits during the times of a flurry in prices, the signs used by the traders have no intelligible meaning, but to the experienced trader a simple movement of the hand attracts attention, and at the same time conveys all the information necessary to consummate a deal.

This sign language has developed with the growth of the board, and its use has long since become a necessity. The turmoil and hurly burly resulting from a thousand traders seeking to attract attention in the excitement of hundreds of high-keyed telegraph instruments and the noise of a small army of messenger and errand boys scurrying about, makes articulate speech practically impossible.

Then, too, the eye is quicker than the ear, and the signals given with the hand or by a gesture of the head mean as much as a telegram to the party addressed and frequently permits the closing of a trade when, if time had been taken in an attempt to reach the side of the party making an offer, some change might have taken place in the market and the opportune moment would have been lost.

The sign manual of the pit trader is simplicity itself, and with a very little practice anyone can become adept at it, although, of course, this does not mean that it will perfect him as a master in the strategy and generalship demanded of a good broker. For instance, wheat, having sold at 98 cents, a trader catches the eye of some one opposite in the pit who has 50,000 bush-