

The only remedy for all this is for farmers who employ labour to erect cottages and employ married men. This raises the question of finance. To build a comfortable cottage requires £400. Not many farmers can spare this sum right off in cash. I think the State should advance the farmers the money at as low a rate of interest as possible, obtaining repayment by way of a rate on the farm spread over a long period of years, which would wipe out both principal and interest on the instalment system. It may be argued that this would be unfair to the mortgagee (if any), but I do not think so. The rate should be a first charge on the land, and would thus come before the mortgage; but the mortgagee would have his security added to by the value of the cottage erected, and by the assurance that the farm would be more adequately worked by reason of a more certain supply of labour. The principle involved is the same as that under which River Boards are formed, and money is borrowed to straighten and deepen a stream, and so drain a large area. The interest and principal is repaid by a rate over the land affected, and this rate comes before all mortgages. The mortgagee is deemed to be compensated by having a better-drained security.

The married men employed on farms in the South where cottages are supplied are generally paid a weekly or yearly wage, but get no food: they find themselves. The cottage is supplied rent-free; and as much land as is required for a garden and poultry-run is attached to it. A milk-cow is also supplied, as a rule, and this keeps the man and his family in both milk and butter. Most married men, too, keep a couple of pigs, which are fed on the refuse from house and garden and the skim-milk. These things, apart from the cottage, cost the farmer almost nothing, but they are the greater part of a living for an industrious family. A man getting £2 5s. a week and the extras mentioned is infinitely better off than a man in town getting £3 a week, and the conditions under which his children are brought up are better almost beyond comparison. The farmer is ever so much better off with a married man on the conditions mentioned than with a single man at £2 a week and his food. Married men take much more interest in their work than single men. Further, the relief to a farmer's wife by being freed from the labour of cooking for the men is not by any means the least advantage of the arrangement.

There are very few of our farms that could not efficiently employ more labour than they now do, provided they could make satisfactory arrangements for a certain supply. An additional labourer placed on a farm will increase production just as much as an additional settler placed on a section and working it himself. The married labourer can be supplied by a capital outlay of £400. The settler requires a capital outlay of £4,500.

I will now try to show the area of the field that the suggested scheme has to work on. According to the census of 1911 we had in the Dominion 19,984 farmers employing labour. The hands they employed numbered 39,439, or an average of two each. In addition, they had relatives assisting without wages to the number of 14,033. Besides, there were 29,941 farmers in business on their own account who did not employ labour. I am sure many of these could do with labour if they could get it. I am quite satisfied that there is ample