

in the matter of new loans for a considerable time. This accession of funds should cause a prompt abandonment of the conservative methods of valuation followed by the Department. Strong complaint was made recently in Parliament that the Department places so low a value on land and buildings that the actual result to the borrower is that he gets a loan of scarcely one-half of the actual expenditure on the security. Although he gets his 50 per cent. at a low rate of interest, the benefit is seriously discounted if he has to go into the open market for a second mortgage, to make up a reasonable sum, and possibly pay 10 per cent. interest. Such a system turns the Government's cheap money into a pretence. The State Advances Department may mend its methods under the stimulus of fresh capital, especially as an amendment of the law will enable it to charge, for the new money, a rate of interest one-half per cent. higher than the rate which the Government will pay for the necessary loan. This is the breaking of the precedent of loans at $4\frac{1}{2}$ per cent., plus a half per cent. sinking fund, and it cannot be criticised when we find local bodies willing to pay 6 per cent. for loans backed by the ample security of the rates.

TECHNICAL EDUCATION.

There is a refreshing reaction in educational circles from the fetish that education of the better class must be of the classical type. Parents with a commendable ambition to place their children in a more comfortable position than themselves, push the pupils into the secondary schools in the hope that they will eventually dignify a profession. Every boy cannot achieve this ambition, else there would be many lawyers, doctors and dentists in the ranks of the unemployed. Educationists have been steadily encouraging boys to carry on their secondary courses in the technical schools, for they declare that about 50 per cent. of those who go to the colleges do not turn this class of education to full account in after life. While secondary education cost the State £310,878 last year, it is consoling to find that technical schools providing the more practical kind of secondary education for the average child, are steadily extending their work. The expenditure on technical instruction last year was £244,627. Reports of the Inspectors of Technical Schools show that on the whole the standard of work in previous years was maintained. In evening classes, generally speaking, the students are keen and industrious, but the fact that most of the classes are heterogeneous as regards the attainments of pupils renders class-work difficult, with the result that teachers are compelled often to resort to individual instruction where class-work would be much more effective if all the pupils were all at one stage. This difficulty is due to the small numbers offering in many trades in most of the schools, and can hardly be removed until the population of the Dominion becomes much more dense than it is at present. In the day classes at

technical schools this drawback is not very seriously felt, and in the technical high schools it is only noticeable in the higher classes in certain courses. In these schools, usually offering four of five different courses, the senior pupils of more than one course are often taken together for general subjects of instruction, in preference to the pupils in two or three years of one course being placed in one class. Part-time day continuation classes have not hitherto been encouraged by associations of employers except in the case of painters and decorators in one large centre, states the Education Department. It is hoped that such classes will receive the support and encouragement which they deserve from both employers and employees, and that the single example at present in operation will be followed in all trades and occupations. Some form of compulsion may be necessary to secure the regular attendance of apprentices and other young workers at day continuation classes, but it is felt that no such compulsory classes would prove successful if they lacked the sympathy and aid of the masters and men in the occupations concerned. The character of technical instruction is best shown by quoting from the report the details of technical classes throughout New Zealand:—

	Classes
Art and artcrafts	211
Mechanical and electrical engineering, theoretical and practical	230
Building-construction, carpentry, plumbing and other trades	218
Experimental and natural science, practical mathematics, &c.	110
Agriculture, wool-sorting, dairy-work, &c.	22
Domestic subjects	389
Commercial subjects	375
Subjects of general education	397
	<u>Total 1,952</u>

There are 16,832 children attending these classes.

Cement-asbestos corrugated sheeting is now being used extensively in England, in lieu of galvanised iron, chiefly because it is a non-conductor and there are no annual charges for upkeep. The Building Research Board of London states that the problem of loss of heat depends largely upon the colour and character of the surface, as this accounts for radiation losses. A dull dark surface radiates heat rapidly, while a light-coloured polished surface retains it. The experience gained by the recent hot weather and the use of cement-asbestos shows that the slightest movement in the way of expansion or contraction cracks it, and when fixing, the nails or screws should not be driven tight home, and every other provision should be made to counteract these effects, particularly when laid upon an iron framed roof.