

permitted to remain there under the toleration of opposition elements unable to combine to defeat them. It seems as if the Government might carry through the present Parliament if its legislation is drafted in such a way as not to arouse the active hostility of the Liberal section of the Opposition. A rather plain hint to that effect was given by the leader of the Opposition when, on the last day of the recent test session, he submitted a question to the Prime Minister suggesting that a number of measures, which he enumerated, might be at once put in hand with the law drafting office, so as to be ready for the "business" session to commence next June. Town planning was not in the list, although this subject has received the blessing of both Liberal and Reform Parties in turn. We suggest that town planning would be an eminently "safe" measure to be taken up by the threatened Government for the coming season, as it could be dealt with on non-party lines, and its practical idealism would appeal to the Labour section of the Opposition. The necessary information is in the possession of the Internal Affairs Department, a national conference of town planning advocates, with a strong representation of local body members having framed the lines of a measure representing a pure compromise—and a good workable one—between the various elements concerned in the matter. If the Hon. W. Downie Stewart took up this measure, we feel sure that it would have a good chance of passing through a Parliament where majorities are ephemeral, and it should certainly appeal to a Government now on the look-out for legislative material of a not too contentious character. For these reasons, we hope that the Institute of Architects will speedily make representations to the Minister of Internal Affairs, and that it will secure in this movement the co-operation of town planners who are not architects, and also the help of the Surveyors' Institute, whose members have shown an interest in the matter which is very welcome, because they would have a good deal to do in the practical carrying out of a town planning measure in New Zealand.

CHEAPER ACCIDENT INSURANCE.

The recent conference of the New Zealand Master Builders' Federation considered the important question of mutual insurance against accidents claims under the Workers Compensation Act, and it was decided not to venture on so big an undertaking at present, but to prepare for a more complete discussion at next conference, when it is hoped to place before the members the total amounts paid in premiums by members of the Federation, and the amounts received from the companies by way of claims paid. Possibly the Federation will even then balk at the bigger venture, and will utilise the figures, and its improving organisation, to group the business, thus placing itself in a position to secure a substantial discount. If it could appropriate to the members the amounts now paid in commissions by the companies, it would have a sufficient sum to pro-

perly remunerate its officers for the work involved, and possibly provide for the services of a couple of organisers. We are not merely guessing in putting forward these suggestions, for the plain evidence of their practicability is to be found in the statistics of accident insurance gathered by the Government and periodically published. There are 36 offices conducting accident insurance in New Zealand, and the great bulk of accident insurance, it will be admitted, is that due to the provisions of the Workers Compensation Act. During a period of five years—1917 till 1921 inclusive—the accident insurance offices, including the Government branch doing this business, collected in premiums over a million more than was paid out in claims, the actual figures being as follows:—

Premiums 1917-1921 ...	£2,400,180
Claims paid 1917-1921...	£1,368,364

This significant table shows that the companies had the large sum of £1,031,816 at their disposal after meeting claims. They are required to secure a good reserve, and their success is doing so in past years has been evident from the distributions of fully paid shares to fortunate shareholders from time to time, the reserves having accumulated beyond the point of actuarial necessity. Of course, the business is not conducted without a considerable expense, commissions being the main item. During the period under review, this expenditure amounted to £362,429, and we submit that the building industry paid a considerable proportion, and that it might easily appropriate to itself a very substantial return from the companies if it conducted its accident insurance on the grouping method and thus saved individual commissions.

Auckland War Memorial.

The winning design of the projected Memorial Museum, as prepared by Auckland architects for the open competition, which attracted designs from many different countries, has gained marked approval from numerous experts. The Mayor has received a letter from the Director of Education, Mr. R. Atkinson, under the London Architectural Association, who expresses pleasure at the success of old students of the Association's school, and congratulates Messrs. Draffin and Grierson upon their fine design. Mr. Atkinson adds that, generally speaking, New Zealand students make the best use of their time at the school, and are by far the best of the oversea students.

New South Wales Building By-laws.

The Institute of Architects in New South Wales has affirmed its approval of nine feet as being the minimum height for ceilings, and also that 720 cubic feet be the minimum cubic contents of any one room.