ant.



and puffed-up nations.

There are strange things in New Zealand—things seen nowhere else on earth. It When New Zealand's accomplishments pension is about \$250 a year.
It is estimated that about has wingless birds—and a system of state a in the statement that she has virtually abolished poverty, banished crime support for all aged people. There are queer flying fish in the waters—but no high-flying millionaires on land. There are lizards so sluggish that they can scarcely keep pace with their shadows—and labor laws that and installed a most remarkable demonstration of peace, prosperity and good will among men-all through legislation and assumed pace with their shadows—and labor laws that governmental functions—one feels inclined in their intelligent advance have distanced to say, "Let's stop and take a look at that all the other legislation in the world. country, anyway."

ESTLING under the Southern Cross, the New Zealand group of islands has been called the Pearl of the South Pacific. In area the group is only slightly less than Great Britain and Ireland, the Middle Island alone being Iarger than England and Wales combined. The 3000 miles of coast line of the islands include some excellent harbors.

Some of the mountains are perpetually snow-clad, while they overlook valleys in which hot springs send aloft their shafts of steam and where huge geysers spout. The picturesque mountain ranges fertile

sens spout. The picturesque mountain ranges, fertile valleys, grassy plains, rippling rivers and crystal lakes make up a landscape that reminds the traveler of Scotland in its beauty, while the climate and growth of semi-tropical fruits resemble those of southern

California.

For it is never too hot or too cold in New Zealand. There are no blizzards to menace crops and herds; no blistering drouths such as afflict parts of Australia. Such are nature's contributions to the happiness and well-being of the people. With such rich assets upon which to base the fabric of their social and economic system, they have endeavored to present to the world a few new "stunts" in the way of "government of the people, by the people and for the people"—which shows no indication of perishing from the earth, as an impracticable experiment, but, on the contrary, is strengthening daily and attracting the attention and admiration of the world.

"Though gifted with searching eyes," says Dr. J. M. Peebles, who visited this modern Happy Land a short time ago, "not a tramp did I see in that country, not a beggar's cry did I hear, not a trust or soulless corporation could I find. Nor did I witness in villa, town or city any poor, unemployed, sad-faced souls pleading for work to keep away the wolf of poverty."

"I spent several weeks in a house in Auckland—a city of 70,000 people—and not more than ten minutes' walk from the centre of the city," states another writer. "During that time a latch key was in the outside keyhole of the front door day and night. Most of the people in the house merely dropped portleres across their bedroom doors at night and left the doors open for a freer circulation of air.

"I looked all over a pretty public park filled with a Sunday afternoon crowd to see if any policemen were there. Several thousand people had come out to hear the band play, meet their friends and spend a gala afternoon on the lawns, under the trees and among the gorgeous flower beds. But I failed to discover a single policemen

among the gorgeous nower beds. But I failed to discover a single policeman.

"On Labor Day I watched the behavior of 14,000 people, but did not see a single disorderly or drunken person, nor any occurrence in the least disturbing to public peace and order. On election night, when crowds filled the streets, only three cases of rowdyish misconduct were reported."

## NO CRIMINAL CLASS

No CRIMINAL CLASS

New Zealand, it might be said, has ne criminal class. Criminal cases, of the kind that usually indicate crime and a criminal class elsewhere, are rarely heard in the Magistrates' courts. Some time ago, when an insane man killed a Chinaman, the whole country expressed horror; it was the only homicide that had been reported for many months.

Universal contentment, of course, has much to do with this state of affairs. The people like their country, its climate and its laws. Such a thing as a failure of crops is unknown.

When New Zealand, some fifteen or more years ago, undertook to solve the problem of government ownership by actual experiment, it did not mince upon the edge of the stream, but plunged boildly in up to the neck. Paternal care of its people begins almost at the cradle.

The State gives each child a good education. If a bey of the laboring class, it guarantees that he shall be taught a trade, and later exerts itself to find him work at the trade. If he wishes to undertake farming, it will loan him money with which to begin, and lease him a farm on long time at an easy rate.

When age, sickness or accident has deprived him of the ability to earn a living, the government comes to the rescue. Those who have reached 65 years, without having a certain income or certain amount, of property, are pensioned—men and women alike. This

family wealth of the country now averages about \$7500.

All the railroads, telegraph and telephone lines and other public utilities in New Zealand are owned by the government. It is the people's banker, conducts a life and accident insurance business, mines coal and sells it at a little above cost, loans money to settlers at a low rate of interest, and, if desired, takes charge of estates, so that a man may die in peace, knowing that faithless trustees will not squander his estate, but that it will be administered justly and well for the benefit of his family.

The government is the largest landlord of the country. Taking possession, years ago, of all unsettled land, it is continually adding to its holdings by purchase, the object being to break up large properties into small farms and to increase the number of small and prosperous farmers.

As an instance of the success of this policy, on one estate so acquired, the land, which supported only a dozen shepherds a few years ago, is now covered with homesteads, giving employment and support to about 2000 people.

These lands are leased in perpetuity by the State, so that, while the occupants are virtual owners, title always remains with the government. This is to prevent any such land monopoly as is common in other countries.

The capital value of government lands being esti-

countries.

The capital value of government lands being estimated, rents are established on the basis of a low interest charge—not more than 4 per cent. This leaves settlers free to use their ready money for the purchase of stock, implements, fences and buildings. They are permitted to borrow money from the State, up to a certain percentage of the value of the land. About \$22,000,000 has already been advanced in this way on a security basis of \$35,000,000.

But the question may be asked, Does the State advance money on its own land as security? Suppose the tenant does not meet his obligation, then does the State seize its own land in payment of its own claim?

In the first place, land leased by a State tenant is, as stated, virtually owned by him, the State holding title merely to prevent him from disposing of it to some ambitious land grabber.

There is seldom any attempt to shirk obligations if one does not care to conduct himself so as to hold possession, there are others willing to take the land and assume the obligations. Then, too, there are provisions by which the government can step in and take over land which is slovenly cultivated or not cultivated at all, and lease it again to better tenants.

lic property, and any profits above maintenance and interest on cost of construction should be distributed in the shape of lower rates.

Concessions to the amount of considerably over \$3,-000,000 have already been made to patrons. The city worker who lives in the country is given a cheap rate per week for his round trips, so that he can enjoy rural surroundings at the lowest possible cost of reaching them. Excursions for children are frequently run from the country districts to the city at a rate of about four miles for 1 cent.

Two classes of tickets are sold, the second at about half the cost of the first. Second-class cars are clean.

Two classes of tickets are sold, the second at about half the cost of the first. Second-class cars are clean and comfortable, and in them the poorer classes travel from station to station at slight expense.

Telegraph and telephone systems are also government property, and are operated to give the people the best service at the lowest possible rates. In a similar way the government operates its coal mines. In order to check extortion on the part of private dealers, this coal is offered, if necessary, at little more than the cost of production.

There are no insurance scandals in New Zealand. The Government Life Insurance Department is so popular that its policies are taken by a great majority of the people, just as they deposit in government instead of in State banks.

When a New Zealander makes his will, he deposits it with the public trustes, and dying, feaves his afters in the hands of a state official, with the confidence that his estate will not be wasted by mismanagement.

A government officer of good legal attainment is executor, guardian, trustee and investor. He manages the business of minors, winds up estates, examines titles and distributes shares to legatees, all at trifling cost to the estate.

## STATE LABOR BUREAU

The State labor bureau maintains offices in every part of the country. When a man is out of work, he applies to one of these bureaus and is at once advised of demand for labor of his kind in any section of New Zealand. The government furnishes him transportation, which the new employer returns to the State from the first wages of the employe. It is said that no man need be idle in New Zealand if he desires work.

sum if the injury is permanent.

In order that the law might not bear too heavily upon employers, the provisions of the government life insurance department were extended to cover accident insurance, so that the employers, at a small cost, could protect themselves.

WORK OF A GREAT PREMIER Many of these interesting features of New Zealand's plunge into experimental government were worked out by Right Honorable R. J. Seddon, Premier of the Colony, assisted by Sir Joseph Ward, leader in Parliament, and others prominent in official and

Called to responsible position by a political up-heaval in 1890, Mr. Seddon and his co-workers found the country in sore straits. Times were hard, farm lands were heavily mortgaged, a general strike had paralyzed industries, and many persons were leaving

paralyzed industries, and many persons were leaving the country.

With the resolution and foresight of a stateman, Mr. Seddon applied himself to devising measures of relief. One by one, steps were taken in the direction of reform and the application of advanced ideas, until gradually the present elaborate system of government ownership and control was worked out.

One of the features of the new idea was the extension of suffrage to all, to women as well as men, to Maoria as well as persons of European descent. Indeed, one writer on New Zealand affairs asserts that within a few score years the Maoris have been changed from cannibals to politicians—a natural evolution after all, perhaps.

There are over 42,000 pure-blooded Maoris, very many of whom are landholders. Four members of the race are in the New Zealand Parliament and one has been a member of the Cabinet. The Maori women, once the slaves of the men, have learned to assert their rights, and take as much interest in the privilege of the ballot as do their sisters of European descent. ilege of the ballot as do their sisters of European

The majority of the women in New Zealand avail themselves of their franchise. Perhaps that is why good fortune has attended the innovations of government which they helped bring about.

## THE OLDEST BANKNOTES

I T IS believed that the oldest banknotes in the world date back to 260. B. C., being composed of the "flying money" of China.

A writer who has delved into the subject asserts that the ancient Chinese banknotes were similar in many respects to those of today. They bore the name of the bank, the date of issue, the number of the note, the signature of the official who issued it, and its value, in both figures and words.

On the top of these curious notes was the following philosophic injunction: "Produce all you can; spend with economy."

## CENTRAL AFRICA'S SYMPHONY ORCHESTRAS---THE INSTRUMENTS THEY

HERE are few things rela....g to the natives of Africa that are more interesting than their musical instruments. These have been evolved in great variety and with no fittle ingenuity.

That music hath charms for the savage heart was discovered by the earliest civilized persons who had dealings with such unconventional people, and long before the poet remarked upon the fact in

Fine arts, as a rule, are so little known among the native Africans, and their sculpture, paintings and architecture are so rude as to scarcely merit mention. But they are imbued with a love for music, and, in their elementary way, have evolved instruments which, while more or less rudimentary, deserve a place among the world's orchestras.

IKE the average child of civilization, the average African loves noise. Noise appeals to the child of nature as it does to the young people of Europe or America.

A baby, taken to a piano, bangs it without conception of time or effect, but with great delight. The small boy prefers a frum to the most beautiful and softest-toned of stringed instruments. This is human nature in the raw—the beginning of things musical.

Perhaps our ancestors employed the same kinds of musical instruments that are to be found in Africa to-day. To one accustomed to the orchestra of civilization, however, the strumming of such instruments means only noise.

With all their lack of musical training, the Africans have succeeded in devising a variety of instruments, comprising, although in primitive form, all the constituents of a civilized orchestra—drums, strings, wood and brass blowing affairs.

Nature furnished the simplest musical instruments that came to the black man's hand—the rattle made of a gourd.

At first this was used dried, with the seeds, to pro-

