

houses, to meet proper sanitary requirements, would mean that only half of those who now crowd our rookeries could be accommodated, and what is to be done with the displaced half? And further, if the landlord is to be paid the same rent for his property as now, the remaining half would have to pay *twice* the rent they at present do. That, however, is the point of the question. It is mainly a question of payment. If the poor could *afford* to pay higher rents there need be no question of overcrowding or unsanitary dwellings. They crowd into unfit houses, as I said before, from *necessity* rather than choice; and now, in many cases, within the knowledge of us all, the rent has to be filched from the comforts of home, and back and stomach have to suffer that the rent may be forthcoming.

*Then let them have higher wages* says another. That does seem a simple way of settling the difficulty; but the landlord tells us that the builder, architect, lawyer, and workmen who build and repair his houses, have to be paid by him. There is the cost of the ground, or ground rents, dilapidations to be looked to, interest upon the money he has laid out, the redemption of the principal itself, cost of labour in gathering the rents, and loss of rent through defaulting tenants, etc.; so that with one thing or another, many say house property is not a desirable holding, and is a *loss* rather than a *gain*. If the wage of the workman who is the tenant is raised you must also raise the wage of the workman who builds; and if the tenant cannot afford to pay more, nor the landlord to take less, raising the wages all round would hardly settle the difficulty.

*Lower the price of the land, and abolish ground rents* says another. The ground landlord would have something to say upon that; besides, it would scarcely be possible to do this while there is such keen competition for every foot of it in open market.

*Lower the price of building materials* says another; but materials are cheaper than ever they were; besides, that could not be done without an alteration in the law of supply and demand all through.

*Then the State must aid* says another. "Let each Local Authority clear away the unsanitary property, and build *out of the rates* suitable dwellings, as they do Board Schools and public offices; let them charge such a rent as the poor

can pay, and make up the deficiency out of the rates." That seems easy too, but it is rather a large order. I believe in the brotherhood of man, and that it is the *duty* of the better off to help those who cannot help themselves. But what does such a scheme mean? Is it anything better than a gigantic system of indiscriminately given parish relief? It means supplementing the wages of the labourer by dipping your hand into the pocket of the ratepayer. It would be impossible to discriminate between the deserving industrious workman who is worthy of help, and the thriftless and worthless who will make no effort to help himself. It is a scheme beset with many grave difficulties, and which needs the most careful consideration which politicians and every one else can give to it before it is adopted.

We should be jealous of any scheme which robs a man of his independence and individuality. There is something wrong either with the man or his surroundings if he cannot live and pay his honest way by his labour without the help of charity doled out to him from some source or other, either from the rates or from the pockets of private philanthropists. Every help ought to be given to aid a man to *help himself*, but a man's self-respect is sapped as soon as he becomes a pauper and depends upon help from others.

It is true that many of the poor *cannot* pay for suitable dwellings. There are some who *cannot* get work. These should be helped in some way. There are others who gain such a scanty wage, that the most they can do is to eke out a miserable existence, and live from hand to mouth. They cannot save either for a rainy day or old age. It is their misfortune rather than their fault. They are born without backbone, and deficient of grit. They belong to the invertebrate order of men, and cannot stand alone, and would slip down from whatever position of the social ladder you might place them in, and would always be poor if money lay at their very feet. Such, who *cannot* help themselves, as well as those whom sickness and unlooked-for distress have rendered anyway incapable, *should* be and *must* be helped in some way. It is, however, a difficult matter to discriminate between the really deserving and the worthless, and there are some of the poor (poor enough in all truth, for they are destitute of even the will to help