The Housing Problem In Nova Scotia; An Evil, Its Growth And Its Remedy. Cather the Airus thu y

The Housing Problem In Nova Scotia: An Evil, Its Growth And Its Remedy.

"The world advances, and in time outgrows The laws that in our fathers' time were best; And, doubtless, after us, some purer scheme Will be shaped out by wiser men than we, Made wiser by the steady growth of truth."

THE time is near when the people of this country will insist upon a recognition of the fact that food and clothing are not the only prime necessaries of life. A decent home must also be considered one of man's primary needs. The home is the key of good citizenship. The wage-earner has an inalienable right to marry; and if he, as the father of a family, cannot occupy a decent home except at a cost out of proportion to his earnings, there is something radically wrong with social conditions. A grave evil exists if any family be forced to pay an extortionate price to avoid physical and moral injury. This evil exists in some of the towns and cities of Nova Scotia to-day.

The social well-being of any community in Nova Scotia must be measured by the standard of living at the bottom, and not by the standard at the top. If that test be applied to the cities and many of the towns in our province it will be found that there is a social wound which must be healed, and which neglect will render more sensitive. Housing conditions prevail in many parts of this province which undermine and vitiate character. The reform of these conditions is required by sound public economy, and demanded by justice. The chief remedy lies in the more general distribution of private ownership. With the co-operation of the federal and provincial governments, houses in rural as well as in urban localities should be built to sell to wage-earners on easy terms.

Our strongest sympathy should go to the ordinary, unskilled laborer, who has no hcme, and no hope of accumulating sufficient to buy a home. Sometimes he and his wife and children are forced to live under conditions that stunt body, mind and soul. We, in this province, are doing nothing to improve the dwelling-places of these little children, whose protection and care should be regarded as a sacred trust, imposed upon us by the Master, to whom helpless little children appealed so strongly. An eminent Englishman once said that there had been many illustrations of the well known text, "Suffer little children to come unto Me," and the children in the picture were always depicted as round-faced, rosy-cheeked. happy-looking children. Said he: "I would like to see the same subject illustrated by a picture in which the children would be depicted as thin, with worn features and haggard eyes and tear-stained face. It was to these that Our Lord would give His tenderest welcome."

Even an unskilled workman must have a living wage, adjusted, not to the needs of a single man in a boarding-house or a shack, but to the needs of family life in a real home. He should not be forced by necessity to pay a high rent and yet live in a tenement which lacks the basic elements of decent, civilized life. If he receives a fair wage and yet cannot be given a chance to occupy a decent home, the State should intervene on his behalf. This, the unskilled laboring class, is the one which suffers the most, but there are some of the skilled mechanics and other classes who also suffer greatly from being forced to pay excessive rents. There are today clerks in offices, and other married salaried officials who are bearing an increasing burden each year, because of rental conditions. They are silent sufferers, and the public knows nothing of their tragic struggle. The inadequate supply of small houses of suitable types, available at moderate rental, is the most serious social want in our province today.

A modern government has positive functions to discharge, in bettering the conditions of its people. It cannot abolish poverty, but it can improve some of the laws which bear heavily and unjustly upon certain classes in each community. It is the business of the State to provide efficiently for the welfare of man in these things, which he cannot reasonably provide for himself. Public authority has the right to supervise the operations of a special class of landlords, whose great aim in life is to secure the largest possible rental on their invested capital without any regard to the interests of their tenants. I am not attacking landlords as a class. I know the guilt rests only upon individuals. Legislation can be enacted which will prevent these individuals from sacrificing the common welfare to their private advantage. Altho the legislature must not ignore the rights of the private owner, yet it should protect the natural rights of all. It may appoint a permanent tribunal, empowered to keep rents below extortionate levels.

Every father of a family should, with honest thrift, be able to maintain both wife and children in a decent home. Every good citizen is entitled to decent housing at a price bearing a reasonable proportion to his earnings. But it is a well-known fact that the rents in the cities and towns in this province have been increasing steadily during recent years. The Cost of Living Inquiry Report which was issued in 1913, shows that rents had increased throughout Canada between 1900 and 1913 by 60 or 70 per cent. It used to be said that oneseventh was the true proportion of rent to income. The proportion of rental in Canada is about one-fourth, as against one-fifth in England. In the City of Halifax since the disaster, there has been a further increase in rents in many instances. In fact, rental conditions are becoming intolerable in this city, and in other portions of the province. This housing problem can never be settled right until every honest, industrious man in this province has a fair opportunity to occupy a dwelling where he can live with the decency and comfort that befit a man. No self-respecting family should be subject to the coarsening effect of life in the tenements where there is only one sanitary convenience for the halfdozen families in the tenement.

In this city, by the end of next summer, the Board of Health can insist upon a rigid enforcement of existing laws relating to sanitary dwellings. Before the disaster of December, 1917, there were houses in the city that were not reasonably fit for human habitation, but there was such a shortage of house room that the Board of Health afterwards were not blameable if, altho convinced of the unfitness of the houses, they hesitated to order their demolition so long as the tenants had no alternative accommodation. But in a few months there will be ample justification for requiring that unless such a house is made reasonably fit for habitation it shall be demolished.

The Imperative Need For Homes Fit For Decent People To Live In.

DEFORE dealing with the recently announced policy of the Federal government in relation to the housing question. some reference should be made to earlier efforts in our own province, to solve the problem. Many citizens of Halifax are under the delusion that while there is a serious housing problem in this city, there is none in any other portion of Nova Scotia. These persons, whose acquaintance with conditions in the province has been gained from the imperfect knowledge obtained by glancing from the window of a train as it passed through a town, entertain the pleasant fancy that the towns in Nova Scotia contain no dwellings except fine large residences with ample grounds, and also here and there. lovely cottages with trim gardens and an abundance of space. As there is plenty of available land in rural sections, these unsophisticated persons assume that there can be no overcrowded or insanitary dwellings. It will come as a surprise to many persons to be informed of the fact that in Truro, Amherst, New Glasgow, Sydney, Glace Bay and other important centres, the housing accommodation is inadequate, and in some instances the local situation is deplorable, and imperatively demands immediate attention. There may be no extensive slums in some of these localities, but there are housing conditions which are as bad as any in Halifax. Even in farming districts, if a wage-earner desires to build a decent home, he is hopelessly handicapped by existing conditions as to cost.

The housing problem is not a new one in this province-For many years spasmodic efforts have been made to grapple with it. More than a dozen years ago an effort was made to enlist municipal aid and to secure a block of buildings in the centre of Halifax, a portion of which included what might be called a slum district. This well-meant effort failed. Later on, a movement was inaugurated by an architect from England, whose proposal was to utilize a large tract of land lying between Richmond and Fairview, and build thereon a large number of houses suitable for the working masses. Plans were drawn and the scheme in its general outlines was attrac-

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tive, but it was impossible to secure the necessary capital The general public seemed placidly indifferent, and some citi zens even questioned the necessity of such a project.

Renewed interest was again temporarily awakened by the visit of another English architect, Mr. Vivian, who, at that time, represented Birkenhead, in the British House of Commons, and was regarded as an expert on this subject. It was stated that he came to Canada on the invitation of the then governor-general, Lord Grey, for the purpose of arousing an interest in the question. In an address delivered under the auspices of the Canadian Club, Mr. Vivian expressed his amazement at the deplorable housing conditions existing in many portions of Canada, particularly in the west. He declared that it was lamentable that in this new country conditions were tolerated, which the Motherland, after a weary struggle, was gradually overcoming. With the aid of a screen illustrations were given by the lecturer, of dreadful housing conditions in a section of Winnipeg, and in other western cities. He then presented an illustration of a scene which he had personally viewed, and which he characterized as disclosing one of the foulest housing conditions he had ever witnessed. "Where do you suppose that foul tenement is?" he asked the audience. Nobody recognized it. "That picture is of a tenement in your own city," he declared.

The audience was surprised and shocked. There was a general feeling that "something ought to be done." Mr. Vivian went away, and after the usual few days of talk, the subject was again dropped. From time to time casual references would be made to the subject, and now and then resolutions would be adopted to the effect that "something should be done." Analyzing these resolutions, the essence of some of them would seem to be that typical form of benevolence experienced by John Smith, who is strongly in favor of Tom Brown doing something for Jim Jones. Many intelligent persons seemed to think that the problem was a very simple one, and did not comprehend its ramifications. Now and then clergymen would publicly lament the increasing juvenile delinquency, and the fact that many young people were out on the streets each evening; but no distinction seemed to be made between what was merely a symptom and the disease itself. It is a significant fact that the majority of boys and girls in reformatories in Nova Scotia come from homes where a decent standard of living could not be maintained.

Seven years ago the present writer, in some remarks made in addressing a leading charitable association in this city, used the following language, as reported in The Herald of the next day:

"Clergymen may lament the fact that boys and girls paraded the streeets each evening, and may declare that home is the best place for them. Theoretically home is the best place, but these boys and girls are only responding to a very human need. To desire brightness or fresh air, or companionship when dull and tired, was just as natural as to desire food when hungry. The streets, to those girls and lads, were brighter and healthier than their own so-called homes. Often a walk on the streets was the only recreation they had after a day's work in a factory. Some time ago a girl of about fifteen years of age was before the juvenile court for some trifling misconduct on the streets at night. The girl's mother, an honest, hard-working charwoman, was present in court, and the judge had ventured to suggest to her that she ought to keep the young daughter home in the evenings. "Ah, sir," said the mother sadly, "if you saw our poor dull home, with its couple of rooms, you wouldn't blame my girl for wanting to go out at night. She works hard in---'s factory all day, and she must have fresh air, sometime, somewhere.'

The judge felt that the mother's rebuke was just. He had seen some habitations in Halifax which were mere cubbyholes, where there was no privacy, and where a young girl would not care to have a visitor. It is ghastly mockery to call such places by the,sweet name of "Home." Was it any wonder that sometimes girls or boys, weary of the monotony of humdrum labor in factories all day, and obliged to live in such habitations at night, went astray, and that their parents succumbed to intemperance? It was amazing to him that so many of them kept in the straight path, in spite of environ-* * * * It was high time for the citizens of ment. Halifax to be practical on this question. Let our citizens do something besides "lamenting" delinquency and poverty. Instead of "deploring" evils, let us try to cure them, and let us, temporarily, cease exhorting the poorer classes to avoid crime, but aid them to avoid it. We must get beyond merely "pointing out" the evils, and vigorously support a plan for remedying them. The rents for some of the poorer habitations were shamefully high, and, with the other items in the cost of living, prevented some poor men from maintaining a decent family life. The speaker said he was not a socialist, but he would look with favor upon legislation which would fix a minimum wage for men and women and boys and girls and, if practicable, a maximum rent."

In the year 1917 fresh interest in the housing problem was aroused by the offer of a leading citizen who agreed to purchase a tract of land and present it as a gift to a company, if duly organized, which would erect a number of modern cottages upon it, to meet the needs of a class in the city, then

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badly housed. A property on the north slope of Fort Needham, consisting of three acres, was purchased at a cost of \$4,000; and it was proposed to erect fifty double cottage tenements on this site. If the scheme proved a success, other sites were to be purchased, and a further experiment tried. A company was formed, plans were prepared, builders' estimates were obtained, and provisional directors were appointed; but although the scheme met with sincere and practical support from some of the younger business men of the city, it lacked sufficient financial aid to justify the construction of the houses. The aim was to provide for the small wage-earner, a snug four-roomed house with running water, electric light, sanitary conveniences, and something in the way of amenity, for a rental of not more than about \$160 per year. It was hoped to make the scheme profitable enough to yield the investor five per The company was promoted, however, not with a cent. view to making substantial profits, but for the purpose of providing good housing for a class of people deplorably in need of such houses.

A number of young business men, in giving their cheques for shares in this company, frankly stated to me that they had very little hope of getting any return on the investment, but they realized the urgent need of such an undertaking. A paragraph from the printed prospectus of the company may be appropriately quoted here:

"What it will mean to a hundred families to have the class of accommodation we propose to provide can hardly be imagined by those who are not familiar with the conditions under which so many of our people live. If the reader can imagine the discomfort a family endures living under a common roof with several other families and being limited to the common use of a single convenience and drawing water from a common tap in the hallway, he has only a partial view of the problem. He needs to know something of the cold drafts, the foul odors, the dark rooms, the plumbing frozen in the winter time, the generally dismal and discouraging environment, to appreciate what hardships many decent people have to suffer because there is at present no refuge for them at a price they can afford to pay."

If the conditions thus disclosed were true two years ago, try and imagine the conditions today!

The Law Protects The Landlords; But The Tenant Must Look Out For Himself.

THE foregoing facts have been stated to emphasize this point: that it is futile to rely upon any humanitarian movement, or on unaided private enterprise, to grapple with the housing problem in our province. Now I propose to make some observations concerning landlords. It is scarcely necessary to say that I have no animus against landlords as a class. I can testify that some tenants are selfish and that other tenants are destructive and dishonest. I know of the admirable patience and good nature shown by many landlords in this city since the disaster. But unfortunately there were others who must be placed in a different category. In recent years there have appeared in this city and in other parts of this province a new type of landlord, whose business seems to be to buy up decayed private houses and to convert them into insanitary tenements, and then to extort very high rents from the poorer classes. Their business is the merciless exploitation of the poor. A clause in the act incorporating the Relief Commission restrained, to a considerable extent, the operations of these vampires, who coin money out of the blood of the poor. If that clause had not been adopted, there would have been an exhibition of sordid selfishness that would have amazed the community.

Notwithstanding the existence of that amendment to the general law, various attempts were made to ignore or evade it. Last November a prominent physician informed me that a patient whom he was attending, and who was seriously ill from heart trouble had received notice of an abnormal increase in his rent. This patient, with his family, occupied a flat of six rooms, and had been paying a rental of twenty dollars per month. The landlord notified him that thereafter he and his family could only occupy two rooms. Nothing was said at the time of this notice as to any increased rent; but when at the expiration of the month the tenant sent the landlord ten dollars for the use of the two rooms, the money was returned, with a notice that the rent for the two rooms was forty dollars. / The patient was too ill to be moved, and ultimately, as a result of the action of the Relief Commission, the landlord's outrageous efforts were temporarily suspended.

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Another case came to my knowledge, in which a sailor of the Canadian navy was the tenant. The house which he, with his family, occupied, was somewhat damaged by the explosion. The sailor at odd times painted and otherwise helped in the repairing of the house, the other repairs being done at the expense of the Relief Commission. The landlord increased the rent when the repairs were completed, and two months afterwards he again increased the rent; after the expiration of another period of some weeks he attempted to secure another substantial increase. But this time even the good-natured tar resented the final attempt at extortion. It was frustrated. In another case where the premises had been considerably damaged by the explosion and the repairs were made without expense to the landlord, that avaricious person immediately doubled the rent, and when the tenant remonstrated, the landlord, who was more concerned about dollars than decency, turned off the water supply. Eventually this oppression was checked. Many other instances could be cited where oppression was attempted.

It must be conceded, of course, that the landlord has "troubles of his own." He has many worries caused by unreasonable tenants. He has to pay taxes and insurance, and is entitled to a fair return on his investment. In some instances an increase in rent is justified by the higher cost of repairs and management. In the cases of apartments rented with heat, the higher cost of coal explains and justifies an increased rent. We should not want to do an injustice to any landlord, but, on the other hand, we should not permit any landlord to do injustice to the community. He is entitled to a full and adequate return for his investment, but he ought not to get an excessive or unjust return. It is not unreasonable to enact legislation which will require him to be just to the public.

A study of the housing question has taught me that where rental profits are in question, human nature is not to be trusted too far. It is not safe to assume that the owners will retain only an equitable profit. The owner is apt to assume that what is "legal" cannot be unjust, especially when the assumption favors an increased personal income. This assumption in many cases leads ultimately to undue profiteering.

There are three classes of landlords:

(1) Those who give fair consideration to the interests of their tenants.

(2) Those who would give fair consideration to the interests of their tenants but for the fact that their own financial condition hampers them. (3) Those who have no other purpose than the getting of the largest possible rent from the tenant, with the least possible return to him, and with absolute indifference to his interests.

This class of landlords entertain the easy notion that they are free to get all they can, provided that they can keep out of jail. Some of them shelter themselves behind an "agent," who collects the rents and attends to the evictions. This landlord fears publicity much more than he fears God. But some times he "professes" religion, and on Sunday goes up into the temple to pray, while during the week he sends his agents into his tenements to prey.

Fair-minded men hate all tyranny, and surely the most hateful tyranny is that of an oppressive landlord over a helpless tenant. But the general public have viewed the question with purblind complacency. They have conceded to the slum landlord his right, without question, to a high rent, and have never given a thought to this consideration, that the tenant, himself, has a right to fresh air, and sun and water, three of God's greatest gifts to man. The law protects the landlord; the tenant must protect himself, if he can. But if he can't

The legislature should empower the Central Housing Board hereinafter mentioned, to expropriate slum property and also other lands suitable for building purposes and held for speculation.

"The Rights of Private Property" Versus

"The Rights Of Humanity"

TOO many of us still cling to the old attitude of an excessive respect for the "rights of property" as contrasted with our disregard for "The Rights of Humanity." No matter how harsh the terms of the rental contract may be, in the light of changed conditions since it was made, a certain type of landlord thinks that he should be permitted to invoke enforcement of its terms because it is "so nominated in the bond." The State, however, not only has the power, but the duty to interfere and provide some method whereby such a contract shall be equitably controlled. The State must be . regarded as an agency for the promotion of the common and domestic welfare of its members. The Federal government has created a fund of \$25,000,000 to aid in solving the housing problem in Canada. Nova Scotia's proportion of this fund would be at least \$1,500,000. This money is to be loaned to the province and our provincial government should supplement this fund.

To what agency shall the details and operation of the housing reform policy be trusted? Our municipalities? The danger is, that such an agency, in attempting to deal with the question, will not function properly. The provincial government? There are substantial reasons why the provincial government should not become the active agency directing and controlling this policy. A carefully selected housing board composed of representatives of real estate industrial, farming, and other interests vitally affected should be appointed, with power to appoint local advisory boards. Valuable information and useful suggestions for the standardization of house planning can now be obtained at the offices of the Halifax Relief Commission and at the office of the Halifax city engineer.

The questions of local transit and town planning are linked up with the housing problem, and a housing board should be given large powers in this connection. There is obvious need for standardizing in order to cheapen cost.

IV

Large employers of labor should be aided in any effort made by them to erect homes for their workmen. The Housing Act which was enacted by the legislature of Nova Scotia in the year 1916 contains useful provisions for assisting housing companies. The present writer assisted in the drafting of this act and in its promotion before a committee of the legislature, but was unable to prevent crippling amendments including an amendment whereby the application of the act was confined to the city of Halifax. There are other sections of the province which need such legislation.

In this reform the proper course is a middle course. Private ownership must be given fair play, but the state should eliminate the abuses that sometimes spring from it. There must be, not a confiscation of private property, but the regulation of private property for the common good. Theold saying of the school men-"In media stat virtus," is applicable here. It will give us a straight path out of one of our gravest social troubles. Subject to proper guarantees, loans should be made to private associations who are prepared to grapple with this question. I look forward to the day when the business of the housing of the workers in our province will be handled by organizations representing the workers on a basis of co-partnership owning. But we cannot hope to attain that ideal situation for some years.

With the aid to be given by the Federal government, the building of dwellings and model apartments will supply balance wheels to private speculation, and serve as a check on criminal profiteers, besides giving the honest poor a fair opportunity to maintain a decent standard of living.

There may be honest differences of opinion as to the best method of carrying forward this social reform, but one fact is plain and unmistakable, the people of this province will not tolerate any delay on the part of the provincial government. The day has gone by when any leader in public life can on this issue shelve his responsibility, or

"Promise, pause, propose, postpone, And end by letting things alone."

There is one portion of the working masses which, owing to lack of thrift or continuous misfortune, can never be expected to be in a position to own their own homes. The government should not undertake to build houses and become the landlord of this exceptional class. Obviously, such a situation would be liable to grave abuse. But, the government could aid private organizations who would undertake to build suitable houses for subsequent reasonable rental to this class of workingmen. The erection of these dwellings would have a steadying effect on any tendency on the part of some landlords to indulge in profiteering. The larger industrial and manufacturing enterprises in this province should look upon the question of housing their workmen as part of the total investment necessary for their business.

In The Contest Between Private And Public Interest, The Common Good Must Be The Supreme Social Law.

THE housing problem cannot safely be left exclusively to private enterprise. If the federal government policy cannot completely check the greed and selfishness of certain citizens, then it will be imperatively necessary to create a small tribunal, empowered to hear the appeals of tenants, and to fix a maximum rent, and to order the demolition of insanitary houses, after reasonable notice and failure to repair. It might be objected that such a course is Socialism. but surely it is a function of the State to combat disease and degeneracy, and that function must necessarily extend to hygienic housing. Tuberculosis can never be stamped out unless and until more attention is paid to the housing problem. If a policy such as this will prejudicially affect private interest, it can only be said that in a conflict of this kind between private and public interest the former must yield to the latter. since the Common Good is the Supreme Social Law.

We must not be afraid of a remedy because it may be socialistic. The Socialist who would abolish private ownership is unwise; he would cut down a good tree that only needs pruning. But there is an element of truth latent in Socialism, and if Socialism ever becomes formidable in our country it will be because our best citizens while realizing certain pernicious doctrines of extreme Socialism failed to judge other Socialistic views on their merits, and refrained from ameliorating certain social conditions which Socialists in common with other citizens rightly declare to be unjust. In opposing Socialism it is futile to revile it. We must show that Christianity can be a barrier to oppression and is still an active force capable of bringing all classes together for the sake of justice. Next to irreligious education the greed of profiteers helps more than any other cause to breed the subversive doctrines of extreme Socialism, which can only be successfully fought by Christian co-operation, and carefully considered social legislation.

V

"Oh, but surely the state will not interfere with an agreement voluntarily entered into-a free contract" may be a question asked by some critic. But is it correct to state that such contracts are voluntarily entered into, and are "free?" If a tenant has his rent doubled and can get no other house, except at an even higher rent, is he "free" to decline to consent to the contract? The so-called freedom of contract is sometimes fictitious; there is not a parity of condition. The landlord is free, but the tenant is not. The tenant is like the poor apothecary in Shakespeare's play, who said-: "My po-verty, but not my will, consents." Is not such an arrange-ment "free" only so far as one party to it is concerned? The tenant, often, has no choice and can make no effective protest. He must pay the increased rent or move. But move where? At the present time, nowhere! In Halifax, for instance, a rental agreement that would have been a just contract a couple of years ago, might not be a just contract under present conditions. By this I do not mean that morality has changed, but only that changed conditions require a new application of morality. In the circumstances why should the landlord have the last word as to the amount of profit he is to make?

Such reform legislation controlling these contracts would also properly emphasize the responsibility of ownership. To be an equitable contract both parties to it must be free economically as well as legally. Now the suggested alteration in the law to deal with a peculiar situation prevailing, not only in this city, but in other parts of the province, would never be necessary for certain landlords who are always fairminded and impelled by a controlling conscience to do right. But, "there are others." The law, as St. Paul said to Timothy, is not made for the righteous. There would be no rental question if what constitutes a fair rental were to be solved by the contracting parties in the light of the moral principle that each in conscience should render to the other what is the other's due.

I admit that to appoint an official board to supervise rent may involve difficulties. It may operate to prevent private persons from building houses for rental purposes. But in every reform, good results must be balanced against other results. The best we can hope for is that the advantages will outweigh the disadvantages. All good men are anticipating the beginning of a social regeneration that will protect humanity against privilege, and no such birth of a new order of things can be expected without pain and travail. The effort, however, will be worth while if that justice which was meant for all be given to all.

Children And Toilers Have A Right To Live In Decent Homes Instead Of In Disease Breeding Shacks.

THE central housing board should propare a scheme or schemes suitable for the different districts in the province in accordance with local conditions and necessities. Any such scheme should be subject to the approval of the municipality directly concerned. The houses to be erected should be offered to working men and women on easy terms of payment. Industries should combine to erect workmen's houses, and, with proper safeguards, might be aided from the fund of the federal government. These workmen's houses would be dwellings that the workmen could purchase outright through monthly instalments in the course of ten or **twelve** years.

twents

The great aim of this social reform policy should be to make the homes of our cities and towns, places which do not drive their inmates out each night to the danger of the streets, but places of real family life, and places where a girl or boy can receive their friends and which would be real homes, better than any substitute which can be afforded outside.

"Oh, but," some critics will say, "This proposed policy is a startling innovation. We never heard of it before." Nothing is more painful to the conventional mind than to be compelled to deal with a new idea. To even mention any proposition which disturbs their former notions, or upsets their theories irritates and alarms them.

The permanent tribunal could act as a referee in cases of ordinary disputes between landlord and tenant, and could render useful service as an adviser in legal matters, so that such disputes could be settled promptly and without litigation or expense to the parties concerned.

Everything reasonable should be done to encourage a working man whose wish is to put his savings in a house of his own. Wherever title-searching is necessary in connection with real estate transfers to the wage-earning class, the work should be

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done by a branch of the attorney-general's department without cost to the purchaser. In general a policy should be adopted which would directly aim to enable workmen to own their homes, and thus aid that self-respecting independence which puts a man in the best class of citizens and makes him a staunch upholder of law and order. The home-making instinct of women should also be encouraged.

Women can best appreciate what it means to a child to be brought up in a wholesome environment. Women have proudly participated in patriotic work during the war. Here is patriotism at home, and for the home, and women can render invaluable aid in this social reform. They have to a greater degree than men the spirit of Unselfishness and Service and even a deeper love for God's little ones. Women can surely sympathize with the sound principle that every child has a right to be brought up under such conditions that it would have a fair chance to be a good citizen. They know best how to sympathize with the home-making instincts of their sex. Many women know the priceless value of a home, because through misfortune they have lost their old homes and have had to fight a lonely battle through life.

We are gradually getting rid of the old, individualistic view that an owner has a right to do as he thinks fit, on and with his own property. A distinguished American clergyman has said that there is no moral right in anything that its possessor uses immorally. To talk solemnly of certain interests being "vested," and therefore necessarily sacrosanct, may sometimes be merely to argue that in a certain case, because an admitted evil is entrenched, it is therefore unassailable. The slum landlord may talk of "vested right," but there can be no vested rights in a public evil. When he talks of "vested rights," he is really referring to vested wrongs. He may clamor for "protection," but the plain truth is that the community needs to be protected against him.

Legislation can aid in controlling such landlords. The force of public opinion can also aid. There are men who do not divide actions merely into those that are honest and those that are not, but they create a third sub-division—that of law-honesty, an honesty that will be sufficient to keep them out of jail. They substitute the criminal code for the moral law, as a standard of conduct. If the law permits these citizens to do wrong, they will readily do wrong; it is sufficient for them if the moral wrong be "legally" right.

It is often said that the law cannot make a man moral, but, at all events, it can deter from acts of moral sefishness, certain citizens who cannot be reached in other ways. Penalties imposed by the law are influential as social educators. The criminal code cannot control consciences, but it can control conduct, and obtain valuable moral results through compulsion.

Better housing means less tuberculosis. Our present method is to tolerate the existence of habitations which are breeding places for tuberculosis, but when the disease becomes well established, we generously contribute money for the benefit of its victims. That "all men are brothers" is a truth we profess but do not always practice. We do not answer, like Cain, that we have no charge over our brother but we often delay recognizing our relationship or manifesting any practical interest in him until an infectious disease takes firm hold on him. An earlier interest would cost less and be more effective and more Christian.

I do not contend that housing conditions always are the greatest contributory cause of moral delinquency. Nothing is so edifying as the honest, patient lives of the vast majority of the poor, and it seems a miracle of the grace of God that so many girls and boys keep pure and honest, in spite of wretched environment. But I maintain that there is often a very close connection between bad housing conditions and moral delinquency. Housing conditions can exercise a most vital influence upon the moral and religious life of the people.

VII.

"The Oppression Of The Defenceless By Inordinate Profit Is As Immoral As Theft."

O^{UR} country towns will soon show an increased growth and development, and it is most essential to the future welfare of these towns that special attention should be given to the housing question, thereby adding to the amenities of rural life. In city, town, and country on this issue the people must abandon all political partisanship and there must be a banding together of all those who are willing to strive for the attainment of a higher social state and for the securing of this fundamental measure of social justice.

There are squalid sections of more than one town in our province where some of the working masses live and where sanitary conditions are discreditable. Even the local authorities stigmatize these sections as the "devil's half-acre." In other towns where there are no slums, the extortion of some landlords operates in relation to a class of houses normally renting for \$30 and upwards a month, because these towns have too few houses of this character to supply the demand. In these towns most unjust exactions are in operation in the renting of rooms in houses occupied by owners or tenants. A very common rent for a room is \$25 per month, and sometimes \$40 is obtained for one room, particularly where the victim is a stranger who is "taken in."

In an abnormal period, like the one our country is still passing through, the greed and meanness which would ordinarily be hidden, expose themselves in efforts to exploit the weak and the helpless. The Prussian spirit is not confined to Germany. Prussianism is not a noxious growth which thrives solely on Prussian soil; like all rank growths it will thrive on any soil. There are unprincipled profiteers in our own country, who, being strong, are ready to sacrifice the weak and to put Might above Right.

One frequently reads or hears sermons against intemperance. Admittedly, intemperance is a grave evil. But some other things are worse. Avarice is worse. Let us have more sermons against avarice. It isn't the love of drink, but the love of money that Saint Paul styles "the root of all evils." Avarice lies at the root of this social evil of bad housing, and kindred industrial evils.

Finally, we should all realize that the vital social issues of today transcend the narrow bounds of purely economic considerations, and that no effective social regeneration can be a complete success without religion. What is most needed today is spiritual reconstruction.—a religious reform that will give our people religious fervor and a more robust morality so that we may all do our plain duty to each other. The social question is not merely an economic one; in its essence it is a moral and religious issue. The unjust type of landlord, and all other profiteers, must be told by the Church plainly, that the making of inordinate profit, and the oppression thereby of the defenceless, is as immoral as theft. The modern gospel of greed must be unsparingly denounced, and there must be developed a sense of human brotherhood, which sense must be strengthened and stimulated by the influence of Religion, the link between time and eternity. Christianity is not only the greatest element of social order-it is indeed, the fundamental element. Upon the Christian home depend the continuance and betterment of our civilization.

Without a return to real Christianity, legislation will not solve our social problems. Christianity is a creed, not a system of morals, and must not be lowered to the level of a social reform club. There can be no effective moral code without God. The Christian church has a message and is a teacher; and Christianity is something more than a decorous acquiescence in morality, without faith. Social service is not religion; mere philanthropy is not religion; a policy of sanitary housing is not religion. Our social legislation must fail without the prop of true Christianity. Religion must become the leading factor in social readjustment. All attempts to build on the shifting sands of secularism must fail-the formation of a morally healthful public opinion should be primarily the work of the church. Social legislation is but an outward aid, and may arouse the apathetic social conscience, but religion alone can completely control the avarice of man, and steadily develop the principle of mutual service which is the pivot of Christian social life and government. The future of our country demands a better understanding among all creeds and classes and an active mutual service stimulated and enobled by the teachings of Christianity.

I appeal to all good men and women in Nova Scotia to support housing reform in this province.

W. B. WALLACE.

HALIFAX, January, 1919.