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THE LAWS WE LIVE UNDER :

WITH SOME CHAPTERS ON
ELEMENTARY POLITICAL ECONOMY AND THE
DUTIES OF CITIZENS.

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PREFACE TO THE SECOND EDITION.

IN writing this little book, I have aimed less at symmetrical perfection than at simplicity of diction and such arrangement as would lead from the known to the unknown, by which the elder children in our public schools might learn not only the actual facts about the laws they live under, but also some of the principles which underlie all law.

As conduct is the greater part of life, and morality not only the bond of social union, but the main source of individual happiness, I took the ethical part of the subject first, and tried to explain that education was of no value unless it was used for good purposes. As without some wealth civilization is impossible, I next sought to show that national and individual wealth depends on the security which is given by law, and on the industry and the thrift which that security encourages. In the early history of a colony the relations of land, capital, and labor are shown more clearly than in that of an older country; and with local illustrations, which the teacher may expand in various directions, the main principle of the economic laws may be made more attractive to fairly intelligent children than electoral, constitutional, or criminal law. And in a new country, where the optional duties of the Govern-

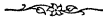
ment are so numerous, it is of great importance for our growing citizens to understand these economic principles.

Land tenure is of the first importance in colonial prosperity; and consideration of the land revenue, and the limitations as to its expenditure, led me to the necessity for taxation, and the various modes of levying it. Taxation carried me to the power which imposes, collects, and expends it—the Government of South Australia, dependent, in some degree, on that of Great Britain. This involved a consideration of those representative institutions which make the Government at once the master and the servant of the people. Under this Government our persons and our property are protected by a system of criminal, civil, and insolvent law, each considered in its place. Although not absolutely included in the laws we live under, I considered that providence, and its various outlets in banks, savings banks, joint-stock companies, friendly societies, and trades unions were matters too important to be left unnoticed, and also those influences which shape character quite as much as statute law—public opinion, the newspaper press, and amusements.

I have not been without the hope that the child's schoolbook may be taken up by the father and mother at home, and found all the more interesting because it is not a dry text-book, but has the local color, which my long residence in South Australia, and my deep interest in her welfare, has enabled me to give it.

C. H. SPENCE.

THE LAWS WE LIVE UNDER.



CHAPTER I.

THE LAW OF THE FAMILY, THE LAW OF THE SCHOOL, AND THE LAW OF THE LAND.

As soon as a little child is able to understand anything at all, it learns that there are some things that it is allowed to do, some things that it is required to do, and some things that it is forbidden to do. In other words, it comes under the **Law of the Family**. Without obedience to parents on the part of the children, and without respect for each other's rights and each other's wishes, there would be no peace in the family. Without attention to rules about hours for getting up and going to bed, and for meals, there would be great confusion and great discomfort for every member of the family.

As children grow older, they are sent to school, and they learn that there, too, there are rules that must be followed, and that the orders of the teachers must be obeyed **without question or delay**. If each pupil came and went when and how he pleased, if he learned only what he liked, and moved and talked as it suited his own convenience or fancy, the whole school would be a babel of noise and confusion, and even those who really wanted to learn would not have a fair chance of doing it. And besides that, the older and stronger

boys and girls might tyrannise over the younger and weaker ones, if there were not the authority of the teachers to check and to punish such conduct. All the children, older and younger alike, are thus placed under the **Law of the School**.

LAW OF THE LAND PROTECTS PERSONS, PROPERTY, AND COMFORT.—SAVAGE TRIBES HAVE NO SUCH LAW.—AUSTRALIAN NATIVES.—SECURITY ENCOURAGES CULTIVATION AND THRIFT. —PENALTIES SHOULD BE SPEEDY AND CERTAIN RATHER THAN SEVERE.

In just the same way in the larger family and the greater school of the world, it is necessary that there should be some power to protect the weak from the strong, the cruel and the greedy. We need that **our persons should be preserved from violence, our property from theft and injury, and our comfort from annoyance, by the Law of the Land.** In rude ages, and among savage tribes, the strongest man can seize on anything that he wishes to have; and he can keep what he has earned, what he has found, and what he has stolen, until a still stronger man than he is desires it, and takes it from him. Among such barbarous races, women are treated like beasts of burden, and made to do everything that is most disagreeable; and children often perish for want of care, or are even killed in infancy, because it is so hard to rear them. In such a state of society no one cares to do anything for the future, even to put seeds into the ground, or to rear domestic animals, for they could not expect to reap the crop or to keep the animals they had tamed and their young ones. When the white people first came to Australia they found the black natives hunting kangaroos and opossums, but they neither cultivated the ground nor reared animals, so that when they could find food they ate it, and when they did not succeed in hunting they starved. It takes a very great deal of land to support in a very poor and miserable way a people who live by hunting.

It is reckoned that on some of the most fertile land of America it took a square league, or **nine square miles of land**, to support **one Red Indian** hunter and his family.

I dare say the Adelaide natives were very much surprised to see the white people come out of their great floating houses, begin to build a city, to fence land and plough it, and put seed into the ground, and plant trees, and put in vegetables. They would have eaten the good grain up as long as it lasted, and then taken to hunting kangaroo again. They did not know that by the laws the white people brought from England with them **the man who built a house could keep it**, and that no man and no fifty men, however strong they might be, could take it from him without his consent; and that the farmer would have his corn, and the gardener his vegetables, even if he were to fall sick, and was not able to fight for them. And that if he were to die, his widow and children, though they were feeble, would be secured in the possession of his property. Anyone can see how hard it is for a man to have spent time and money on anything if other people are allowed to steal it or to injure it. And, therefore, in all civilised nations, there are laws made and maintained to punish evildoers. The more certainty there is that the wrongdoing will be discovered, and the more **certainly and speedily** the crime or offence can be punished, the better for everyone. In some half-civilised countries punishments are very severe; but from the want of policemen, or from the dishonesty of judges and other law officers, the chances are so great that the criminal may not be caught, or may not be punished when he is caught, that this severity does not prevent crime so much as if the punishment were lighter but sure to follow the offence. A very old lawmaker of Greece, Draco, was said to have **written his laws in blood** because he made the punishment of death so common. He said that the least crime deserved death, and he did not know any other punish-

ment for greater ones. But Draco's example is not followed now, and it is only for the very greatest crimes that death is inflicted. Imprisonment, with or without hard labor, is the general punishment; and it is inflicted for so many weeks, or months, or years, or even for life, in proportion to the greatness of the crime. Some lesser crimes, or what are called misdemeanors, are punished by a fine in money, with imprisonment till the fine is paid.

LAWS NECESSARY FOR THE SETTLEMENT OF DISPUTES.—POLICEMEN NOT TO BE RESISTED.—LAWS TO BE OBEYED.—REASON WHY THIS BOOK IS WRITTEN.—DUTIES OF A CITIZEN.—GIRLS ARE CITIZENS AS WELL AS BOYS.--WHAT WOMEN OWE TO JUST LAWS.

There is **another important reason** for the establishment of courts of justice besides the trial and the punishment of criminals who kill or assault their neighbours, or rob, or steal, or cheat, or destroy property. You know that **disputes** often arise between one person and another about money, or about the right to a piece of land, or about fulfilling a bargain, and as each person sees only his own side of the question, they can never agree; so that it is necessary to have a **law court**, which all the people in the country are bound to acknowledge as just and fair, to **hear both sides of the case**, and to settle how far either party is wronged, and how much the person who is in fault shall pay for **compensation**, or to **make up for the wrong**.

It appears to cost a great deal to South Australia to build court houses and prisons, and to pay judges, and magistrates, and policemen; but it is far cheaper to do this than for every man to defend his own life and property, and to keep a sword or a gun always at his side, or to pay a man to watch his premises for fear of thieves by day and burglars by night. A hundred policemen protect Adelaide and all the suburban villages round about: a hundred and

twenty mounted troopers keep order over the country, and the 260,000 other inhabitants scattered over a vast settled and unsettled territory are able to go on with their own affairs in peace and security. You will understand, therefore, how necessary it is that the **law should be respected**, and that **policemen should not be resisted** when they are in the discharge of their duty, even if they make a mistake and arrest an innocent person. If the man is innocent, the trial will prove it; but if policemen may be resisted without severe punishment following, we would need to employ many more of them, and to pay them higher wages. In the same way, though all the laws of the land may not be perfect, and we may not believe them to be altogether just, **so long as they are the laws we are bound to obey them**. We are free to speak against them, to write in favor of their being altered, and to vote for members of parliament, who promise to endeavor to improve them; but **every good citizen must respect them while they are in force**.

It is considered necessary that the children in the public schools should learn something of **the laws they live under**, and **the duties of a citizen** which they will be called on to discharge when they are grown up; and for this reason this little book has been written. Every boy who is now at school will, when he reaches the age of twenty-one, have a right to vote for members of parliament, who make and who alter the laws of the land. He will also be liable to serve on a jury **to try criminals**, and also to try **civil causes** relating to disputes between one person and another. He may also rise to be a member of parliament himself, or to be a member of the ministry for the carrying on of the government of South Australia. He may be a lawyer to plead before the courts of law, or a judge to pronounce sentence according to the verdict of the jury. There is no office of honor or of trust to which a boy may not rise, if he makes good use of the opportunities given to him in the public schools. In speaking of the

duties of a citizen, which is the main subject of this primer, the word citizen must be understood **in its widest sense** as one subject to the laws of the land, and having an interest in all things which concern all other subjects or fellow-citizens. The word does not mean in this sense an inhabitant of a city, but a **member of a community**. The French people have a feminine form of their word *citoyen*—*citoyenne* (which is very awkwardly translated in English by the word citizenship), for they consider that women have an interest in the affairs of the nation as well as men. Although the girls in our public schools may never have to vote at elections, or to serve on juries, and cannot aspire to be ministers of state or judges, they have too much interest in good government, and too much influence in the world, to be safely left in ignorance of the great natural laws of Providence or of the laws of the land. It has been by the advance of civilisation and the operation of just laws that women have been raised from being the drudges or the toys of men to be their companions and, in many respects, their equals. The progress of the world in health and in wealth, in knowledge and in goodness, depends on the character and conduct of its women as much as on that of its men; and there can be no greater mistake for girls to make than to suppose that they have nothing to do with good citizenship and good government.



CHAPTER II.

THE REASON WHY THE GOVERNMENT UNDERTAKES THE EDUCATION OF THE PEOPLE, AND THE USE WHICH SHOULD BE MADE OF EDUCATION.

SCHOOLS MOSTLY MAINTAINED BY GENERAL REVENUE.—DEFINITION OF GENERAL REVENUE.—WHAT GOVERNMENT PROVIDES.—WHAT GOVERNMENT ENFORCES.

IN the preceding chapter we saw that South Australia, considered as a State, pays out of the public funds for courts of justice, for jails, and for police, which are necessary for the protection of all its inhabitants. But the South Australian Government also pays a great deal for the **education of the people**. No child at a public school pays for the third part of the cost of his teaching. The schools are built and the teachers paid in a much greater proportion at the expense of the **general revenue** than from the school fees. As this phrase, the general revenue, will be very frequently used in this book, it must be explained at the outset. It means the money paid by everyone in South Australia through taxation and in several other ways, which will be explained in their proper place, for carrying on the business of the colony; and it is spent by the various government servants under the direction and by the authority of parliament. Parliament is chosen for this very purpose by all the male inhabitants of the colony who have reached the age of twenty-one. Everyone has an interest in the wise spending of government money, and in checking the foolish spending of it, because everyone pays part of it, and should try to get the full value of it.

It is believed that the well-being of the colony depends very much on all its children being prepared for the duties of citizenship by receiving a good plain education at small cost—and at no cost at all, if the parents are very poor. As the world stands now, anyone **who cannot read and write and cast accounts** is at a great disadvantage compared with those who have been taught these things. It is an advantage to everyone to know something about **the world** in which he lives, **the language** which he speaks, **the laws of health**, and **the laws of the land** which he ought to obey. These things will make his life pleasanter, and his work of more value to himself and to the community. For this reason the South Australian Government have built schools all over the colony, and placed trained teachers over them. They have ordered that certain things shall be taught in a certain way, and they have appointed inspectors to go round and see that they are properly taught, and that the children are kept in good order. They have done more than this; they have made a law that every child between seven and thirteen should attend school or be properly taught at home until he can pass in a certain examination in reading, spelling, writing, and arithmetic, and they punish the parents who disobey this law. In order to supply good teachers, they have established a training college, with masters, where young men and women are instructed both what to teach and how to teach it. In order to encourage the pupils, both boys and girls, there are offered rewards in the shape of money and scholarships, which give those who distinguish themselves opportunities of learning, free of cost, at colleges and advanced schools, those higher branches which are not taught at the public schools. Advanced education is carried on still further at the University, so that there is every opportunity offered to the clever and to the diligent to rise to the very highest education in the world.

GOOD AND BAD USES OF LEARNING.—DISHONEST WORKMAN.—
CONSCIENCE SHOULD BE THE HIGHER LAW FOR EVERYBODY.
—THE LAW OF THE LAND DOES NOT PUNISH ALL WRONG-
DOING.

But all that can be taught in this way at school, at college, and at the University **does not actually make one a good citizen.** The power of reading, of writing, and of calculating can be turned to evil as well as to good. There is no kind of knowledge that may not be mischievous in wicked hands. Those who prefer bad books to good ones will be the worse rather than the better for reading them. Those who write not true and kind letters, but falsehood and ill-natured slanders, do a great deal of mischief. If an author writes not wise, true, pleasant books, but wicked, lying ones, he does harm to the people who read them. If a man writes (however cleverly) any one else's name on a cheque or a bank-note to get money for it, he will be taken up for it, and tried, and sentenced to prison and hard labor. If any of you make use of your knowledge of arithmetic to cheat other people not so clever, you will be a curse to the colony, and bring disgrace on yourself and all belonging to you. If you read history without admiring what is noble and generous and courageous and patriotic, and hating oppression and cruelty and deceit, and cowardly selfishness and greed, you will be none the better citizen, even though you had the name and the date of every battle that ever was fought at your fingers' ends, and could tell the succession of all the sovereigns of Europe.

Children cannot learn too young and cannot learn too well that these things are taught to them, not so much as an exercise for their own quickness and cleverness, as that they **may make a good use of them,** and that, through their education, they may serve their neighbours instead of hurting them, as well as make

their own lives pleasanter and more respectable. It is an old fashioned saying that **honesty is the best policy**, and it is a true one. Not only is it the best policy for the person who practices it, it is also of the greatest advantage to the whole body of the people amongst whom it is practised. Any country which is inhabited by honest and industrious men and women, and obedient, well-behaved boys and girls, is always a richer and a happier, as well as morally a better country than one where lying and cheating and idling are common. A shoemaker may make a pair of shoes of bad leather, and put few stitches or pegs in them, in the hope of getting more money for his work at first, and also that his customer will come sooner to him for a new pair; but there are more shoemakers in the world than one, and customers always prefer **honest work**. The careless or dishonest workman may cheat a few people **once**, but the steady custom will always go to the work which is best for the money.

School learning does not always make a good citizen; it depends on the moral conduct or the **good or bad disposition** of each child whether the knowledge is turned to good or bad uses. It is possible for the cleverest and most ambitious scholars to be selfish and disobliging and domineering at home. A boy may be a disobedient son and an unkind brother, and still pass a good examination and satisfy his teacher. A girl may get praise for attention and diligence at school, and yet be saucy to her mother, and cross with the little ones, and neglect a number of little home duties that are really better things than lessons. The school teachers have nothing to do with home conduct; but every child's conscience ought to be **a law to himself**, a higher law than even the law of the school.

In the same manner the law of the land does not take notice of all the wrong things that its citizens may do. There are many things which it would be impossible to control, and many things which it would be unwise to control even if it were possible.

GOVERNMENT DOES NOT INTERFERE WITH RELIGION.—WHAT FAULTS ARE NOT CRIMINAL.—WHAT FAULTS ARE CRIMINAL.—EDUCATION OUGHT TO RAISE THE STANDARD OF DUTY.

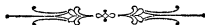
In reading history you will learn that many attempts have been made by governments to make all their subjects of the same religion. Many well meaning attempts have been made for hundreds of years, and carried out with the most severe punishment for dissent, and with the most searching inquiries as to the religious beliefs of the people. But now all civilized countries have come to the conclusion that this is a matter with which **governments must not interfere**, and that everyone should be allowed to worship God in his own way. And this is not because religion is of no consequence, but because it is of **such great importance that it should be free and that it should be sincere**. Under persecution, timid people pretend to believe what they really do not, and courageous people are punished for their sincerity.

There are many things in which the laws allow people to do wrong without punishment. A man may eat too much, or drink too much for his own health or for the comfort of his family. He may tell lies. He may be sulky and ill-tempered, and make his wife and children very much afraid of him. He may neglect them, and spend almost all he earns on his own selfish pleasures. He may use bad language. A woman may make her home miserable by laziness, bad temper, or bad habits. Though all these things are **wicked** they are not what is called **criminal**—that is, they are not punishable by law.

If a man is disorderly and makes a disturbance in the streets when he has drunk too much, he may be taken up by the police and punished. If he tells lies to cheat people out of money, or to get credit for goods on false pretences, he may be punished by law. If he uses profane or indecent language in a court of justice

or in a public place where it is offensive to other people, he is liable to punishment. If he neglects his family so that they come upon public charity, when he has means to support them, or health to work for them, he can be summoned and sentenced to pay so much towards their maintenance.

It is therefore plain enough that in the same way as a child may obey all the laws of the school without being in all respects a good child, so can a man or woman obey all the laws of the land without being altogether a good citizen. But no good child is rebellious at school, and no good citizen breaks the laws of the land. In both cases, however, there is a higher law of the conscience to satisfy; and where the school laws are reasonable, and the national laws are just, they help to train the citizens up to the higher law of morality which binds the conscience. And as we find that a great many of the worst faults in the world would be cured if people only knew how foolish they were, we may hope that with a better education for everybody, there will come to everybody a higher idea of duty.



CHAPTER III.

WHAT IS WEALTH? WITH A CHAPTER OF
EARLY SOUTH AUSTRALIAN HISTORY.

MONEY NOT WEALTH, BUT A MEANS OF EXCHANGING ONE KIND OF WEALTH FOR ANOTHER.—GOLD THE BEST STANDARD.—REASON WHY IT IS THE BEST.—SILVER AND COPPER USED FOR SMALL SUMS.—MONEY PAYMENTS MORE CONVENIENT THAN BARTER.—BANK-NOTES.—BURNING OF BANK-NOTES.—FORGING.

To the question, "What is wealth?" you will all naturally answer, "Wealth is money." But money is not really wealth, but only a sort of **token or counter which represents wealth**. We cannot eat gold, or drink silver, or keep ourselves warm in bed with bank-notes. When Robinson Crusoe was shipwrecked upon his desert island, he valued far more the ten or twelve grains of barley that the rats had spared in the seaman's chest than a whole chest full of gold and silver coins, and would gladly have given a whole drawer full of diamonds, if he had had them, for a spade and a pickaxe of good useful iron. Gold and silver, however, are very convenient things by which we may exchange one thing for another. Gold is not so plentiful as other metals, and costs its full value to dig out of the ground, so that it is not only worth the value assigned to it in the country in which it is coined, but **all the world over**. In some barbarous countries shells are used for money, but they are not of the same value elsewhere. Gold, too, is one of the few perfect metals; it does not rust or get tarnished like other metals. It does not spoil with keeping like eatables, or get old-fashioned like clothes and furniture, so **gold coin** makes

the best **standard medium of exchange**. Silver used to be the standard, and our word **pound** originally meant a pound weight of silver ; but now one may object to take more than forty shillings' worth of silver in payment of a debt, and demand gold instead. A shilling is good for the twentieth part of a sovereign, and a penny for the twelfth part of a shilling ; and silver and the new bronze coins are clean and light, and convenient for small change. The use of money as a medium of exchange can be quite easily understood. Instead of a farmer giving three bushels of corn for a pair of boots, or a market-gardener exchanging a sack full of cabbages for a pound of tea, he sells his produce for money, and takes the money to any shop he pleases. The farmer is not obliged to go to the particular shoemaker who wants wheat, or the gardener to the grocer who wants cabbages. With the money he buys what he wants, or keeps it in his pocket, or puts it in the bank.

Money is of different kinds : **coin**, which has a value in itself from its scarcity and the labor it costs to get it out of the ground ; and **bank-notes**, which have a value because people believe that the **signatures**, or names printed and written on them, are those of people who have wealth enough to pay the promised sum. You will observe that every bank-note has printed upon it, **I promise to pay on demand the sum of One Pound, or Five Pounds, or Ten Pounds**, as the case may be ; and anyone can go to the bank the note is drawn on and ask for gold for the note if he pleased.

A certain Irish banker was not liked by the people in the neighborhood, and at one time of great excitement the rebels burned every one of the notes on his bank that they could lay their hands on. But this was really **making a present** to the owner of the bank of all the money he had promised to pay, and which he had got for the notes before he **issued** them, or sent them out into the world. There is not the hundredth part of the gold and silver that would be needed to do all the buying and selling

in the world dug out of all the mines all over the globe. Bank-notes have come into use for ordinary payments, and bills of exchange for large transactions—you will learn about bills of exchange and cheques when we explain about banking—but bank-notes are in constant use instead of sovereigns. Gold and silver, though they do not rust, wear thin with much using, and are not worth so much, for their value depends on their weight, while bank-notes can be called in when they are old and ragged, and new ones given for them. So long as there is a genuine signature on the note, even if it were in half-a-dozen pieces, it would be worth the money promised. So much depends on people's belief in the names written on a bank-note or a promise to pay, that **forging** a printed note, or writing another person's name on one, is a **serious crime**, and is severely punished. It is also a serious crime to **coin bad money**, and knowing it to be bad, to try to pass it off for good.

DISCOVERY OF GOLD AND SILVER IN AMERICA.—NEGLECT OF SPANISH MINES, FARMS, AND ALL INDUSTRIES.—LAWS AGAINST EXPORTING THE PRECIOUS METALS.—BANISHMENT OF MOORS AND JEWS.—FALL OF VALUE OF GOLD AND SILVER.—MEANING OF THIS PHRASE.—DECLINE OF SPANISH WEALTH AND POWER.—LESSON TAUGHT BY SPAIN.

We began by saying that gold and silver coin and bank-notes are not really wealth, but only the **counters** by which wealth is reckoned up and exchanged. It cannot, therefore, make a country really rich to have a great quantity of gold and silver, unless it has the useful commodities to enjoy and to exchange. To show you what this means, let us take two instances—one from an old country, learned from history; and one from a new country, which all the early settlers in South Australia have seen passing before their eyes.

When Christopher Columbus discovered America, and took possession of it for the kingdom of Spain, which had sent out the little fleet for the adventurous

voyage, the Spanish people were so delighted and so intoxicated with the wonderful wealth of gold and silver to be found in Mexico and Peru, that they thought this would make Spain the richest country in the world. **They thought gold and silver had a value in themselves**, and the Spanish government made severe laws against their being sent out of the country, even to buy what the Spaniards themselves needed. The rich silver and copper mines in Spain itself were shut up, for they did not produce nearly as much as the American mines; and farming, too, was neglected. The industrious Moors who had cultivated carefully the Southern parts of Spain, and watered its dry plains, were banished because they were not Christians, but Mohammedans. The Jews, who were the only people in Spain (and perhaps at that time in the whole world) who understood anything about the use and value of money, or the principles of trade and commerce, were also driven out of Spain—because Spain was to be a Christian country. The country was left to a proud nobility and a lazy and ignorant people. Every year more and more gold and silver came into Spain, and every year, as it was not sent out of the country, **its value fell**. That is to say, people had to give more gold or silver for everything they ate or drank or desired to have. **A general rise in the price of everything else is just the same thing as a fall in the value of gold.** The sideboards of the rich were loaded with gold and silver plate, the churches were richly ornamented with these precious metals, the women wore massive chains and ornaments; but the country really got poorer and poorer. The land produced less wheat and corn, and wool and oil, and wine and fruit and vegetables. The Spaniards kept up great armies and costly foreign wars; and the bad cultivation of the soil, and the waste and extravagance that the abundance of money had led them into, by degrees reduced Spain from being the first country in Europe to be the very lowest. Thus

the possession of America, maintained by cruelty and oppression, only led to making Spain poorer, in spite of the fancied treasures she heaped up. This is the lesson taught by the old country—that **gold and silver are not wealth.**

SOUTH AUSTRALIA IN 1839.—POTENTIAL WEALTH.—HIGH PRICE OF FOOD, OF WAGES.—SPLITTER.—WASHERWOMAN.—HOUSE BUILDING.—PUBLIC WORKS.—IMPORTS AND EXPORTS.—VERY BAD TIMES.—LABOR AT LAST TURNED TO THE LAND.—WEALTH CREATED BY HARD WORK AND THRIFT.—SURPLUS PRODUCE.—LESSON TAUGHT BY SOUTH AUSTRALIA.

The second lesson is taught by our own colony, and those who, like the writer of this little book, have watched attentively every step of the progress of South Australia, may learn from its experience what a country's real wealth consists in. In the year 1839 there were 10,000 white people settled here—almost all in or very near to Adelaide. The town was laid out, and ships landed goods and passengers at the old Port; the present Port Adelaide was not made till the following year. There were no wheat-fields, and only a very few gardens. There were a few thousand sheep and cattle, brought at great expense and trouble from the colonies of New South Wales and Tasmania. There were no roads or streets made; water was carted from the Torrens in barrels, or drawn out of deep wells. We had to get everything we ate (except meat), everything we wore, and most of the materials for building houses, from England or elsewhere. But there was what may be called **potential wealth** in abundance. There was land which would produce corn and hay and potatoes, and feed sheep and cattle to give us meat and candles and leather and wool; and there were stones to be quarried, and clay that would make bricks, and copper ore in the mines: but the **land needed labor** to make it produce anything. Ship-load after ship-load of settlers came. Many of them had bought land orders in England,

which entitled them to get 80 acres of land for £80, and this £80 was spent in paying the passage of two men and two women to come out and work on the land. But in 1839 there had scarcely been a plough put into the ground. There had been a great drought in Australia, and seed corn cost 20s. to 25s the bushel. When the writer landed here bread was 2s. 9d. the 4lb. loaf, and it got dearer and dearer, till it got up to 4s., or 1s. per lb. Wages were very high, and even those who came to South Australia with the determination to farm were terrified to risk putting in such costly seed in a new, untried climate. A man splitting posts and rails on Mount Lofty could earn 20s. a day, if he worked very hard; but with a wife and six children to feed on bread at 1s. a lb., meat at 10d., milk at 1s. a quart, butter 4s. a lb., and potatoes at 6d., he was not nearly so well off as he would be now with 7s. a day. The posts and rails, however, made dear fencing for the farmers' fields and gardens at the high wages. A poor woman, who arrived in 1840, went out to do a day's washing, and got 3s. 6d. for it; but instead of thinking it much, compared to 1s. 3d. which she had got in England for the same work, she thought it little, for she could only buy two 2-lb. loaves for her children with the money.

People built houses, and sold and let them, and they bought and sold bits of land, and as long as new people came with money, they thought the colony was prospering; but really all the money that the settlers brought was spent in building houses to shelter them, and in buying food to keep them alive. The immigrants who were brought out by the price of the land objected to go to the country, for fear of snakes and blackfellows, and preferred jobs in town; but there was soon far too little work for them there, and they complained that the government had brought them out to starve. The governor was a very kind-hearted man, and thought he was bound to give them work, so he set them to build a new government house and

a large jail, and gave work to all that asked for it. He paid wages in rations, giving the most to those who had most children at home to feed. In order to pay for these rations the governor drew bills, or orders to pay (as he thought he had a right to do), on the English Government; and the Adelaide merchants bought these bills and sent them, instead of gold, to pay for the goods they imported here. In the year 1839 there were goods and money brought into South Australia to the amount of £346,649, and only £9,650 worth of goods sent out—mostly whale oil and whale-bone—products of the sea, and not of the land. (See Appendix A—Exports and Imports of South Australia.)

When the bills reached London, the English Government would not pay them. They said the colonial governor had no right to draw them for such a purpose, and the bills came back for the Adelaide merchants to pay. They also recalled Colonel Gawler, and sent out a new governor, with instructions to stop all public works, and to turn off every man who refused any offer of employment from any private person. Now came a very hard time for South Australia. The merchants were not able to pay these bills twice over, and were ruined. People gave up coming to the colony, for it was supposed to be no good. There was hardly any money in the colony; rents got lower and lower; wages fell down to about a quarter of what they had been; and the people found that they must set about **creating wealth by honest hard work.**

Everybody took to farming and gardening. The land was discovered to be excellent, and the wheat grown in South Australia was the best in the world. The snakes were very few, and the blackfellows harmless. Coin was so scarce that the banks issued 10s. notes, and people wrote or printed orders for 5s., for 2s. 6d., and even for as low a sum as 3d. There was a great deal of **barter** done then when money

was so scarce. A load of bark would be given for a bag of flour, or a pair of shoes for a sackful of potatoes. There was plain living, poor lodging, simple clothing, and hard work; but in the course of two or three years we found that in our desperate poverty we had begun to grow really rich. Farms were fenced and ploughed, and little farmhouses built, with vegetable and fruit gardens round them; mills were built to grind the corn; and soon there was such an abundance of food that the price of everything got very low. In 1840 the 4lb. loaf sold for 4s.; in 1843 we had enough and to spare for ourselves, and sent to the other colonies £10,000 worth of wheat and flour; and in 1844 the 4lb. loaf sold for 4d. Flocks of sheep and herds of cattle increased faster than the eaters, and the sheep were boiled down for fat that could be sent to England, and legs of mutton were sold at 1d. the lb.

As we steadily produced more than we consumed, we had a large **surplus** of wheat and wool, hides and bark; and in 1846 we found copper, too, to export; so we had thus things with which to pay for the clothes, the ironmongery, the tea and sugar, and other things which we could not grow in South Australia, or make for ourselves.

The lesson which we learn from this chapter of our own history is, that a **country is made rich by producing more than it consumes.** In the next chapter we mean to consider how the wealth or the production is increased by the use of **capital** and by the exercise of **invention.**



CHAPTER IV.

LAND, LABOR, AND CAPITAL.

THREE ELEMENTS OF WEALTH.—DEFINITION OF CAPITAL.—RICH MAN'S MISTAKE.—SOUTH AUSTRALIAN GOVERNOR'S MISTAKE.—EARLIEST FORM OF CAPITAL.—CAPITAL NEEDED BY A FARMER.—RENT.—INTEREST.—PROFIT.

THERE are three things which make a country rich, and only three—**Land, Labor, and Capital.**

In the old times in South Australia we have seen that we had a great deal of **land** which could be made to produce fine crops of corn, and feed sheep and cattle; and there were in it ores of metals and different kinds of stone; but it wanted **labor** to work the ground, to attend to the live stock, and to dig out and use the minerals. Land also wanted **capital** to enable the colonists to make the most of the land and the labor. Capital is money or wealth, which is used to make more money. Money hid in the ground is not capital. Money laid out in ornaments and jewels is not capital. Money spent in wages to servants who wait upon rich people is not capital. Money spent in food that is eaten, and clothes that are worn out cannot be called capital. But money spent in wages to a ploughman who works on a farm, or to a shoemaker who makes boots to sell, is used as capital, for the men who pay the wages hope to get their money back for their work, and a little more for their own **profit.**

A rich man, who was not very wise, but who meant well, when there were very bad times in England, and the poor starving people came begging him for work, employed them at fair wages to dig holes and to fill them up again. He thought this was better than idleness; but the poor men, though they were paid money

to buy food for themselves and their families, felt disheartened and disgusted with the **useless work**, and the money was as much lost to the country as if it had been sunk in the sea. If he had set them to do anything to the land that would have produced something, or have been of use (and you can all imagine a great many such things), the men would have worked much more cheerfully, and he would have got the worth of their labor. Not only that, but if he had got **more than the worth of their labor**, he might have gone on employing more and more men; and his money, instead of getting less, would have become more, through the benefit he did to the poor work-people, and the country besides.

We had an instance of the same kind at the time when Governor Gawler gave people work to build a large jail and a government house. If they had been set to plough and sow wheat, or to plant potatoes, they would have made food more plentiful and cheaper for everybody a year or two sooner, and the price of the wheat and potatoes would have been at that time of much more use to the government than the buildings.

But it is **not only money** that may be called **capital**. Everything may be called capital that enables a man to work to better purpose, or to wait for a return for his work. The very earliest form of capital was the weapons or the traps, by which a hunter got his living out of the wild animals; you can see that the time and trouble he took to make a spear helped him to kill his prey more easily. The same with tools. A man can do little with his ten fingers, but the time spent in making a spade or an axe, or the price paid for it, is well employed.

Capital is, then, in all cases the **produce of labor used to make labor more valuable**. In the shape of tools and machinery, it makes each man's labor produce more; in the shape of wages, it employs a great many people who have not enough capital of their own to wait till they can make and sell what they produce

for money. These workmen depend on their weekly wages for the support of themselves and their families, but somebody must provide the capital to pay the wages.

A day laborer, or an artisan, who gets his pay for a day's or a week's work, needs no outlay except for the tools of his trade; but though these may be only a spade or an axe, they are really capital. A farmer beginning to cultivate must have a great deal more than this. He must have **horses, ploughs, and seed corn, and money** to pay wages to anyone whom he needs to help him; and what is more, he must have money to live on till he reaps his crops, and gets the money for them. When he sells his crops, he expects that the price will pay him not only for his work, but for his capital. He does not, of course, expect to get his capital all back on the first crop, or the second, or the third, but he expects to get as much more than payment for his work as will pay **interest** on the money laid out on his farm.

You know that when a man builds a house, and lets it, he expects **rent** for the money it has cost; and if he buys land, and lets it, he expects rent for that too. Now, the rent paid for the use or loan of money is called **interest**. And if the money is spent in wages in any way of business, the man who pays the wages expects a **profit**. Rent is thus expected for houses and land, interest for money lent, and profit on wages paid.

LAND, LABOR, AND CAPITAL, FRIENDLY TO EACH OTHER.—
INVENTION, THE MOST VALUABLE KIND OF LABOR.—
RIDLEY'S REAPING-MACHINE HELPED US TO HAVE A LARGE
SURPLUS FOR EXPORT.—INVENTION ESPECIALLY GOOD FOR
WORKING PEOPLE.

All the three things which make a country rich—land, labor, and capital—are friendly to one another. Land is useless without labor and capital. Capital is useless without land and labor. Labor depends on

land and capital for its wages. Capital, when it is abundant, turns to the inventing of new plans and machinery to produce more good things at a lower price, so that more people are better served.

Invention is another great means by which a country increases in wealth and in comfort. We saw a remarkable instance of that in the early days of the colony. When everybody was busy farming, putting in wheat early and late in the season, there soon came a great difficulty. The crops ripened all at the same time, and there were few people in the colony, so that reapers and threshers could ask almost what wages they pleased, for the farmers could not let the corn shake out with the wind or rot on the ground. And whatever wages were paid for this necessary work, the price of corn was no higher, because there was much wheat in the colony, and few eaters. At the very time that reapers got such high wages, wheat was sold in Adelaide at 2s. 2d. the bushel. Several people tried to find out some sort of machine to reap the corn; and **Mr. John Ridley**, a miller, succeeded in contriving one that would not only reap it, but thresh the wheat out of the ears at the same time as it cut off the heads.

He did not do it for his own profit, but he gave the invention to the people of South Australia, and no one thing ever did them so much good. If Mr. Ridley had had no money to spend in materials to try his experiments, and if he had been obliged to spend all his time in earning wages to live on, he might not have been able to serve us so well, for invention needs not only **cleverness** (which is a valuable form of labor), but **capital**, or money enough to spend on trying a new thing over and over again, and for the inventor to live on till it is complete.

The men who had been used to reap and to thresh grumbled at first at this machine, because it took away their best chance of earning large wages in all the year; but through the use of this clever invention

more acres of land are ploughed and sown, and far more laborers are employed than without it. It enables South Australia to grow so much more corn than the people in the colony can use, that there is a very large **surplus**, or what is over and above the home consumption, to export to the other colonies, and even as far as to Great Britain itself. Now, if every man, woman, and child in the colony were to turn out at harvest time, they could not reap half the crops that ripen in our fields, and what they did reap would be done at far greater cost.

Inventions are not only a great source of wealth to the country, but they are a great benefit to the working people in it. They need intelligent people to work with them, and they make everything cheaper which they help them to produce. The man who drives a reaping-machine gets better wages than a reaper could get. The girl who works with a sewing-machine earns far more than the needlewoman could do before the machines were invented. And what is quite as important, the wheat is grown for less money, and the needlework done cheaper, for those who want them.

FACILITIES FOR TRANSPORTING PRODUCE.—ROADS, PORTS, RAILWAYS.—FOREIGN TRADE—WHAT WE SHOULD DO WITHOUT IT.—EXCHANGE OF COLONIAL PRODUCE FOR ENGLISH MANUFACTURED GOODS.—FOREIGN TRADE DEPENDS ON SURPLUS OF PRODUCE.—FIXED CAPITAL DEPENDS ON SURPLUS.—WHAT IS FIXED CAPITAL?

We must now explain a very important way, not of making the land produce more, but of making what it produces more valuable. In a new colony we have a good opportunity of seeing, in a short time, what in old countries has been spread over perhaps hundreds of years; so that it should be comparatively easy to teach colonial children what are the real causes of a country's prosperity. Going back to the old times, then, the first roads were wherever people chose to take their way, but gradually one track became

preferred to another as easier and shorter. But when wagon-loads of corn and other things cut up the natural roads, till they became so heavy that it sometimes cost the price of one bushel of corn to take two to market, there was a necessity for **made roads**, metalled with broken stone. A good road was as valuable to the farmer as a heavier crop on his land, for it saved his time, and his horses and bullocks, and his carts. A bridge across a river, or a jetty that would allow shiploads of corn and wool to go to sea at once, and save twenty miles of land carriage, made all the farmers in the neighborhood much better off. As the country got settled, the common roads were found to need a great deal of repair, and gradually, for important lines of traffic, **railroads** have taken their place, which, though very dear to make at first, carry goods and passengers more cheaply by steam power along smooth iron rails than horses can do on ordinary roads. The great crops of wheat grown on what are called the Northern Areas would not have been grown at all but for the railways taking them cheaply to the shipping port.

Now we must explain what should be done with what we have called the surplus produce, and this leads me to the important question of **foreign trade**. If there had been no shipping going to and from South Australia to take away what we had to spare, and bring in exchange what we needed, what would have happened? Some of the colonists would have tried to grow tea and coffee and sugar; some would have had to make wool into garments, and to grow cotton for lighter stuffs; some must have dug the iron, which is so abundant in the hills, and made it into tools of all kinds; some would have had to make crockery and glass; and some, perhaps, to plait straw for hats. We should have dug no more copper than we needed for our kettles and our money; when we had enough meat and wool for our own use, we should not have cared for increasing our live stock; nor should

we have grown corn to rot in the fields. And, besides, if so many of our people were employed in making all these troublesome things, there would not have been many to make the millions of acres of land in Australia produce what it was especially fitted for. Now, in England what are called **manufactured goods** are made very cheaply, by the use of the most ingenious machinery, and men and women are brought up from the time they are children to **do one kind of thing very well** indeed. So that it is cheaper for us to **import** calico and crockery and iron goods than to make them; and if we send to England the wool and wheat which we do not need, we can get in return those things which we do need; and, in spite of the distance, we make a very good bargain. And this employs ships and sailors and people at the seaports.

Now, I must explain a very important thing. If we only grew as much corn and wool and copper as supplied ourselves, we would be in exactly the same condition as if no ships came to and from Europe, for people will not send us manufactured goods unless we can pay for them, and **if we have no surplus produce to sell, we can have no money.** It is because we have had every year so large a surplus of good things produced which other people want and are willing to pay for, that this colony has grown every year richer and more comfortable; for these surplus goods not only pay for the foreign manufactured goods which we need, but there is more money got in payment, which is spent on buildings, fences, roads, and other permanent improvements all over the colony. This is called **fixed capital**, for it cannot be carried out of the country like money or goods, but is of very great value to all the people in the country. All the things that you see around you that have been made in South Australia since the white man first set his foot in it, have been really paid for by the price of what the land

has produced beyond what the people in it have eaten and drunk and worn out.*

EFFECTS OF GENERAL EXTRAVAGANCE.—MONEY MAY BE SPENT UNPRODUCTIVELY OR REPRODUCTIVELY.—OWNER'S FAIR PROFITS IN A LARGE FACTORY.—VULGAR ERROR THAT EXTRAVAGANCE IS GOOD FOR TRADE.

If the people in South Australia generally were to get **extravagant**—that is to say, if the workmen were to spend **all their wages**, the clerks **all their salaries**, and the business men **all their profits**, without making the country produce more, the country would become poorer and poorer every year. Everyone who puts money into the Savings' Bank, or spends it in making his land produce more, helps to make South Australia richer. Everything that makes it cheaper to get the wheat and wool to England, or cheaper for us to get English goods in return, helps to make the country richer; and for this reason the **telegraph**, which lets us know the prices at which we can buy and sell every day, saves both time and money.

All the money of rich men is not employed as capital; it is only that part of it which is spent **reproductively** (or so as to come back to them with a profit) which can be so called. What they spend on their own personal comfort and show is not reproductive. In half-civilized countries, where kings have despotic power, much money is hidden out of sight, in coin or in jewels, that can be easily carried away, because the appearance of wealth is dangerous to the life and liberty of the possessor. **In this form, however, wealth is not capital.** If a rich man gives his money

* The railway lines and other public works are made with borrowed money, but our Australian loans are incurred on the security of the surplus which will be produced out of the land in future; and as population increases the value of the railways, &c., will probably become much greater than the money expended on their construction.

away in charity, he may do good, but he may do a great deal of mischief; for though there are many unfortunate people who ought to be assisted by their richer neighbors, it should be done with judgment, and not without inquiring into the circumstances of each case. If he lends his money at interest—that is, so much each year for the use of it—to industrious, careful people, who will make good use of it, he often does much good. If a rich man uses his money to employ people to make something that every one needs cheaper and better, he does a great deal of good, and generally makes himself richer, too. It is not greedy or selfish in a man to employ others to make what he can sell at a profit. If he did not make the profit, he would have no motive to give the steady employment to his work-people. In any line of business, when the profits appear to be large, some new person is sure to start in it; and this either raises the wages of perhaps hundreds of people who make the article; or lowers the price of it for the thousands of people who want to buy it.

In some great factories—say a cotton factory—where hundreds of work-people are employed, the owner must spend a great deal of money in buildings, in machinery, and in materials for the product; and also an immense sum of money every week in wages, whether he sells the goods that week or not. Now, let us see what the owner ought to get out of the price of the calico he sells. He should get enough to pay **rent** for his buildings, and the **interest** on the money spent for machinery; some **profit**, in addition to his outlay in wages paid to the workmen; something to make up for the risk of bad debts; and also some **wages to himself** for his time and labor in **superintending** the whole operations. And to all of these he is as much entitled as the workmen are to their week's wages.

And by this means he does the greatest possible good to the whole community with his money. It is

very common to say of extravagance that it is good for business, and that spending money and circulating it makes a country rich; so that a bridge that no one wants, or a railway where there is little or no traffic, is at all events good for the work-people employed on it. But when you come to read history, you will see that every country becomes poor and miserable when its rich people spend all they have on pleasure and luxury and amusements. When all the wealth of the known world was poured into Rome, Rome grew poorer, because it was only wasted. And in the colonies we must recollect that all our railways have to be paid for, and if they are not profitable, we had better leave them alone.



CHAPTER V.

LAND TENURE, OR THE LAWS RELATING TO LAND.

IMPORTANCE OF LAND LAWS TO A COLONY.—GOVERNMENT LAND GRANT GUARANTEED THE BUYER PROTECTION FROM FOREIGN INVASION AND FROM GREEDY NEIGHBOURS.—WAKEFIELD PRINCIPLE.—LAND TENURE IN EUROPE.—LARGE ESTATES LET OUT IN LARGE FARMS.—PEASANT PROPRIETORSHIP.—COTTIER SYSTEM.—GOOD FARMING GOOD FOR ALL THE COMMUNITY.—WHAT SOUTH AUSTRALIA CAN PRODUCE.

IN settling a new country, its prosperity depends so much on the manner in which the land is made productive, that the laws relating to the land are of the first importance; and, besides, the lands are all originally called Crown Lands, and are in the hands of the government, which employs surveyors to measure it, and divide it into suitable blocks for sale to the settlers. This is, at first, the only means by which money is got to carry on the business of the colony. The English Government did not pay anything to the natives for this great extent of land, but they sold it to the people who came to South Australia for 20s. an acre. What did the purchasers get for that price? In the first place they were guaranteed by the British Government the peaceable possession of the land against all foreign enemies. Great Britain, being the strongest power in the world at sea, protected all her colonies by her great fleet of warships, when the people were too few and too feeble to protect themselves. In the second place, the title or land grant given by the South Australian,

Government prevented any other person from taking the land from the man who had paid for it. He could keep it, let it, or sell it, if he pleased. But the Government of South Australia engaged to do still more than that. It was founded on what is called the **Wakefield principle**—that all the money which was paid for land should be spent in bringing out laboring people to work on it. We know that land is of no use without labor; and the colony of Virginia, in North America (which was founded in the reign of Queen Elizabeth), and the colony of Western Australia (more recently founded in 1829), were colonised at first by **gentlemen without laborers**, and the first settlers were **nearly starved for want of food**. By this new plan, it was meant that South Australia should get capital and labor at the same time to work on the land bought; but we have seen that the early settlers were nearly starved—at least, all the money that was brought out, instead of being spent in employing the immigrants in fencing and ploughing the country sections which were bought, was spent in building houses in town to shelter the new-comers, and in buying food, in two years of drought, to keep them alive. They were then driven to farming by sheer want; and, as no more land was sold, and immigration was stopped, they were also driven to contrive such things as reaping-machines, to get as much as they could out of the land with as little labor as possible.

In an old country like our mother country, the **United Kingdom of Great Britain and Ireland**, there are a great many millions of people and a comparatively **small quantity of land**. Land, therefore, becomes very dear, and only very rich people can have much of it for their own. It is, indeed, so very valuable, that moderately rich people will give a considerable sum for it every year as **rent**, and they will also pay a great deal of money in **wages**, and buy expensive manures, and use the best machinery to

make this scarce, dear land produce as much, year after year, as it possibly can. An English or Scottish farmer will pay sometimes £1,000 a year for 500 acres of land, and employ thirty or forty people all the year round to work on it, and to take care of the sheep and cattle which are kept on it. **This is the system of large estates divided into large farms, let to tenants with capital.**

In France, Switzerland, Norway, and other countries land is very dear—quite as dear, for its quality, as in England; but there are not so many rich people there to buy it, and it is generally held in small properties by the owner, who works on the land himself. This **peasant proprietor**, as he is called, works early and late in order to get a living out of ten, or five, or even three acres of land. He has not as good ploughs or horses as the English **tenant farmer**, but he works hard, because the land is his own. His wife and children help him all they can with the dairy and poultry, or the garden and vineyard; and a clever, industrious peasant, who spends less than he earns, can often buy the land of a lazy and wasteful neighbour, and make it, too, produce more. **This is the system of peasant proprietorship.**

There is another way in which land may be cultivated—in letting it out in very small farms to poor people at as much rent as they will give. This was practised very generally in Ireland before the great potato famine in 1847, and is still too much followed in that country. The poor people were so eager to have the land that they gave a great deal for it. They lived on potatoes, and had no cattle or machinery, and when the potato crop failed they starved. **This is called the cottier system**, and it is the worst of all that have ever been tried in any civilised country.

It is for the good of **the community**—that is, of **all the people in the country**—that the land should be in the hands of industrious people. When the landholders are too lazy to work on it, or too poor to

make the best of it, and let their fences get out of repair and their fields be choked with weeds, there is all the less food grown in it for everybody in the country.

In South Australia land is plentiful and cheap, and a country life is pleasant and healthy. Not only does it grow the finest wheat in the world, but with a little care and labor it will produce all kinds of wholesome vegetables and delicious fruits. In its wild state it is the poorest country for the traveller who does not carry provisions with him, but when plenty of labor is put on it, it is the land of the greatest abundance. When the colony was founded, it was called a land flowing with milk and honey—and that is true now, though it was not true then; and nothing astonishes English people more than the great variety of fruits that come to perfection here in the open air. In England, grapes, peaches, and apricots are grown in hothouses.

SURPLUS PRODUCE SENT FIRST TO OTHER COLONIES; NOW ALMOST ALL TO ENGLAND.—ENGLAND BUYS WHEAT AND RAW MATERIALS FROM ALL THE WORLD.—FARMERS WANTED MORE LAND, AND TIME TO PAY FOR IT.—LIMIT OF ONE MAN'S HOLDING.—RESIDENCE AND IMPROVEMENTS NECESSARY.

When their came to be more corn grown in South Australia than could be eaten in it, wheat and flour were sent to Victoria and to New South Wales. When the goldfields were discovered in these other colonies in 1850 and 1851 many of our farmers tried their fortune there, but they almost all came back and bought more land, for they found that they made more money in supplying the diggers with food than by working on the diggings themselves. And they had also a more comfortable life on their farms. But when the alluvial diggings fell off, a great many people left gold seeking, and either took to farming or to work for farmers in Victoria and New South Wales. The alluvial diggings

were those places where the gold was found in loose nuggets and specks in the soil, and people dug and washed the gold free from dirt, each one generally on his own account. The quartz reefs, which required machinery for crushing the stone to get out the gold, were worked by men who were paid wages. When so many people went to work on farms in these other colonies, they did not need much of our wheat and flour, so that now the great market for our large surplus is England. We must explain why such an old country as Great Britain needs to get flour from such a long way to make the people's bread.

It has been already mentioned that in the mother country there is a large population and comparatively little land. Half of the people are working, not on the land, but in great manufactories and workshops. They make raw cotton into calico and muslin of all kinds. They change bales of dirty wool into tweeds and blankets and merino dresses. They make iron into all sorts of tools and machinery. They build ships to carry goods all over the world. They make steam engines and railway carriages both to use at home and to send abroad. But **these people must all be fed**, and the land of Great Britain and Ireland does not grow more than half of the wheat that the whole people want for bread. So it is a good exchange for us to send them the corn which they need, and get back in return the clothing and other necessaries which we need. And this **foreign trade**, as it is called, employs ships and sailors to carry it on, and shipbuilders too, besides the farmers here and the manufacturers in England,

But the price of wheat in South Australia must be always so much less than it is in England, on account of the cost and the risk of the long voyage. The farmers found that their farms of 80 acres were too small to make a living of at the low prices; and besides, the old farms near Adelaide got worn out, and gave less and less crops every year. They asked the Govern-

ment to allow them time to pay for large blocks of new land, which they would fence, plough, and cultivate and pay for by degrees, and would give a better price for it, on what is called **deferred payments**, than if the money had to be paid down at once in the old fashion. The request of the farmers was approved of by parliament, and they were allowed, in 1870, to take as much as 640 acres, or one square mile in this way. This is the manner in which the agricultural areas in the North, in the South-East, and in Yorke's Peninsula, have been settled. The price has been generally a good deal more than the original one of 20s. an acre. **Some land is worth more**, because it is **more fertile**, or gives a better crop; and some land is worth more, because it is **near a railway** or a shipping place. A great many of these large farms have been quite paid for, but at the present time (1880), there are more than four millions of pounds due to the Government for these **credit selections**, as they are called. The farmers select or choose the land, offer the price they think it is worth, and get so many years to pay it in. The Government has, since 1878, allowed even a larger block than a square mile to be taken up on credit, for one man can take up as much as 1,000 acres. He must live on it, or send some one in his place; and he must make, each year, the improvements which were bargained for; and a government inspector goes round from farm to farm to see that the improvements are really made.

CHEAP LAND LEADS TO CARELESS CULTIVATION.—BETTER TO HAVE LARGE CROPS THAN LARGE FARMS.—LAND TITLE GIVEN AFTER ALL THE PRICE IS PAID.—REGISTRATION OF TITLE—OF MORTGAGE.—TORRENS'S REAL PROPERTY ACT.—SQUATTERS' PASTORAL LEASES.—NOTICE TO BE GIVEN BEFORE THESE RUNS ARE SURVEYED.—PAYMENT TO BE MADE FOR PERMANENT IMPROVEMENTS.—LOWER RENTS IN THE FAR NORTH, AND LONGER NOTICE.

No one in any old country has any such chances of acquiring landed property as are offered here; but perhaps,

as land is so easily got, people do not value it highly enough, and do not make the most of it. The country would be really more productive, and a country life pleasanter, if 25 bushels of wheat were got off a farm of 200 acres than if 10 bushels are got off 500 acres. If, by deep ploughing and keeping sheep and cattle on the farm, the crops were larger, and the farmer did not depend only on wheat, there would be more pleasant neighbours within visiting distance. There would not be so many difficulties about schools and churches. There would be more amusements, and more general intelligence in the country, if people were not so widely scattered over great farms and sheep runs. A shorter length of road or railway would suffice for the heavier crop; and a great many of the little industries which employ the French peasant proprietor's wife and children might be attended to by the Australian farmer's wife and children. These things would not only bring in money, but would make the living more comfortable.

The farmer who takes out a **credit selection** does not get his title, or land grant, till he has paid all the price of it. This grant from the Crown is registered under what is called the **Real Property Act**, and even if he were to lose it, or it were to be burned, he would, for a little money payment, get another as good, copied from the original register. If he **sells** the land, he gives to the purchaser his own title, and a fresh title is drawn up, and a note of transfer registered. If he borrows money on the security of his title to the land, or what is called, **mortgages** it, the mortgage (or the deed by which the lender of the money can sell the land if he is not paid the interest promised, as also the money lent) must also be registered. There is no country where land is more easily bought and sold, and where it is more cheaply dealt with than in South Australia. None of the titles to land go further back than 1836, for that was the year in which the colony was founded. In Europe, many titles go back through different owners for many hundreds of years, and are

often confused. What is called Torrens' Real Property Act prevents confusion or doubt arising about title to land and house property, and saves law expenses to the buyers and sellers.

All the land in South Australia is not taken up for farms. There are very large tracts held on **pastoral leases** from the Crown by sheep and cattle owners. These people are generally called **squatters**, because they have not bought the land, and only stay for a time. At first, these squatters had their sheep and cattle stations close to Adelaide, but gradually, as the land was needed for farming purposes, they have moved further and further back. All Australian land is the better for **depasturing**. The grass, which used to be coarse, and in separate tufts at some distance from each other, becomes much finer and closer where flocks have fed on it, and the land will grow better crops after sheep than after kangaroos. The squatter pays a rent for this pasture land, so much for a square mile, and is not disturbed till there is a general demand for his **run**. He then gets six or twelve months' notice (according to the terms of his lease) that his run will be surveyed and put up for sale. At the end of the time given for him to remove, the run is **declared a hundred**, surveyed, divided into blocks, and put up for sale. The squatter gets some payment for his **permanent improvements**, such as **buildings, fencing, wells, and water reservoirs**, which is only fair. He often feels it very hard to be turned out, but it is the bargain he made with the government when he took the run; and no one can take any of it till it has been surveyed after the proper notice has been given. Often, though the land is surveyed, a great part of the hundred, as it is called, is not sold, and that may be taken at a rent from government from year to year. In the very far north, where the hardships and difficulties are greater, the pastoral rents are low, and three years' notice is given before the squatter can be made to move away from his run.

MONEY RECEIVED FOR LAND TO BE SPENT ON IMMIGRATION AND ON REPRODUCTIVE WORKS.—ALL PUBLIC WORKS NOT REPRODUCTIVE.—GENERAL REVENUES PARTLY DERIVED FROM LAND, AND FROM SERVICE ON RAILWAYS, POST OFFICES, TELEGRAPHS, AND WATERWORKS.—GREAT PART OF IT NEEDED TO BE RAISED BY TAXATION.

In the early days, according to the Wakefield system of colonization, all the money paid for land was to be spent in immigration, to bring out labor, but now only a very small portion of it is spent in that way, because there are some things that the buyer of land thinks more desirable than a large supply of cheap labor. If you have followed the reasoning of the last chapter, you will see that **capital** is another thing necessary to make land valuable, and that roads, bridges, railways, ports and jetties, which cost a very great deal of money, are exceedingly useful to the people who buy land from the government. It is now considered that that part of the **revenue** which is got for **land sold** by the government should be all expended in **reproductive** public works, and in **immigration**, or paying the passages of working people from England to the colony.

All public works are not reproductive works. Government house, government offices, law courts, and gaols, are **necessary**, but not **reproductive**. Roads, railways, ports, and waterworks are reproductive works. For some of them the government gets a return every year in money. The fares for passengers on the railway, and the money paid for carrying goods, are part of the **general revenue**; and so are the **water rates** for the water supply; and so is the price of **postage stamps** for carrying letters; and the money paid for **telegraphic messages**. All these branches of the revenue are derived from **service**—something that the government does that we need and pay for. The **rents of the Crown** lands held by the squatters are also a part of the **general revenue**, for the

ordinary purposes of government. But the price of the land which is bought must not be spent on these ordinary purposes, but on reproductive public works, and on paying the interest of the money borrowed for these reproductive public works.

The other sources of revenue for rents and service are not sufficient to pay all the expenses of law and justice and education, besides the cost of their own departments. All the railways have not only to be made, but to be kept in good order, and all the railway servants to be paid out of the railway fares and charges.

The water has to be brought a long way, and the reservoirs and pipes have to be kept in order. The owners of the mail coaches have to be paid, and all the post office servants, out of the price of the stamps; and the telegraph clerks out of the charges for messages. So it is only the difference between what it costs and what it receives that helps the government revenue. And it has always been necessary in this colony, as well as everywhere else, to raise some more money by means of **taxation**, for the ordinary expenses of the government.



CHAPTER VI.

TAXATION.

TAXES NEEDED IN ALL CIVILIZED COUNTRIES.—IN EUROPE FOR ARMIES AND NAVIES, AND INTEREST OF NATIONAL DEBT INCURRED IN WAR.—COLONIAL DEBTS INCURRED FOR REPRODUCTIVE WORKS.—TAXATION MAY BE DIRECT OR INDIRECT.—ADVANTAGES AND DISADVANTAGES OF BOTH.—CUSTOMS DUTIES.—AD VALOREM DUTIES.—REVENUE OF SOUTH AUSTRALIA—ONLY ONE-THIRD OF THAT DERIVED FROM TAXATION.

In all civilized countries, **taxes** of some kind are paid by the citizens for the protection of life and property, for keeping up courts of law to try criminals and settle disputes, and for paying all the officers who carry on government business, from the king or governor to the lowest civil servants. In old countries, the keeping of a standing army and navy even in times of peace is a cause of great expense, and the public debt of all European nations was generally incurred in times of war, and the interest of their national debts must be paid by taxation. In South Australia, our public debt has been incurred to make railways and other **reproductive** works—not the **destructive** works of gunpowder and cannons; but if we borrow money for even useful works, the people must pay the **interest** for the use of it.

There are other expenses connected with the safe keeping of dangerous lunatics in asylums, and the

relief of the destitute poor, which are undertaken by the government for the good of the whole community. There are also the expenses of education, of which the government pays the greater part. It is better that these things should be done on a regular plan by people who make it their business to attend to them, than that every one should protect himself from thieves, murderers, and madmen, or that the poor should go about the streets begging. A small contribution from every one will pay for law, justice, and charity. This contribution is called taxation, and all civilized governments try to make the **payment as light, and to collect it as cheaply**, as possible. They try to take as little out of the pockets of the people, and to get as much for the use of the government as they can.

There are two ways of raising taxes—**direct** and **indirect**. A direct tax goes straight from the person who pays it to the government tax collector. A poll tax, by which people pay so much a head, is a direct tax; but if it is the only, or the chief tax in a country, it is not a fair one, because the rich pay no more than the poor. A property tax is a direct tax. An income tax is a direct tax; it is so much in the pound—3d. or 6d. on all incomes above a certain limit—so that the poor may always escape it altogether. A dog tax is a direct tax. In South Australia most of the taxation is **indirect**—that is to say, the taxes are paid by one set of people on the goods imported into the colony, who sell them to their customers at a higher price on account of the money they have laid out in this way. These taxes are mostly collected by the government officers at the seaports. They are called customs duties, which must be paid before the goods can be landed and sold. For instance, every lb of tea that is brought from China must pay 3d., and every 100lbs. of sugar that comes from Mauritius must pay 2s. 9d. Every gallon of spirits must pay 10s.; and every lb of tobacco, 2s. These are the most heavily taxed articles. Some articles are admitted free, but most

ordinary goods pay 5 or 10 per cent. on their value—that is to say, for every hundred pounds worth the government must get five pounds or ten pounds, according to the rules laid down in the **tariff**, as this scale of customs charges is called.

This way of collecting taxes has some great advantages. One of these is, that we do not know when we are paying them. When we go to a shop and buy a lb. of tea, or an oz. of tobacco, we do not think that we are paying taxes at all, though we really pay the shopkeeper more on account of their customs duties. Another reason is, that if we have no money to spend we pay no taxation; while a direct tax, such as a poll tax or an income tax, may be called for when we have no money in the house. But indirect taxation has some disadvantages too. People do not always pay in proportion to their means. A very rich man, who lives in a frugal way, and neither drinks spirits nor smokes tobacco, may pay less to the government for the protection of his life and his property than a working man who spends half of his earnings in brandy and tobacco. Another drawback of indirect taxation is, that it is very expensive to collect, and that as every one wants a profit on having paid it, by the time the taxed article passes from the ship to the customer it is much dearer to him than the bare amount of the customs duty. In old countries, the revenue is made up partly of direct and partly of indirect taxes. In South Australia, so much money is got for **land**, and so much for **service**, that only about one-third of the whole revenue is derived from **customs duties**. The revenue of the colony is very large for its population. It is at the present date more than a million and a half of money, but only about one-third is derived from taxation proper through the customs duties.

Many people think that the time has come for direct income or property tax in South Australia, so as to make the customs duties lighter.

TAXES MAY BE IMPOSED FOR REVENUE OR FOR PROTECTION.—
DISTINCTION.—IF THEY REALLY PROTECT NATIVE INDUSTRY
THEY BRING IN NO REVENUE.—SUPPOSED DUTY ON WOOLLEN
GOODS; ON BOOTS AND SHOES.—REASON IN FAVOR OF
PROTECTION; IN FAVOR OF FREE TRADE.

Customs duties may be charged on imported goods for the sake of **revenue**, or they may be put on for the sake of **protection**. We must explain this distinction, for it is a very important one. Revenue is the money needed for government purposes, and the more goods pay duty the better it answers. But when a duty is put on for the sake of protection to native industry, it is made so high that people do not buy the imported article at all, but buy a similar article made in the colony. In that case the tax does not produce revenue for the Government service.

In England customs duties are put on only a few articles for the sake of **revenue**. In the United States of America and in Victoria they are put on almost all imported articles that can be made by their own people for the sake of **protection**, that their manufacturers may be able to get a better sale for their goods. To explain the working of this kind of taxation as clearly as possible, let us suppose that we in South Australia wanted to encourage people to make wool into cloth and blankets, instead of sending the wool to England for money and getting in exchange their manufactured goods. For this reason we put a duty of 25 per cent. on tweeds and blankets. This would be 2s. 6d. on a blanket worth 10s. Now, if the manufacturers at Lobethal mills, or any other place in South Australia, could make as good or a better blanket for 12s. 6d., the people might buy the colonial article; but then all those who wanted blankets would have to pay an extra price for every one they bought. The same with tweeds and flannels and woollen dresses—they would all be dearer on account of

this protective duty, whether people bought the English goods or the colonial goods. But if the duty was raised to 50 per cent., or 5s. on a 16s. blanket, and people all bought the colonial article, **there would be no revenue** from blankets and woollen goods at the custom-house. The squatter might get a little more for the wool used here, and the woollen manufacturer might employ a great many men and women, at good wages, in his factory; but all the people who wanted clothes and blankets might have to pay half as much again for them. The same with boots and shoes, if 25 or 30 per cent. is charged on imported boots—though it would cause more bootmakers to be employed at good wages, it would make all the boots worn by the 260,000 people in South Australia cost so much the more. The articles of wool and leather are what we produce here, and could manufacture to the greatest advantage. No one would propose to put a heavy duty on cotton goods, because we do not grow cotton, and it needs an immense quantity of the most expensive machinery, and a great deal of labor, to make it into cloth, which sells at a very low price.

As a colony becomes settled, there naturally grows up a strong desire, especially amongst working people, that the money which is spent on imported goods which might possibly be made at home should be spent in employing our own people; and they wish, too, a greater variety of occupations than those which are natural to us—such as farming and wool-growing and mining. A great many Australians think that a large manufacturing class of skilled artisans and careful factory hands would be a good thing for the colony—that it would make society more complete and more intelligent. Even though they know that protection makes us pay more money for all the things on which a heavy duty is paid, they think that it would be worth that price to develop the skill and cleverness of our young people. The advocates of protection always say that when we have got our

industries fairly started, we may make the duties less and perhaps let them die away altogether.

On the other side, the advocates of **free trade** say that it is going against the natural laws by which God governs the world, to prevent people from getting their wants supplied as cheaply as possible. They say that when a country gets populous enough for manufactures, they will pay those who undertake them, and that they need not be bribed by an extra price through these heavy duties on the imported goods. They also say that the great brotherhood of man all over the world is best served by the people of every country producing or making the things that they can do best and cheapest, and sending their surplus to other people who cannot make them to such advantage. It has been shown that our foreign trade with England is an advantage on both sides. The English people eat our corn, and work with our wool and copper, and we buy from them in exchange what they with their ingenuity and labor and capital can send to us better and cheaper than we can make at home. It has also been remarked that if protective duties are once put on, it is almost impossible to get them reduced or done away with even after the industries are long established.

ENGLAND THE ONLY FREE TRADE COUNTRY IN THE WORLD.—
ENGLAND TAXES FOR REVENUE ONLY.—WHY ENGLAND
NEEDS A LARGE REVENUE.—EVERYBODY SHOULD TRY TO
UNDERSTAND THIS SUBJECT.—DIFFERENT TARIFFS A
HINDRANCE TO THE FEDERATION OF THE AUSTRALIAN
COLONIES.—THE DOMINION OF CANADA.

England is the only country in the world which has adopted the principle of free trade, and she was forced into it because she was poor in land, though rich in labor and capital. If the millions of people who are employed in her great factories and workshops could get no food but what is grown in England they would starve. It is only thirty years ago, however,

that she took off the protective duty on corn, which the English farmers thought very hard indeed; and she opened her ports to the corn, the food, and the general products of all the world duty free. She trusts to her industrious people paying for all that they consume by sending the products of their labor all over the globe. The difference between the price of the raw cotton and the cotton cloth, and the bales of wool and the woollen goods, is **the profit on which this manufacturing population lives**. So all over the world people are growing materials, and sending them to England to get them back in a different shape.

But though England has adopted the principles of free trade, and puts on no taxes for **protection**, she must put on some taxes for **revenue**. Not only has she a great nation to govern, and a great army and navy to pay for, but she has to pay the interest on about eight hundred millions of national debt for money borrowed (mostly from her own subjects) in time of war. But these taxes for revenue are put on only a few things, and those not the necessaries of life. Tea, sugar, wines, spirits, and tobacco are the principal things taxed; and as spirits can be made in England, there is an **excise** duty (the same as the customs) on every gallon of the home-made spirit. In South Australia, also, home-made spirits pay an excise duty in the same way, but it is 7s. 3d. instead of 10s. per gallon. Our wheat and flour, our wool and copper, our leather and bark, our jams and preserved meats, are all admitted free to England; but if we send wine, it must pay for revenue the same duty which wine from every other place pays.

No other country has adopted free trade entirely. Different forms of protection to native industry are being tried all over the world, and experience will decide which is the wisest and best. Every child who learns to read, and to understand what he reads, will by-and-by see this question discussed in books and newspapers by clever writers, and he should try

to form an opinion on the subject to the best of his judgment.

The tariff, or the rate of taxation on imported goods, is not the same in the different Australian colonies. Victoria has the most protectionist tariff of all these colonies. This makes a great difficulty in the way of what is called the **federation of the Australian colonies**. All the provinces of British North America are united into one dominion, called the Dominion of Canada, where the tariff and most of the laws are exactly the same. In the Dominion of Canada they have one governor-general, with a parliament for matters that concern all the provinces; but each province has its lieutenant-governor and parliament for its own domestic affairs. So long as there are such great differences in taxation, it would be impossible for the Australian colonies to be federated in this way. They have to unite about mail steamers to take letters to and from England, and a few other matters. In case of war, all the colonies would have to work together to form some plan of general defence, and to act upon it; but there is not much real union between them yet. They do not sufficiently understand that the prosperity of every one of the colonies is advanced by the prosperity of all of them.



CHAPTER VII.

THE GOVERNMENT AND CONSTITUTION OF
SOUTH AUSTRALIA.

DESPOTIC GOVERNMENT.—CONSTITUTIONAL GOVERNMENT.—THE
MOTHER COUNTRY—YOUNG COLONIES NEED THE PROTECTION
OF THE MOTHER COUNTRY.

WE have in last chapter seen the necessity for taxation for those expenses of government which are for the good of all. Next comes the question—**What is the government?** and how is the getting in of the revenue and the expending of it regulated? In all countries in old times, and in many half-civilized countries now, the kings and emperors order what taxes they please, and collect them how they please. They would often let their favorites off from paying taxes, and would not spend them for the good of the people, but on their own magnificence and extravagance. Very often under their despotic government, the money was squeezed out of the poorest, rather than the richest, of the people. But in our days, among all civilized people, it is the rule that the people themselves should decide how they are to be governed, and what laws they are to obey, and how the money for carrying on the business of the country should be raised and how it should be spent. The manner in which the people thus govern themselves varies in different countries, for each country has a different **constitution** or form of government. In the United States of America, and in France, they have neither king nor emperor. These great countries are **republics**.

South Australia, as you all know, is part of the largest island in the world, and is a colony belonging

to the British Empire. It was founded in the year 1836. It has been settled by British subjects, who have emigrated from England, Scotland, and Ireland. Foreigners may come to it freely, and indeed there are a great many Germans who have made South Anstralia their home. They must, however, be **naturalized** as English subjects before they can exercise all the rights of citizens. Any foreigner has a right to the protection of the law, and to claim the settlement of any dispute he may have by our courts of justice; but he cannot vote for members of parliament, or serve on a jury, unless he swears allegiance to the British Sovereign and to the British law as administered in the colonial courts.

A colony in some things depends upon the mother country, and in others has liberty to manage its own affairs. In the early days of South Australia, if it had not been that Great Britain was the greatest maritime power in the world, our little settlement might have been taken possession of by some other European nation, who would have made our English colonists swear allegiance to their king or emperor, as the English seized upon the French and Dutch colonies in the great war which was ended at Waterloo in 1815. The protection of a strong power like that of England is absolutely necessary to a young colony, even when, as in South Australia, it does not need help against warlike native tribes.

I.—Constitution of England.

QUEEN.—LORDS.—COMMONS.—NECESSITY FOR REPRESENTATIVE GOVERNMENT.—ALL THREE UNITE TO MAKE THE LAWS.—HOUSE OF COMMONS THE STRONGEST POWER IN ENGLAND, AND WHY IT IS SO.—MONEY BILLS IN ENGLAND.—QUEEN ACTS THROUGH HER MINISTERS.—MINISTERS MUST SATISFY THE HOUSE OF COMMONS.

Our supreme authority is, therefore, the British Government, which is a **limited monarchy**—that is,

the sovereign does not rule despotically after his own pleasure, but **must rule according to the laws** which the people have framed. The office of the sovereign is **hereditary**—that is, it descends from father to son, and when there is no son the eldest daughter succeeds. There have been four queens in England—Queen Mary, Queen Elizabeth, Queen Anne, and Queen Victoria, our present sovereign.

The Queen is the fountain of honor, and the head of the State. Peace and war are declared in her name; crimes are punished by her authority; money is stamped with her image; all laws made by parliament require her signature before they are brought into operation. But the Queen herself has to be obedient to the laws of Great Britain as well as the poorest of her subjects. Laws are made and the affairs of the country are managed, not according to the Queen's pleasure, but by the united will of the **the Queen, the Lords, and the Commons**. The Lords are of different titles—dukes, marquises, earls, viscounts, barons, and bishops. They have received these titles from the Queen, or have inherited them from their ancestors. They sit together in the House of Lords, and discuss the affairs of the country.

The House of Commons is what is called a **representative body**. That means that each member of it has been chosen by a great number of electors to represent their opinions and their interests. In a small community like what could be seen in early days in Adelaide, all the male inhabitants above the age of twenty-one could have assembled in Victoria-square and settled what laws they wanted, what taxes they chose to pay, and what public works were needed. But when there are a great many people in a town or country, the speakers could not make themselves heard by all the people interested, and there would be great difficulty in deciding whether there were more people for or against anything that was proposed. So the people in different districts choose

representatives to speak and act for them. When you read English history, you learn the gradual growth of the House of Commons, which is now the strongest of the three powers in the realm. It is composed of 650 representatives from all the counties and large towns of England, Scotland, and Ireland. There must be a new House of Commons chosen every seven years, but the Queen can **dissolve** the House sooner if she pleases. The 650 members meet in a large hall, and discuss public affairs, and settle all disputed points by putting them to the vote, and the **most votes or voices carry the day**. A new law can only be made, or an old one altered, by a bill for that purpose being read **three separate times in both houses** of legislature—the Commons and the Lords—and a majority in both houses voting for it. Sometimes the bill is very much altered in the House of Commons before it goes up to the Lords; sometimes it is very much altered in the House of Lords before they will pass it. When it has passed both houses, it goes to the Queen for her signature. She never alters it at all. The Queen has the power to refuse to sign a bill which she does not approve of, but for eighty years past the sovereign has not even threatened to refuse assent to a bill that has passed by a majority in both houses of legislature. When the bill is thus passed, and the Queen has put her name to it, it is an **Act of Parliament—a law of the land**. Sometimes a bill that is passed in the Commons does not please the Lords, and they refuse to pass it—or, as it is called, **they throw it out**. Perhaps the Commons may alter it next session of parliament to make it more pleasant, or they may pass it again unchanged by a larger majority; and, in general practice, the Lords have to give way at last, because the House of Commons represents the whole body of the people, while the House of Lords represents only their own order. There is one kind of bill that the **House of**

Lords does not alter, and that is **money bills**. The people have to pay the taxes, and their representatives have the right to settle how they should be raised and how they should be spent.

The Queen, though she is a very clever and active-minded woman, who understands public affairs well, cannot accomplish all the duties that fall upon her. She, like all other monarchs, does most of her business through her **official servants**, who are called her **ministers**. She appoints for each great department an officer of State, who not only looks after the treasury or the post office, or whatever he may be set over, but must sit either in the House of Commons or the House of Lords to answer any questions which may be put to him, or to explain what he and his fellow ministers are doing. And although the Queen herself may be quite satisfied with her ministers, unless they can command a majority in the House of Commons—that is, have more members in favor of them and their policy than are against them—they cannot continue to carry on the government. **They must resign**, and the Queen must choose a new set of ministers whom the people's representatives will be better satisfied with.

So that the **greatest power**, according to the English constitution, is the **House of Commons**, chosen by the people. Every man in England is not allowed to vote for that house. He must possess a certain amount of property, or pay a certain amount of rent for land or house, before he can claim to be put on the roll or list of electors.

II.—*Constitution of South Australia.*

GOVERNOR.—LEGISLATIVE COUNCIL.—HOUSE OF ASSEMBLY.—GOVERNOR REPRESENTS THE QUEEN.—SIX MEMBERS FORM THE MINISTRY.—MINISTRY MUST SATISFY THE PARLIAMENT. DIFFERENCE BETWEEN HOUSE OF LORDS AND LEGISLATIVE COUNCIL.—QUALIFICATION OF VOTERS FOR COUNCIL.—MANHOOD SUFFRAGE FOR ASSEMBLY.—ASSEMBLY REPRESENTS DISTRICTS.—SESSION OF PARLIAMENT.—RESIGNATION OF MEMBERS.—PRESIDENT AND SPEAKER TO KEEP ORDER.—MINISTERS PAID FOR SERVICE WHILE IN OFFICE.

IN South Australia we have a constitution very much like that of England, but instead of the Queen, the Lords, and the Commons, we have the **Governor**, the **Legislative Council**, and the **House of Assembly**. The Governor is appointed by the Queen for a certain term of years—generally five years—and she gives him authority to do a great many things here which she does in England. Like the Queen, the Governor summons the electors to choose their representatives. Like her, he **opens, prorogues, and dissolves** the parliament; and signs bills which have passed through the two houses of legislature, which then become Acts of the South Australian Parliament. Like her, he holds levées, when gentlemen come to pay their respects to him as the Queen's representative; and his wife holds what are called drawing-rooms for ladies. He attends public celebrations, openings of railways and public buildings. Like the Queen, he does most of the public business by means of a ministry, and appoints and dismisses them subject to the approval of the parliament. The official servants who compose the South Australian Ministry are six in number—the Chief Secretary, the Treasurer, the Attorney-General, the Commissioner of Crown Lands and Immigration, the Commissioner of Public Works, and the Minister of Education. These are called **the ministry** or **the government**, but they only keep their places

and the salary (which is paid by the general revenue) for the work they do, so long as they satisfy the parliament. When they find that they cannot carry their measures they resign, and the Governor sends for the chief of their opponents, and asks him to make up another ministry whom the parliament will support. Five of these six chief officers of State must be members of either the Legislative Council or the Assembly. The Attorney-General need not be a member of either House, though it is usual to choose one of the members of the House of Assembly.

There are some **points of difference** between the South Australian parliament of two houses and the Lords and Commons of England. We have no Lords here, and **both** the Council and the Assembly are **representative houses**. The Council is composed of eighteen members, who are chosen by all the men in South Australia that have property worth £50, or a lease of land for which they pay £20, or live in a house worth £25 a-year. One-third of the members go out every four years, so that each may remain twelve years in the Council. The House of Assembly is chosen by manhood suffrage—that is, every male over twenty-one may be put on the roll of voters. For the Assembly, the colony is divided into districts, returning one, two, or more members, and there is a general election every three years. The Governor, like the Queen, may, by the advice of his ministers, dissolve the House of Assembly before the three years are out, and call upon the electors to make a fresh choice. But the Queen cannot dissolve the House of Lords, and the Governor, under the present law, cannot dissolve the Legislative Council.

A **session** of parliament means its sitting to consider and settle public business. Parliament is **adjourned** from day to day; it is **prorogued** from one session of several weeks or months to another; at the end of three years, if not sooner, it is **dissolved**, and all the members of the Assembly cease to be representatives

for their several districts, although at a fresh election the old members may be chosen again. When any member **resigns** or gives up his position, there is generally a fresh election in his district to fill up his place by another representative.

Each house chooses some one to preside, and to keep order, and to settle matters of form which may be in dispute. He is called the **President** in the Council, and the **Speaker** in the Assembly; but these officers do not make speeches themselves, nor do they vote unless the voices are equal on both sides. The President in the Council, and the Speaker and the Chairman of Committees in the Assembly, are the only members who are paid for their trouble, but they are bound to attend every sitting unless they have a doctor's certificate that they are too ill. The six responsible ministers have a salary paid by government, but the ordinary members of parliament in both houses give their services to the country for nothing.

MONEY BILLS.—SOME BILLS REQUIRE THE QUEEN'S SIGNATURE.
 —JUDGES.—CIVIL SERVANTS.—GOVERNMENT BOTH THE
 RULER AND THE SERVANT OF THE PEOPLE.—PUBLIC WORKS.
 —RAILWAYS.

Money bills are introduced in the **lower house**—the Assembly—and the Council do not alter them, though they may refuse to pass them. As in England, all new laws or bills must pass the two houses three times, and be signed by the Governor, before they become Acts of Parliament. **Some bills are not law until they are sent to England** for the signature of the Queen, who may refuse to sign them if she considers them contrary to the interests or the constitution of the British Empire. South Australia, as a colony, must not make war on any nation with which Great Britain is at peace, or make a separate peace for herself with any country with which the mother country is at war. The Queen appoints the Governor, but he is paid out of the general revenue

of South Australia. The judges hold their offices for life, and can only be removed on account of bad behaviour. All the civil servants, or government officers, keep their situations while they do their work properly. The six responsible ministers are changed when they have not a majority in parliament, but none of the other people in the public service are removed.

This government, which is the ruler of the people, is at the same time the servant of the people; for if the electors generally are not pleased with the way the ministry are conducting public business, they can at next election vote for people who will try to turn them out, and get the country's work done in a different way. It is for the interest of everybody that the country should be ruled as justly and with as little extravagance as possible, and every man has it in his power to make his influence felt. The business of the parliament is to talk over the affairs of the colony, and to carry out the wishes of the people in the matters of justice, police, education, land tenure, and public works. In a new country, which has a small population, a great many things are undertaken by government for the general good, which in England are left to be done by private persons or public companies, or paid for out of district rates. All the railways in England are made by joint stock companies, as the Glenelg railway and the tramways have been made here. These companies raise the money amongst their shareholders to buy the land and make the railways, and when a profit is made they share it amongst them; and if they do not make profit but lose, they share the loss. But here no company would run the risk of making railways that might not pay, and the government can borrow money to construct them from rich people in England at a reasonable rate of interest. These lenders are promised the interest of their money out of the revenue, which the government expect to be better on account

of the railways. Besides this, the government has still a great deal of land to sell, which will bring a better price when there is cheap and easy carriage by railway. The railway to the north has opened up a great deal of country which has sold well; but all railways are not reproductive. A railway running through good fertile land will partly pay for its construction by the carriage of its produce, and partly by the higher price of the unsold land. A railway between one populous town and another will pay through the number of passengers who want to travel. But a railway between one small town and another, where there are little goods to carry, may be a great convenience to the people in the little towns, but a great loss to the country which pays the interest on the money needed to make it, as well as wages to the people who work it.

III.—Duties of a Citizen in a Free Country.

PUBLIC SPIRIT.—RESPECT FOR GOVERNMENT PROPERTY.—PRIVATE INTERESTS, CLASS INTERESTS, AND LOCAL INTERESTS SHOULD NOT INTERFERE WITH THE BEST INTERESTS OF THE COLONY.

As every good scholar takes an interest in the general welfare of the school, and is proud when his fellow scholars distinguish themselves, so should every good citizen take an interest and pride in the land he lives in.

Every good citizen should feel what is called **public spirit**, and should take an intelligent interest in public affairs. He should get his name put on the roll of electors when he reaches the proper age, and should give his vote to the very best of his judgment. He should try in voting for the city council or the district council to get the best of the candidates who offer their services. He should be still more careful in giving his vote for the Assembly and the Legislative Council, for they deal with still more

important matters. A good scholar would be ashamed to break the desks, or make holes in the maps, or destroy any of the school property. A good citizen should look on it as dishonest and disgraceful to **destroy government property, to waste government money, or to cheat the government revenue.**

There is another point in which the duties of a citizen are a little more difficult. This is, that he should always study the best interests of the whole community, and not let his own **private interests**, his own **class interests**, or his own **local interests** come between him and what he thinks to be the best for all the people in the colony. This needs some explanation to make it clear.

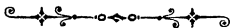
If a man has a piece of land to sell which the government wants to buy, and he asks twice as much for it as he would ask from an ordinary buyer, he is trying to make all his fellow citizens pay more than it is worth for the advantage of his own **private interest.**

If he wants laws made to favor his own trade or business, so that all the people in the colony would have to pay more for what they want than they would without those laws, it would be his own **class interest** that would have the advantage, for all the people in the same trade or business would get more for what they had to sell.

If he wants government to go to great expense to make a railway or a jetty where there is not much traffic, or a handsome big school when there are few children, or any other unnecessary outlay, because it would be a convenience to the people in the district, and because it would cause a lot of money to be spent there, that would be his **local interest** that would come in the way of the general good.

Our private interest is naturally the strongest of all, but it can be watched by our own conscience, and is not encouraged by our neighbour whose own private interest is different from ours. It is different with **class interests** for the good of our business or trade—

for the good of the farmer, or for the good of the squatter, or for the good of the working man; and local interests for the good of the town or of the district. These are often supposed to call out the best kind of public spirit, and are encouraged and sympathised with by those who are nearest to us. A good citizen should try as far as he can to keep the general interests of all classes and all districts in view, and if every one in the colony did this there would be such a state of prosperity and happiness in South Australia as was never before seen anywhere. Every nation, however large, is composed of single individuals, and by the right action of each man and woman in it the best national progress is made.



CHAPTER VIII.

FUNCTIONS OF GOVERNMENT.

SOME FUNCTIONS OF GOVERNMENT NECESSARY.—SOME OPTIONAL.
SOME GOVERNMENTS HAVE DISCHARGED USELESS, AND EVEN
MISCHIEVOUS FUNCTIONS.—PERSECUTION.

The functions of government are those things which a government ought to do. Some are **necessary**—which private people could not do at all for themselves.

Some are what are called **optional** functions—useful things, which private persons or public companies might do, but which are probably better done, and more thoroughly done, when government undertakes them, on a large scale, and upon a uniform system.

Some are neither necessary nor useful, but **mischievous**—which neither private persons nor companies nor governments ought to do at all.

The **necessary** functions, or duties of government, are to defend the country against foreign enemies, and to keep peace in the country itself. It must seek out and punish evildoers who injure their neighbours in person or in property. It must provide courts of law, in which the disputes of its subjects may be decided and set at rest. In Australia, and in all countries where there are tracts of unsold land, it must survey these waste or Crown lands, and offer them in suitable blocks for sale, at such a price as will encourage industrious settlement; and it must give a satisfactory title to this land. It must also let to squatters, on fair terms, land on which to feed their flocks and herds.

The **optional** functions of government are to provide a good **currency**, or sterling money in gold and silver; to enforce a uniform system of weights and measures; to carry letters through the general post office; to

send messages through the telegraph wires; to keep up an observatory and meteorological stations to register weather reports and the rainfall; to take a census, or number the people, their sexes and employments, at stated times; to establish schools and universities; to construct and maintain the main roads and the railways; to make waterworks and reservoirs for water, and to bore for it in waterless country. There are many of these things which are very useful, and yet which no private person would care to undertake. For instance, it is a very good thing to have a census every five years, by which we learn how many people are in the colony, their ages, sexes, and religious denominations, and employments, how much land they cultivate, and how much stock they keep. If any ordinary person were to go about it, many would refuse to answer his questions, and think him impertinent and troublesome, whereas the government census-taker has authority to demand the information. It is printed and published afterwards for the benefit of every one who wants to know.

There have been many governments in the world which undertook things that were neither necessary nor useful in proportion to their cost. For instance, the great pyramid in Egypt, which employed a hundred thousand men for twenty years in building it, could never have been of much use, if it ever was of any use at all. It was not even beautiful, to delight the eyes of the builders, or of all the people who have lived since. The cathedral of Milan and Westminster Abbey cost a great deal of money and labor, but they have been worshipped in for hundreds of years, and are a pleasure to look at. The pyramid is only very huge and very strong, and was a very costly tomb for the king who built it.

Some governments have undertaken things not only useless, but mischievous. When the Spanish Government forbade the exporting of gold, when Spain had so much, they made the country poorer. When any

government tries to, by persecution, make all its subjects of one faith it does mischief, for it terrifies the timid into telling lies and acting lies, and punishes the bold for telling the truth.

There are some forms of persecution not so severe as others. For instance, to refuse a man the right of voting or sitting on a jury, or holding any office under government on account of his religious opinions, is not so cruel as burning him or imprisoning him; but all subjects who are peaceable and orderly should have the same rights. It is bad, both for the religion that is in favor and for the dissenters who are out of favor, to make these distinctions.

In South Australia the colonists have the fullest religious freedom. Everyone is allowed to worship God as he likes; and there is no State Church or particular denomination favored or maintained at the expense of the country. Men of all religions have the full rights of citizens.

INDIVIDUAL LIBERTY.—VARIOUS REGULATIONS MADE BY GOVERNMENT.—CARRIED OUT BY THE POLICE.—MANAGED BY BOARDS.—GOVERNMENT IS TO BE OBEYED.—GOVERNMENT IS TO BE CONTROLLED.

Some governments used to pass laws ordering what clothes the work-people and the farmers and the shop-keepers should wear, but this has gone quite out of fashion. It is generally understood that governments should not give orders as to what opinions their subjects should have, what church they should go to, what clothes they should wear, what books they should read, or what amusements they should indulge in.

The government allows every man to do as he pleases about these things, provided he does not prevent other people from doing as they please. This means, that if we do not injure or annoy our neighbours, we may do any foolish or odd thing we like with our own property. A man building on his own ground may put up a good house or a bad one, a

beautiful one or an ugly one. But he must not send a dirty drain through his neighbour's property, or shut up his neighbour's right-of-way. A man may read a bad book in his own house, but he must not display indecent pictures in a shop window. He may believe what he likes, and fancy his neighbour's belief to be all wrong, but he must not go into his neighbour's house and make fun of his faith, or disturb his public or private worship in any way. Whenever our bad conduct directly injures our neighbours, or offends public decency, it is liable to punishment; but when it only injures ourselves, government does not interfere.

In a great variety of matters, the police, who are the servants of the government, interfere for the sake of the public good. Sometimes this interference is direct, and sometimes it is done through corporation officers or boards of management supported by the police. The police have the right to go into public-houses, and report on the way in which they are conducted. Properly constituted government authorities can seize and destroy unwholesome food and drink exposed for sale, and make the sellers pay a fine. They inspect weights and measures, and punish those who use false ones to give their customers less than they pay for. They can prevent people from overcrowding omnibuses or lodging-houses. They can order houses unfit to live in to be pulled down. They can fine people for having collections of filth on their premises, or foul drains, which endanger the public health. They compel everybody to be vaccinated, for fear of small-pox. They send a medical man to every ship that arrives, to prevent people from landing if there is any infectious disease on board. They regulate the sale of poisons. They require all births, deaths, and marriages to be registered, and the cause of death to be specified. They hold what is called **coroner's inquests**, to inquire into any case of sudden death. They hold inquests or **courts of inquiry** as to the cause of fires, whether it is wilful or accidental. They require all

banks and joint stock companies to publish correct statements of their affairs, and of the business they do for the benefit of the public.

Some of these functions are done by the police, some by officers appointed for the purpose by the government, and for some the government appoint boards of management. These boards are composed of gentlemen likely to understand the particular business. There is a Board of Health, employing sanitary inspectors to find out and cause to be destroyed what may cause disease. There is a Forest board, for the preservation of the forests of South Australia; a Marine board, for the settlement of shipping disputes and the improvement of ports and harbors; a Destitute board, for the relief of the poor; Road boards, Hospital boards, Institute board, and Botanic Garden board. All these boards have their authority from the government, and report all that they do, once a year, to the minister at the head of the department to which they belong. Their most important business is reported in the newspapers, so that people can always know what they are doing. They must keep correct accounts of all the money they receive and all money they spend, and have their accounts **audited**, that is, certified as correct by the government auditor, as your teacher checks your sums.

If you have understood what was said in the last chapter about the government being both the ruler of the people and the servant of the people, you will see that as our ruler **it must be obeyed**, and as our servant **it must be watched and checked**. This is especially necessary in a colony like this, where the **optional duties of government are so many** and so various. Every man of twenty-one, who has a vote, has a voice in regulating public affairs and public expenditure. He ought to consider whether these optional functions are wisely undertaken, and he ought to see whether the management of these things is good, and not too expensive.

CHAPTER IX.

CRIMINAL LAW.

DIFFICULTY OF THE SUBJECT.—TENDENCY OF RECENT REFORMS OF THE LAW.—INTEREST OF EVERY GOOD CITIZEN IN THE LAW.—THE QUEEN VERSUS THE ACCUSED.—BAIL.

It is impossible in a little primer like this to give a complete account of such large subjects as these, which have been written about in many hundreds of books, and on which many thousands of cases have been reported for the guidance of lawyers and judges. The best endeavors of the best lawyers, as well of the wisest men in the world, are now turned to make legal proceedings shorter, and to collect into a few simple books the important necessary points out of all this mass of information. Within the last fifty years great reforms have been made in English law, which is the basis or groundwork of our Australian law. In the **criminal law** punishments have been made less severe, but more certain to follow the offence; and the punishment is intended, if possible, to reform the criminal. In **civil law** disputes are decided more according to justice and common sense, and less according to old decisions than they used to be; and in **insolvency law** the reform is that there is a greater difference made between the **unfortunate** man who cannot pay his creditors, and the **dishonest** man who does not want to pay them. But in all these great branches there is still room for more improvement. Every citizen who may be accused of a crime, or have to serve on a jury, or who may have to bring forward

or defend an action at law, has an interest in **understanding**, in **obeying**, and in **improving** the laws he lives under.

In criminal law the offender is regarded as injuring the community, and the **action** or **prosecution** is brought on in the name of the Queen. You will see in the newspapers "*Regina versus John Doe*"—that means the Queen against John Doe. John Doe may have assaulted William Brown, or stolen money from Robert Scott; but it is not Brown or Scott who bring him up for trial, though they give information as to the offence. It is the Queen, as representing the laws of the land, who demands a trial to find out whether the man is guilty and should be punished, or innocent and acquitted. No one can be arrested without being told the nature of the offence that he is accused of, and he must be brought to trial at the next criminal sittings. Until accused persons are tried and found guilty, they are reckoned as innocent; but they may be kept in prison until the trial comes on. The policeman in arresting or taking them up ought to warn accused persons to be careful what they say, so as to give them every chance of proving their innocence. For some crimes and offences, if the prisoner can get some trustworthy persons to answer for his appearance when the trial comes on, and to forfeit a considerable sum of money if he does not, he is **let out on bail**—that is, on these people's guarantee. But this is not done in the case of serious crimes.

PRISONER'S COUNSEL.—JURY.—WITNESSES.—CASE FOR THE PROSECUTION.—CASE FOR THE DEFENCE.—CROSS-EXAMINATION.—SOME EVIDENCE NOT ADMITTED.—LAW PUNISHES CRIMINAL ACTION OR ATTEMPT, NOT CRIMINAL INTENTION.

While the accused person is in prison, or out on bail, he can engage a lawyer to defend him at his

own cost, and the Crown solicitor (a government officer) prepares to bring forward all the evidence against him. If a man tried for his life is too poor and too ignorant to get a lawyer for himself, the judge appoints some one to defend him at the cost of the government. On the day of trial there is a **jury of twelve men** called together to hear all that can be said against and all that can be said in favor of the prisoner. If the prisoner thinks any one of these twelve men are unfriendly to him, he can object to his being on the jury at all. He **challenges him** when his name is called out, and another man must be taken in his place. He can challenge as many as twenty if he pleases. These twelve jurymen sit in a place partitioned off by itself, called the jury-box. The accused person stands in a place called the dock. The judge presides over the court.

The Crown solicitor or the counsel for the prosecution first brings forward the reasons why he believes that John Doe committed the crime. Supposing the crime to be murder. He brings forward **witnesses** to prove that John Doe was at the place at the time when the man was killed; that the marks of violence were such as might be made with a weapon John Doe had, or might have had; that John Doe had a spite against the murdered man, or an interest in his death; that John Doe had a violent temper, and might have killed him in a sudden passion. John Doe's lawyer **defends his client** by bringing witnesses (if he can) to prove that John Doe was not at the place at the time of the murder; that the marks did not look like those of blows from any weapon John Doe could have; that John Doe had no dislike to the murdered man, and no interest in his death; and that he was a quiet, well-behaved man, who would not do such a thing even in a rage. Some of these points, if not all, are brought forward at every trial.

The prisoner's counsel may cross-examine any witness against him—that is, he may question him more

minutely to throw some doubt as to his speaking the truth. If one of his statements contradicts another of his own, or of any other of the witnesses on the same side, then the jury are not disposed to believe in him. The Crown solicitor can also cross-examine in the same way the witnesses for the defence of the prisoner. The judge can prevent any question which is unfair or illegal from being put at all, and he rejects any evidence which has no bearing on the case. For instance, when John Doe is tried for murder, the judge will not receive as evidence that he stole apples when he was a boy. Nor will he receive the statement of a witness that he had heard another man say that John Doe went out with a gun about the time of the murder. The man who saw him with the gun must be summoned, and asked when and where it was; but **hearsay evidence**, from one man to another, **is not admitted**. Suppose a man proved that he had gone out with the gun, and that he said he would do for William Brown, if the bullet that killed the man was too large for the gun John Doe had, even the proof of the evil intention would not convict him of the murder. The law does not punish the **intentions**, but the **criminal act**, or the **attempt** to commit it.

CIRCUMSTANTIAL EVIDENCE.—PROVING AN ALIBI, OR JUSTIFICATION, OR MISTAKE.—VERDICT.—GUILTY OR NOT GUILTY.—CRIMINAL TRIAL CONCLUSIVE.—FREE PARDON MAY BE GIVEN.—RECOMMENDATION TO MERCY.

In many cases there is no direct evidence to prove guilt, for people do not generally kill or steal when there are witnesses looking on, and the case depends upon what is called **circumstantial evidence**. The prisoner will get off if he can prove that he was at another place at the time, or, as it is called, **proves an alibi**—a latin word, meaning **elsewhere**. If he can prove that he had no motive for the crime, and that he had previously a good character, he may be

acquitted even when there is a good deal of circumstantial evidence against him. If he shows that even if he killed the man he did so in self defence, to prevent being killed himself, it is called, not murder, but **justifiable homicide**. If he can prove that he meant to hurt the man, but not to kill him, it is called homicide or **manslaughter**, and not murder, and meets with a milder punishment. The jury of twelve men have to decide whether he is guilty or not guilty; they must all agree in their verdict. **Guilty** means that they believe the prisoner committed the crime he is charged with. **Not guilty** does not always mean that they believe him innocent, for sometimes, though they are convinced that he is guilty, the evidence is insufficient, and by the principles of the English law the prisoner gets the benefit of the doubt. In Scottish law there is a verdict **not proven**, which expresses the opinion of the jury that he is not innocent, though he has not been proved guilty.

If a man is pronounced **not guilty** he cannot be tried again for the same offence. If he has been found guilty, even though it was by mistake, or through **perjury**, *i.e.*, false swearing against him, and it is afterwards found out that he is quite innocent, he can apply to the Queen, or in the colonies to the governor, for a free pardon; but he cannot demand another trial to prove his innocence.

Sometimes the jury find a verdict of guilty, with a **recommendation to mercy**. This often leads the judge to make the sentence as light as possible, on account of great provocation or strong temptation, or of previous good character. Previous good character ought to be considered if a person has been suddenly carried away by great temptation, but if the good character has been the means by which confiding people have been cheated for years, and the criminal trusted with more money, and enabled to do more wrong, justice and common sense demand a more severe punishment rather than a milder one.

OATH OF WITNESSES.—PERJURY OR FALSE SWEARING.—JUDGE'S DISCRETIONARY POWERS.—CAPITAL PUNISHMENT.—IMPRISONMENT.—HARD LABOR.—DISGRACE.—PUNISHMENT BY FINES.—FINES AND LICENCE FEES PART OF THE GENERAL REVENUE.

Anyone who has seen a crime committed is bound to give information of it to the police, and all witnesses summoned to appear at the trial take a solemn oath to speak the truth, the whole truth, and nothing but the truth, in answer to the questions put to them. If witnesses are proved to have committed **perjury**—that is to say, to have given false evidence on oath—they may be punished by imprisonment and hard labor for a term not exceeding four years.

The judge has a good deal of discretion or liberty given to him as to apportioning punishment for an offence. Death, which was once a very common punishment, is very rarely inflicted nowadays—only in case of murder, highway robbery carried on with deadly weapons (such as that of the Kelly gang), and piracy or robbery at sea. Wilful fire-raising, which endangers life, and scuttling ships—boring holes, so as to make them sink—are also sometimes punished with death. For the great variety of lesser crimes the punishment is imprisonment for weeks, months, or years, and in most cases this is accompanied with hard labor. The male prisoners in South Australia are sent to the labor prison (or, as it is often called, the Stockade) at the Dry Creek to break stones, and the female prisoners pick oakum in jail. **All convicts have their hair cut short and wear a peculiar dress**, partly to disgrace them, but still more to make it difficult for them to escape, and thus to allow them to be treated more mildly, and to save the expense of a great number of extra guards to watch them.

All criminals during their time of sentence must be kept either by their own labor or by that of the honest

industrious people who are at large. It is, therefore, very sensible to make them work for their food and clothing at quarrying and breaking stones for the roads, for such work must be done by somebody. They work under strict inspection, and if they try to escape they may be shot by the guards. It is really a harder sentence for a gentleman than for a rough ignorant man to be set to break stones with a gang of criminals, and very hard for one who has been a lady to have her hair cut and be set to pick oakum with the other criminal women in the jail. But if the education which was given to them to make good use of has been turned to a bad one, they must endure the greater bitterness of their punishment. Anyone, too, who has been well taught and carefully trained, feels the disgrace far more than the ignorant can do, and the family of the convict often feel as if they had a share in the shame of the position. Perhaps this feeling is too strong amongst respectable people, for though we must grieve when anyone belonging to us breaks the law and is punished, nothing can really disgrace us but our own evil deeds. Convicts can shorten their time of sentence by good conduct; even when the sentence is imprisonment for life, it can be reduced by good behaviour. This is a very important point, for some motive which leads bad people to reform may make their punishment very useful to themselves.

The court for trying criminal offences is called the Supreme Court, and is in Victoria-square. There are three judges in the colony, but there is only one judge at a time for criminal cases. Many small offences are tried before the police magistrate in town, who sits without a jury, and who can sentence to a fine or a short imprisonment at his discretion. In the country there are small courts of justices of the peace, presided over by a paid **special magistrate**, for trying such offences in the same way. Even serious crimes are brought first before the magistrates' court, which, on inquiry, remits the case for trial at the next sittings of the

Supreme Court. The justices of the peace are unpaid magistrates, who consider it an honor to assist at the local courts. Some of these justices are appointed by government to settle about the number of public-houses that ought to be open in the country and the towns, and this, which is called the licensing bench, can refuse to give a licence to a house which they do not think required, and to a man whom they think unfit, either from bad character or bad management. So many crimes proceed directly or indirectly from the influence of drink that it is thought necessary that public-houses should be under the careful control of the law. Public-house regulation is one of the things that every good citizen should try to improve, so as to lessen the great evil of drunkenness.

Many small offences are **punished by fines**—that is, by making the offender pay some money, and imprisoning him till the fine is paid. This is a convenient punishment in one way, but it is very unequal, for a rich man does not mind a fine, while a poor man, who has not got the money, pays double by losing his time in prison. These fines all go into the Treasury, and are a part of the **general revenue**. The licences for publicans and auctioneers, and a few other businesses, also form part of the revenue.



CHAPTER X.

CIVIL LAW.

PLAINTIFF AND DEFENDANT.—ACTIONS FOR NON-PAYMENT OF DEBT.—TRESPASS.—BREACH OF CONTRACT.—LIBEL.—JURY FIND VERDICT FOR PLAINTIFF OR DEFENDANT.—LOSER HAS TO PAY COSTS OF ACTION.—JURY WHO CANNOT AGREE ARE DISCHARGED.—NEW TRIAL ALLOWED.—VERDICT BY DEFAULT.—APPEAL TO HIGHER COURTS.—TO PRIVY COUNCIL IN ENGLAND.—JUDGES SIT WITHOUT JURIES IN CERTAIN CASES—LOCAL COURTS.—ENGLISH BIRTHRIGHT OF TRIAL BY ONE'S PEERS.

CIVIL law has to do with the disputes as to their rights between one citizen and another. In these cases the Queen is not the prosecutor, as she is in cases of crimes and misdemeanors. Thomas Nokes, the **plaintiff** or **complainer**, summons Richard Stokes for **not paying a bill**, and Richard Stokes is called the **defendant**, who has to show some satisfactory cause for not paying it. William Jones summons James Harris for **trespassing on his land**, and James Harris defends himself by trying to prove that he has as good or a better right to the land than William Jones. If anyone considers himself wronged by another person **not fulfilling a contract**, or by his **character being libelled**, he brings, as plaintiff, a civil action. Each party employs his own lawyer, and the case for and against is argued before a jury, who find **for the plaintiff** or **for the defendant**, and settle what money is due as a just debt, or the amount of damages or compensation for the wronged person to receive from the other. The judge reads over the evidence on both sides, and lays down the law that

bears on the matter ; but the jury settle the amount of compensation. The party whom the jury find to be in the wrong has generally not only to **pay damages**, but **all the law expenses** on both sides. If the jury cannot agree upon their verdict within a reasonable time, they are discharged by the judge. There may be a new trial next civil sessions, if the parties cannot settle their dispute privately in the meantime. If the defendant does not appear in court to plead for himself, or send an attorney to defend the case for him, when it is proved that he received a summons, he is held to admit the claim made upon him, and the verdict or judgment is given for the plaintiff. His goods may be seized and sold to pay the debt sued for or the damages awarded.

As many of the civil causes in dispute involve difficult questions of accounts, and some knowledge of commercial law and customs, the **litigants**, that is the people who go to law with each other, often demand the services of a **special jury**. These are men of more education than the ordinary common jurymen. The common jurors get only five shillings a day for their services, whether the cases are criminal or civil. In criminal causes this money is paid by the government ; in civil causes the loser must pay all costs, and in a case of special jury the jurymen each get a guinea a day, and sometimes a case lasts several days.

If a plaintiff or defendant is dissatisfied with the verdict, he may apply for a new trial ; and if he can show that he has any fresh evidence to bring, he may get it. Sometimes the loser of a case appeals from the decision of the Supreme Court in Adelaide to the Privy Council, the highest court in England. This is very rarely done, for it takes a great deal of time and costs much money. But when there is a very large sum of money, or some important point of law in dispute, it is a good thing to have a court of appeal. Permission to appeal to a higher court must be granted by one of the judges.

There are some kinds of disputes that are not tried by a jury, but before several judges sitting together **in banco**, or on the bench. These are causes for **divorce** of marriage, **admiralty** causes as to shipping rights, and **equity** causes, which are supposed to be too difficult for a common jury.

Many trifling causes are not brought before the Supreme Court, but before the **local courts** of justices of the peace, presided over by a special magistrate. When the case is not about a large sum of money, or a wrong carrying heavy damages, it is far easier and cheaper to have it settled near the spot where the witnesses are. If anyone is dissatisfied with the decision of the local court, and if he is willing to go to the expense of a new trial, he may appeal to the Supreme Court, and have it tried over again by a judge and jury.

Among the **civil rights** of an English subject, it has always been considered one of the best that if accused of a crime he is tried by a **jury of his peers**, or equals, and that if he has suffered a wrong he can bring the matter before such a jury. It seems a very simple thing, but it has had a wonderful effect in checking despotic power.



CHAPTER XI.

INSOLVENCY LAW AND LAW OF BEQUEST.

DEBTOR AND CREDITOR.—CAUSES OF BANKRUPTCY.—INSOLVENCY COURT.—FIRST-CLASS CERTIFICATE.—DIVIDEND.—DISCHARGE.—SECOND-CLASS CERTIFICATE.—THIRD-CLASS CERTIFICATE.—FRAUDULENT INSOLVENCY PUNISHABLE.—CRUEL OLD LAWS.—PRESENT LAWS VERY MILD.—LAW OF BEQUEST.—MARRIAGE.

THE Insolvency Court has to do with the relations between debtors and creditors. The debtor is one who owes money. The creditor is the one to whom the money is due. When a man finds he has not enough money to pay everyone he declares himself insolvent or bankrupt. He may have been extravagant or foolish, or only unfortunate. If he is an honest man he gives up all the property he has, and shows all his books of accounts. He is then examined by his creditors as to his property and his business before the Commissioner of Insolvency, who is a sort of a judge presiding over this court, and there is some one appointed to go over the accounts and see that there has been no fraud or culpable carelessness.

If the commissioner believes that the insolvent has kept proper accounts, and been perfectly honest in them, and told the truth about his affairs, and not kept back his property, and has been only unfortunate, he gives him what is called a **first-class certificate**. All his property is divided amongst his creditors. This forms a **dividend**, of which each creditor who can prove his debt claims his fair share. For instance, if the insolvent owes £1,000

and has only £500 worth of property to divide, the dividend is called 1¹/_s. in the £, and the creditor who claims £50 gets only £25. If he has only £250 to pay them all with, the dividend is only 5s. in the £, and the £50 creditor receives only £12 10s.

The insolvent or bankrupt then receives a **first-class certificate**, and a discharge, so that he cannot be made to pay the rest of the money, even if he should afterwards become rich. He may pay the whole of the money if he is honorable, but he cannot be compelled to pay any more than the dividend which the creditors have accepted and already received.

If the insolvent has not kept proper books of accounts or gone on trading and getting deeper in debt after he knew he was insolvent, or if he has been extravagant, the Insolvency Court gives him a **second-class certificate**, which is a kind of disgrace, and that may be delayed for a year or six months.

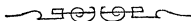
If he has been still more blameable—raising money on false pretences, making false entries and figures in his account books, or keeping back property which ought to be given over to his creditors—he may be suspended a long time, and only after all get a **third-class certificate**, which does not relieve him from old debts. He may also be sent to prison for as long as three years as a punishment for fraudulent or dishonest insolvency. The old insolvency laws in England were very severe. Every debtor was treated as if he was a criminal. Many poor creatures were kept in prison for twenty years and more, and died of old age there, because their creditors had the power to keep them there till their debts were paid. Now the debtor appeals to the Insolvency court for a fair inquiry and a discharge.

The insolvency laws are now in England and the colonies too mild; and the fraudulent and the extravagant debtor get off too easily. Sometimes bad harvests, bad health, or a fire or a flood may reduce a man to poverty, and he cannot pay all that he owes.

In most cases, however, industry and thrift would pull him through, and it should be felt to be somewhat of a disgrace as well as a misfortune to have to appeal to the Insolvency court to get out of paying all that one owes.

Another right which citizens in a free country possess is the **right of bequest**—that is to say, the power of settling by **will** who is to have your property after your death. Sometimes disputes arise as to the exact meaning of the words used in making a last **will or testament**, and this dispute may be brought before a court of law to be settled. Anyone dying without a will is said to die **intestate**. His property is divided according to certain fixed rules. In South Australia land and house property are divided among a man's heirs in exactly the same way as movable or personal property. If a man leaves a widow and no children, his widow gets the half of his property and his nearest male heir the other half. If he leaves a widow and children, the widow gets a third part, and the remaining two-thirds is divided equally amongst his children. By making a will, anyone can leave his property exactly as he pleases.

All marriages must be registered at the registrar's office, and it is this **registration** which makes a marriage legal. It is illegal to marry a second wife while the first wife is alive, or a second husband when the first husband is alive, unless a divorce has been obtained. This illegal second marriage is called **bigamy**, and is a criminal offence.



CHAPTER XII.

*PROVIDENCE.*BANKS—SAVINGS BANKS—BUILDING SOCIETIES
—JOINT STOCK COMPANIES.

WEALTH THE RESULT OF THRIFT.—VARIOUS INVESTMENTS FOR SAVINGS.—LAND, SHOPS, FACTORIES, SHEEP AND CATTLE.

WE think it has been already shown that by the **natural economic laws** the growth of wealth in a country does not depend so much upon **labor** as upon **thrift**. No matter how hard everybody worked, if people did not on the whole spend less than they earned, neither they themselves nor the country would be any the richer for the labor. In all civilized countries, therefore, there are ways in which the **savings** of labor may be **invested**, or laid out for a profit. We have already explained one of the very best—the investment in land, which in South Australia is cheap, and easily bought and sold; and not only is it a good investment to buy the land, but to lay out money on making it more productive.

Some people invest their capital in goods, which they sell again at a profit in smaller quantities to suit their customers. Some people invest it in workshops and factories, and in paying wages to make some article that people want to buy. Some people invest it in flocks of sheep and herds of cattle, and grow richer as they increase in number.

But there are many other ways in which the small savings of even the poorest people can be made useful to others, and for which interest can be safely obtained.

I.—Banks.

INTEREST IS THE RENT FOR MONEY.—BANKS BUY AND SELL MONEY.—BANKS KEEP MONEY SAFE.—USE OF CHEQUES.—BANKS BOUND TO KEEP A RESERVE OF GOLD, AND TO PUBLISH A STATEMENT TWICE A YEAR.—MONEY SOMETIMES CHEAP AND SOMETIMES DEAR.

Interest, as we have already explained, is a sort of **rent** paid for the loan of money. We have seen that bank notes are very convenient for buying and selling with. But banks do other service besides making and guaranteeing these notes. They make it their business to **buy and sell money**. How can money be bought and sold?—In this way: by taking people's savings at a certain rate of interest and lending this money to people who want it, and who give a higher rate of interest for the loan of it. The difference between the two rates of interest is the bank's **profit** for the trouble and for the risk they run of the borrower not paying back what he owes. It is just like the grocer's profit on tea and the draper's on cloth.

People do not like to keep much money in their houses for fear of thieves or fire, so they put all that they do not want into the bank for three reasons:—
1. The money is safe, for the banker provides strong rooms and fire-pooof safes, and it is locked up and guarded at night. 2. It is easy to pay the money away at any time by means of cheques. A cheque is a written order on the bank to pay any sum mentioned in it, signed by a person who has sufficient money in the bank. 3. The banker generally allows some interest for the money in his care.

You could not understand all about banking business, but the greater part of it is simple enough. The banks make use of all the money belonging to their proprietors or shareholders, and of all the money lodged by their customers, to lend to those who need it, and who pay for the use of it. They are obliged to keep

a certain amount of gold in proportion to the notes they issue, and to publish twice a year a statement of what they owe to their customers, and of what their customers owe to them; of how many notes they have in circulation, and how much gold they have in their strong-box; and they must give gold for notes if any one wants it.

Sometimes money is plentiful, and interest is low; sometimes money is scarce, and interest is high. And when money is scarce people have to sell property for less than it would be worth if money was plentiful. I dare say you think it strange to speak about money being dear or cheap, for a pound is always worth twenty shillings. But money is like everything else—dear or cheap according to the **demand** and the **supply**. When so much gold came into Spain, and people were prevented from sending it out, gold was so cheap that it could buy very little. When money was very scarce in South Australia it was so dear that everything else was very cheap. People would give 30 per cent. for the use of it, or £30 a year for the loan of £100, as freely as they would give 8 per cent. now. They paid the interest as regularly and gave as good security over their land and houses for paying back the principal or the sum borrowed. This was because money was very scarce and very dear, and because there was a great deal of cheap land to lay it out on.

THREE MONTHS' BILLS.—DRAWER.—ACCEPTOR. — DISCOUNT.—
OVERDRAFTS. -- BILLS OF EXCHANGE USEFUL FOR FOREIGN
TRADE.—EXAMPLE.—SENT IN DUPLICATE AND TRIPPLICATE.
USE OF THIS.—SILVER AND COPPER COIN.

The commonest way in which banks lend money is **on three months' bills**, signed by two people supposed to be good for the money. For instance, a shopkeeper buying goods from the wholesale merchant does not generally pay cash, but gives a bill or a promise to pay in three months, in order to give him time to sell the goods. The merchant signs it also,

and the banks will advance him the money, taking off the interest beforehand, which in that case is called **discount**. When the bill becomes due, if the shop-keeper cannot pay it the merchant must; if neither of them can or will pay it, the bank can sue them both at law for the money, and sell any property they have to pay the bill.

Another way in which they lend money is by allowing their customers who have a good deal of property or a good business to **overdraw** their accounts, which means to borrow money. For these overdrafts the interest is always higher than on a three months' bill, for the risk is greater.

The banks do another kind of business which is a great convenience for foreign trade. Indeed, foreign trade could not be carried on at all profitably without it. This is by selling **bills of exchange** on foreign countries, which are payable there. You will understand this better by an example. Mr. Brown, of Adelaide, wants a thousand pounds worth of drapery from London, and Mr. White, of London, wants a thousand pounds worth of wheat from Adelaide. English bank-notes do not pass here, nor are South Australian notes taken in England. Gold, however, will be good anywhere, and if it were not for bills of exchange, all foreign trade would have to be done by means of gold. Instead of Mr. Brown sending a thousand sovereigns to London, he buys a bill of exchange for a thousand pounds payable at a London bank, and sends it by the post with his order; and instead of Mr. White sending a thousand sovereigns to Adelaide for his wheat, he buys a bill upon an Adelaide bank to be paid here. If these two thousand sovereigns were sent by sea in the two different directions, all the use of the money would be lost during the voyage, and if the ships were wrecked the gold would be completely lost; whereas the bill of exchange is merely a promise to pay, and has no real value of itself, and it is made out in

duplicate and triplicate—two or three copies exactly the same—and if one is lost, the others are sure to be safe, and the first that is presented at the bank is paid. By this means all the business between South Australia and the other colonies is done, and all the business with England and foreign countries where there are banks. If we trade with countries where there are no banks, we must buy with gold and silver.

Silver coin is not worth so much as it passes for, and neither is the copper coin which we use. But silver is only a legal tender for 40s. and copper for 1s. That means, that you may refuse to be paid in silver or copper for more than these sums, and demand gold. It is because gold has a real value that it is good for the value put on it all over the world.

II.—*Savings Banks.*

SAVINGS BANKS TAKE SMALL SUMS.—MONEY MUST BE USED OR IT CANNOT PAY INTEREST.—INTEREST IN ENGLAND.—INTEREST IN SOUTH AUSTRALIA.

Ordinary banks, however, will not take small sums as **deposits**, and savings banks are needed to encourage thrift among the poor and the young. The savings bank will take as small a sum as one shilling, and allow interest at as high a rate as can be given after paying for the expenses of management. Savings banks do not discount bills, or allow people to overdraw their accounts, or sell bills of exchange on foreign parts. But they must do something with their money, otherwise they could not pay their depositors four or five per cent. for the use of it. They invest their money generally on mortgage—that is, they lend people money on the security of their land and houses, and if the interest is not paid they can sell the property and pay themselves all that is owed, and give the remainder, or the **balance** which is over, if there

is any, to the borrower. To make sure that they should not lose, they never lend as much as the property is worth.

If the savings bank has any spare money besides that which is lent on mortgage, it is lent to the ordinary banks, who use it in their business and pay interest for it. In England the savings bank interest is only two and a-half per cent., 6d. for each pound; but in South Australia it is usually about five per cent., or 1s. for the loan of a pound for a year. That shows you plainly that money is cheaper in England than in South Australia. Not only are wages for working people higher in this colony, but interest is so much higher that if they save money they get more advantage for it. And there are a great many good investments which pay better interest than the savings bank, though, of course, the savings bank is the safest of all.

III.—Building Societies.

USEFULNESS OF BUILDING SOCIETIES. — FULL STATEMENT OF AFFAIRS
PUBLISHED HALF-YEARLY.

We have seen how the government allows people to select land and pay for it by degrees, so that an industrious man in the course of a few years can get a fine property of his own. But there are some other ways of getting property. By joining a building society one can pay so much a week till he has as much money as will build a house or start on a farm. Some of the members of the building societies want their money at once, and pay interest for it; and those who can wait get it added to their payments till the time has run out, and they get the whole amount. Government very properly requires the building societies as well as the banks to publish a statement of their affairs every six months.

IV.—Joint Stock Companies.

VARIOUS PURPOSES FOR WHICH JOINT STOCK COMPANIES ARE FORMED.—ALL SHAREHOLDERS SHOULD TAKE AN INTEREST IN THEM.—DIRECTORS SHOULD BE BOTH THE MANAGERS AND THE SERVANTS OF THE SHAREHOLDERS.

Besides building societies there are a number of what are called joint stock companies, by which things that are too large or too dangerous for one man to do can be done by a number taking shares in the risks and the profits. Such are joint stock banks, gas companies, insurance companies, mining companies, railway companies, tramway companies. There are a great many shareholders—some who put much, some who put little, into the concern; but they get their share of the profits according to the number of shares they hold in the company; and, of course, if there are losses they share them in the same way.

In all joint stock companies all over the world there is generally too little interest taken in them by the smaller shareholders, and the whole management is left to the **directors**, which sometimes results very badly. Just as we said the government is both the ruler and the servant of the people, so the directors should be both the **managers and the servants** of the shareholders of any joint stock company, and their proceedings should be watched and checked. The small shareholders often do not examine the statements of accounts, and even if they do examine them they frequently do not understand them. This is one of the great advantages of being taught arithmetic thoroughly, that we can look better after our own interests in such matters. It is not always the cleverest talkers who are the best directors for banks and companies and building societies. Honesty and business ability are the two things that cannot be done without in those who have to manage the business and take care of the interests of a great many shareholders.

CHAPTER XIII.

PROVIDENCE—continued.INSURANCE — FRIENDLY SOCIETIES — TRADES
UNIONS.*I—Insurance Companies.*

INSURANCE OFFICES TAKE LARGE RISKS FOR SMALL PAYMENTS FROM MANY PEOPLE.—FIRE INSURANCE.—MARINE INSURANCE.—LIFE ASSURANCE.—LOSS IS LOSS.—LOSS IS NOT REALLY GOOD FOR TRADE.—FEW FIRES, FEW SHIPWRECKS, AND LONG LIFE WOULD MAKE INSURANCE CHEAPER.—WICKEDNESS OF CHEATING INSURANCE OFFICES.

ALTHOUGH **thrift**, or habitual saving, is sure to make people rich if it lasts long enough, there are some accidents and contingencies which prudent people take care to provide against. **For these risks insurance companies are very useful.** For instance, a fire would ruin one man entirely if it burned down his house or his warehouse full of goods: but a company which gets a small sum for many hundreds of such houses every year can pay the man his loss, and yet make a profit on the whole. The owner of a ship might be reduced to beggary if it sank to the bottom of the sea; but an insurance office, which has to do with thousands of ships, does not feel the loss. Very large shipowners do not insure their ships at all, for it is cheaper for them to run the risk than to pay insurance on a great many ships; but in a general way

it is prudent to insure against fire and wreck. There is another description of insurance called **life assurance**, which is very useful. A man with a fixed salary, or regular wages **insures his life**—that is, he pays so much a year to an assurance company, and in case of his death at any time after he has made the first payment, his family or his heirs receive certain sums agreed on. He might save more by investing the money in some other way if he lived long enough, but then he might die before he saved any, and the assurance company takes the risk along with many others, and the man's widow and family are sure of the money.

We must not, however, think, that when an insured house is burned down, or an insured ship full of insured goods is wrecked, that there is no real loss, because the insurers have got the value of them. The insurance money is **only the payment of the risk. Loss is loss.** The house and the ship and the goods, cost a great deal of money and labor, and will need as much to replace. People say foolishly, it is good for trade to have a new house or a new ship to build, and new goods to manufacture. According to that reasoning, it would be a good thing to destroy half the things that have been made, so as to create a demand for new. A heavy rain on a public holiday, which destroys the best clothes of thousands of people, is sometimes called good for trade, because it brings custom to many shopkeepers. But if people have to spend money on new bonnets, and hats, and dresses, they have less to spend on other things. **Nothing is really good for trade that is loss, or waste, or extravagance.**

And although insurance companies are very useful to take on their shoulders risks which would crush individuals, we must recollect that the cost of insurance depends on the number of disasters that are expected to take place. The fewer fires there are, the cheaper you can insure; the fewer shipwrecks there are, the less all the insured ships would have to pay. The

more healthy a climate is, and the more careful people in the country are of their health, and their lives, the less they would have to pay each year for every hundred pounds to be paid to their families at their death.

It is a **very wicked thing** to try to cheat an insurance company by setting fire to your own house, or sinking your own ship after having insured it for more than it is worth. Not only is it cheating the insurance company which only insures against **accident** to set fire to your house on purpose, but it endangers the lives in the neighborhood. And in sinking a ship many of the sailors' lives are often lost, as well as all the goods in it. And besides, if these dishonest insurers succeed, they make insurance **dearer for all the honest insurers.**

II.—Friendly Societies.

SICK PAY.—FUNERAL EXPENSES.—CALCULATIONS OF FRIENDLY SOCIETIES OUGHT TO BE VERY CAREFULLY MADE.—CO-OPERATIVE SOCIETIES.

Many working people do not invest in building societies, or pay for life assurance, but belong to what are called **friendly or benefit societies**, such as the Oddfellows, the Foresters, and others. A man pays so much a week—tenpence or a shilling—and if he is ill or unable to work, he gets the doctor of his Lodge, or society, to attend him, and so much a week until he is well again. The doctor is paid out of the funds of the lodge, and attends these patients at a cheaper rate, because he gets a number of certain patients, and is sure of his money. When a member dies, the lodge to which he belongs pays his funeral expenses. According to the rules of some of these societies, the sickness of the member's wife and children and their funeral expenses are also helped, but when there are more expenses likely to come on the lodge, the weekly payments of the members must be larger.

It is necessary that the calculations should be correct as to how much sickness and how many deaths are likely to come among so many members. The better the members understand figures the more likely they are to see mistakes. If they take an intelligent interest in the affairs of their society they are not likely to be cheated by clever, dishonest managers and treasurers. When members are ignorant and careless they expose themselves to great risk of being cheated.

Benefit societies are very useful for the risk of sickness, but they make no provision, as life assurance does, for the benefit of widows and little children, in case of the death of the bread-winner of the family.

Another means by which savings may be made useful is by **co-operation**, which means **working together**. Co-operative stores are shops where the people who buy buy from each other, and thus get a share of the profits of the sellers. Buyers at these stores ought always to be obliged to pay cash. People are often tempted to buy things which they do not want if they have not to give ready money, and long credit is a great temptation to extravagance. There is another kind of co-operation, which would be still more profitable than this co-operative consumption; that is **co-operative production**. If a number of workmen joined together to build houses or to make furniture, and could wait till the work was finished and sold, they would not only get full wages for their work, but their master's profit as well. But for this kind of co-operation all the tradesmen would need to have saved money on which to live while the work was going on, and they would also need to be good-tempered and honest to work fairly and pleasantly together without a master to give orders.

III.—Trades Unions.

REASON WHY TRADES UNIONS ARE WRITTEN ABOUT IN THIS PRIMER.—SOME OF THEIR OBJECTS MOST EXCELLENT.—PARTLY FRIENDLY SOCIETIES.—REGULATION OF WORKSHOPS.—SOME OBJECTS DOUBTFUL OR OPEN QUESTION.—LIMITATION OF HOURS.—SETTLING WHAT PAY THEIR MEMBERS SHOULD ACCEPT.—CAUSES WHICH RAISE WAGES.

There is another kind of association—trades unions—which cannot be passed over. Although this is only a little book for the use of schools, it is meant to explain not only the laws of the land, but some of the great natural laws which God has set over the world, and some of the influences which affect society even more than the actual laws which we live under. Trades unions are **associations of men belonging to any particular trade, or more correctly speaking, handicraft**, who agree to act together as they are directed by their elected council, and who subscribe every week money to pay the general expenses of the union. Some of these unions are very different from others. Most of them are friendly societies, providing a fund for sickness, for replacing tools lost and burnt, and an allowance when a member is out of work, and burial money in case of his death. All these objects are excellent. Another thing about which there can be no question is the right and the power of the trade union to insist on their employers making the **factories and workshops and mines wholesome and safe**. They can demand that there shall be sufficient pure air and space and protection from accidents, which no single workmen could do with so good a chance of success. But there are other points which trades unions try to carry out which are sometimes impossible and sometimes unwise, and on some of the questions the wisest men have not yet made up their minds. No one need suppose that there is not a great deal to be learned in

the world yet, and even a school primer must point out that there are some **open questions** which are not yet decided.

One of these doubtful points which trades unions try to carry is the **limitation of hours**. It may be right that nobody should be obliged to work more than eight hours a day, but the strongest trades union in the world cannot make the employer pay as much for eight hours' work as for nine, unless the workmen put so much more energy into the eight hours as to make the result as great. If factories and workshops produce less goods in eight hours than in nine, common sense, as well as political economy, says there should not be so much wages to receive.

Another open question is of still more importance—that trades unions should **settle what wages their members should accept**. Trades unions attempt to raise wages in good times and to prevent them from falling in bad times. It is true that since trades unions have been established wages in England have risen very much. If you recollect what we said in Chapter III., page 18, about the way prices rose in Spain when a great quantity of gold came into it after the discovery of America, you will understand that **this rise in wages** was partly due to the **great discoveries of gold** in California and Australia, which made all prices higher. If you also recollect what we said in Chapter IV., page 24, about the **increase of capital** or saved money, and the **effects of invention**, page 27, which makes each man's labour produce more, you will understand that **this would also raise the wages of all work-people**. The people whose wages have risen the most have been domestic servants and needle-women. These classes have had no trades unions. The domestic servants have become scarce because there is much factory work which women can do. The needle-women get better wages because the sewing-machine makes their work more valuable. Both these classes have benefited by the great increase of wealth

in England and in the colonies caused by the abundance of gold and the extension of foreign trade. There are always plenty of employers willing and able to pay well for their services. Working-men's wives give out more dresses to make than their mothers did, even though needle-women's wages are more than doubled. This is partly because they have more money to spare, and partly because the machine has brought into fashion more elaborately-made clothes.

WHAT IS A STRIKE.—A LOCK-OUT.—STRIKE PAY.—REASONS WHY STRIKES ARE OFTEN SUCCESSFUL IN GOOD TIMES BUT NOT IN BAD TIMES.—ADVANTAGES TO EMPLOYER, TO WHOLESALE MERCHANTS AND RETAILERS OF A LONG STRIKE.—OVER STOCK IS SOLD AT A HIGHER PRICE.—CONDUCT OF PROPRIETORS OF MELBOURNE "ARGUS" WHEN THREATENED WITH A STRIKE OF THE PRINTERS IN THEIR OFFICE.

The way in which trades unions try to carry their point for shorter hours or higher wages is by threatening to **strike work**. That means, that all the workmen belonging to the union refuse to work at all till the masters agree to what they want.

When one or more of the employers suddenly dismiss all their work-people to force them to take lower wages, or to agree to some other alteration, that is called a **lock-out**, and is nearly the same as a strike in its effects. But there is this difference, that the employers lose less than the workmen, for **if a man loses his day's work it is lost for ever**, and cannot be made up again. Lock-outs are much less frequent than strikes. Workmen's strikes sometimes last for many weeks, and even months. During the time the strike lasts, the money which was subscribed for sick pay and the other purposes of a friendly society is taken for what is called **strike pay**—a lower rate of pay than the usual wages—to enable the workmen to hold out without being starved. When there is a thorough union amongst the several trades, those who are not on strike give out of their funds to help those who are on

strike, and the associated unions often prevent a strike which they think foolish by refusing this strike pay.

A strike is often successful, when it is made for higher wages or shorter hours, **during good times**, when trade is brisk, and the masters have large orders for goods or contracts on hand which must be executed by a certain time. The loss, through disappointing their customers, would be worse than the loss through extra wages. But, when a strike is organized to resist a fall in wages **during bad times**, when the masters' factories and the merchants' warehouses are full of unsold goods, it is always an absolute loss to the workmen. They spend all their savings in keeping themselves alive in idleness, and they almost always have to submit to the masters' terms at last. The strike, at that time, is no great loss to the employer, who gets time to sell his goods at a better price than if there were no strike. He loses in the stopping of his costly machinery from working, but, in bad times, he must make a loss of some kind. The class of wholesale merchants and retailers gain largely by a strike, for it prevents the value of their stock from falling, as it would have done if wages had been lowered. When the price is lowered, a poorer class of customers come in to buy the article, and often, through becoming used to it, continue to buy even when the price rises.

A curious illustration of this subject is afforded by the case of the Melbourne *Argus* newspaper in the time of the diggings. The printers threatened to strike work if their pay was not raised from 1s. 6d. to 2s. per thousand letters set up. There were no other printers to be had in Melbourne at the time, and the newspaper must come out every day. The proprietors at once raised the wages to 2s. 6d. per thousand—that was 6d. more than was asked—and, at the same time, advertised the high rate in every newspaper they published. This attracted labor. It made printers come from all the other colonies, and from England, to get such high wages, and there never was such a scarcity

again as that the printers could dictate what wages the **Argus should pay**. Perhaps if workmen threatened with a reduction of wages were to follow this example, and offer to accept still lower wages, they might **attract capital and enterprise** into the business that would cheapen the article so as to double the consumption, and thus raise the workmen's wages gradually to the old or even better rates.

SOME TRADES SHOULD NOT BE ALLOWED TO STRIKE.—LOSSES TO WORKMEN THROUGH STRIKES.—LIMITS TO THE NUMBER OF APPRENTICES.—FALLACY THAT SLOW WORK OR BAD WORK RAISES WAGES.—THE DEMAND FOR THE ARTICLE REGULATES THE VALUE OF THE WORK ON IT.—PIECEWORK.—MORAL RIGHT TO STRIKE, BUT NOT TO FORCE OTHERS TO JOIN STRIKERS.—OPEN QUESTIONS WILL BE SETTLED BY EXPERIENCE.

Nobody should be allowed to strike and stop work so as to endanger the lives and safety of other people. If the engine-driver and guards on a railway were to strike for higher pay (as they recently did in America), when the train was half-way on its journey, leaving the passengers to get out as they could, it would be little short of manslaughter. There are other things, such as letter-carrying, telegraph service, and gas supply, in which, if the workmen were to strike suddenly, the inconvenience and loss to the public would be enormous. Such strikes should not be permitted at all.

As a general rule, strikes, even when they are successful, are a loss. As we have already said, one man's day's work, if lost, is lost for ever. When we hear of fifty or sixty thousand people striking work for six weeks or two months, we know that they must have spent almost all their savings in that time, and that all the good things they might have made in the time are unmade. If they really do the injury to their employers' business that they think they are doing, they will have the less money to spend on wages afterwards. Strikes often do great injury to the employer, as they

keep his capital and machinery idle; but the rate of the employers' profit must be greater at all times, on account of the risk of their losses from strikes. The workmen lose their **past** savings and their **present** wages, and there should be a very good chance of **future** advantage to lead them to such a costly means of keeping up wages.

Trades unions often try to **prevent apprentices** from being brought into their particular handicraft, and they forbid their members working with any man who has not been regularly brought up to their business, so as to **keep up the rate of wages** in it as high as possible. If every handicraft did the same, **everyone would have to pay more** for all the things he wanted to buy.

Another **fallacy** or **supposed truth** which is adopted through a mistake too common among working people is that the rate of wages is increased by doing the work slowly or badly, so that more hands may be needed to do it, and more days' wages paid for it. **Wages are never increased** by this means. **Wages can only be increased by increasing the productivity of labor.** We do not work for the sake of working, but for the sake of some good thing to be got by working. You recollect in Chapter III., page 23, about the poor men employed by the foolish rich man in digging holes and filling them up again. Such work as that wastes the money that should be used for productive labor, and tends to lower wages all over the world.

Work is the price that must be paid for some desirable thing that some one needs, and if no one is the better for our work no one will pay us for doing it. However much trouble one may take in writing and printing a book, if no one wants to read it it will not be bought, and the writer will get nothing for his trouble. However slowly one wrote it, however lazily one printed it, it would not make people pay any more for it, unless the slowness made it more interesting or more correct.

There are also sometimes disputes between workmen and employers about piecework, by which men who work quickly and for longer hours can make better wages than others. If he does not make careless work it seems quite fair that the clever man should have the advantage of his cleverness. It is for the **interest of everyone that the best workmen should be encouraged** to do the best work, and to do it as quickly as good sound work can be done.

There is no doubt that workmen have a perfect moral right to combine to carry any point that they believe to be for their own interest, if they do this in an orderly way ; but they have no right to force other people by threats or violence to join them in the strike, and to prevent them from working for the wages which the masters offer.

In all these open questions in which employers and workmen take different sides, they look on the matter from their own points of view, as they are apt to think their interests are opposed to each other's. It is the experience of the purchasers, or of all the people in the world who want the things that are made, that will settle how far either or both of the parties are in the right. The arrangements which produce the best and the cheapest supply for all the markets of the world are sure to prove to be the fairest for both the employer and the employed.



CHAPTER XIV.

MUNICIPALITIES, CORPORATIONS, AND
DISTRICT COUNCILS.*Grants-in-Aid.*

CORPORATIONS. — RATES LEVIED ON CITIZENS. — CORPORATIONS CAN BORROW MONEY ON THE SECURITY OF THEIR RATES. — DISTRICT COUNCILS. — RATES FOR DISTRICT PURPOSES. — CHECK TO CENTRALIZATION. — EXAMPLE OF CENTRALIZATION IN SOME EUROPEAN COUNTRIES. — ENGLISH AND AMERICAN PEOPLE PREFER LOCAL SELF-GOVERNMENT. — GRANTS-IN-AID. — ROAD BOARDS.

IN the early stages of our colonial life the government took charge of all public improvements, but as population increased, and the towns and farming districts got settled, it was thought advisable that these towns and districts should manage their own local affairs. The citizens or ratepayers of Adelaide and other towns elected **municipal councils**, with a **mayor** to preside over them. These have the power to make streets and footpaths, to light the streets, to plant the squares and park lands, to license cabs and omnibuses, to regulate weights and measures, and to employ inspectors of nuisances likely to be hurtful to the health of the people in the town. In order to find money to pay for these useful things, the **corporation** levies **rates** on the property in the town. The mayor, who is chosen for one year, and the councillors, who are elected for two years, form together the corporation. This rating is a **direct tax** (see chapter VI., page 44), which is demanded

by the city rate collector to be paid on a certain day. There is generally a good deal of interest felt as to who should be the mayor, as he is the only one of the Adelaide corporation who has a salary, and as he represents the city on all public occasions. But there is not sufficient interest taken in the election of councillors, who have each as much to do with levying the rates and spending them as the mayor himself. In fact, the mayor, like the speaker of the House of Assembly, never votes at all unless the votes on both sides are equal; and it is really of greater importance that we should have sensible and honest councillors than that we should have a mayor who can make a good speech at a public dinner.

Corporations can borrow money on the security of their rates, as governments can do on the security of their general revenue. Many large city improvements are carried on with borrowed money. Some great works, such as deep drainage, are helped by the general revenue. The corporation cannot levy a rate higher than one shilling in the pound of assessed rental, for ordinary purposes in one year. For extraordinary work like deep drainage, the corporation is able to levy as much as two shillings and sixpence in the pound. The assessed rental is always a good deal less than the real rent or value of the property.

Country districts, instead of corporations, have **district councils**.* These district councillors are elected by the ratepayers within the limits of the district. They choose their own chairman, who presides over the five or six councillors. These district councils raise money to make and repair the roads by rates on land and houses. They also regulate the slaughter-houses, and settle when stubble may be burnt, and other local matters. It is a very good thing to save government from these little duties, and also they are generally done better and more cheaply by people

* They are called shire councils in Victoria and New South Wales.

on the spot. We saw that the government employed many boards of private gentlemen to manage various departments, and this is not only to save the time and trouble of government officers, but for the purpose of **checking centralization**. This is a long word, but not really difficult to understand. If South Australia was greatly centralized as to government, a road or a culvert could not be made or mended in a country district without asking for permission and money from the commissioner of public works. A destitute person could not be relieved without applying to the chief secretary. A man could not kill cattle and sell the meat without permission from an official in Adelaide. There have been, and still are governments in Europe where the most minute regulations are sent from the metropolis or the centre of government for all such sorts of trifling matters, and this requires an enormous staff of officials and clerks to receive and answer letters, and to record all this unimportant business. English and American people prefer **local self-government** for all such minor matters. It is also a great security against despotic power on the part of the sovereign.

In order to encourage the districts to spend money for local improvements, whatever portion of the rates is not spent in salaries, but actually laid out on roads, bridges, &c., is supplemented or added to by the general revenue at the rate of pound per pound: this is called a **grant-in-aid**. The main roads are made and maintained altogether at the expense of the general revenue, and the management of them is now entrusted to several boards of gentlemen belonging to the several districts. There is the midland, the north midland, the northern, the south-eastern, and the Yorke's Peninsula road board. The district roads used by the farmers and others to get from their homes to the main road are made with money obtained from the district rates, helped by the general revenue.

CHAPTER XV.

PAUPERISM AND BENEVOLENCE.

Grants-in-Aid.

POOR LAW IN ENGLAND.—ORGANIZED CHARITY IN FRANCE.—ALMSGIVING. — HOW DESTITUTION IS RELIEVED IN SOUTH AUSTRALIA. — OLD PEOPLE, CHILDREN, WIDOWS, AND DESERTED WIVES.

THERE are always some poor and afflicted people even in the most prosperous countries. There are different ways of relieving the poor and the sick in various parts of the world. In England there is a **poor law**, which puts a tax upon all property and on every householder for the maintenance and relief of the poor. They have large houses called workhouses, where the poor are fed and lodged, and the able-bodied required to work; and the poor have a legal right to demand relief. In France there is no poor law, but there is a great deal of organized charity. This charity is partly given by private persons, and partly raised by a tax on theatres and amusements. It is distributed among the poor, chiefly at their own homes, under careful government inspection. In Turkey and many other countries charity is preached and practised as a great religious duty, binding on all who wish to please God or who hope for heaven. It is thus bestowed without any law enforcing it, and street beggars are very numerous and very importunate.

In South Australia cases of destitution are relieved by the government out of the general revenue. People who are old and unable to work are taken into the destitute asylum, and fed and clothed and lodged there; but this is only if they have neither children

nor grandchildren able to support them. Deserted and orphan children, and the children of criminals in gaol or at the stockade, are taken charge of by the government. Some of them stay at the industrial school at Magill, but the greater number are adopted or boarded out or sent to service in private families. They lead a happier and more natural life in real homes than when they are crowded together by hundreds in a large school. The government provides for their being visited in these homes, to make sure that they are properly treated and sent to school, and also to find out if they behave well.

Widows and deserted wives are helped in their homes, the government allowing them rations for such of their children as are not able to work. When the father is sick and unable to work, the family are relieved in the same way by rations until he is well again.

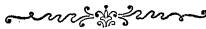
LUNATIC ASYLUMS, HOSPITALS, CHARITABLE ASYLUMS.—IMPROVIDENCE THE CHIEF CAUSE OF DESTITUTION.—MEANING OF IMPROVIDENCE.—BEST DEFINITION OF MAN.

The insane, or those unhappy persons who are out of their senses, are taken to the asylum at Parkside, or to that on the Botanic road. Some of the richer of them pay something for their keep, but the government pays the whole expense of the poorer ones. This is because lunatics are afflicted in themselves, and also because at times many of them are not fit to be at large; they might injure people or set fire to places in their violent fits.

The sick poor, and those who have met with accidents, are received into hospitals, of which there are several in different parts of the colony. The blind and the deaf and dumb may be taught what they are able to learn in the asylum at Brighton. There are also a Home for Incurables, a Children's Hospital, and other charitable institutions in the colony. Many of them

are partly kept up by charitable people giving money willingly, but the government allows out of the general revenue pound for pound of such contributions.

We may lay down as a general rule that it is vice and extravagance and improvidence that brings people to destitution. **Improvidence means not providing for the future**, and this is too common among all classes of society. There are exceptions—when misfortune and bad health bring people to want—but however kindly government relief may be given, people should have an honest pride in trying to do without it. They should feel it a disgrace to allow their old parents or grandparents to go to the destitute asylum. Parents should feel the same about letting their children go to the Magill school. The home, however homely, is better for the little child than the very best charity school in the world. No almshouse or benevolent asylum is as fitting or as pleasant for the old man or woman as the corner at a son or daughter's fireside with grandchildren about them. In a country like South Australia no one with health and moderate strength should neglect to provide sufficient savings to prevent his becoming a burden to others in old age. Of all the definitions of man the best is that he is **a creature who looks before and after**. He can learn from the past to provide for the future. The education which we receive at home and at school is meant to prepare us for active work, for useful manhood and womanhood, and for contented and honored old age.



CHAPTER XVI.

PATENT LAW AND COPYRIGHT.

PROPERTY IN IDEAS.—INVENTIONS MIGHT BE VERY EASILY COPIED.—PATENT LAW GIVES THE INVENTOR EXCLUSIVE RIGHT TO HIS INVENTION FOR FOURTEEN YEARS.—PATENT RIGHT MAY BE SOLD.—ANY ONE INFRINGING ON IT MAY BE PROSECUTED.—MANY USELESS PATENTS TAKEN OUT.—ONE REASON WHY ENGLAND IS SO RICH.—SOUTH AUSTRALIA HAS BENEFITED BY ENGLISH CAPITAL AND ENGLISH INGENUITY.—WHAT WORK STEAM-ENGINES DO FOR THE WORLD.

ALL good government aims at allowing all its subjects the peaceable possession of the fruits of their own industry. There is a kind of property which is not so easily kept as houses, or land, or goods. This may be called the **property in ideas**. A man after many years of thought and planning, after making several attempts and trying new methods, contrives a machine. This may be good for spinning or weaving, for reaping or threshing, for sewing or for working with metals, and it may make some desirable thing cheaper and better than can be done without its help. The inventor does not want it merely for his own use, but to sell a great many of such machines to other people to help them with their work.

Now, any tolerably clever person who saw this machine working could make one exactly like it, and sell it for a little profit, so that the inventor could not get the reward which he deserved. And if the inventors of successful machines did not get a considerable benefit from them very few people would take the trouble of contriving them. The inventor therefore pays a sum of money, and obtains from government what is called a **patent**. This patent gives him the exclusive right to make and sell his

machine for fourteen years after he takes out the patent. Sometimes he sells this right to some person with money and a good business connection, who can make and sell a great many of the machines at a good profit during the fourteen years. Anyone making and selling the machine without permission of the holder of the patent is liable to an action at law before the civil court, and can be compelled to cease to do so, as well as to pay damages for his illegal interference with the rights of the patentee.

If the invention is very useful the inventor may make a good deal of money by it, but after the time has expired anyone who pleases may make and sell it. There are an enormous number of patents taken out that are not worth the expense, because most inventors think too hopefully of their own plans. It is because English people have been so clever in finding out new and cheap methods of working, and because they have made good use of the coal and iron they had in such abundance, that England is now the richest country in the world. The coal and iron would only have warmed the houses of Englishmen and made their tools, if it had not been for the brains of inventors and the money of capitalists. By means of steam-engines and steamships, and railways and telegraphs, England sends over all the world the comforts and conveniences of life. The reason why South Australia has made more progress in forty years than America did in one hundred years after it was colonised is because we have had more English capital and more English invention to help us. With steamships our letters take less time for the longer voyage, and the telegraph gives us news every day. If all the men and women in the world were working to the full amount of their strength they could not do the tenth part of what the steam-engines in England alone do. This means that these engines are producing good things for our use far cheaper than hand labor could do. The Americans are quite as ingenious as the

English, and their patents are cheaper to take out. Wages are higher than in England, and this fact spurs the American on to devise all sorts of machinery to save labor.

COPYRIGHT FOR BOOKS.—BEST BOOKS NOT ALWAYS THE MOST RUN AFTER.—NO COPYRIGHT IN PAINTINGS AND SCULPTURE, BECAUSE THEY CANNOT BE COPIED.—COPYRIGHT IN ENGRAVINGS.

There is another kind of **property in ideas**—that of **books**, which is protected not by patent law, but by what is called **copyright law**. A clever man may write a book, which like an invention has cost a great deal of time and thought. It may be so wise, or so beautiful, or so amusing that no one in the world could have written it but himself. When once it is printed, however, any one might copy all the words of which it was composed and sell it for a little profit, and the poor author would get no benefit. So the law gives the author a right to his books for a number of years, and he is not required to pay anything for this protection. Sometimes a poor author has nothing to leave to his children but his copyright in the books he has written. Sometimes the best books are not the most thought of at the time. The copyright law gives him the right to his books for his lifetime, and to his heirs for seven years after his death; and it cannot be printed or sold without consent of the holder of the copyright.

There is another kind of property in ideas—**painting and sculpture**. These, however, are not protected in the same way, because they cannot be copied by any one. It takes nearly as much genius to copy exactly a fine painting or a beautiful statue so that no difference can be detected, as to make the original works of art. These things can be **engraved** by much less clever people, so the original artist has his copyright in the work for fourteen years, and any one who wishes to sell an engraving of it must get the artist's permission.

CHAPTER XVII.

PUBLIC OPINION—THE NEWSPAPER PRESS—
BOOKS — LECTURES — AMUSEMENTS — CON-
CLUSION.

INFLUENCE OF PUBLIC OPINION.—JUST LAWS ARE SUPPORTED
BY IT.—PUBLIC OPINION NOT ALWAYS JUST.—WHO SHOULD
LEAD PUBLIC OPINION.

Most people are less influenced in their ordinary conduct by the laws of the land than by what is called **public opinion**. It is natural and right for all of us to desire the good opinion of the people among whom we live. Many men and women are restrained from doing wrong by the thought of the disgrace that crime would bring upon them, far more than by the fear of the police and the judge. Many people, too, are prevented from doing foolish things by the fear of being laughed at. Children are particularly afraid of being laughed at by their schoolfellows. If a thing is right, we should have the courage to do it, whoever may laugh; but it is often easier to face our enemy on the field of battle than to endure ridicule from our friends.

If the laws of the land are just and reasonable, they help to make public opinion also just and reasonable, and then all good citizens help to carry them out. If the laws are cruel and partial, it becomes hard to carry them out. Honest men would often rather help a thief to escape than have him hanged for theft. When the English criminal law was so severe that if a man stole a shilling's worth of anything from a house he might be hanged, witnesses would not give true evidence, and juries would find the accused "not guilty" in spite of evidence. If people have confidence that the

accused man will have a fair trial, and a reasonable punishment, the bystanders support the police when he apprehends him, the witnesses give true evidence, and the jurymen return a true verdict.

The public opinion which has most effect upon people is that of their companions and equals, and it may be good or bad, wise or foolish. The public opinion on board a **pirate ship** would be in favor of their own business; the public opinion on board a **merchant ship**, which the pirates might plunder and sink, would be very much against that particular calling. The public opinion of the mass of **children** at school is in favor of easy lessons, easy discipline, and long holidays—but sometimes the industrious and the orderly take the lead, and support the authority of the teachers, and raise the tone of the school. The public opinion of the **work people** in a large workshop or factory is generally in favor of short hours and high wages. The public opinion of the class of **employers** is for as much to be done as cheaply as possible, and for large profits; while the public opinion outside is for cheap goods, without the same interest in the high wages or the high profits.

The large public opinion of the world should be led by the wisest and the best people whom the common folk can understand. This wise public opinion should give fair consideration to the rights and the wishes of all classes of honest people—children and teachers, masters and servants, rich and poor.

NEWSPAPERS.—A FREE PRESS THE SIGN OF A FREE COUNTRY, AND THE BEST CHECK ON REPRESENTATIVE GOVERNMENT.—NEWSPAPERS PUBLISH VARIOUS KINDS OF NEWS AND ADVERTISEMENTS.—THEY COMMENT ON PUBLIC AFFAIRS, BUT DO NOT GIVE THE NAMES OF THE WRITERS.—LIBEL.—CORRESPONDENCE COLUMNS IN A NEWSPAPER.—DUTIES OF A GOOD CITIZEN WITH REGARD TO NEWSPAPERS.

We see the general public opinion of a country perhaps best in its **newspapers**. If newspapers did

not print what people generally could understand, and what they agreed with, they would not be bought and read. Though the writers in newspapers should be wiser than most of their readers, if they are a very great deal wiser people cannot follow them. In all free countries, newspapers and books are allowed great freedom in expressing opinions even the most unfavorable to the government and other established authorities. And if the newspapers did not publish the speeches in parliament, the electors would not know what their representatives were saying, and how they were voting.

There are many other things published by the newspapers which are very important to know. We have mentioned some of them already, but we may go over them again; the revenue and the expenditure of the government; the proceedings of corporations and district councils; the half-yearly balance-sheets of the banks; the statements of accounts of building societies and other joint stock companies. News not only of South Australia, but from the other colonies, from Great Britain, and all the rest of the world; some sent by telegraph, and some by ships. The proceedings in the Supreme Court, the Local courts, and the Police courts. The reports of the boards who undertake certain duties under government. Reports of public meetings, and what was said and resolved on. The public news of the day, the accidents that happen, the amusements that are going on, races, regattas, and cricket matches. Some people like one kind of news, and some another.

There is not only news in the newspapers; there are advertisements, too. If anyone has anything to sell, he generally advertises it in the newspaper. Things lost and found, situations wanted, houses to let or sell, sales by auction, and a great variety of other things are advertised in the newspapers where a great many people will see them. In old times, when few people could read, a man with a bell was sent round a town

advertising anything lost and found, or a sale by auction, with his voice. But now, instead of paying a man for doing this, they pay the newspaper something for printing an advertisement according to its length; and if anyone wants anything he can generally find in these columns where to get it. Births, deaths, and marriages are advertised in this way, which is a very convenient one for letting a thing be generally known.

But newspapers do more than collect news, and give reports, and print advertisements. They **comment on public affairs** -- that is to say, they point out what, in the writer's opinion, is good or bad in any public proceedings. They praise or blame the ministry or the government of the day. They criticise any new law that may be brought forward, and give their reasons for thinking it good or bad, or one part good and another part bad. They may urge a new law, or a new way of conducting the country's business, on the attention of the parliament. They may comment on the trials of criminals, and say that a punishment was too light or too heavy. They may criticise the proceedings in the Supreme Court, or the police courts, or the insolvency court. They may find fault with any government officer who does not do his duty.

Newspaper writers do not sign their names to what they write, so that no one knows exactly who has written these comments. They are allowed freely to praise or find fault with all **public men in their public work**, but not to bring their private affairs or any private person's affairs into notice in their columns. The proprietors of the newspapers are answerable for what they allow to be printed without a signature in their columns. If any person supposes that he is injured by anything that they have printed against his character, he may bring an action against these proprietors for **libel**. The person libelled is the **plaintiff**, and the newspaper owners are the **defendants**. If the jury consider that the remarks of the newspaper were false or unjustifiable, they make the defendants pay

damages to the plaintiff and bear the costs of both sides. There are often letters in the newspapers signed by real names, and often by fancy names; but the writer must give his real name to the editor or the manager of the newspaper, for he is responsible for what is printed in the paper unless he gives up the real name of the writer.

A newspaper is a great convenience to everybody, and the free criticisms which it makes on public affairs is of the greatest importance to the liberties of the country. The newspaper **partly leads and partly follows** public opinion, and it is the duty of a good citizen to discourage newspapers that deal in scandalous stories or abusive articles. The great expense of furnishing the news is paid for partly by the price of the paper, and partly by the price paid for advertisements. The first newspaper printed in Adelaide was a very little sheet, and it cost a shilling, because there were few to buy and few to advertise.

MAGAZINES, REVIEWS, AND BOOKS.—INFLUENCE OF GOOD BOOKS.—SMITH'S "WEALTH OF NATIONS."—LECTURES.—AMUSEMENTS.—AMUSEMENTS SHOULD NOT BE CRUEL OR INDECENT.—SOME THINGS SHOULD NOT BE MADE FUN OF.—PRACTICAL JOKES SOMETIMES VERY DANGEROUS.—PEOPLE SHOULD NOT LIVE ONLY FOR AMUSEMENT.—OUT-OF-DOOR SPORTS HEALTHY AND INNOCENT.

There are other publications besides newspapers in which we may get information and learn the public opinion of the world. There are magazines, and reviews, and books. Many things are proposed and recommended in books for many years before they find their way into newspapers, or are carried out in parliaments. It is more than a hundred years since Dr. Adam Smith published a book called "The Wealth of Nations," which has perhaps had a greater effect on public opinion than any book written for a thousand years. But it took seventy years before its arguments led the English people to do away with the protective duty on

corn, and many of its principles are but imperfectly comprehended by ordinary people even at the present day.

Sometimes people learn a good deal from lectures, in which the voice of the speaker makes the information more impressive, as in your oral lessons at school. Lectures on scientific subjects should, if possible, be accompanied by diagrams and experiments to show clearly what the lecturer explains.

There are also books which are only meant to amuse, and concerts, and other entertainments, from which you may not learn anything, but which makes a cheerful break in work. The tired body and the tired mind sometimes need to be refreshed or recruited. As a change from bodily labors and hard study, innocent amusement is a very good thing. A hearty laugh is the most natural, the most refreshing, and the most infectious thing in the world. Once raise a laugh, and how it spreads among those who hear it! And there are so many absurd things and absurd people in the world that we may have plenty to laugh at. There are many witty turns of speech and funny stories in books and in talk that are really and innocently amusing, but **some amusements are cruel.** The deadly combats of the gladiators with each other, and the setting wild beasts to fight with criminals and with Christians (who were accounted as criminals) which were the favorite amusements of the Roman people under the empire, were barbarously cruel. The bull fights of Spain are cruel. The old English sport of cock fighting was cruel.

Amusements should not be indecent, either in action or language. **We should not turn into ridicule any thing which we know to be sacred or honorable.** We should not play practical jokes for fun which are dangerous to our neighbour's life, or limbs, or reason. Many persons have been killed, and maimed, and driven mad by people playing tricks upon them. **We should not laugh at poverty, or old age, or infirmity, or**

sorrow, for that is cruel laughter. Our power of enjoying what is really witty and funny is destroyed if we laugh at everything for the sake of laughing. Although amusement is a good thing, we should not live for amusement alone, for a life all made up of merriment is as wearisome as a life that is all made up of hard work. If all work and no play makes Jack a dull boy, all play and no work makes Jack not only a useless boy, but generally a very discontented one. The happiest people in the world are the busy people, whose work interests them and whose play refreshes them.

Out of door sports and games, such as cricket, football, and athletic sports, are healthful and interesting to all young people.

BETTING.—CAUSES OF THE LOVE OF GAMBLING.—NO GAIN TO SOCIETY FROM BETTING WITH HONEST PEOPLE.—GREAT LOSSES FROM BETTING WITH DISHONEST PEOPLE.—DRAMATIC ENTERTAINMENTS.—MUCH GOOD DONE BY INNOCENT AMUSEMENTS.

Some amusements which are in themselves quite innocent are made mischievous by the common practice of betting money on them. There is no harm in a horse-race in itself; it is interesting to see how fleetly these beautiful highly-trained creatures can clear the course. But the betting upon which horse will win the race is not so harmless. Neither is the staking of a sum of money on which cards will be dealt out of a pack, or which number will be thrown with dice. Indeed, even games of pure skill, and trials of strength in running and jumping, may be made subjects for wagering and winning and losing money. The love of gambling in every shape which is so common arises from two chief causes. One is the desire for unearned money; the other is that everyone believes his judgment is rather better than that of the man he bets with. But even in betting with honest people, if one man wins five pounds the other man loses it, and

the transaction does no good at all. If a man earns five pounds, he does work for it that the person who employs him thinks is worth more than five pounds to him. In betting, however, particularly on races and walking matches, there are many dishonest people who understand far more about the chances than the ordinary bettor. These make it their business to profit by their knowledge, and therefore, in the long run, they gain a great deal more than they lose, and the ordinary honest bettors lose much more than they can possibly gain.

Another kind of amusement, the **theatre**, or what is called **dramatic entertainment**, is in itself both natural and innocent. Even little children like to pretend to be somebody else, and act a little story, trying to keep up the pretence by dressing up and speaking as they think these other people would do. Some of the greatest writers in the world have written plays to be acted, which are very interesting, amusing, and instructive. Many of these plays have a very good influence on the mind, and when they are acted by people trained to speak beautifully, and to move gracefully and naturally, they give a great deal of innocent pleasure. But theatres should be kept clear from drinking-bars, and should not be such a resort for low characters as they are. Though they may be innocent in themselves, their surroundings are often very bad. It is in the power of the legislature to do away with these bad surroundings, but the manner in which many good people have kept altogether away from the theatre has prevented public opinion from reforming it by this time.

If we have a liking for innocent amusements, we can have no pleasure in cruel or coarse ones. It helps to empty the public-houses, the jails, and the lunatic asylums when people have cheerful homes and occasional public amusements that are pure and wholesome. Some grave conscientious people think that all amusements are dangerous, but the desire for them is natural

to all young people, and to most of those who are grown up. A good citizen should try to improve the faults of the amusements that are in fashion, or to put something better in their place. It would be impossible to forbid them altogether, and even if it were possible it would be very unwise.

PEOPLE ARE NOT ALL EQUALLY CLEVER.—HAPPINESS DEPENDS ON GOODNESS.—AIM OF THIS LITTLE WORK.—CONCLUSION.

People are not all equally clever, any more than they are equally tall or equally handsome; but if everyone turned to the best account the abilities God has given him, this would be a happier and a better world.

Even in this world the observance of the **moral laws is the cause of our happiness**, and helps to make the observance of all other laws the more easy and pleasant. Obedience to the golden rule, to do to others as we would be done by, and temperance in eating and drinking, would give our judges and juries less to do in punishing crimes and settling disputes. These things, if carried out, would empty the jails and the hospitals, and the asylums, and make many homes that are now unhappy bright and cheerful. They would secure for helpless childhood tenderness and care from their parents, and for feeble old age reverence and love from their children and grandchildren.

This little book is not meant so much to lay down the law, as to interest all the young people in South Australia in the things which promote order, goodness, and happiness.

Many past generations have built up so far the knowledge of the world, but it is left to those who succeed us, to build on the old foundations, with new materials and with added experience. Let us hope that the children who are now learning **the laws they live under, and the duties of citizens**, will do something towards raising a still nobler and loftier structure.

APPENDIX A.

IMPORTS AND EXPORTS.

Quinquennial Statement of Imports retained for consumption in the Colony, and of staple Exports, from 1839 to 1875.

Year.	Imports.	Exports.
	£	£
1839.....	339,775	9,165
1844.....	105,911	82,269
1849.....	570,509	374,156
1854.....	1,518,707	694,422
1859.....	1,353,783	1,502,165
1864.....	2,122,923	3,015,537
1869.....	2,484,174	2,722,439
1874.....	3,438,875	3,868,276
1879.....	4,209,277	3,957,854

This return for every fifth year from 1839 does not include imported goods re-exported from South Australia to other ports. It will be seen that even after this colony was fairly settled, the imports always exceeded the exports, but as *gold* is included in the imports, that is a sign of prosperity. *This excess shows the profit* made on the year's transactions, which becomes fixed in permanent improvements.

So long as the government goes on borrowing money for railroads, &c., the excess is likely to be considerable; but if the government and corporations were to cease to borrow, and to continue to pay interest on the money already borrowed, *the balance would be turned the other way*, and we should have to export yearly more value than we import.

Note to page 7.

The population of the colony, exclusive of aborigines, according to the census of April, 1881, is about 279,615.



OPINIONS OF THE PRESS.

According to a venerable maxim, "Ignorance of the law excuseth no man;" and yet the most superficial acquaintance with it is impossible to ninety-nine men out of every hundred. But so far as the colony of South Australia has been concerned, this ignorance has been obviated by the publication of a small handbook entitled "The Laws We Live Under," prepared at the instance of the Minister of Education by Miss C. H. Spence. It is something more than a digest, however, of Statute Law. It is a treatise on political economy and social science, and in this respect it is worthy to take its place by the side of some of the late Harriet Martineau's writings on kindred subjects. We hope, and we may fairly assume, that this excellent little book is intended to be introduced into all the State schools of the sister colony.—*Argus*.

This little book has been written expressly to teach the youth of the colony of South Australia the nature of the government under which they live, the principal laws which affect a citizen, the elementary truths of political economy, and the customs and practices connected with mercantile operations. The work will make a good reading book, and many parts of it will be more interesting to the young than selected passages from general literature. It is complimentary to Miss Spence that she should have been chosen to compile so useful a school book, and she has performed her task in a manner that entitles her to high commendation. She has evidently aimed at great simplicity of style, and appears to have worked on the model of some of the popular primers lately published in England. A good many people who are no longer children may read it to profit, and would probably wish that such books had been in vogue when they were young. Miss Spence has taken every opportunity of giving a local coloring to her treatise, and has drawn several illustrations from the history of the colony. Her youthful readers will find these local and historical allusions interest them in the broad questions they are meant to illustrate. As a sample of the author's style, we give what she says on the advantages of invention and the saving in the use of machinery shown in the familiar instance of Ridley's reaping machine, pages 26-27, and we must congratulate the Government of South Australia on having produced the first school primer adapted to give the youth of the colony a general idea of the laws they live under.—*Sydney Morning Herald*.

The above title has been appropriately given to a neat little school book that the Minister of Education of South Australia has recently approved of and caused to be issued for the instruction of the children of that colony. The book is very carefully compiled, and is written by Mr. Spence in an admirably simple style, readily to be comprehended by young persons. Technicalities are avoided as much as possible, and where legal terms are used they are fully explained. We consider the little volume of so much importance to the education system of any country that we shall briefly point out the principal contents, which will show the object of the work, and its great value. We desire to commend the publication to the attention of the Minister of Education in this colony, as we believe that a similar work on the laws that Queenslanders live under would be a truly valuable educational work.—*Queenslander*.

Miss Spence, whose writings are well and favorably known throughout Australia, has just executed a little text-book on "The Laws We Live Under," for the Government of South Australia. We are doubtful ourselves how far it is wise to attempt to teach even the elements of law and political economy in primary schools; but if we assume this to be desirable, we do not know that a better text-book than Miss Spence's could easily be found. It is very clearly and simply written, and the illustrations, which are commonly taken from South Australian history or life, are so frequent as to keep alive the interest, which might flag over discussions of abstract principle. It is also a very fair book. No one can read it without seeing that the author's sole object has been to do her work of explanation as thoroughly as possible, and that the book is not in any sense a party pamphlet. We are not always able to agree with Miss Spence's conclusions; but we always feel that she has endeavored to state both sides of a case.—*Leader*.

It is a gratifying token of the social progress of South Australia, one of our most promising colonies at the antipodes, that the Government Ministry of Education at Adelaide has published one of the best school text-books of political economy. We have received a copy of 'The Laws We Live Under,' by C. H. Spence, a small treatise of less than 120 pages, which appears to us an almost perfect example of the method and style of instruction, and of sound judgment upon the principles and arguments to be applied to the science of the commonwealth. Many of the particular illustrations have been drawn from colonial experiences, probably familiar to the students at Adelaide, or to their parents and friends. The laws and institutions of that province are likewise described with some precision. But the general teaching is very good indeed.—*Illustrated London News*.

In another column we refer to a book written by Miss C. H. Spence, and entitled "The Laws We Live Under," which, we understand, is meant to form a text-book for reading, with explanations. The object of the book is indicated in the statement that as the children now attending the national schools will soon, in the course of nature, become the men and women on whose sentiments and conduct the prosperity of the colony must depend—as the boys will be our future electors and possible legislators, serving on our juries, supplying our professions, filling offices of trust, conducting and directing our trade and commerce; as the girls will have a less obtrusive, but equally important, sphere of household duty, helpmates, companions, counsellors, and oftentimes controllers of men—it is most important for both that before they should leave school they should learn something of the laws they live under, and the duties which, as citizens, they will be called on to discharge. The design is good, and it has been carried out in a simple, interesting, and satisfactory way.

At the foundation of all right education, and as the basis of well-constituted society, lies a respect for law and order, and a readiness to pay willing obedience to rules which are framed by competent authorities for the general good. Now there is a very common complaint that colonial youth have a tendency to let the reverence for law and order sit somewhat loosely upon them. It is said that our rising generation is apt to evince a precocious independence and impatience of discipline; if this be so, it is high time that reverence for the law of the family, and of the school, and of the land should form a more prominent part of our national education system than it has hitherto done. Our boys become men and our girls women long before they are out of their teens. They like to think for themselves and to act for themselves; they aspire to indulge in premature assertions and excesses of independence. The principles laid down in "The Laws We Live Under," if taught in our schools, ought to be timely and effective as antidotes to this danger. They are old, but not obsolete. The nursery is the first and best school for the acquirement of that respect, authority, and regard for the feelings and rights of others which is an essential element of all true citizenship, and the parents are the fittest and best to give instruction by precept and example. Unfortunately for themselves and the children and the State, parents too often neglect to enforce the law of the family, and incline to overlook their opportunities and to forget their responsibilities. There are children growing up under our laws, and in due time destined to take a part in the election of the makers of them, of whom, from the influence under which they are reared, it would be little short of a miracle to expect that they could fulfil the duties of good citizens. The laws of the family ought, therefore, to be put in the forefront of the education of the future.

Applying these principles to the law of the school it is evident that where children have been well taught at home in that prompt, cheerful, unquestioning obedience, which is the key alike to personal happiness and public prosperity, the labors of the teacher are lightened. Where no such foundation is laid he has in the school to teach the elements of such obedience in fulfilment of his obligation to the State, whose servant he is. Still further applying the principles to the larger family and greater school of the world, the rising generation cannot learn too soon that each individual should be law-abiding, and that a central power must make and administer such laws as shall be for the general good, and enforce obedience where it is not willingly rendered.

It is a laudable virtue of the South Australian youth that they should be proud of the progress made by the land of their birth. There was plenty of potential wealth in the country when it was first colonised, but it had to be developed by hard labor and self-denial; there is plenty more of potential wealth awaiting development on the same terms. It is because we believe that plain, sensible instructions in the "Laws We Live Under" will help to develop these virtues in the rising generation, exposed to peculiar temptations, that we hail the adoption of elementary handbooks on such subjects as a most valuable adjunct to our State school system of education.—*S. A. Advertiser.*

