

Queensland



Parliamentary Debates
[Hansard]

Legislative Assembly

THURSDAY, 11 JULY 1889

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LEGISLATIVE ASSEMBLY.

Thursday, 11 July, 1889.

Queensland Executors, Trustees, and Agency Company, Limited Bill—first reading.—Totalisator Restriction Bill—third reading.—Health Act Amendment Bill—first reading.—Motion for Adjournment.—Unsatisfied Claims.—Railway Traffic between Brisbane and Ipswich.—Number of kanakas in Queensland.—The Sugar Industry—resumption of debate.—Adjournment.

The SPEAKER took the chair at half-past 3 o'clock.

PETITIONS.

GRANTS TO SCHOOLS OF ART.

Mr. SMITH presented a petition from members of the School of Arts, Bowen, having reference to the endowment now granted by the Government to Schools of Art, and praying that the House would afford such relief as it might think fit. The petition was similar to those previously presented on the subject; and he moved that it be received.

Question put and passed.

Mr. PALMER presented a petition from members of the committee of the St. George School of Arts, of similar purport and prayer; and moved that it be received.

Question put and passed.

QUEENSLAND EXECUTORS, TRUSTEES, AND AGENCY COMPANY.

Mr. POWERS presented a petition from the directors of the Queensland Executors, Trustees, and Agency Company, praying for leave to introduce a Bill to confer further powers on the company; and moved that it be received.

Question put and passed.

QUESTION.

Mr. BARLOW asked the Colonial Treasurer—

Whether he will be pleased to include among the tables to accompany his Financial Statement to 30th June last returns showing—

1. The total amount of Customs revenue which would have been received on dutiable goods imported if the Act 52 Vic. No. 5 had not been passed?

2. The total amount of excise duty on beer which would have been collected if the Act 52 Vic. No. 5 had not been passed?

3. The actual amount of excise duty on beer collected?

4. The respective quantities of malt, malting barley, and hops imported into Queensland for the financial years ended 30th June, 1887, 1888, and 1889, with the rates and amounts of duty thereon?

The COLONIAL TREASURER (Hon. W. Pattison) replied—

Any returns which may be considered necessary will be included amongst the tables accompanying the Financial Statement.

TOTALISATOR RESTRICTION BILL.

COMMITTEE.

On the motion of Mr. UNMACK, the Speaker left the chair, and the House went into committee to consider this Bill.

The preamble was postponed.

Clause 1 — "Interpretation"—and clause 2 — "Staking or wagering on unauthorised totalisators illegal"—passed as printed.

On clause 3, as follows:—

"Any person under the age of twenty-one years who shall stake on, or wager, or bet by means of the totalisator shall be liable to a penalty of not less than two pounds nor more than twenty pounds for the first offence, and of not less than ten pounds nor more than fifty pounds for each subsequent offence, and in default of payment any person so convicted shall be liable to imprisonment for any term not exceeding two calendar months:

"Provided that a clearly printed copy of this section of the Act shall be affixed over each door or opening in every totalisator at which money is paid or received, and any person or club using any totalisator without having such notice so affixed as aforesaid shall be liable to a penalty of not more than fifty pounds for each offence and the withdrawal of permit for use of totalisator."

The PREMIER said he did not quite see how it was to be discovered that the person staking or wagering on a totalisator was under twenty-one years of age. He had seen many old men who looked very young, and many young men who looked very old, and he did not know how the hon. member proposed to get over the difficulty. The clause said that a person under the age of twenty-one years should be liable to a penalty for staking, wagering, or betting by means of a totalisator, but he failed to see by what process the protection the hon. member desired for such persons was to be attained.

Mr. UNMACK said the clause was working to very great advantage in South Australia. It would be observed that he did not propose to impose a penalty upon a club running a totalisator in respect of the age of persons using it. The club would be only liable to a penalty under the second part of the clause if they neglected to affix over each door or opening in the totalisator a copy of that section. He looked upon the restriction as to age as more a moral restriction than anything else. It was quite evident that it would be impossible to attempt to impose any restriction as to the age of bettors upon the persons running the totalisator. It would be just as impossible, or, at all events, as impracticable as the restriction under the Licensing Act with respect to the sale of liquor to children under fourteen years of age. The restriction, however, would be a moral restriction, which would, he thought, prevent youths from staking on the totalisator from the fear of being challenged in the event of their winning and going to collect their winnings. He could not see how there could be any objection to the clause, especially as no responsibility was placed upon the holders of the totalisator other than that contained in the proviso to the clause.

Mr. HAMILTON said he thought the clause was highly objectionable. He could not see why

persons who had arrived at years of discretion should be liable to punishment for doing what older men, who had arrived at years of discretion, were allowed to do. They would not only be punished, but would be liable to imprisonment and to be branded as convicts.

Mr. SMITH said he thought the totalisator was the least objectionable means of gambling open to boys on a racecourse, and that if they were prevented from using the totalisator they would find some other means of using their money which might be more objectionable.

The PREMIER said he would like to know whether the hon. member proposed to prevent boys under a penalty from playing at pitch and toss in the streets? That was an objectionable form of gambling. He thought the clause was too stringent altogether, and would also be quite unworkable if passed.

The HON. SIR S. W. GRIFFITH: It is said to work well in South Australia.

The PREMIER: I am informed that is because it has never been brought into operation.

Mr. UNMACK: It has a moral effect, if nothing else.

Mr. LISSNER said the restriction was an undue one. The hon. gentleman had been congratulated upon bringing in a restriction Bill dealing with gambling, but they could not deny the fact that it was licensing gambling. They had no law on the subject before, and that Bill proposed to legalise the totalisator. They admitted that gambling went on and they tried to make it as harmless as possible. He could not see why persons twenty-one years of age should be restricted from using the totalisator. Some people looked much older than they were, and some looked much younger than they were, and he felt that if the clause was passed it would remain like certain harmless physic or Halloway's pills, which would neither do good nor harm. They might as well be without it, as, if a young man wished to gamble by means of the totalisator, he could easily circumvent the clause by getting another person to stake his money for him. Its effect would only be to induce the younger men to do something which would be against the law, and they might as well leave it out.

The HON. SIR S. W. GRIFFITH said he was disposed to think that the age of twenty-one years was an inconvenient one. Very often it was difficult to tell whether a person was nineteen or twenty-three. He thought they had better impose a restriction preventing children apparently under a fixed age from gambling in that way, as they had done in their licensing law. He would suggest that the age mentioned should be sixteen. That would prevent children gambling at any rate, and would be practicable.

The PREMIER said he often put £1 on the totalisator for one of his own children, and he would like to know whether, under the clause, he would be liable to imprisonment for risking £1 in the interest of his child. He might say that when he did so he invariably lost it, as his judgment was not sufficiently capable to enable him to win. He thought the restriction would be better applied to persons under the age of fourteen or sixteen. They knew that in the Government service and in the banks they had lads doing men's work at the age of eighteen or nineteen. They often held responsible positions, and were quite as capable of holding their own as many men of older years. If the age was stated at sixteen it would possibly render the clause less objectionable.

Mr. GROOM said he understood that the principal object the hon. member for Toowong had in view in introducing the Bill and which had

met with the entire concurrence of the House and of the public outside, was the suppression of the gambling shops in the streets. Every member of the Committee who knew anything of the subject would admit that those places should be suppressed, as they were great sources of mischief. He would suggest that the hon. member might go further in the Bill and endeavour to put a stop to what were called "consultation sweeps."

Mr. UNMACK: They are included in this Bill.

Mr. GROOM said they were not included in the Bill. They had been hunted out of the colony of Victoria through the letters addressed to persons holding sweeps being opened and the money returned to the persons sending it. The papers in this colony were full of advertisements for those sweeps, which were nothing but decoys to induce men to send money to Sydney, which they never heard any more of. He knew scores of persons who had been victimised by them. The clause, he thought, was rather too strict, as he had sometimes been on a racecourse and had seen young men put half-a-sovereign or a sovereign on the totalisator, and he did not think they should be subject to a fine or imprisonment for doing a thing like that. In order to get an expression of opinion on the matter, he moved the omission of the word "twenty-one" with the view of inserting the word "sixteen."

Mr. NORTON said that every hon. member must feel a sort of sympathy with the hon. member for Toowong in introducing the measure. His object was not only to prevent gambling in every little shop in the streets, but also to prevent children from being encouraged to gamble, and that object was a very good one. But he thought the 3rd clause went in the wrong direction. The object was not to punish the children who were led into gambling by the system with which the Bill dealt, but to punish those wretched people who absolutely tempted children to gamble. As the clause stood it proposed to impose a penalty on children gambling under the age of twenty-one years; but, in his opinion, the age should be reduced, and the penalty imposed on those who encouraged children to gamble.

Mr. HAMILTON said the clause would be just as objectionable with the amendment proposed by the hon. member for Toowoomba. A child under fourteen or sixteen years was not supposed to know the law; if he saw his father or mother put money on the totalisator he might think it was the correct thing, and if he followed the example of his parents in that respect he would be liable to punishment under the clause. That was an absurdity.

Mr. SAYERS said he agreed with the hon. member for Port Curtis, that the hon. member for Toowong was deserving of thanks for bringing the Bill forward, but he thought the clause was too hard. On every racecourse there were far worse systems of gambling than the totalisator, such as heading schools or pitch and toss; and if young people were debarred from putting 10s. or £1 on the totalisator they would be simply driven to worse forms of gambling. To punish a lad of fourteen or sixteen years for putting £1 on a totalisator would be rather too hard. The Licensing Act imposed a penalty on publicans serving children under fourteen years, but the law in that respect was broken every hour of the day, and no convictions took place. And if the clause were to pass it would become a dead letter in the same way. He did not think it right to put into the hands of people the power to have a lad arrested for putting 10s. on the totalisator. Young lads saw older people doing it, and they naturally thought there was

no harm in doing it themselves. He thought it would be better to leave the clause out, and put in a clause doing away with consultation sweeps.

The PREMIER said he thought it would be just as well to negative the clause, because it was surrounded by so many complications that under any circumstances it would be unworkable. There was no doubt that everyone gambled more or less in one way or another. He had heard a story about the hon. gentleman who introduced the Bill being so fascinated on one occasion by the three-card trick that he was induced to make a wager. Noticing that one of the cards was marked, he placed his sovereign on that card, and, in order that there should be no mistake, held the card down with his umbrella. But the card turned out to be the wrong one after all; and the hon. member could not understand how it came about. That showed the existence of the gambling spirit in the hon. member—combined with a strong desire to get at the truth. There was an instance in which the hon. member risked a sovereign, which he was sorry to say—if the story he had heard was true—he lost.

Mr. UNMACK said that showed how the spirit of gambling was likely to impress itself on any innocent victim. He pleaded guilty to the charge made by the Premier. He might say, however, that it was his first visit to a racecourse; and he was pleased to say, also, that he was only victimised to the extent of half-a-sovereign.

The PREMIER: The principle is the same.

Mr. UNMACK said it just showed how necessary it was to impose some restriction on gambling, which was what he was attempting to do. He would be very ungrateful if he did not appreciate the kindly manner in which his motive had been judged; and all he could say was that he desired to do away with the practice of gambling, which was so prevalent in every street of the city. Still he must say, after listening to the remarks of the hon. member for Port Curtis, he thought the clause was not exactly what it should be, and he would accept the suggestion to fix the penalty on the person in charge of the totalisator, who was really the guilty person. It would be better to make the clause read, "Any person knowingly permitting any child under the age of sixteen to stake or wager," and so on. He thought that would meet the views of the Committee.

Mr. GROOM said, with the permission of the Committee, he would withdraw his amendment.

Amendment, by leave, withdrawn.

Mr. MURPHY said he did not know how the proprietor of any totalisator, or the officials of any race club, were going to judge the age of a young person going to stake money at a totalisator. How could they tell if a person was sixteen or seventeen years of age, or whether he was sixteen or twenty years of age? It would be far better to strike the clause out altogether, because there was no doubt that it would be more honoured in the breach than in the observance. It might, of course, have the effect of preventing them accepting money from a child who was undoubtedly under the age of sixteen years. But children did not go to totalisators. Boys might begin to bet at fifteen or sixteen years of age; but who was to be the judge of their age? Who could tell whether a boy was fifteen, sixteen, seventeen, or eighteen years of age? An hon. member said the proprietor of a totalisator could tell just as well as a publican could; but they could not do so, because if a child went to a bar, to buy liquor over the bar in an open way, the publican could see the whole of the individual standing before

him, but, as they all knew, a totalisator was a closed machine, and the person working it did not see the person who went to bet, sometimes he did not even see his face; he might only see the hand of the person who paid in the money. So that the analogy was not a good one between the position of a publican and that of a person working a totalisator. He would advise the hon. member, who, he was sure, had no intention of doing an injury to, or putting any disability upon, the racing clubs, to withdraw the clause. He agreed with him that they should prevent the gambling which took place in tobacconists' shops and in the streets. It should be entirely restricted to racing clubs under a proper system of management, and he thought the hon. member would agree with him that they should not do anything to hamper clubs which were promoting legitimate sport—properly organised racing clubs. He hoped the amendment would be withdrawn.

Mr. FOXTON said he did not like the clause at first; and did not like it any more since he had heard the discussion upon it. It had already been pointed out that the penalty was placed upon the wrong shoulders. The younger a child was, the easier it was to prove that he was under age, and consequently the more certainty there was of the penalty being inflicted. In regard to the amendment which had been suggested by the hon. member for Toowong, he did not think it was so objectionable as the hon. member for Barcoo seemed to think. It had been said that a similar section in the Licensing Act had been practically a dead letter. But that was due to the fact that a sale to a child by a publican was usually a private transaction, done perhaps in a bar parlour, and out of the sight of everybody, unless by some chance a passer-by happened to see it, or somebody might be watching the child. On racecourses these transactions took place in a crowd, and it would be probable that some of the people standing by would deem it their duty to see the law carried out, should the Bill pass.

Mr. MURPHY: They might deem it their duty to hand up the child's sovereign.

Mr. FOXTON said at all events there was a distinction between the amendment suggested by the hon. member for Toowong and the corresponding section in the Licensing Act, inasmuch as it certainly threw upon the prosecutor the onus of proving that the person selling the ticket knew that the child was under the specified age. That evil might be avoided in various ways. If a number of persons saw a child palpably under the specified age going to a totalisator, he took it that they would make the exclamation, "That child is under age," and thus throw upon the person selling the ticket the onus of inquiry. On some racecourses where the totalisator was in use there was a good deal of time, although the hon. member for Barcoo said there was not; but he imagined that hon. gentleman was thinking of the crowd that congregated around the totalisator at Eagle Farm. There were many totalisators in use throughout the colony where the crowd was not so great, and where there was ample time to inquire if a child was under the specified age. Suppose the minimum age was fixed at sixteen years, and a child of ten or eleven years went up, it would be perfectly clear—even the hon. member for Barcoo would detect that that child was under the age of sixteen years. He admitted that there might be some difficulty, even greater than existed in regard to a publican, in securing a prosecution under the proposed clause, but no harm could be done, and there seemed to be great objection to eliminating the clause altogether. He certainly thought the suggestion which had been made was infinitely preferable to the clause as it stood at present.

If there should be a compromise he certainly thought it should be in that direction, and no very great harm would result.

Mr. NORTH said he thought the clause ought to be left out altogether. He had been on racecourses a great many times and had often been taken to be of the age of eighteen years, and would look very foolish if he were refused a ticket on the totalisator. Many men might look older, but on the other hand many looked younger than they really were. The Premier had given the reason why the hon. member for Toowong had given up betting; but at the time that gentleman made the bet with the three-card man he was pretty certain that he had the right card, and put his stick upon it to make sure of it; but he picked up the wrong one, and had been afraid of betting ever since. It would be a great hardship to country race clubs to limit the age to sixteen years. He knew that many times he had presented tickets at totalisators, and the man who was paying out the money had not seen his face. He had been in a crush and shoved his hand between two other persons, paid his money, got his ticket, and went away, and no one could possibly ask him whether he was sixteen or twenty or thirty years of age. He thought it would be far better to leave the clause out altogether.

The Hon. Sir S. W. GRIFFITH said the person who really deserved punishment was not the child, and the clause, therefore, went on the wrong lines in that particular. He had that day handed to him by a friend a copy of the New Zealand statute, and he would suggest to the hon. member for Toowong that he should substitute for the next clause the provisions of that Act. It provided that the Colonial Secretary might, on the application of a racing club, grant them permission to use the totalisator at horse-racing meetings held under the control or management of the club; that the application should be referred to the police magistrate of the district for report; that the authority should be revokable at any time the Colonial Secretary thought fit to determine it; that not more than three totalisators should be used by the club at one time, and none outside the club grounds; and that every totalisator should be under the care of some person appointed by the club, and under the direct supervision of the stewards. Those provisions seemed to be very good indeed, and if they were inserted they could then prohibit selling tickets to persons who were apparently under the age of sixteen or fourteen years, whichever was fixed, and let the penalty be the revocation of the license. That, he thought, would meet the case. If any person by accident sold tickets to anyone under age it would not be necessary to enforce the penalty. The amendment he had suggested would come in after the next clause, and he thought it was the better way of dealing with the matter.

Mr. HAMILTON said as a matter of fact it really did not matter much whether children bet on the racecourse or not. One of the great reasons for the introduction of the Bill was that it was desired to suppress the totalisators in use in the various shops in town, where young people could put on 2s. 6d. or 5s., and where temptations were continually put before them which were inducements to dishonest practices. But on the racecourse, people, both young and old, had money in their pockets for the express purpose of gambling, and if they were not allowed to gamble on the totalisator, they would do so in some other way, so that really any clause, no matter how strict it might be, would not prevent young people putting their money on the totalisator or indulging in some other kind of gambling. Certainly the amendment

suggested was far better than the clause as it stood, as it proposed to catch the owner of the machine. But there was a difficulty in connection with that. The amendment stated that anyone knowingly permitting any person under sixteen years of age to stake money on the totalisator should be liable to a penalty, but it was perfectly true, as had already been pointed out by some hon. members, that it was very difficult to assess the age. He could vouch for what had been said by the hon. member for Lockyer. A friend of his (Mr. Hamilton), a clergyman, who had listened to an election speech of the hon. member, asked, "Is that boy on the electoral roll? Surely he should not be on the roll." That was a proof of the difficulty of assessing the age of people.

Mr. UNMACK said he thought it would save the time of the Committee if he stated that he was willing that the clause should be negatived. The suggestion of the leader of the Opposition entirely met his approval, and he should be glad to negative the clause and deal with the matter in the way suggested by the hon. gentleman.

Clause put and negatived.

On clause 4, as follows:—

"Any racing club desiring to use the totalisator must make application annually to the Commissioner of Police at Brisbane for a permit, but it shall be in the discretion of the Commissioner of Police, subject to the approval of the Colonial Secretary, to grant or refuse such application. No permit shall be granted to any racing club unless it is composed of at least 100 subscribing members if the racecourse is situated within ten miles of Brisbane, or fifty members if situated at a greater distance, nor unless the annual subscriptions paid by the members of such clubs shall amount to two hundred pounds or fifty pounds respectively. Before granting any permit the Commissioner of Police shall require proof of the conditions required by this section."

The HON. SIR S. W. GRIFFITH said he thought the scheme he had referred to just now was better than the one contained in the clause. He therefore proposed to omit the first sentence with the view of inserting a provision to the effect that a license to use the totalisator might be granted by the Colonial Secretary after report from a police magistrate. The second sentence, he believed, was open to discussion. He moved that the first sentence be omitted and the following substituted:—

The Colonial Secretary, on the application of a racing club, may grant to such club a permit to use the totalisator at horse-racing meetings held under the control or management of the club, subject to the following conditions:—

- (1) Before the application of the club is disposed of by the Colonial Secretary, it shall be referred to a police magistrate residing at or near the town or place in which the club is established, for his report and recommendation thereon;
- (2) The permit shall be in writing, and shall be revocable at any time by the Colonial Secretary, either by written notice to the club or by notice published in the *Gazette*;
- (3) Not more than three totalisators shall be used by the club at one time, and none outside of the race grounds under the control or management of the club;
- (4) Every totalisator shall be under the charge and management of some competent person appointed by the club, and under the direct supervision of the stewards.

Mr. MURPHY said he could not altogether agree with the proposed amendment, and, in order to show why he could not, he would briefly explain to the Committee the conditions under which racing was carried on in the colony. Racing was carried on, in the Southern portion of the colony at all events, entirely under the auspices of the Queensland Turf Club, which was, so to speak, the racing parliament of Southern Queensland.

Mr. SAYERS: What about Northern Queensland?

Mr. MURPHY said the North, which was asking for territorial separation, had already virtually got racing separation, and had its own racing parliament in the Northern Queensland Racing Association. But he was dealing now with the South, where racing was carried on mainly under the rules of the Queensland Turf Club, which was the Southern racing parliament, having perhaps more absolute authority over racing than that Parliament had over the colony. The hon. member for Toowoomba, who knew nothing about racing, laughed at that remark.

Mr. ALAND: I am thankful to say I don't know anything about it.

Mr. MURPHY said he was pleased to find that the hon. member was only laughing through ignorance. That racing club had more absolute authority over racing in the south of the colony than Parliament had over the colony, so far as laws were concerned, and it had means of enforcing its decrees even more absolutely than Parliament had of enforcing its laws. It was simply this: that if a horse ran at any race meeting that was not registered under the Queensland Turf Club rules, that horse was disqualified from racing at any meeting where the rules of the Queensland Turf Club were enforced, which practically meant that that horse could not start for any of the valuable prizes run for in the South. What he wanted hon. members to understand was that there was already a tribunal established, under which all respectable clubs in the South were regulated. The authorities of that body, before registering a country club, looked to the names of the committee and stewards of the club to see that they were respectable persons, that they were men of acknowledged position in the district where the club was holding its meeting. Such being the case, he should like to see it provided in the Bill that no club should be allowed to use the totalisator unless it was a club registered under the rules of the Queensland Turf Club, or the Northern Queensland Racing Association.

Mr. SAYERS: But some new club might be started.

Mr. MURPHY said that no new club would be started. That hon. member, also, was speaking about what he evidently did not understand. In Victoria there was only one racing club acknowledged; that was the Victorian Racing Club, and all recognised race meetings in that colony were run under its rules. No race meeting could be held in New South Wales that was not run under the Australian Jockey Club rules, and in England no races could be run except under the rules of the British Jockey Club. In every place where racing was directly and properly conducted the meetings were held under the auspices of one club; and that was acknowledged by racing men to be absolutely essential for the prosperity and welfare of the turf. The two clubs he had mentioned had been recognised as the head centres of racing in Queensland, and he wanted the Bill to acknowledge those two clubs as being the only racing authorities, so as not to allow any club to run a totalisator that was not registered under one or other of those two racing associations. That would be a guarantee to the public, and a guarantee to the Colonial Secretary in granting the permits, that those were respectable clubs, and their committees and stewards respectable men. It should be a direction in the Bill that no permit should be granted to a club unless it was a properly registered club. Otherwise there would be nothing to guide the Colonial Secretary's office as to whether

they should grant a permit or not. It was a very reasonable thing to ask. Those associations were very careful about the clubs they registered, and no race meeting of any consequence could be held in the colony except under their rules. It was at the small meetings where all kinds of infamies were committed.

Mr. ALAND : No.

Mr. MURPHY said the hon. member certainly showed that he did not understand racing, but it was at those little twopenny-halfpenny meetings where all kinds of villainy were perpetrated.

Mr. FOXTON : Got up by publicans.

Mr. MURPHY said that was so. At such meetings horses were pulled, and roping and swindling of all kinds were rampant, but such things did not occur at any properly conducted meeting, except in a very small degree. It had been absolutely necessary for the racing authorities in Victoria to legislate against all those small country meetings; and that had been done by providing that no meetings should be held within a certain radius from Melbourne, unless the amount of prize-money run for was over a certain amount—he believed £400—in any one day, thus showing that the racing authorities—men who understood the question—not like the hon. member opposite, who acknowledged that he did not understand the subject, while at the same time he argued upon the matter—thought it necessary to put down the small meetings where all the discredit was brought upon racing.

An HONOURABLE MEMBER : Nothing of the sort!

Mr. MURPHY said that they might see meetings held under the Australian Jockey Club or Victoria Racing Club rules, and although it might happen, there was very little of that kind of thing perpetrated at those meetings. He did not see why, because one man was hanged, the whole world should be called murderers, and he could not see either that because one swindle was sheeted home, on that account every man who raced horses was dishonest; or that every race which was run was necessarily dishonestly run. That was not the case. What they wanted to guard against was the small meetings—the little public-house meetings, which were got up purely in the interests of the local publican. It was at those places where the swindles took place, and not on a properly conducted course, registered under the rules of either the Queensland Turf Club or the North Queensland Racing Association. It would be perfectly safe to allow them to run the totalisator without any restriction whatever, and he hoped the leader of the Opposition, in his amendment, would fall in with his views and see that there was already a controlling authority over racing clubs, and that it was absurd to insert any further conditions so far as they were concerned. The registration of the Queensland Turf Club was a sufficient guarantee of the responsibility of the club applying to run the totalisator.

The PREMIER said he sincerely trusted that the Committee would do nothing of the sort. He certainly did not believe that it should be done.

Mr. MURPHY : That comes very well from the president of Tattersall's Club.

The PREMIER said he did not care whether it came from the president of the Tattersall's Club or not. If it were proposed to give that club this power he would oppose it. He distinctly refused to delegate any such powers to any such body, who were created without and were beyond the control of Parliament. The clause was, perhaps, not stringent enough as it stood; but before coming to that he

must say that he did not agree with the hon. member for Barcoo in deprecating mild enjoyment in the shape of small race meetings, because they were not registered by any accredited institution, either in this colony or in any other. He did not see why they should be interfered with.

Mr. MURPHY : They are recognised as evils.

The PREMIER said he did not know whether they were or not, but he thought there were plenty race meetings which were made as enjoyable as, and where perhaps no more harm was done than, at the metropolitan race meetings. He did not wish, at any rate, to hamper innocent enjoyment. He thought that the power proposed to be given under that clause was unnecessary, as it was not necessary that an application should be made to the Commissioner of Police, subject to the approval of the Colonial Secretary.

The Hon. Sir S. W. GRIFFITH : I propose that the Colonial Secretary shall approve on the report of the nearest police magistrate. That is taken from the New Zealand Act.

The PREMIER said he now understood the proposal was that the report should be made by the nearest police magistrate, and that would meet the difficulty; it was much better than the original clause. He thought every hon. member must admit that it was much better than that the power should be delegated to any two clubs or to any one club in the colony. The power should be vested in the Government either directly or indirectly, but no racing club should be the controlling authority. As the hon. member for Barcoo had stated, there were at present two racing authorities recognised in the colony, and that had been brought about by quarrels between the Queensland Turf Club and the Northern clubs, but which was right and which was wrong he did not know. For his part he distinctly objected to delegating any power of the State to any racing club in the world.

Mr. HUNTER said there was another matter he wished to point out. He did not know whether it was the intention of the Committee to debar all clubs except horse-racing clubs from using the totalisator. He saw no reason why the Sheffield Handicap Company should not be able to use the totalisator at their races. He thought far more sport could be got out of human racing than out of horse-racing. A great deal of what had fallen from the hon. member for Barcoo had reference to the great honesty of racing under the Queensland Turf Club rules, or those of any other racing association. Now, it was a well established fact that horse-racing—he did not care how high the authority whose rules they raced under—was dishonest in its very heart, and he would give his reasons for saying so. When a horse won a race he got additional weight, and the owner of that horse ran him without any intention of winning until that weight was reduced. Would any hon. member dispute that?

Mr. MURPHY : Yes.

Mr. HUNTER said that any hon. member who disputed it knew nothing about it. He knew what he was talking about, and he defied anyone to dispute his statement.

The PREMIER : You have had experience.

Mr. HUNTER said that where a man followed up horse-racing, when his horse got weighted out he simply ran byes until he got less weight.

The POSTMASTER-GENERAL (Hon. J. Donaldson) : What about Carbine?

Mr. HUNTER said Carbine was considered by his owner to have sufficient show for the race; but that did not dispose of his argument.

He supposed if the owner of Carbine thought he had too much weight, Carbine would be run without any intention of winning.

Mr. MURPHY: Shame!

Mr. HUNTER said the Colonial Treasurer admitted the other day that if he wanted to see honest horse-racing he would go to the little country club meetings; and he said that, although he had been president for many years of a club registered under the Queensland Turf Club. Although hon. members might say as much as they liked that dishonesty did not exist, he said that it did, and he thought that anyone who had ever owned racehorses would admit the same thing. He maintained that if the Bill was going to be extended to horse-races, it should be extended to the Sheffield handicaps. He saw no reason against it. He thought it would be a very bad thing to limit the use of totalisators to horse-racing. The argument of the hon. member for Barcoo was simply ridiculous, because the same principle might apply to the Licensed Victuallers' Association, and authority be given to them to open public-houses wherever they liked. That argument was just as feasible. The hon. member had given the names of several colonies where only one leading club existed. He said there was only one in New South Wales and one in Victoria, but that in Queensland it had been found necessary to have two; but in time Queensland might consider it necessary to have three. He thought that the hon. member's whole argument was upset when he spoke of the great honesty of horse-racing.

Mr. MURPHY said he was sorry the hon. member who had just sat down should have thought it necessary to make a special reference to any particular racing man. He instanced the name of the horse Carbine.

Mr. HUNTER: The Postmaster-General interjected that.

Mr. MURPHY said that horse was owned by Mr. D. S. Wallace, a gentleman who had just been returned to the Upper House in Victoria by a majority of two to one over his opponent. He was a man whose name, taken in any way they liked, stood very much above that of the hon. gentleman who had traduced him. To say that a man would "pull" his horses in order to lose weight was equal to saying that he would shoot a man in order to pick his pockets. One crime, in the opinion of any honest man, and in his eyes as a racing man, was just as bad as the other. The man whose character the hon. member had traduced was a man who had established his fair fame as a racing man, and he agreed with the hon. member that it was very hard for any racing man to maintain a fair name so long as slanders could be thrown at him by a man like the hon. member, who, perhaps, had lost a five-pound note on a horse, and then accused the owner of "pulling" the horse in order to make him lose it. He said the more honour to Mr. Wallace, who had throughout his racing career maintained an unblemished name—a name that had enabled him to appeal to one of the highest constituencies in Victoria, and be returned by a majority of two to one—for a constituency, too, that was not governed by universal suffrage, by which a man might be returned through sentiment, in consequence of being a successful racing man, but by a constituency that returned its member according to certain property qualifications. That showed that Mr. Wallace, who stood in the foremost position as a racing man throughout Australia, was a man who could maintain his fair fame. He could name several men else-

where whose horses had always run straight, and who had preserved their fair fame—the Hon. James White, of New South Wales, and Mr. Charles M. Lloyd, racing men who had never had an accusation thrown at them by the press or anyone else. He could go down the list and point out dozens and dozens of men who had always been honest and straightforward racing men, who had raced purely for the sport, and, of course, betting a little as an adjunct to the sport. The hon. member for Burke had evidently come in contact with the class of racing men who were called spiliers. That, evidently, was the class the hon. member had associated with and the class he was accustomed to meet. He (Mr. Murphy) had never had the misfortune or opportunity the hon. member had had of mixing with men of that class, and therefore they were unknown to him. He did not know them except as a magistrate, when he had occasionally been obliged to turn them off a racecourse for malpractices, but they were not looked upon as racing men. The men who raced for the sport of the thing were the men who, as a rule, had the management of the racing clubs. If they looked at the stamp of men connected with the Queensland Turf Club they would see the names of men as stewards and on the committee who were among the most honoured and respected men in Queensland, and men upon whom the hon. member for Burke could cast no aspersion. He was satisfied that if the Committee accepted his amendment, and allowed the clubs to register under the Queensland Turf Club, they would not go far wrong. The Premier, in the course of his arguments, had said that it would be improper for Parliament to recognise the Queensland Turf Club, or any authority constituted in the way it was by any legal enactment. Perhaps that was, a great difficulty, and might knock a hole in his argument. He did not think of it in that light—that it would be practically setting the Queensland Turf Club up above all other racing institutions, but at the same time that club and the Northern Club had established positions for themselves. They occupied the same positions in racing matters as Parliament occupied in the framing of the laws of the colony.

The POSTMASTER-GENERAL said as he had interjected the name "Carbine," he wished to make an explanation. The hon. member for Burke, in speaking about horse-owners, said that when a horse won a race it was the practice afterwards to keep him behind in order to take off the weight. He (Hon. J. Donaldson) had then interjected the name "Carbine." He thought anyone who knew anything about racing must remember that that horse won several races during the last season, and was one of the most brilliant horses that had ever raced in Australia as a three-year-old. Notwithstanding that more weight was put on him, he won the majority of the races that he started for, and ended by winning the Sydney Cup, carrying the weight of 9st. 4lb. That was the top weight, and a very heavy one. It occurred to him that the hon. member was making a very sweeping assertion in saying that the practice was to race horses behind to have the weight taken off, and he (Hon. J. Donaldson) had then interjected the name "Carbine," as a complete refutation of that statement. He thought the name of Mr. Wallace was well known, not only in that House but throughout Australia, as a straight-going racing man, and he was exceedingly sorry to hear the remarks which had been made by the hon. member for Burke.

Mr. HUNTER: I did not know the name of the owner.

The POSTMASTER-GENERAL: Then the hon. gentleman ought to have known, if he professed to know anything whatever about racing. However, he (Hon. J. Donaldson) simply made that explanation, because, from the remarks afterwards made, it might be thought that he had not made the remarks in the spirit in which he intended to do.

Mr. NORTH said he was very sorry to hear the hon. member for Burke accuse all racing men in Queensland of being dishonest.

Mr. HUNTER: I spoke of the principle.

Mr. NORTH said the hon. member was wrong in what he had said. He (Mr. North) had been connected with racing for the last fifteen years in Queensland, and he could assure the Committee that he had never seen such practices carried on as the hon. member for Burke referred to. If the hon. member had seen such practices carried on it must have been somewhere up North, where the hon. member was perhaps the president of a club, and in the swindles by which horses got lighter weights to secure the money. The hon. member had probably been able to get the straight tip. He could back up the hon. member for Barcoo in what he had said, and he agreed that the Queensland Turf Club and the Northern Club should have the management of the totalisators. They ran under rules which had been drafted and passed by some of the leading men in Brisbane, and he thought the Premier was president of one of them. He had asked the hon. member for Toowong the other night if he had ever read the Queensland Turf Club rules, and that hon. member had told him that he had not read them and did not want to read them. The hon. member should read those rules and see what position the club stood in. The hon. member knew nothing whatever about racing, and had taken up a wrong line in introducing that Bill at all. It would have been better if he had left it to someone who did know something about racing.

Mr. HUNTER: It has been left long enough. It should have been brought in long ago.

Mr. NORTH said there was plenty of time for a man acquainted with the subject to deal with it that session. He had been secretary to a recognised racing club, working under the Queensland Turf Club rules, for a good many years, and they had always paid their way and had a balance in hand. It would be very hard, he thought, if they had to apply to a police magistrate and the Colonial Secretary to get a permit to run a totalisator. There might not be much difficulty in it with the present Premier and the police magistrate they would at present have to deal with, but they might yet have a holy and pious Premier, and a holy and pious police magistrate, who would be against all racing, to apply to. Such men, under the clause, could simply kill racing in Queensland altogether; because his contention was that what made racing in Queensland at present a success was the totalisator. If it were not for the totalisator there would not be half-a-dozen good racing clubs in the colony.

Mr. HUNTER: They have got no totalisators in the North.

Mr. NORTH said the greatest part of the revenue derived by the clubs here and the country clubs was derived from the use of the totalisator. He hoped the hon. member for Barcoo would stick to his amendment to give all clubs registered under the Queensland Turf Club the right to use the totalisator.

The Hon. Sir S. W. GRIFFITH said he hoped the whole afternoon would not be taken up with discussing the morality of racing men, or the Queensland Turf Club. He said, both the

Queensland Turf Club! If the Colonial Secretary for the time being was satisfied with the recommendations of the Queensland Turf Club he could act upon them and give a license to any club they recognised or recommended, or refuse to give a license to an unrecognised club. He hoped the whole afternoon would not be occupied in discussing that point as there were other matters of importance to be discussed.

Mr. LITTLE said he was sorry to hear the leader of the Opposition lay down such a rule. He wished to follow the remarks made by the Postmaster-General, who thoroughly understood racing. That hon. gentleman had referred to Carbine and his owner, Mr. Donald Wallace, and he could bear the hon. gentleman out, and say that when Mr. Wallace's horse carried colours he ran for the money. Mr. Wallace had never run a dishonest race yet, and his horse Carbine was carrying more money now on the next Caulfield Cup and Melbourne Cup than any other horse carried. The horse was a wonder, and if he was beaten the public would lose; but if Mr. Wallace could win with him he would, and the public would win also. He could also endorse some of the remarks of the hon. member for Burke with respect to some racing men who carried colours, because here in Queensland he had seen twenty-seven horses nominated and only four "on the job." He had seen more than that; he had seen an amateur hurdle race with amateurs—gentlemen riders—"up," and one of them pulled his horse into a trot and threw away seven pounds weight so that he could not find it, in order that he should not win the race. When he was a boy he could get a good honest race, but what appeared to be wanted now were strong men to ride a horse so that they could pull him anyway. He never went to a racecourse now, though a lover of racing, which was the sport of kings. He could mention a race meeting here where he knew there were three "stiff 'uns" in a race. He had got the "whisper" about the horses that were going to run and knew which was a "dead bird." They had the Queen's Birthday the other day, but he did not go to the racecourse though he knew of a "good one," and had got the word: "Don't go to Eagle Farm, for if you go you will fall." He knew that reforms were necessary with regard to the totalisator, and he was entirely with the hon. member for Toowong in that matter. He could tell them that if they went down Queen street, or down to the Valley, where he lived, on the eve of a big race, they would find little boys—who would yet become the men to take their places in that House—there late and early at those gambling shops. They were advertised for and sent for, and the very terms they used were quite foreign to men who had been racing before their fathers were born. He had heard that girls used to go to those places also. He did not like to say anything about the feminine gender, but still they might be induced to do something immoral to procure the 2s. 6d. or 5s. to invest upon those shop totalisators. For that reason he was entirely with the hon. member for Toowong. They had, however, nothing at all to do with the percentage charged by totalisators on racecourses. If a man went to the racecourse and put a pound or two on the totalisator and won, he could well afford to pay the percentage charged; and if he lost, it was a matter of indifference to him who got the percentage. He considered that all clubs recognised under the Queensland Turf Club should be allowed to use a totalisator. He had heard some remarks about bookmakers being looked upon as scurrilous vagabonds. He knew many of them were not such characters. If a bookmaker was "struck," his name was posted up, and he was like Othello—his occupation was gone. He was a "stiff 'un"—a "dead

bird" again. He knew that the gentlemen who walked down the street in black cloth coats and long bell-toppers often owed bookmakers money. It was said that doing away with the totalisator would be of great benefit to bookmakers, and a great inducement to backers of horses, but he thought it should be taken further, and that the holders of Sheffield handicaps and boat races should have the right to use the machine.

Mr. FOXTON said that if the Colonial Secretary were to act on the recommendation of the Queensland Turf Club or the North Queensland Racing Club as constituted at the present time, and as they were likely to be constituted for many years to come, he would be perfectly fair in doing so. Of course he could not shut his eyes to the fact that a division had already taken place in Queensland with reference to the governing body in racing matters; and the same thing might take place with regard to any of the other clubs. As a member of the Queensland Turf Club, and of several country clubs, he was satisfied that the thing would not work if the proposal of the hon. member for Barcoo were carried into effect. The Queensland Turf Club was not even a body corporate, and though their recommendation might be relied upon in reference to those matters, seeing that they had a considerable amount of knowledge of what went on in the country districts through the racing calendar, at the same time the scheme put forward by the leader of the Opposition was a practicable and feasible one, and might very well become law. One matter which deserved consideration, however, was the limit to the number of totalisators allowed on any racecourse. He could see no reason why the number should be limited. Decreasing the number would not tend to decrease the amount of betting—if that was the object—but would simply tend to increase the discomfort of those who desired to bet, by creating a crowd round the places where tickets were sold; whereas, if a larger number of machines were allowed, the crowds round them would not be so great. That sub-clause might be omitted, but otherwise the scheme would work very well. He had no fear, as suggested by the hon. member for Lockyer, that a Colonial Secretary might come on the scene who would dare to refuse all applications for totalisators until Parliament declared by a Bill, or by a resolution, what course was to be adopted. The Bill now under consideration, if it became law, would practically recognise the totalisator; and he was sure that a very considerable change of feeling would have to take place throughout the country before any Colonial Secretary would put his foot down and say he would not license any totalisator whatever. Public opinion might fairly be relied upon to prevent anything of that sort. Now was not the time to go into the question as to how far the totalisator had assisted racing, but he proposed to do that later on, if necessary. At present he would simply say that, with the exception of the sub-clause to which he had referred, he felt bound to support the amendment of the leader of the Opposition.

Mr. GOLDRING said the proposition made by the hon. member for Barcoo seemed to be distasteful to the Premier and most other hon. members; but he thought something should be done to facilitate outside applications, and do away with sending them to Brisbane. Outside clubs had honorary secretaries, and very often the instructions given to them by the committees were not attended to punctually. It frequently happened that the meeting of the committee to adjust matters connected with the totalisator did not take place till within a few days of the race; and though the honorary secretary might be instructed at that meeting to apply for the annual

license he might omit to follow the instructions of the committee, and that would debar the club from the use of the totalisator for that meeting. He thought the matter of granting the license should be left in the hands of the licensing bench, of which the police magistrate was the chairman. It had been stated that some police magistrates were averse to racing altogether, but it would be far better to run the risk of that than to have to send to Brisbane every time a license was required for the use of a totalisator. If no other hon. member would move an amendment to that effect, he would do so.

Mr. LITTLE said he differed from the hon. member for Flinders in the opinion that the granting of licenses to use totalisators should be left to the police magistrates. There might be some sanctimonious gentlemen who made very good police magistrates, but were opposed to racing; and he objected to putting it into the power of those gentlemen to deprive a country club of a day's amusement. He maintained that any registered club should have the right to use the machine. The use of the totalisator meant a big handicap; and if anything were done to prevent its use, it would be the ruin of country and suburban races.

Question—That the words proposed to be omitted stand part of the clause—put and negatived.

Mr. MURPHY moved that the word "three" be struck out, with the view of inserting the word "four."

Mr. FOXTON said he might suggest to the hon. member that the clause might be made to read:—

No totalisator shall be used outside the race grounds within the control or management of the club. The clause proposed to limit the clubs to three machines, and the hon. member for Barcoo proposed that four should be allowed. He saw no object in limiting the number at all. If they were to limit the number the only result would be to increase the discomfort of those who desired to use them. He suggested that the words limiting the number of totalisators to be used be left out, leaving in the very excellent portion of the clause which provided that no totalisator should be used outside the race grounds within the control or management of the club. In order to do that, they would have to omit the words "more than three" on the 1st line of the sub-clause down to the word "none."

Mr. MURPHY said, with the permission of the Committee, he would withdraw his amendment.

Amendment, by leave, withdrawn.

Mr. FOXTON moved that the words "not more than three totalisators shall be used by the club at one time, and none" be omitted, with a view of inserting the words "no totalisator shall be used."

Amendment agreed to; and amendment, as amended, put and passed.

Mr. PALMER said he wished to invite the attention of the Committee to the latter end of the clause, which referred to the qualifications of a club before it could be permitted to use a totalisator. He thought the amount of annual subscriptions required was too high, and should be reduced. The clause said:—

"No permit shall be granted to any racing club unless it is composed of at least 100 subscribing members if the racecourse is situated within ten miles of Brisbane."

That might suit very well for racecourses near Brisbane; but if country clubs were restricted to even fifty members many of them would be excluded from the operation of the clause.

Mr. AGNEW said he agreed with the remarks made by the hon. member for Carpentaria. He knew of a very promising club upon which the promoters had already expended over £2,000 in improvements, yet the list of *bona fide* members of that club did not come up to fifty. Several prominent people in the district had given their security for that £2,000 to make those large improvements. If the required number of members was reduced to twenty-five, he thought it would meet the views of the hon. gentleman who had introduced the Bill; it would not, he was sure, frustrate his object in any way whatever. If no other hon. member would move an amendment to that effect, he would propose it himself.

Mr. FOXTON said he really saw no reason for the last sentence in that clause, because the safeguards provided in the report of the police magistrate, and the certificate or license to be given by the Colonial Secretary, were amply sufficient for all purposes. What were the inquiry and report of the police magistrate for if they were not to ensure the *bona fides* and respectability of persons conducting race meetings? He knew many racing clubs which, if that sentence were allowed to stand, would simply be wiped out altogether. What about the Driving Park Club in Brisbane? Even that part of the public who did not believe in racing must recognise the fact that that club was engaged in the encouragement of a breed of horses which was eminently useful. Then again there was the Hunt Club. Both those clubs held race meetings for the purpose of raising money to carry on their operations. That those two clubs did good there could be very little doubt. If racing conducted at all to the improvement of the breed of horses, those two clubs, perhaps more than any others, conducted in that direction. The restrictions imposed by the last sentence of the clause were all very well before the introduction of the amendment which had just been adopted, but having provided that safeguard he certainly thought there was no necessity for the latter part of the clause. If it was intended for the purpose of keeping out disreputable clubs, he would point out that nothing was easier than for a certain number of men who desired to carry on nefarious practices to comply with the letter of the law and get a number of bogus members. They saw that done the other day at Ipswich. Certain publicans were refused their licenses, and bogus clubs were immediately started and a number of names were got at 2s. 6d. a member.

Mr. MACFARLANE: They did not pay the money.

Mr. FOXTON said when the question came to be sifted by the licensing bench the members of the club were *non est*.

Mr. O'SULLIVAN: The hon. member does not seem to know what he is talking about.

Mr. FOXTON said he did; he thought he understood more about it than the hon. member for Stanley.

Mr. NORTH said he thought they should have the amendments printed and put in the hands of hon. members before they voted on them. He had a good deal to do with racing; he bred race-horses himself, and took a great interest in the Bill, and he should like to see the amendments before voting on them. He would therefore suggest that they should postpone the further consideration of the Bill until they were printed.

Mr. FOXTON: There are no amendments to print; the amendment has been passed.

Mr. NORTH said he had not heard it passed. He got up to speak on it before, and suggested that the amendment should be postponed.

Mr. MURPHY said he quite agreed with the hon. member for Carnarvon that the latter part of the clause should be struck out, after the improvement they had already made in the first portion of the clause. The safeguards in the latter sentence of the clause would be no safeguards whatever, because any club could very easily get a hundred subscribing members at a shilling a member. That would only be £5, and any man wishing to start a bogus club would readily pay £5.

Mr. FOXTON: Or £50.

Mr. MURPHY: Or £50. All that was required by the clause was that there should be a hundred subscribing members.

Mr. UNMACK: At £2 each.

Mr. MURPHY said even that would not be a very great amount. The provision would be easily evaded, and it was no use passing a law which was easy to evade, as it would practically be a dead letter. He thought that if the hon. member for Toowoong would take the advice of the hon. member for Carnarvon and himself, who were both racing men and anxious for the purification of sport, he would not go far wrong. He (Mr. Murphy) moved that the remaining part of the clause, commencing "no permit shall be granted," be omitted.

Amendment agreed to; and clause, as amended, put and passed.

On clause 5, as follows:—

"Any person conducting or assisting in the conduct or working of a totalisator not authorised to be used by this Act, or acting as banker or croupier thereof, or assisting in the like capacity, shall for each offence forfeit a penalty not exceeding one hundred pounds sterling, and in addition any such person may for such offence be imprisoned for any term not exceeding six calendar months."

Mr. SAYERS said many hon. members were under the impression that the club was not responsible for the money won—that if a man won money, and it became lost through the action of a servant of a club, he could not recover it. He was given to understand that that was the case.

Mr. STEVENS said that when the Bill became law the clubs would become responsible.

Mr. SAYERS said he was merely desirous to see that wagers were protected.

Mr. AGNEW said the penal portion of the clause might be a cause of considerable hardship. Many race meetings were held in country towns where there was no systematically formed club. A meeting was got up in an impromptu manner by the people in the vicinity, and large numbers attended; and yet if they ventured to use some primitive form of totalisator—which was frequently done—the promoters of the meeting would be liable to a fine of £100, or to be imprisoned for a period not exceeding six calendar months. That was all right in large places like Brisbane, Maryborough, Rockhampton, and other towns where there were regularly formed clubs, with members who were members all the year round and year after year; but there were no such clubs in the outside townships; and although the race meetings there were got up in an impromptu manner, surely they had as much right to use a totalisator as the clubs in Brisbane had.

Mr. UNMACK said the hon. member did not seem to quite understand the object of the clause. It was intended to have a deterrent effect against anyone illegally using the totalisator. Any club that was entitled to use the totalisator would not be affected by it. As he had stated on the second reading, the penalty of £100 he looked upon as almost insufficient, because there were many of the keepers of those

gambling-shops who would most cheerfully pay a penalty of £100, and then make a handsome profit. For that reason he had provided that in addition to the fine there should be imprisonment for a term not exceeding six months, which he thought would be quite sufficient to stop any of them.

Mr. FOXTON said there was no definition of a racing club in the Bill. It would be necessary to insert one, as the permits were to be given to the racing clubs, not to any specified persons.

Mr. AGNEW said the country race meetings to which he had referred would not be racing clubs under the meaning of the Act; consequently if they used the totalisator, which was allowed in the next town, the promoters would be liable to fine and imprisonment. It would be only fair to remove a restriction of that kind.

Mr. ARCHER said there was racing in the colony before such a thing as a racing club existed, and before the totalisator was invented. In those small places referred to by the hon. member for Nundah the totalisator was not required.

Mr. AGNEW: But some of them have it.

Mr. ARCHER said that in the future that would be against the law. He was always on the side of the law, and if the use of the totalisator was limited by law, the law must be obeyed. If people were so very anxious to have the totalisator, let them form themselves into a properly constituted racing club. He hoped it would not be extended to those small places, but would be limited to those meetings which were carried on under the regulations of recognised racing associations.

Mr. NORTH said there was no recognised racing club known in the Bill.

Mr. UNMACK said he intended to introduce a new clause defining a racing club. He had taken it from the New Zealand Act, and it was as follows:—

“Racing club” includes any club or association formed for the purpose of promoting horse-racing, or for the management of horse-racing meetings.”

Clause put and passed.

On clause 6, as follows:—

“Every club or person conducting a duly authorised totalisator may retain as commission out of the moneys paid into the totalisator in respect of any race a sum which shall not exceed seven and a-half per centum of the money staked.”

Mr. UNMACK said that in order to save discussion on the clause, he was prepared, at the almost unanimous request of hon. members, to increase the amount of commission to 10 per cent. He would therefore move the omission of the words “seven and a-half,” with the view of inserting the word “ten.”

The HON. SIR S. W. GRIFFITH said what was the use of the clause at all? Why should not a club charge as much commission as it liked? If they charged too much the people would not put their money on the totalisator. All the Bill did was to say that certain things should not be done. As the hon. member for Charters Towers had said, they did not recognise any rights arising from gambling at all—they merely said that certain forms of gambling should not be permitted. As far as the rate of commission was concerned, they might charge 50 per cent. if they liked, but if they did that they would get no one to put his money on the totalisator.

The PREMIER said he thought the hon. gentleman was quite right, and that the amendment should be struck out. He did not see why the clubs should not charge 20, 30, or 50 per cent., if they liked. They had to deal with the public, and could charge as much as they chose.

Mr. UNMACK said that the only objection he could raise to clubs having permission to charge an unlimited commission was, that it would lead to the formation of a lot of clubs, who would hold race meetings and run totalisators all over the colony.

Mr. FOXTON said he thought the clause should be left out, because it was a matter in which the public could be very well left to protect themselves; but he would go further and say that the larger the commission which was charged by the club the better for racing and the better for the public, as it would tend to purify racing. He held in his hand figures which incontestably proved the use of the totalisator had tended in the direction of purifying the turf. He would just read a few of them. In 1883 the value of the Brisbane Cup was £150, while the entrance fee was £6. In 1889, after the totalisator had come into use, and had gradually been growing in popularity, and working out the professional bookmakers, the value of the Brisbane Cup with the trophy, which was valued at £180, was £330, the amount of entrance fee being still the same—£6. It was not necessary for an owner running for such a stake to make a book, or to go to the bookmakers and bet for the purpose of making money, as he perhaps might do if he were limited to a smaller prize. It was only through the totalisator that the public were made to pay for the prizes which were given, and to foster the sport which, by their presence on the racecourse, they supported. He certainly thought the clause should be left out altogether.

Mr. ARCHER said he did not wish to prolong the discussion, but he merely wished to say that if they were legislating to legalise the totalisator on the course it would be as well to legalise the amount of commission, so that if any cheating were done by the totalisator it might be easier to get a conviction in a case of fraud.

The HON. SIR S. W. GRIFFITH said they were not providing by law that betting should be legalised, or for the recovery of winnings. If that were intended it would require a much more comprehensive law than that; but he thought it should be left without any legislation whatever.

Clause put and negatived.

Mr. UNMACK said he begged to move the following new clause:—

“Racing Club” includes any club or association formed for the purpose of promoting horse-racing, or for the management of horse-racing meetings.

Clause put and passed.

Clause 7—Short title—and preamble, put and passed.

Mr. UNMACK moved that the Chairman leave the chair, and report the Bill with amendments to the House.

Mr. HUNTER said that before that motion was put he would like to reply to a remark made by the hon. member for Barcoo. That hon. gentleman had said that he (Mr. Hunter) must have been connected with spielers and other low-bred people, while he had spoken of himself as an angel, and as the great champion of racing. He could not let those words pass without telling that hon. gentleman that his (Mr. Hunter's) character was quite as good as that of the hon. member for Barcoo. He had never been a member of an association and paid £50 to a racing club to evade the law.

Question put and passed.

The House resumed, and the CHAIRMAN reported the Bill to the House with amendments. The report was adopted; and, on the motion of Mr. UNMACK, the third reading of the Bill was made an Order of the Day for to-morrow.

VERNON COAL AND RAILWAY
COMPANY.

REPORT FROM COMMITTEE.

The CHAIRMAN OF COMMITTEES presented the report from the Committee of the Whole on this matter.

The resolution adopted by the Committee of the Whole was read by the Clerk, as follows :—

That an address be presented to the Governor, praying that His Excellency will be pleased to cause to be placed upon the Supplementary Estimates for this year, a sum sufficient for refunding to the persons who actually provided the same, the deposit of £2,000 made by the promoters of the Vernon Coal and Railway Company with the Secretary of Public Works in accordance with the provision in that behalf of the 6th section of the Maryborough and Uranang Railway Act of 1884.

Mr. STEVENS said : Mr. Speaker,—I beg to move that the report be adopted.

Question put and passed.

CLOSURE OF A ROAD AT LYTTON BY
THE MILITARY AUTHORITIES.

On the Order of the Day being read for the resumption of discussion on Mr. Buckland's motion—"That there be laid on the table of the House, copies of all correspondence, *Gazette* notices, and advertisements which refer to the closing of a road by the military authorities at Lytton,"—which stood adjourned (under Sessional Order of 22nd May last) at 7 o'clock p.m. on Thursday, the 20th ultimo.

Mr. BUCKLAND said : Mr. Speaker,—I was saying when I last addressed the House on this question, on the 20th June last, that I believed it to be the intention of the military authorities at Lytton to make it impossible for residents to remain any longer there, as they wished the whole of the land to be devoted to a military parade ground. I find since I addressed the House on that occasion that this road has not been legally closed. There has been no closure of the road under the Land Act of 1884, as required by the 89th section, part of which reads as follows :—

"On the receipt of such application, the Minister shall cause notice thereof to be inserted in the *Gazette*, and in such local papers, if any, as he thinks advisable, and also to be conspicuously posted on the road to be closed, and at the nearest land office, police office, and post office, for a period of not less than two, or more than six calendar months, consecutively."

Now, Mr. Speaker, neither has this notice been posted on the road to be closed, or at any police office, or at the office of the local authority, and such being the case, I consider that the parties who are aggrieved by the closure of the road would be fully justified in opening it and going so far as to chop down the obstruction. I can only say that I hope the Premier will give the parties aggrieved some satisfaction for the damages they have sustained. There is no doubt that this road is closed, and that the parties so aggrieved will have good claim for compensation. The men concerned are those who were getting a living by having access to the water which the road gave them, and it has now been closed at least nine or ten weeks against their use. I am certain of this : that the road has not been legally closed, and if I were in the position of the parties concerned I would certainly open it by force.

The PREMIER said : Mr. Speaker,—By an act of inadvertence on the part of an officer in my department, the papers now asked for have been in the hands of members for over a week past. It was a pure accident that they should have got into the hands of members, but there was no objection on the part of the Government to allowing them to get into their hands.

The HON. SIR S. W. GRIFFITH : Have they been circulated ?

The PREMIER : Yes ; for the last fortnight ; so that shows that at any rate there was no desire on the part of the department to disguise anything that had been done. The hon. member has attained his object. He has had the papers laid on the table of the House, and if he wishes to move any substantial motion upon those papers the Government will be perfectly willing to discuss the matter with him.

Mr. BUCKLAND said : Mr. Speaker,—I have no wish to proceed further, having attained my object and found out that the road was illegally closed. I beg to withdraw the motion.

Motion, by leave, withdrawn.

LEGAL REFORM BILL.

COMMITTEE.

On the Order of the Day being read for the consideration of this Bill in Committee,

Mr. POWERS said : Mr. Speaker,—Before making any formal motion I would like to say a few words. When the debate on the second reading of this Bill was going on a suggestion was thrown out, and unanimously concurred in, that there would not be time for a private member to pass the Bill through in its present shape, and I then said :—

"I feel I would not be justified in pressing the matter after such expressions of opinion, borne out as they have been by the proceedings of this evening. I think it best to accept the suggestion made in the spirit in which it was made, and to treat separately such parts of this Bill as can be dealt with in one Bill ; and I may be able to bring up a second Bill this session."

Since then the Government have agreed to bring in a District Courts Act Amendment Bill, for the purpose of removing the objections I was most anxious about, and dealing with speedy judgment in the district court ; extension of jurisdiction up to £500 ; attachment of goods of absconding debtors ; doing away with writs for £20 ; and other things which I pressed very urgently as necessities, and so that costs might be saved. As far as I am personally concerned, I can assure hon. members that such a Bill will meet my views. To show hon. members that this is not simply an idea of my own, I will quote what the leader of the Opposition said :—

"I entirely agree also that if a man brings an action in the Supreme Court which he ought to have brought in the district court, he ought only to get costs according to the district court scale, unless he can prove that the case involved sufficient difficulties to justify him in bringing it to the Supreme Court. I go with him there. Those are matters in which practical relief can be given, and which I hope the House will endeavour to afford. That could be done by an extension of the jurisdiction of district courts."

Then he says :—

"But if the district courts were enabled to give judgment speedily in cases, in the same manner as the Supreme Court does, and if their jurisdiction were extended up to £500, which is an arbitrary figure to which I am agreeable, and persons who unnecessarily went to the Supreme Court were deprived of any costs, then the evil which the hon. gentleman has spoken of, as far as costs are concerned, would practically be remedied. That is a remedy which is applicable to the abuse which has to be remedied. I think I have dealt with the great grievances the hon. gentleman has referred to, and the practical remedy for them. It really lies in an amendment of the District Courts Act."

Now it will be evident to all members present that if this amendment of the District Courts Act is brought by the Government before the House and passed, my object in bringing forward the Bill will be effected, and that both social and commercial reforms will be brought about. My thanks and the thanks of the country are due to the Government for their offer to bring in the Bill, because from the fact that I can only

get five minutes now in which to speak, it being a month since I brought forward my motion for the second reading of the Bill, it is evident that it would be perfectly impossible for a private member to carry through such a measure. I am sure hon. members will be glad that the Ministry have decided to take the matter in hand, and as the leader of the Opposition has promised his support, which I am sure he will give, and as the House is unanimous, I am certain that success will attend this my first effort in endeavouring to bring about legal reform. I move that the Order of the Day be discharged from the paper.

Question put and passed.

Mr. POWERS moved that the Bill be discharged from the paper.

Question put and passed.

At 7 o'clock,

The SPEAKER said: In compliance with the Sessional Order, the House will now proceed with Government business.

CIVIL SERVICE BILL.

RESUMPTION OF COMMITTEE.

On the Order of the Day being read, the House went into committee to further consider this Bill in detail.

On clause 42, as follows:—

"Every officer who has attained the age of sixty years may retire from the service."

The HON. SIR S. W. GRIFFITH asked what was the reason for the clause. Surely an officer might retire before the age of sixty if he liked. The clause raised a good many questions with regard to pensions.

The PREMIER said an officer might do so; it was not compulsory under the clause. The 43rd clause provided that the Governor in Council might, upon the recommendation of the board, call upon any officer who had attained the age of sixty years to retire from the service. The principle of the Bill with regard to pensions was that a man, from whose salary deductions had been made entitling him to a superannuation allowance, might retire at the age of sixty. That was not a very early age for a man to retire if he had done honest work and had made the payments which the Bill proposed should be made. The argument was generally the other way—that it was unfair to retire a man at the age of sixty. In Victoria Civil servants were compelled by statute to retire at that age; but it was proposed in the Bill that the Governor in Council might call upon any officer who had attained that age to retire upon the recommendation of the board. There must be some age at which the Government could step in when necessary and call upon any officer to retire.

Mr. WATSON said he thought the age might be reduced to fifty-five, considering the difference between the climate of Queensland and that of Victoria, where it was now proposed to reduce the age to fifty-five.

Mr. UNMACK said in Victoria the proposal was to increase the age to sixty-five.

Mr. TOZER said probably that was a desirable time to discuss the question as to whether the Committee were in favour of a superannuation fund or some other scheme, or in favour of leaving it out of the Bill altogether. His idea was that whether an officer would retire at the age of sixty or not would depend on the question of the superannuation allowance. He could not form an opinion as to whether an officer could retire at the age of sixty or not until he knew the decision of the Committee as to the amount to be contributed. He could not retire at sixty if the amount were fixed at 1 per cent., for instance. As far as his calculations went, according to the figures at

his command, a man who entered the service at the age of eighteen could, by paying 4 per cent., retire on a superannuation allowance at the age of sixty-two and a-half. He did not wish to anticipate any discussion that might take place on clauses to be proposed later on, but he thought the question ought to be at once decided whether the Committee were in favour of superannuation allowances. He must say he was not.

The PREMIER said he thought it would be better to discuss the question on the new clause to be proposed by the hon. member for Toowong. His opinion was that a man who had served the State faithfully and well up to the age of sixty years should be entitled to retire with a superannuation allowance, but his retirement should not be compulsory on attaining that age, as was the case in Victoria.

Mr. UNMACK said he did not agree with the Premier in reference to the age. He would prefer that the clause should provide for the retirement of any officer at the age of sixty, with the proviso that the Governor in Council might call upon him to remain in the service for a further period of ten years. There might be many officers who would be well out of the service—men who were not, perhaps, worth the money they were receiving, and who were blocking the promotion of their juniors below them. Therefore it would be a safety valve for the efficiency of the service if the age of retirement was made absolute at sixty years, leaving it to the Government to say "you can remain." But the wording of the clause was entirely in the other direction, as the next clause said—

"The Governor in Council may, upon the recommendation of the board, call upon any officer who has attained the age aforesaid to retire from the service."

In the clause before them it was left entirely optional with the officer, who would only remain as long as he liked. It would be better to give the Government power to say how long a man should remain. Many men at sixty years of age were able to do a large amount of useful work, and work which could not be efficiently performed by younger men. It would be better to say, "You shall retire, but if we want to keep you we shall do so."

Mr. BARLOW said there were three things to be considered—the age of retirement, the amount of the premiums, and the amount of benefit received. If they fixed the age they might have to alter the rate of contribution or the rate of benefit. He went a long way with what the Premier had said, that it would be worth no man's while to pay into the fund if he was to be kept at work after he was sixty years of age. It would be very rough indeed to make a deduction from a man's salary, and say, "We will make provision for you, but you shall only take advantage of it for a few months or years before your death." Unless there were substantial benefits to be derived he did not think the scheme would be just, or at all likely to find favour with the Civil Service or the public.

Mr. O'SULLIVAN said the clause said that Civil servants could be called upon to retire at sixty years of age, but some of those officers had been already twenty-five or thirty years in the service, and he would put it to the hon. member for Toowong in this way: Supposing a man joined the service at the age of fifty-eight years, in two years he would be called upon to retire, and what would become of his superannuation then? What benefit would he receive from it? That was only one single point.

The PREMIER said the hon. member for Stanley seemed to forget that the easiest way would have been to say that all Civil servants

should start from now—from the passing of the Bill. But it was thought, and he considered properly thought, by the Government, that that would be an injustice to men who had been a long time in the service. It was a very difficult question to solve, but he thought it had been solved by the clause. It might require some modification, and the Government intended to propose amendments dealing with the admission of officers—placing them on the same footing with those Civil servants who had been in the service for a long time. The whole contention of the Bill was, to use a sporting phrase, to make all Civil servants start from scratch, so far as they could. When the clause before them and the following one had been passed, the whole question could be discussed on the new clause to be proposed by the hon. member for Toowong, which would traverse the whole of the position taken up by the constructors of the Bill in dealing with the superannuation allowances to members of the Civil Service. The present clause might very well be let go, as all rights would be preserved.

Mr. O'SULLIVAN said he quite agreed that the matter was a very difficult one; but he did not think that the difficulty had been solved. His impression was that the easiest way to solve it would be to divide the Bill into two parts, letting them deal with the older hands in the service in the best way they could, and with the younger ones from the passing of the Bill. He thought the difficulty might be got over in that way.

The Hon. Sir S. W. GRIFFITH said there was a great deal in the suggestion that had been made, that an officer who had attained the age of sixty years might, with the approval of the Governor in Council, retire from the service. He could imagine a case where an officer had been doing special work, and when he attained the specified age there might be no one else able to do that work, and why should he not be bound, if required, to continue in the service? The question was of importance only in connection with the superannuation allowance. Any man could resign when he liked; but the clause would give a man an absolute right when he attained the age of sixty years to draw a pension, and he had known cases where it would be very undesirable to allow a man to retire at that age if he wanted to. When a man reached the age of sixty years he might retire, unless there was some strong reason why he should stay on; and, on the other hand, a man attaining that age should retire if the Government wished. But ought not the country to be considered in the bargain as well as the individual? There was a great deal to be said in favour of that, and no hardship need be inflicted.

The PREMIER said the whole scheme of the Bill was that no pension should be drawn until five years after the passing of the Bill. The Government desired to avoid any immediate pressure of pensions upon the fund which would be initiated. That was the whole policy of the Bill. If a man retired at once they would assuredly have the whole goodness of the measure destroyed, as was the case with the Act of 1863, and also with the first Civil Service Act passed in New South Wales.

The Hon. Sir S. W. GRIFFITH said the hon. gentleman's argument was irrelevant, but so far as it went it was in favour of his proposition. Why should they place a burden upon the country too soon? No pension could be paid for five years; but at the end of that time the conditions would be the same as he had assumed. The part of the Bill they were discussing created vested rights, and should be scrutinised carefully, as they would not be able to take

away those rights without a great injustice. They were making a contract that they could not break. They could not make a contract in July, 1889, to break it in July, 1894. Why should a man retire at the age of sixty years if he were fit to do good work? and why should he claim to draw a pension for the rest of his life? Why should a man draw a pension at the end of fifteen years' service if he were still fit to do good work for the State? Why should he on his mere motion be able to say, "I will have a pension now?"

The MINISTER FOR MINES AND WORKS (Hon. J. M. Macrossan) said the hon. gentleman looked at the case from an unjust point of view. The hon. gentleman said it would do the individual no harm and would do the State a service if they compelled a man to remain in the service after sixty years of age, if he was fit to work. He (Mr. Macrossan) did not think they should compel any man to remain in the service after the period at which he thought, and which the Bill provided, he should retire—namely, sixty years of age—because if the State could do that it had a right to keep the man as long as it pleased, until he was actually tumbling into the grave, so that he would get no benefit whatever from his contributions and the superannuation fund. A Civil servant in that case would have no choice in the matter, and he should have a choice equally with the Government, as was provided in the Bill. As the measure now stood an officer could retire at sixty, and if he did not the State then had the right to retire him at any time it thought his services were no longer required. And that was the rule in almost every civilised country under the sun where pensions were given—namely, that a man should be entitled to a pension at a certain age, so that he might enjoy it in his old age in peace and quietness. The State had no right to exercise its authority in such a way as to take the last ounce of vigour out of a man, and then pay him nothing for his services after he had contributed to a superannuation fund for from fifteen to twenty years.

The Hon. Sir S. W. GRIFFITH said the hon. gentleman was begging the question. He (Hon. Sir S. W. Griffith) quite agreed that if they made that bargain with a man they could not break it, but he asked the Committee to consider the expediency of making such a bargain. If they fixed by that Bill the period at which a man should have the option of retiring on a pension, it was unfair that he should be compelled to remain longer in the service; but what he asked was, whether it was desirable that a man should, on his motion, be able to retire at the age of sixty? Was that a proper bargain for them to make?

Mr. BARLOW said there seemed to be some misconception as to what a superannuation scheme was. It was, in point of fact, that if the deductions from the salaries of the persons concerned and the accumulations at compound interest on the investments were sufficient to provide for retirement with a pension at the age of sixty, a man had a right to retire at that age just as the friends of a deceased person had a right to claim the amount of his life insurance policy after his death. He had the same right to retire as a man who paid his premiums on an endowment policy had to draw his money when he arrived at the age at which the endowment was payable. If the payments from deductions from his salary and the accumulations at compound interest were sufficient to provide a pension at sixty, they had no right to keep a man any longer.

The PREMIER: If he wishes to retire.

Mr. BARLOW said they had no right to keep a man any longer if he wished to retire. If he chose to take his salary and go on paying into the fund that had nothing to do with them; he would simply go on paying his premium and reducing his expectancy of life. But it was a bargain made and paid for, and if there was an equivalent given officers should be allowed to retire at sixty.

The HON. SIR S. W. GRIFFITH said of course if that was the bargain it ought to be kept, just as an insurance company ought to keep their bargains with a man who took out an insurance policy, or an endowment policy payable at sixty. But he asked the Committee was that a desirable bargain to make? He confessed he was influenced to some extent, though he did not before refer to it, by the fact that he was quite satisfied that that fund would never pay the pensions, and that it would really be a burden on the State.

The PREMIER said he did not know why the hon. gentleman had arrived at that conclusion.

The HON. SIR S. W. GRIFFITH: We will come to that afterwards.

The PREMIER said they had perhaps better confine themselves to those two clauses, and deal with the matter referred to by the hon. gentleman on the amendment proposed by the hon. member for Toowong. That would raise the whole question, and it would be better that they should deal with it at one time rather than in a desultory disjointed way.

Mr. O'SULLIVAN said he really could not understand the Premier and the Minister for Mines and Works. Those hon. gentlemen said they wished to have the power to discharge a man at sixty. It was impossible that they could discharge a man at sixty, for this reason, that Civil servants must pay into the superannuation fund for five years before they could draw a shilling. A man who was fifty-eight years of age at the present time must therefore stay in the service until he was sixty-three before he could get any pension. How then, was it possible to discharge him at sixty? The hon. gentleman at the head of the Government had distinctly stated that no officer could draw from the fund until he had paid into it for five years.

The PREMIER: Except in the case of gratuities.

Mr. TOZER said if they were going to have superannuation at all he quite agreed with clause 42. He thought sixty years was a fair age, and all the circumstances and arguments pointed to that as being a good bargain for the State. With reference to the next clause—and the two might be taken together—it stated the time at which the Government might call upon an officer to retire from the service. He agreed with the age in clause 42, but thought that in clause 43 it should be sixty-five years of age. He was guided in his opinion a good deal by the working of similar measures in other places. He always tried to find out what had been said by intelligent men administering similar Acts, and he was very pleased to notice from the last reports that the Victorian Act was working most satisfactorily. Of course there was no superannuation scheme in that, but it was working well with an insurance scheme. He would, without detaining the Committee long, draw their attention to the proposals which men of experience in Victoria were making at the present time. There they had a measure similar to the one now before the Committee, which hon. members were desirous of bringing into as good a shape as possible. They had the benefit of seven years' working of the Public Service Act, and, at the present moment, they were endeavouring to remedy the

defects they had discovered. He alluded to it now by way of illustration. What they desired in that colony was that an officer should not be compelled to retire at sixty years of age. They considered that that was too early an age for compulsory retirement, and proposed to provide that, while an officer should be entitled to retire at sixty if he desired to do so, he could continue in the service until he was sixty-five, provided he was competent to perform his duties. According to the present law in Victoria an officer in the Public Service had to retire at the age of sixty, unless the Governor in Council asked him to remain; but the Government interpreted the opinion of Parliament to be that the age of compulsory retirement should be extended to sixty-five years, and it was now proposed to make that alteration. The Governor in Council could request a man to remain in the Public Service after he had reached the age of sixty if the public interests would suffer by his retirement, or if there was no other person in the Public Service to replace him at the time. Of course, that provision would not prevent an officer leaving the service at the age of sixty if he desired to do so. Such was the opinion of Victoria on the subject; and while sixty years was a proper age to insert in clause 42, he would suggest to the Premier that, going by the experience of other places, in clause 43 that age should be extended to sixty-five years.

Clause put and passed.

Clause 43—"Governor in Council may require officer to retire"—passed as printed.

Mr. UNMACK said he was a firm believer in the principle of life insurance. So thoroughly, indeed, did he believe in it that, if it were possible, he would pass a law compelling not only Civil servants to insure themselves, but every servant in private and other establishments to do so likewise. If that were done, he was satisfied that destitute asylums and charitable institutions would hardly be required. On the other hand, he had a great objection to the system of pensions, or, as it was called in the Bill, superannuation allowances. A prospective pension to be received at a certain age had somewhat of a depressing influence upon the development of the mental energies of persons, because they felt that at a certain time they would be in possession of a fixed sum, which would possibly provide for their necessities. They did not, therefore, make such exertions as would be warranted by their past experience, and would not be rendering their best services to themselves or to their fellow-citizens. He was especially opposed to the superannuation scheme laid down in the Bill, because he thoroughly believed it was not based on a sound foundation. He had circulated amongst hon. members a new clause which he was about to propose, fully knowing that the scheme laid down by the Government in their measure was of an entirely different kind. But he had done so in complete reliance on the assurance of the Premier, which he had made on two or three different occasions, that the Bill was not a party measure. Upon those assurances he took it that the Government were willing to discuss a proposition of the kind on its merits, and that if they saw that their own proposal was not of a kind to invite confidence they would adopt some other proposal that might be suggested, no matter from which side of the Committee it came. The question of a superannuation allowance was not a matter of arithmetical calculation, there could be no doubt about that. Arithmetical calculations were right enough in their way, but after all they proved nothing. In a matter of that sort they wanted actuarial investigations and actuarial calculations. They wanted to know

in the first instance how many persons were going to join, what state of health they were in, and what their ages were, before they could arrive at any sound calculation as to the sufficiency of any percentage of contribution to be paid. They must know how many of those were now in the service who were to be permitted to pay up a certain number of years' back contributions. If those facts and figures were not ascertained it would be utterly impossible to arrive at any reliable calculation, such as would be made by a life insurance company or any company doing business on those principles. What had the Committee got before them? The scheme before them—he hoped the Premier would pardon the words; they were not meant in any unkind sense, but they were the only words in which he could express what he meant—the scheme before them seemed to him to be based upon a total want of understanding or consideration of the question. There seemed to be an utter ignorance of the subject. The Committee had before them no data—no figures of any kind in connection with it. The whole thing was like a house of cards, which would tumble down at the first blow. They had no actuarial calculations of the kind he had indicated. The figures that had been submitted to them, what were they? To say that by the end of five years the sum, if invested at 4 per cent. would be £126,000, and so on—he had not the table by him—of what use was it? It seemed a large sum, and the plan looked feasible, but would the Premier tell the Committee what would be the amount of pensions payable the moment the fund became available, that was, at the end of the five years? He defied the hon. gentleman to say what that amount would be. It might demand a great deal more than the interest, or it might demand a great deal less. That was a factor of uncertainty which ought not to exist in a fund of that sort. If the hon. gentleman could not answer that question, it clearly showed that he was going to adopt the scheme simply because it looked fair and feasible. He would analyse the figures upon which the calculation of £22,900 was based. Such figures as those, to be placed before them, must be strictly reliable; they ought to be based, not on the maximum which could be screwed out, but upon the minimum; because they were surely not going to try and deceive themselves, and make out that they should have a larger income than they were going to have. He had taken a great deal of trouble with those figures, which he had gone into, and he was glad to acknowledge that the hon. member for Ipswich, Mr. Barlow, had rendered him valuable assistance, and that hon. gentleman was no mean hand at figures. He had found from those figures that some amounts were put down as probable sources of income which should not be there, the result being that the amount was overcharged at least £25,000. He would show that sums were included which had no right to be included. In the first instance, it included the salaries of the water police. Now, the salaries of the water police amounted to £2,027, and those men were compelled, under the Police Act of 1863, clause 20, to pay into the Police Superannuation Fund. The next item amounted to about £1,900—allowances made to police officers performing the duties of clerks of petty sessions. In the Police Act it was distinctly laid down that there should be deducted from the pay and salaries of the several members of the police force the sum of 2 per cent. The next item he objected to, which ought not to be there, was in the Survey Department. In the first part of the Bill it was stated that—

"The expressions 'Civil Service' or 'service' shall include all persons in the Public Service in receipt of a fixed annual salary paid out of the consolidated revenue or out of any special fund."

Now, in looking at the Survey Department, he found it was put down at £21,514. The total estimate, in the way of salaries, etc., in that department, only amounted to £21,150, and he was unable to find where the difference came from, but he did not complain of that, as the difference was only trifling. That £21,000 included £800 for surveyors' chainmen. Surely they were not annual salaried men. Then there was £2,240 for surveyors' labourers and £250 for stone-grinders, labourers, and lithographers, allowances in lieu of forage, equipment, instruments, etc., making a total of £3,290. The next thing that ought not to be included was in the Harbours and Rivers Department. There was an excess in the estimate there of nearly £20,000, because it included the whole of the wages paid to the different dredges and steamers. They all knew that seamen were not paid annual salaries, but were engaged in the Shipping Office at weekly or monthly wages, and were dischargeable at a short notice. Then again in the department of the Inspector of Brands there was a further allowance of £1,350 for police who were acting as inspectors of brands. Those officers ought to pay a percentage into the Police Superannuation Fund, because it was part and parcel of their salaries as police officers. Surely it was not intended that those allowances to the police were to be included because that would mean that those so employed would draw two pensions at the end of their term—one from the Civil Service Fund, and the other from the Police Superannuation Fund, and that was an inconsistency which never had been intended. He did not wish to charge anyone with intentionally doing that—far from it; but he said care should be exercised to eliminate anything that would tend to produce a statement which would be too favourable. If he took out those items it meant a reduction in the annual income of about £1,100. Of course £1,100 per annum, with interest and compound interest, would mount up to a good deal, and make a serious impression upon that fund when it began to be operated upon. With the assistance of the hon. member for Ipswich, he had gone very carefully through the calculations, and he must admit that they were substantially correct; but whilst admitting that they were substantially correct, the calculations were made in a way that they should not have been made. They calculated the interest and compound interest from quarter to quarter. In making those calculations it was not fair to calculate so sharply, because they could not rely upon investing not only capital quarter by quarter, but accrued interest also. There must be a lapse of time somewhere. He maintained that the interest ought not to have been calculated so sharply as that. The amounts set down were considerably overstated. Then there was another matter in connection with that to be dealt with, although it certainly was mentioned in the statement furnished, as it would be a charge upon the fund. There would be an annual charge in the way of salaries which would have to be paid out of that fund of about £500. They would require, say, two clerks at £100 per annum to manage the superannuation fund. The actuarial investigation would cost at least £300—that would be £100 per annum—and there would be the examiners to be paid, and reckoning two of them at £100 a year each, that would be £200, making a total annual expenditure from the fund of £500. That in five years would take off another £2,500, so that the fund would be materially reduced. It was true that matter was referred to in the statement, which said :—

"In addition to the foregoing there will doubtless be a considerable sum paid under clause 49 of the Act by officers now in the service, the amount of which it is difficult to estimate. It will, however, certainly be more than sufficient to cover any claim which may arise

during the first five years under clauses 52 and 53, as well as any salaries and expenses made a charge upon the account by the Act."

It seemed to him that whatever was paid by those who had to pay up back contributions would be absolutely required, and more than required. He would endeavour to show that it would not be sufficient to pay the pensions which were to be allowed. He would now make a few references to the clause making contributions compulsory. He thought that such a clause was a very hard one to a very large number of Civil servants, and most excessively unjust, as he should show. He was speaking from memory, but the figures were ascertainable by the leader of the House from the papers which had been handed over to him by the Civil Service Commission. Speaking roughly, it was estimated that at least half of the present Civil servants had insured their lives, and why had they done so? Because there was no system in existence by which they could make provision for their families. They had insured their lives and paid the premiums at a great sacrifice to many of them, and they were still paying those premiums at a great sacrifice. Yet those very men who had insured their lives were to be compelled to pay an additional 4 per cent. of their salaries. He said when those men had honourably provided for themselves, so that they should not be a burden on the State, it was very unfair to ask them now, in addition, to pay another 4 per cent. of their salaries. Many of the salaries were barely sufficient for their necessities; but there was another point where the injustice came in, and it was an injustice which, if passed, would amount almost to dishonesty. Take the case of a man forty-six years of age. First of all they must remember that a man who had been ten years in the service would be allowed to pay up ten years' back contributions, and would not be allowed to retire until five years after.

The PREMIER: He is not compelled to pay up.

Mr. UNMACK said he knew that, and was coming to it. There were hundreds and even thousands in the service who would not be able to pay up. Therefore, under the compulsory clause they, if they were not able or were unwilling to pay up, must begin their so-called official service *de novo*. They must begin from the day on which the Act came into force. Take the case of a man forty-six years of age. At sixty he had to retire if called upon, and they must take it that he would be called upon, because the proviso just passed said that the Government could call upon him to retire, and they must calculate on the assumption that he would be called upon to retire. A man forty-six years of age must serve fifteen years before he could draw a pension, and when he had served fourteen years he could be called upon to retire. Where was his contribution? Where was his compensation? He would not be able to claim one sixpence. The Premier had said he would get a gratuity. He (Mr. Unmack) said he would do nothing of the sort. There were no gratuities granted except under special circumstances, and it was just as well that they should have that thoroughly understood. Under clause 52 he could draw a gratuity if he was, through bodily or mental infirmity, obliged to retire, and not otherwise; but if he was in robust health, and was called upon at sixty years of age to retire, he must lose his contributions for fourteen years. And the case was much aggravated when they came to the higher ages. Say a man of fifty could not pay up the back contributions; then he would have to serve until he was sixty-five before drawing a pension, and if he was called upon at sixty to retire he would lose all his contributions. The older the man was the worse the case became.

Under clause 52 he would only be entitled to a gratuity in consequence of bodily or mental infirmity, or if his services were dispensed with through no fault of his own. That did not apply to such cases as he referred to, and therefore there was no gratuity that a man could lawfully claim. Say a man had served ten years, and was then sixty years old, if he was obnoxious to the board or Government, or head of his department, he could be easily got rid of, and that left the door open to malpractices and the infliction of grave injustice. He had no hesitation whatever in saying that the pension to be allowed was entirely out of proportion and unwarranted, and he would show that it was utterly impossible to pay it. If the contributions that an officer would be compelled to pay under the Bill were paid to a life assurance society the amount a man would be entitled to as an annuity was, as he had shown on the second reading of the Bill, £90. That was according to the Australian Mutual Provident Society's tables—£90, as against £250 a year, which would be payable under the Bill. If the insurance societies, doing business under keen competition could afford to give even £10 a year more they would do so, but they found under actuarial calculations, such as were actually necessary before the Government could make any calculations, that they could not increase the amount. The fact was overlooked that the very existence of such a fund as was proposed to be created depended upon the age at which a man began to earn his pension or joined the service. Men were allowed to partake of the benefits of the fund who had been ten years in the service, no matter what age they were. They might be thirty, forty, or fifty, because in the clause already passed the age was not limited. But if they limited the age of entrance to the service, then they would be in a position to make some calculation which was reliable. As the Bill stood now, the board had to fix the age by regulation. They might admit men into the service at sixteen, eighteen, or twenty, or they might take them in at thirty or forty, and surely it was as plain as his hand before him that it made a difference whether a man contributed the 4 per cent. to the fund from the age of twenty-five or from the age of thirty-five or forty. Surely all those years must make a difference, and even if an actuary had to go through the list he would find that an important factor in it, and one which would upset every calculation made. Unless they could tell at what age everyone entered the service, he would defy any actuary who knew anything of his profession, or anyone in the world, to make a calculation as to the solidity and solvency of the fund. It was impossible to do it. The great fault in connection with the scheme proposed was the mixing up of everything and the taking over of the accrued liability towards the new fund. He was willing to admit, for the sake of argument, that if they were to separate the present service from the future service, and start a new service with a limit of age of, say, twenty-five, thirty, or whatever they liked, so long as it was fixed, it was possible then that the proposed fund would cover all that would be required of it. But the moment they allowed the present service to join in with their calculations would be all scattered, because they would be calculating upon nothing, and it would be simply a guess, as the proposed scheme was. It was just in this way: It was said, "I think that will do. That looks fair. To take ten years back looks a fair thing. Ten years, therefore, will do." In a fund like that, where they allowed a man to pay up ten years' contributions under the scheme of the Bill, they dealt with it as if the fund had been in existence during those ten years. But where was the

interest and compound interest that would have accrued during that time? That was not reckoned, and to make such a concession fairly the least they could do would be to make the man taking advantage of it pay up the interest and compound interest which would have accumulated on his ten years' contributions. He believed that if they could start a future service, with a fixed age of entrance, a fund might be made to pay; but against that it was an ascertained fact, and one which could not be contradicted, that there had been no superannuation fund which had ever been started on a self-supporting basis which had not gone insolvent. That was a fact and could not be disregarded. He should presently instance one case where the contributions were more than were now asked for. If, as he said, there had never been a superannuation fund started on a self-supporting basis which had not gone insolvent, was it not more likely still that the fund here proposed would go insolvent if all those contingencies had to be reckoned? They were mixing up everything—giving back pensions and gratuities, and they even went so far as to propose to charge the fund with defalcations. Where was the money to come from? That defalcation clause was another most objectionable matter to mix up with any superannuation fund. If the country was to be at the risk of defalcations in addition to the pensions paid to officers, let them pay them into a special fund, debit the fund with the defalcations that took place, and at the end of the year do with it as they did with the Police Reward Fund, and transfer the balance, if any, to the credit of the superannuation fund. Then they would know what they were doing; but the clause in the Bill simply meant that whatever was stolen or embezzled from the Government funds the Governor in Council would have to put back into the superannuation fund from the Treasury, if they did not want to disturb the superannuation fund. Therefore that was one disturbing clause which ought not to be included. The stability of the fund would be injured by clauses 44 and 45, to which he had already referred, and it would also be injured by the clauses from 50 to 55. As was shown there, even the pension which was promised to the Civil servants was not a reliable one, because there was a proviso that where the fund was not sufficient to pay the pension in full, the Civil servants would have to take less. That was not a desirable system to have. Where a man depended upon a pension, it was not right to expect him, at an age when he was unable to go and earn more, to be called upon to take less than the pension which he had been promised. There was also a provision by which a Civil servant, in the event of the fund being in a seemingly flourishing condition, would be allowed to pay a smaller contribution, but there was no provision by which the contributions paid could be increased. No calculation whatever could be made upon a superannuation fund so long as they included even one contingency. It must remain a matter of simple speculation in calculation. The alternative proposal, which he considered a very good one, was the question of insurance, and it was open to every favourable view. First of all, the Civil servant would receive, at the end of his term of sixty years, the total sum he had insured for, and, if he had insured in a good office, he could expect a large sum in addition by way of bonuses. The important point was that his family would be provided for to the full amount of the policy from the first day the first premium was paid. The officer, when entering as a youth, could well afford to pay, and it gave him a chance to insure himself, even up to the maximum amount of the highest class, at a percentage of about 2½. If he was not able to

do that, he could increase the insurance at any subsequent age at an average percentage which would not be more than the percentage demanded under the Bill from the beginning. There was another advantage in the insurance system to which he would refer. They were all equally anxious to better themselves in life, and suppose a man had been in the service for six, seven, eight, or ten years, and he wished to retire, under the scheme of the Bill he could resign, but he would not get a shilling out of the fund in any shape or form. Suppose a man went insolvent, he would be called upon, under the Bill, to resign, and if he was not reinstated, he would get nothing. Look at the difference in the case of a life insurance policy; what would he get? Say a man wanted to resign from the service to engage in other work, or to leave the colony and go elsewhere. He could continue his policy, and every shilling he paid would be his own. If he were unable to continue his policy and became insolvent, he could go to the company and say, "What is my policy worth?" and he would get its surrender value in cash, which would give him a good start in life again, if he had been unfortunate. The life insurance policy always had a good cash value, and a man having one would always have a decided advantage over a man working under the provisions of the superannuation clause of the Bill. He could always turn his policy into cash for what it was worth, if he found himself unable to pay the premiums any longer. As he had said before, the cost of the premium would not average more than the 4 per cent. the Civil servants were called upon to pay under the Bill. The great thing, however, was that the system of insurance relieved the State of all liability. It relieved the State of the charge of the fund and of the implied liability. There was a Bill to be passed, granting an allowance at the age of sixty. In twenty years' time the fund would be declared, as many others had been, and as the New South Wales fund had been, even with the addition of £100,000 contributed by the Government, to be hopelessly insolvent. But in Victoria the life assurance system was giving great satisfaction, the Government was relieved of every care, and the country was relieved of all implied or indirect liability. If the fund at the end of twenty years were found insolvent, no Civil servant would go without his pension, because there would be such a howl throughout the country that Parliament would be forced by public opinion, which would be so strong against the infliction of what would be looked upon as an imposition, to make up the deficiency, even though it might reach £100,000 or more. No actuarial calculation had been made to ascertain what should be the contributions to the fund, and an actuarial calculation must be made before the figures could be ascertained. And in that case every Civil servant would be called upon to state his age and undergo a medical examination, without which an actuarial calculation would be of no use. He did not think he would have been justified in simply giving his own ideas on the point he was now discussing, and he had applied to one of the best actuaries in the colonies for his opinion. He referred to Mr. Richard Teece, the secretary of the Australian Mutual Provident Society. He would first read his letter to Mr. Teece, and then read that gentleman's reply:—

"Brisbane, 27th June, 1890.

"The Secretary Australian Mutual Provident Society, Sydney.

"DEAR SIR,

"No doubt you are aware that a Civil Service Bill is now before the Queensland legislature, which contains certain provisions for a superannuation fund, etc.

"I do myself the honour of enclosing a copy of the Bill, and shall be very pleased if you will favour me with your views upon some of the clauses.

"I am not in favour of the proposed scheme, but prefer a compulsory life insurance on the endowment system, but it seems to me that the adoption of the proposed plan will chiefly depend upon the soundness of its financial basis, which I doubt. It may probably be sound if applied to the future members of the service only, but clauses 49 and 50 must evidently have a disturbing influence upon the fund.

"It appears to me that the question is one for actuarial inquiry, but apparently, or at any rate so far as we have been informed during the discussion on the second reading of the Bill, the Government have not based their proposals upon any but mere ordinary arithmetical calculations as to the state of funds at the end of five years.

"Can you say whether the contributions under clause 49 for ten years' back service will justify the pension which is to be the result as for clause 48. I calculate that a person at forty-five, with salary of £600, paying ten years' back contribution, and fifteen years' further contribution up to sixty years of age, would have paid a total of £600, for which he would be entitled at sixty to draw a pension of £250 per annum. Under your C Table a person at forty paying up to sixty would have paid £600, and be only entitled to a pension of £90, with of course, refund of all premiums in case of death before sixty, which seems to me as entirely out of proportion as against our proposal.

"Can you say whether the pension fixed by clause 48 will be justified with a contribution of 4 per cent. without knowing all details as to health, age, etc., of those who are to form the fund, especially bearing in mind the effect upon the fund under clauses 52 to 55, 58, 65, and 66? It seems to me, looking at clause 66, which makes it quite uncertain whether a person can rely upon his full pension, that clauses 50 and 51 would injuriously affect the fund, as naturally a commuted allowance would be preferable to an uncertain pension.

"Can you oblige me by saying what would be the amount of fund at the end of five years with interest and compound interest at 5 per cent. upon an annual contribution of £22,000 paid in equal monthly instalments? I myself made the calculation, but would like your figures for comparison.

"I shall be very pleased if you will oblige me by freely expressing your opinion of Part IV. of the Bill, and further desire you to give me permission to make use of your reply in the Legislative Assembly, if necessary.

"If you have any suggestions or proposals of a special nature as regards the suggested fund, or as regards life insurance for the service, to submit, I shall be most happy, if authorised by you, to bring them under the notice of the House.

"Awaiting your early reply, and apologising for the trouble I am giving you,

"I have the honour to be your obedient servant,

"TH. UNMACK."

He asked the particular attention of hon. members to the answer given by Mr. Teece, because it contained some very strong reasons, which he felt sure must convince anyone who was anxious to arrive at the truth, that the system proposed in the Bill did not stand on a basis that could be acceptable to the country or to the Civil servants.

"Head Office,

"Australian Mutual Provident Society,

"87 Pitt street, Sydney, 8th July, 1889.

"T. Unmack, Esq., Brisbane.

"DEAR SIR,

"I have examined the Bill to provide for the better regulation of the Civil Service which you forwarded to me. It affords me much pleasure to give you my opinion regarding the adequacy of the proposal to secure the end which the Government has in view.

"In the first place, I notice that a departure has been made from the course usually followed in enactments of this character, inasmuch as the pension is to be computed on the basis of the average annual salary throughout the whole period of service, instead of that of the last three years, this course is much in favour of the stability of the measure. Looking to this part and to the proposal to entrust the investments of the funds to competent financial experts, instead of leaving them in the care of the Government, I think it not unlikely that the contribution of 4 per cent. on

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the salaries would prove sufficient to meet the liabilities of the fund if it were starting *de novo*, and were not asked to assume liabilities in respect of the past for which no adequate compensation is to be received. To make this clear I may refer to the example quoted by you of the case of a man in receipt of £600 per annum, who has served ten years, and who is now forty-five years of age. This man elects to pay his back contributions of £240, and to contribute £24 per annum for the ensuing fifteen years, when he will be entitled to retire at the age of sixty on a pension of £250 per annum. It must be obvious that the payments made by him are utterly inadequate to provide his pension. In the first place 4 per cent is certainly too small a contribution for a man entering the service at the age of thirty-five; and in the second place, the fund receives nothing by way of interest on the sum of £240 in respect of the ten years during which he would have been paying it had the fund been in existence when he entered the service.

"Furthermore, the gratuities provided for by sections 52 to 55 are not contemplated by a scheme of this character, and should form no part of any superannuation scheme. If these gratuities are to be paid, I have no hesitation in saying that the contribution of 4 per cent. will be found insufficient.

"In reply to your further question, I find that the amounts given in Mr. Drew's memorandum, as those to which the contributions would accumulate, are substantially correct, and I think the assumption of quarterly conversions of interest justifiable. It must not, however, be assumed that because no pensions are to be entered on during the first five years the liability in respect of such pensions will be avoided, such liability will only be deferred and not got rid of altogether. Persons who are now entitled to retire by reason of having attained the age of sixty years will, of course, have to wait another five years before coming on the fund; but while none of these can enter on the enjoyment of a pension during the next five years, it will be found that a steady phalanx will march in as soon as the five years have expired.

"It is probably known to you that every superannuation fund which has been established by a Government and which has been dependent on the contributions of its officers, has broken down. It is, perhaps, for this reason that the alternative scheme of a compulsory endowment assurance policy, maturing at age sixty, is beginning to find great favour.

"The London and North-Western Railway Company has a scheme based on the average salary during the whole period of service with retiring allowances ranging from 25 per cent. of the average salary after ten years' service up to 67 per cent. after forty-five years' service. The contributions to this fund are 5 per cent. of the annual salaries, and no one is admitted to the service over twenty-five years of age. The last actuarial investigation of this fund (which has been in existence for thirty-five years) showed that if all the members retired at age sixty it would be insolvent, but if retirement were delayed till age sixty-two and a-half the fund would be solvent.

"I may add that I look upon clause 50, which allows a commutation of the pensions as a very unsafe provision, and one which must operate to the prejudice of the fund. I do not think it necessary to state my reasons for this opinion.

"Finally, while I think a contribution of 4 per cent. would be sufficient to provide a pension on the basis laid down in the Bill before me, if the fund were beginning with young entrants and with no accrued liabilities, I feel certain that such a contribution is inadequate to provide the benefits promised by the Bill. I am not in possession of sufficient information to enable me to say what contribution is necessary.

"Faithfully yours,

"RICHARD TEECE,

"Secretary."

That was the opinion of a man well known in the Australian colonies, who was one of the best actuaries, and who was trusted by the Australian Mutual Provident Society, which was a most flourishing institution. He thought surely when they had the opinion of such a man as that although it might be said it was given upon insufficient facts, there was quite enough contained in his letter—seeing he had as many facts as the Committee had—to make them pause and hesitate before they passed one solitary clause of the superannuation scheme. Before one clause was passed they should have an actuarial

investigation from top to bottom. Every officer should be classed and his salary stated, before the country was committed to any liability which could not be incurred except at a loss to the service, and ultimately at a loss to the country. He should add nothing more at present. Possibly he might be called upon at a later stage to make some further remarks; but would now move that the following clause be inserted, to follow clause 43 :—

No probationer shall have his appointment confirmed until he shall have effected with some life assurance company carrying on business in Queensland an insurance on his life providing for the payment of a sum of money at his death should it occur before the age of retirement from the Public Service, or, if he survive till that age, of a sum of money or annuity on the date of such retirement. Such insurance shall be continued and the amount thereof fixed and increased from time to time in accordance with regulations made by the board, and no policy of insurance so effected shall be, during the time such person remains in the Public Service, assignable either at law or in equity.

The PREMIER said of course the new clause of the hon. member's simply meant this: That no person who was at present in the service should derive any benefit from the Bill before the Committee.

The HON. SIR S. W. GRIFFITH: From this part of it!

The PREMIER: Except those who might have rights under the Act of 1863. It was quite evident the intention of the hon. gentleman was that they should start *de novo*; that all those now in the service were to be put on one side and receive no consideration whatever at the hands of the Committee. The hon. gentleman implied nothing else; the amendment carried out that view. The intention of the Government was to act fairly in the way of superannuation allowances and gratuities to those who were at the present time in the Public Service, as well as to those who might come in hereafter. The measure had been drafted on fair and equitable lines. Of course the hon. member had quoted from an authority which he thought he might fairly term an interested authority, that was, from an insurance company. If the clause were adopted probably the Australian Mutual Provident Society would benefit by such an action. But after all he did not know that the authority from which the hon. member had quoted cursed very much. The hon. gentleman thought he would curse more; but he blessed a great deal. They had opinions in the colony quite as good as that of Mr. Teece, and it must be remembered by the Committee that the letter written by the hon. member was one indicating in what direction he wished the reply of Mr. Teece to be. It was a fishing letter—a letter desiring an answer in a particular direction, and he received it in that direction, so far as Mr. Teece could see his way. In regard to the revenue likely to be derived under the Bill, he would prefer to take Mr. Drew's figures rather than those of the hon. member for Toowong. Admitting that hon. member to be technically right, and he did not admit it, it would still leave a sum at the end of five and a-half years amounting to something like £130,000—that would be the fund in the hands of the board to be dealt with. He called the attention of the hon. gentleman to the Police Superannuation Fund, which was something tangible to go upon; and an ounce of experience was worth a pound of theory. They found that the rate of contribution required to meet the actual expenditure at the present time out of that fund, was a little more than 3½ per cent., and he would read the footnote to that return :—

“Although the rate of contribution required to meet the annual payments appears to be an increasing one, it is not expected to exceed a maximum of 4 per cent.;

and if such rate (4 per cent.) had been in operation from the commencement, it is evident the fund, with the yearly interests accruing thereon, would now be in a thoroughly sound and satisfactory position. It may also be pointed out that under the Police Act a constable, after fifteen years' service, can retire on half-pay; after twenty years' service, on two-thirds of his annual salary; above twenty-five years, on three-fourths; and above thirty years, on full salary.”

Even with those most extraordinarily favourable conditions, that fund, after a period of twenty-eight years, from 1860 to 1888, would to-day have been solvent had the contributions been 4 per cent. instead of 2 per cent. He had a memorandum from the Under Secretary of the Treasury bearing out that statement in a more detailed form. But suppose that fund, instead of being starved by the Government as it had been by a miserable allowance in the way of interest first of 4 per cent. and afterwards of 2 per cent. on the money held by the Government on behalf of the fund; or if the fund had been in the hands of men who would invest it as it was proposed the contributions of the Civil servants should be dealt with under that Bill, probably contributions of 3 per cent. or 2½ per cent. would have been sufficient. The hon. member stated there was an immense amount of conjecture about what rate of contribution should be taken from the Civil servants at the present time. He (Mr. Morehead) thought himself that, in order to make the thing mathematically correct, it would have been advisable, were it possible, to have an actuarial examination made of every Civil servant in the colony; but that was impossible. The Government had, however, with the data before them, struck such a rate as, in the opinion of the best experts that could be got in the colony, would make the fund a perfectly safe one. It would have been utterly impossible to have gone through the process suggested by the hon. member for Toowong, and so far would have made any such scheme as was proposed in the Bill a dead letter. The Government, in striking the rate of 4 per cent., had struck a rate that they thought would far exceed, in a few years at any rate, what the requirements or drain upon the fund would be. The hon. member was, of course, very much wrapped up in the insurance scheme, but he must see that there were great weaknesses in the very scheme he proposed. He drew a glowing picture of the advantages that would be derived from persons joining the Civil Service falling in with his proposition, but he must have forgotten some of the evidence taken before him when he was chairman of the late Civil Service Commission. Of course there was a mistake made in the report on this subject, which the hon. member had already admitted, only a six instead of a twelve months' premium being given. At page 242 of the report of the Commission would be found the evidence of Alfred Strachan Bean, Brisbane, resident secretary of the National Mutual Life Association of Australasia, Limited. That was the society which had the business of insuring the Civil servants in Victoria. Mr. Bean gave the following evidence :—

“By Mr. G. W. Gray: In the event of a Civil servant being incapacitated before the age of sixty, what arrangement is made? It would be impossible for our association to undertake any arrangement which would contemplate dealing with the disablement of an assured life, as that is without the lines of our business constitution; we could not as a life office do it; it would be impracticable to add such a condition to the policy.”

That was to say that, if during the currency of the policy, any member of the Civil Service became incapacitated through accident or ill-health, he must go on paying his premiums until he was sixty years of age, or his premiums would be forfeited. That was one of the great objections to the insurance scheme. On the other

hand, in the scheme submitted by the Government it was proposed that in the case of any individual becoming, within the period at which he was entitled to receive a pension—that was fifteen years—incapacitated for work, invalidated as it were out of the service, he might receive a gratuity, and in that respect the scheme contained in the Bill was very much better than the scheme proposed by the hon. member for Toowong. The whole gist of the arguments of the hon. member was that the deduction proposed to be made from the salaries of Civil servants, that was 4 per cent., would be quite inadequate to meet the demands that would be made on the fund. The hon. member also stated that the rate required could only be arrived at by an elaborate process of actuarial examination, and that, unless that was done, the system must break down. Well, against that opinion, he (Mr. Morehead) would put the opinions of leading members of the Civil Service, who had given him their views on the subject, among whom were the Under Secretary to the Treasury, the Auditor-General, the Accountant of the Post-office Department, and others. Those gentlemen had all gone into the matter thoroughly, probably more thoroughly than the hon. member, and they were unanimously of opinion that a deduction of 4 per cent. would be more than sufficient, and, on the top of that, they had the actual fact that, if a deduction of 4 per cent. had been made for the Police Superannuation Fund, where the pensions were on a more liberal scale than was proposed in that Bill, that fund would have been in a solvent condition, after having been established for over a quarter of a century—that was from 1860 to 1888. He thought the provisions in the Bill were such as must commend themselves to all hon. members, unless they were prepared to accept the statements of the hon. member for Toowong, and the quotations from the letter written by Mr. Teece, the insurance gentleman who had, of course, leading questions put to him, and who answered them in a very guarded way. Unless hon. members believed absolutely that those statements were true, and that the fund must necessarily become insolvent in a few years, they would accept the provisions contained in that Bill. The scheme in the fourth part of the Bill, with amendments which he intended to move further on, was far in advance of any scheme of insurance that could be brought forward by the hon. member for Toowong. So far as the 50th clause, dealing with the commutation of pensions, was concerned, he (Mr. Morehead) did not care very much about it. It was a very difficult clause, and, when they came to consider it, he would give the Committee some figures that he had had prepared. Clause 52 met cases that would never be met by the insurance provisions of the hon. member for Toowong, and so did the 53rd and the 54th. The 55th clause it was proposed to amend, when they came to it, by providing that the gratuity to be received by widows or young children should be, not one year's salary but eighteen months', based on the salary received by the officer during the last year of his life. Supposing the officer lived to get into the highest classified class, the amount would be £900. What was proposed in the Victorian scheme was that an officer was bound to insure his life to the maximum of each class in which he might be at the time being, up to the end of his career. If he had got into the top class and was receiving £600 a year he would be entitled, having paid insurance at the rate of nearly 3 per cent., to something like £800—he forgot the exact figures—which he could either have in the lump or at the rate of 11 per cent., which would mean about £88 a year. It was his opinion that the Civil servants of the colony should have the advantages that were now taken by insurance companies—

that they should have—as that part of the Bill provided—the privilege, as it were, that the profits which had hitherto gone to insurance companies should fall into the hands of the Civil servants themselves. It must always be borne in mind that one of the great features of that portion of the Bill was giving the Civil servants the power, under certain conditions and regulations, of dealing with the money which they themselves contributed to the fund. The question must also be asked, were the Civil servants in favour of the scheme of the hon. member for Toowong, or were they in favour of the scheme as proposed in the Bill?

The HON. SIR S. W. GRIFFITH: I should say decidedly they are in favour of this scheme.

The PREMIER: Unquestionably. The hon. gentleman might say the scheme was one which would lead to an appeal to the country for funds later on. He (Mr. Morehead) asserted that it would do nothing of the sort; there were provisions in it which would prevent any such thing being done. The hon. member for Toowong had made great capital out of the insolvency of the first Civil Service Act passed by New South Wales; and he (Mr. Morehead) knew that great distress and discomfort was brought upon those who had retired under that Act, and they had to bear that until the fund came into such a state that the pensions were able to be paid. But that was brought about, as it was brought about in Queensland, by the pension system being brought into force immediately after the passing of the Act. But there was a vast difference between the construction of those Acts and of the present Bill. In the present scheme there was a five years' accumulation, an accumulation which could only be touched during that period by gratuities. He had very good information to lead him to the conclusion that the back payments made by members of the Civil Service who elected to come in under the Bill would a great deal more than meet any demand that might be made during that period. The hon. member for Toowong had spoken about the danger of allowing those who had been in the service of the State a long time coming in under the Act, by making back payments, and that interest and compound interest should be added if they were so allowed. That was a question that had not escaped the attention of the Government, and they were still perfectly satisfied, with the data before them, that the sum of 4 per cent., without any compound interest, would be sufficient to meet the case. He was not at all sure that the clause as it stood was a perfect one, and probably it might be advisable to modify it by making the maximum period of service to be considered under the Bill a service of twenty years which would be divided by two. An officer who had been in the service for twenty years would, on paying ten years' back payment, come in as a ten year old servant; one who had served nineteen years would come in as nine and a-half, and so on downward, instead of their all being on the same level as at present. That seemed to be a more just way of dealing with them, because naturally an old officer might say he had been fifteen years in the service, and another man who had only been in the service ten years could come in equally by making a ten-years' payment of interest at 4 per cent. But the whole question hinged, as the hon. member for Toowong had stated, upon one of two things. One was whether the deduction was sufficient. The hon. member never attempted to deny the justice of the proposal embodied in the scheme; he simply said the deduction was not sufficient, and read a letter which was partly good and partly bad as regarded the opinions held by the Government

and their advisers. The other thing was that insurance was better than the system proposed. He (Mr. Morehead) thought the Committee would agree with him that if any good was to be done to the present Civil Service the principle of insurance must go to the wall. It could only apply to those who came in after the passing of the Act. The provisions contained in the Bill, although fairly liberal, were not, to his mind, in any way too generous. The hon. member appeared to think that the conditions of pension were similar to those of the Act of 1863; but that was not so; they varied materially. Under the Act of 1863 pensions were based upon a proportion of the salary received by the Civil servant during the last three years he held office. He was afraid that in many cases in the past increases to salaries had been made in order to enable the retiring officer to receive a larger pension. The present Bill made a pension payable upon the average salary of the Civil servant during the time he had been in the Government employment, and that would make a very material reduction in the amount of pension payable under the Bill. Of course, in dealing with a matter of that kind it was impossible to have an actuarial investigation, although that would be preferable, as it would be absolutely correct; still they could reason from experience and from analogy; and as he had pointed out already, from their experience of the Police Superannuation Fund, they could put their fingers upon that and see what had happened there. The figures were there, and they could not be gainsaid. They were so plain that he who ran might read. When they saw those figures, and knew what existed at the present time; when they knew that if an alteration had been made in the mode of charging the police officers, that fund would have been in a solvent condition at the present time, and when they knew that the pensions paid under the Police Act were enormously in excess of anything proposed to be paid under the Bill, if worked on the lines laid down, they must come to the conclusion that it would prove a financial success.

The HON. SIR S. W. GRIFFITH said he thought this was a much larger subject than the Premier appeared to think. The country was asked by the Bill to enter into the business of an insurance company—or rather of an annuity company—starting with an annual income of about £24,000; and without any information as to what their liability might be, they were asked to fix the rates of premium. The hon. gentleman had sneered at Mr. Teece as being an interested person.

The PREMIER: I did not sneer at Mr. Teece.

The HON. SIR S. W. GRIFFITH said that the reputation of Mr. Teece as an actuary was quite sufficient to guarantee him against an accusation of having made an inaccurate statement in order to get business for his society. It appeared to him that the hon. gentleman had mixed up two entirely distinct subjects. In fact, the Bill mixed up two distinct subjects. The Premier said that if the proposal of the hon. member for Toowong were accepted, there would be no relief to the officers at present in the Civil Service. That was perfectly true. For his part he must confess that he preferred the system of a superannuation fund, under the control and guarantee of the State, to a system of insurance. But it was necessary that they should see what kind of a bargain they were making. As he had said, the hon. gentleman had mixed up two entirely different things. What would be the result of a fund started by contributions from new servants entering at a limited age, and who would not begin to draw their pensions until, on

an average, thirty-five years had elapsed, was one subject; and the other was the subject of allowing officers at present in the service to draw pensions from the same fund, those pensions beginning to fall in five years instead of, as in the other case, thirty-five years.

The PREMIER: On a lower scale.

The HON. SIR S. W. GRIFFITH said those were two different things altogether. If they took only the case of Civil servants who contributed 4 per cent. to the fund, that would probably be sufficient to defray the charge of their pensions, as those funds would be accumulating for thirty-five years before they could be drawn upon. Anyone who knew anything about insurance knew that it was by the long deferring of the payments that the insurance companies were able to pay their claims. It was quite clear that to do justice the two classes must be separated. The scheme in the Bill was all right so far as regarded the future servants, as it would be thirty years or more before their pensions began to fall in; but it was obvious that they must separate the two classes—dealing with the present servants by themselves and future officers by themselves. It did not take an actuary to see that. The basis of a 4 per cent. contribution rested entirely upon the supposition that the fund would not be drawn upon until the officers attained the age of sixty years—or after an average of thirty-five years' service. Now the proposal in the Bill was to begin drawing upon the Bill after five years, and in that the fallacy of the whole scheme was apparent. There were two entirely different sets of contribution, whether they were put into the same bag or not. There were two distinct sets of claims, and there should be two distinct sets of contributions. So far as the 4 per cent. contributions accumulating for thirty-five years was concerned, that might be taken as all right, as it had been proved by the Police Reward Fund, and perhaps also the old Civil Service Fund. But he considered it was not right to those new officers to have the present Civil servants coming in and appropriating their fund—that was to say, the future Civil servants would be contributing to the pensions of the old servants. Let them separate the two things, as they were essentially distinct. The old Civil servant was to be allowed to pay up 4 per cent. for ten years—that was to say, he was to pay 40 per cent., supposed to be paid in cash. During the next five years he would pay 4 per cent. per annum—that was 20 per cent.; and at the end of five years the Government would have had the 40 per cent. in hand for five years, and they would have had the 20 per cent. in hand for an average of two years and a-half, which was equivalent to ten per cent. for five years. They would have equal to 50 per cent. of one year's salary in their possession for five years—that was, an officer would have contributed six months' salary, and that in the possession of the Government for five years would not have increased to more than 80 per cent. of one year's salary; so that, at the beginning of five years from the passing of the Bill, he would have paid in 80 per cent. of one year's salary, and on that he would be entitled to an annuity. It did not take an actuary to show that such a scheme must break down—probably in three years. It did not want any actuarial calculations. The simplest sum in arithmetic showed it. There were many members of the service whose claims would begin in five years. There were a great many officers of fifty-five years of age, and taking the claims ten years hence what would that make. In fifteen years' time the average contribution would not amount to two years' pay, and in that time nearly all now in the service would be entitled to a pension. Take

the average pensioner at 30 per cent. They would have all those pensions going on at 30 per cent. of a year's pay and they would not have paid more than two years' salary. The thing must break down. It could not possibly stand. Let them consider what pensions would be given as the average. Say fifteen years from the passing of the Bill would be the average time when the pensions of those now in the service would be drawn, and allowing ten years for previous service, that would give twenty-five years' service. That would give thirty-five hundredths of the salaries being drawn that they would be entitled to receive per annum, and they would not have contributed on an average two years' pay. Of course the fund would not stand it. There was another matter, too. They did not know who would come in. That was a matter of absolute uncertainty, and therefore, it was impossible to make an actuarial calculation. He acquitted the Government of not having got an actuarial calculation on that subject, because it was impossible to make it. First of all, they did not know anything as to health. They could have found out the ages. That was easy to find out; it was also possible to find out the health, though perhaps not practicable; but the other element, which was absolutely uncertain, was how many would come in. He thought it quite certain that, whether they had two funds or one fund, the two things must be worked out separately. The men should be entitled to have such a claim upon the fund as their contributions entitled them to. That was the principle of every measure of the sort. The man must have an annuity, but he must pay the fair value of it. The fair way to do that would be to provide that every Civil servant at present in the service who desired to get the advantages of the Act should be entitled to purchase the right to an annuity, the amount of the annuity being defined by the Bill, but let him pay for it according to the actuarial value. The claimant's health, age, and everything else should be taken into consideration. Let that be done. Let application be made to the investment board to be allowed to take advantage of the Act, and then each case should be referred to an actuary to report what, in his opinion, would be a fair allowance to make. It was impossible without imposing a heavy burden on the country to adopt the proposed scheme, but what he proposed would be a fair bargain to the country. Would any man sell to another an annuity because he was told that it was a very fair thing that it should be sold. He admitted that it was a fair thing and a desirable thing that all Civil servants should have an opportunity of earning annuities, but it was an equally fair thing, having regard to the public purse, that they should pay a fair price for them. Let that fair price be ascertained, and then establish the annuity. That could be done easily enough, and a reasonable time could be given in which to pay the contributions. They might be paid by five instalments—very few would be able to do it in one—and then they would be putting the present Civil servants on an equality with future ones. They would not be calling upon the future ones to pay the pensions of the present ones, and they would not be imposing an unlimited burden upon the country in future years. He was sure there was no other just system. He would like to hear answers to his arguments, and better ones than had been given to the hon. member for Toowong. Let the two classes be separated, and after that was done no one would have any objection to a superannuation scheme, and everyone would agree that it would be more satisfactory to the Civil Service if that was done. He had re-

ferred so far to the question of annuities, but, as was pointed out by Mr. Teece, the element of gratuities was absolutely uncertain. A man might be allowed to retire, not at sixty but at forty. If his health broke down he would be entitled to an annuity. He might retire on a gratuity amounting to one month's pay for every year of service; that was very considerable too. But it was absolutely impossible to make any calculation about it, and the difficulty of estimating the gratuity claims was intensified in that case, because the basis of operation was not large enough. The operations of all insurance companies depended upon the assumption that there was a very large number of cases to be dealt with, so that the doctrine of averages came in. One could take a thousand men and calculate what would be the average number of years they would live, but it was impossible to do that with the Civil Service, because, as he had said, the basis of operation was not large enough. The total annual premium income was not more than £25,000, and that was not very much. The salaries received by officers under the present Act amounted to £44,000, and the total amount paid in the way of pensions was, he understood, about £10,000. At present, the annual contributions amounted to about £900, and the pensions were therefore ten times the amount of the contributions; that, of course, would not do when framing any new system. He thought if the measure was to be carried out without any injustice to the country, it would be necessary to adopt some such system as he had suggested. The system as proposed was simply a system of rule of thumb. It was simply guesswork; it could not be called anything else. What he said was, that the application of the simplest rules of arithmetic showed that the guesswork had been done in a very clumsy way, that the system was bound to break down, and that the fund would be charged with the pensions of all existing Civil servants when they died off.

Mr. UNMACK said he would briefly reply to a few of the remarks made by the Premier. He had never been more disappointed, because, really, the hon. member had not met any of his statements by anything but flat contradictions. The hon. gentleman admitted in one portion of his speech that an actuarial investigation was necessary, but he said it was not possible, and therefore they had calculated that certain contributions would provide the pensions, and they knew the scheme would work. The hon. gentleman had, unfortunately for himself, referred to the Police Superannuation Fund, and a more unlucky comparison the hon. member could not have made. The Police Superannuation Fund, he saw from the table supplied, required at present a contribution of something like $3\frac{1}{2}$ per cent.; but the hon. gentleman in his argument forgot to deduct the amount added to that fund from the Police Reward Fund.

The PREMIER: I included that.

Mr. UNMACK: But it should not be included. The annual contributions to the Police Superannuation Fund amounted to £2,000, and the annual pensions to £5,162 5s. 3d. He would ask the Premier to get a statement made out—and it could be made out by to-morrow, because the name and length of service of every man in the force was known—showing what pensions would fall due in the next three years. He ventured to say that while the contributions would not exceed the present contributions of £2,000, the pensions which would fall due would increase the pensions to be paid to £8,000 or £10,000. Then what would become of the argument that contributions of $3\frac{1}{2}$ per cent. would be sufficient? It was monstrous to argue upon such figures. The pensions that

would fall in within the next three years would more than double or treble the contributions, because of the large number of old servants in the force who would be entitled to retire within a year or two. The hon. gentleman had said that in his previous remarks he had endeavoured to provide for the new Civil servants and had left the old ones out altogether. That statement was not in accordance with what he had intended to convey. He had never desired to convey any thing of that sort at all. He had said first of all that about one half of the present Civil servants had insured their lives and there was nothing to prevent the other half doing the same, except those who were hopelessly broken down, and if they did so it would not cost them any more than to pay up under the Bill for ten years' back service. The hon. gentleman said he had taken the opinions of the under secretaries of departments and they had assured him that a contribution of 4 per cent. would be sufficient to provide for the fund. He could only say to that that if those gentlemen could make that calculation they could do what no other human being could do, because they did not know and could not tell what claims would come in for gratuities and otherwise. There was another point which the hon. member had entirely overlooked. He had asked the hon. gentleman whether he could tell the Committee what pensions would be due against the fund when it was opened for the payment of pensions at the end of five years. The hon. gentleman could not tell them that, and it was a very important thing to know, because he could not say and did not know who were going to join in the meantime. They would only get those in the best health, because they could anticipate a long draw upon the fund. Any of the members of the service whose health was in any way doubtful would take good care not to pay up back contributions, for fear they would not live long enough to enjoy them. They would only get a percentage of the present servants to pay up, and those would be persons who, from a superannuation fund view, would be the least desirable to have, because they would encroach upon the fund longer than others. The hon. gentleman said he had consulted the under secretaries, and that they were all in favour of a superannuation fund as against an insurance scheme. He believed that every one of the under secretaries were working under the Act of 1863, and would be soon entitled to their pensions; and the hon. gentleman had made a mistake in only consulting those members of the service. If the hon. gentleman had gone to members of the lower branches of the service, and younger members of the service, he would not have found so unanimous an approval of a superannuation fund as against an insurance scheme. It was all very well to consult highly salaried officers, who were sure of their pensions, but he knew there were many persons in the lower branches of the service who were astonished that their opinion had not been asked, and he knew also that the majority of them were not much impressed with a superannuation scheme, because they felt that a great deal of injustice would be done to them by the provision for compulsory contribution, which was really not fair to them. Again, the hon. member said he was going to make a further extension by allowing a man to pay up for twenty years instead of ten.

The PREMIER: No, no; it would only count as ten.

Mr. SALKELD: Two years' service will be counted for one up to a maximum of twenty years.

Mr. UNMACK said that might be better, but he could not at present say how it would work out. All those matters were, as the leader of

the Opposition had correctly said, matters for actuarial investigation. He thoroughly approved of the scheme the leader of the Opposition had propounded. He said, let a man purchase his annuity for what it was worth. Let every application that came in be valued upon its own merits, and then they could not go wrong. He still believed it was possible and desirable that the services should be separated; that they should deal with the new service as one, always provided they had a fixed age for admission; and they should deal with the old service as another, and do justice to both. He would go further and say—and he believed there was not a man of the Committee who would not support such a proposal—that if it was found necessary they should vote a sum of money for the assistance of the members of the old service.

The MINISTER FOR MINES AND WORKS said that certainly was a very important part of the Bill, and he hoped the discussion upon it would be continued as temperately as it had been up to the present. The hon. member for Toowong found fault with the Premier for consulting the upper class of Civil servants, and the hon. member was wrong in that. The hon. member no doubt meant that those servants had given the advice they gave from self interest, but the same thing could be said of the advice given in Mr. Teece's letter which the hon. member had read. The hon. member for Toowong was strongly enamoured of the insurance system, but the leader of the Opposition preferred a superannuation system such as that proposed in the Bill if he could be certain that the fund would be solvent—that the allowances and gratuities would be met by the contributions. The leader of the Opposition had stated that at the end of five years numbers of pensions would become due. The number was not known; and being an unknown quantity, it looked more dangerous perhaps than it would really be. But he was reckoning on much larger pensions at the end of five years than were provided for in the Bill. Clause 48 clearly provided that a fifteen years' period of service would only allow a Civil servant to draw a quarter of his average salary.

The HON. SIR S. W. GRIFFITH: His contributions will be on the same basis.

The MINISTER FOR MINES AND WORKS said that a Civil servant with a salary of £600 a year would not be able to draw a pension of £150 unless he had been receiving £600 a year for fifteen years, and there were very few Civil servants who had been drawing £600 a year for that period. Both the leader of the Opposition and the hon. member for Toowong had left one or two very important elements out of the calculation—elements which would meet the danger which they supposed would arrive at the end of five years. The Civil servants would not only have the full benefit of the profits derived from their contributions as in insurance societies; they would also have the profits of the management, which would cost very little according to the Bill; they would have the interest of the money which had been accumulating, and would accumulate at fixed deposit at least at 5 per cent. That was a point which had been overlooked by both hon. gentlemen.

The HON. SIR S. W. GRIFFITH: Not at all. I allowed very liberally for it in my figures.

The MINISTER FOR MINES AND WORKS said he would show from the calculations on the police fund what that amounted to even on the small contribution of 2 per cent. paid by the police, and with the extremely high pensions they had been receiving. The

calculation had been made for the year 1860, and if those contributions had been on a fixed deposit at 5 per cent. till the end of June, 1888, the fund would have been £21,000 to the good, instead of in its present condition. And had the contributions been at the rate of 4 per cent. and placed on fixed deposit at 5 per cent. there would have been £89,000 in hand at the end of June, 1888, after paying the extremely high superannuation allowances. At the end of thirty years' service a constable could draw his full salary as a pension, whereas under the Bill no Civil servant could possibly get more than two-thirds of his average annual salary. That he thought completely met the danger which the hon. gentleman had pointed out—and which the Government had seen—in regard to what he called the unknown quantity or the unknown annual liability.

The HON. SIR S. W. GRIFFITH: It does not touch the question of the old Civil servants.

The MINISTER FOR MINES AND WORKS said there was no dispute as to those who would come in in the future, and what he had just said met the argument in respect to the unknown liability which the hon. gentleman said would accrue at the end of five years.

The HON. SIR S. W. GRIFFITH said it did touch the question. The hon. gentleman proved that a fund starting on a proper basis, and receiving contributions all through a given period, would be solvent at the end of the period. That was the basis of his argument. What he had said was that a fund of that kind would be solvent unless there was some disturbing element. But if people were allowed to dip into the fund five years from the passing of the Act, instead of waiting till the period of thirty-five years had elapsed, there must be unknown claims and the fund must fail. The hon. gentleman thought he showed a great deal when he showed that if the police contributions had been at the rate of 4 per cent. and had been invested at 5 per cent. there would have been £89,000 to the good; but if that were the condition of the fund at the present time, it would just about be solvent and no more.

The PREMIER: A great deal more.

The HON. SIR S. W. GRIFFITH said the hon. gentleman forgot the future liabilities. He might just as well say that an insurance company doing a business amounting to £1,000,000 was in a flourishing condition. They might have £100,000 in hand, and, like Micawber, declare that they were perfectly solvent, though their liabilities far exceeded that amount. The hon. member forgot the outstanding liabilities. They would not fall in all at once, but would fall in a great deal faster than the contributions. He did not dispute the sufficiency, so far as those who came in afterwards were concerned. Very likely the fund would be sufficient, if those only had to be considered. It would probably be sufficient, but for the disturbing element of gratuities. The great difficulty was with regard to those now in the service. If they were allowed to get the benefit of the fund without paying full value, the fund must eventually become insolvent.

The PREMIER said that with regard to the Police Superannuation Fund, it had been clearly shown by the Minister for Mines and Works that on the 30th June, 1888, the fund would have been £89,000 to the good if the contributions had been at the rate of 4 per cent. and invested at 5 per cent. The hon. gentleman stated that the Government had not regarded outstanding liabilities; but if hon. members would look at the printed paper in their hands they would find that the retiring allowances for the year 1887-8 amounted to £5,162, while the income was £2,906. That income doubled—at 4 per cent.—would make

about £5,900; and if they added the interest on £89,000 at 5 per cent., they would arrive at a sum closely approaching £10,400 as an income. It was not likely that there would be such a jump in the retiring allowances as would materially alter the present figures. In the years 1885-6, 1886-7, and 1887-8, the amounts were £4,672, £4,989, and £5,162 respectively. It was not asserted that the amount of retiring allowances would ever exceed £10,000, and as that amount gradually increased there would be a gradual increase in the contributions. Certainly there was a slight falling off in the contributions in the year 1887-8; but if the contributions were doubled, as the Minister for Mines and Works had shown, the fund would shortly be in such a position that it might be possible even to reduce the rate of contribution.

The HON. SIR S. W. GRIFFITH said he did not think the hon. gentleman remembered that in the early days the police fund was all contributions, and no disbursements. The fund started with regular contributions, and for years there were no disbursements. Up to the year 1880-1 the receipts had been £22,000, and the expenditure £7,000; but during the next eight years the total income was £19,383, and the disbursements £28,964. That was where the change came in, and the expenditure would go on increasing at a steadily progressing rate.

The PREMIER said the hon. gentleman forgot the difference in the interest, which was just double; and not only that, but the interest likely to be obtained by investing the funds would be enormously increased. The hon. gentleman knew that as well as anyone. He knew that the Police Superannuation Fund had been destroyed by the way in which it had been dealt with. He held in his hand a memorandum from the Under Secretary of the Treasury which was as follows:—

"The statement herewith; it will be observed that the total contributions to the Police Superannuation Fund from the commencement (exclusive of sums transferred from the Police Reward Fund) amount to £43,193 10s. 1d., and the total payments to £41,040 10s. 3d. During the first twenty years, up to the end of 1879-80, the receipts exceeded the expenditure by £14,930 15s. 9d., since when the payments have exceeded the receipts by £12,772 6s. 11d. The percentage required to meet the annual payments at the present is about 3½ per cent., and there can be little doubt that, if this rate had been 4 per cent. from the beginning, the fund would now be in a thoroughly sound position, even without any assistance from the reward fund."

That clearly bore out his contention.

Mr. DRAKE said the hon. member for Toowong had made what might be considered a very bold statement, if he had not sufficient grounds for making it. If they were going to argue upon the basis of the Police Superannuation Fund, it would be as well to ascertain whether those figures were correct. That hon. gentleman stated that at the end of five years the disbursements out of that fund would be between £8,000 and £9,000. He presumed there were some data upon which that calculation was made, and it would be as well to ascertain whether the statement made by the hon. member was correct. If it could be shown that he had not good grounds for making the statements he had, it would vitiate all his calculations.

Mr. SALKELD said it must be also remembered that the police were an exceptionally strong, healthy set of men when they entered the service, and that would take away part at least of the argument of the Premier. Then there was the fact that persons now in the service could secure the benefits of the Bill by paying up for ten years, without having to pay from the commencement of their service. That was another item. They knew that human

nature was pretty well the same everywhere, and delicate persons who were not likely to live very long would insure their lives, while the reverse happened in respect to annuities. Men who had a prospect of deriving a long benefit for a number of years would be the ones who would go in for an annuity, and that was one disarranging factor in the problem. It would upset the calculations of any insurance company if it did not guard against it. No one would deny that if they started an annuity fund with the officers in the service at the present time, and with no new officers coming in, who would pay four per cent. upon their annual salaries for ten years, and then pay for another five years, the fund would break down. They would be giving the present members of the Civil Service an advantage, and be handicapping all future applicants. To give fair-play to those persons who might come in in future there ought to be a certain fund, and every individual who came in should undergo a medical examination, the same as in an insurance company. That was the only true basis for the establishment of such a scheme. He hoped the Government would consider the matter and divide the two funds.

Mr. POWERS said he thought it was admitted by hon. members on both sides of the Committee, that as officers of the Civil Service were servants of the Government, something should be done for them either in the way of insurance or of a superannuation fund.

Mr. TOZER: No.

Mr. POWERS said he thought that was admitted by the majority of the Committee. When he first looked at the scheme proposed in the Bill he was satisfied in his own mind that insurance was the better scheme, but he was now of opinion that a superannuation fund was preferable; that was taking into consideration the fact that Civil servants were officers of the Government, and that hon. members did not wish to throw off the liability of the Government to look after their servants. His reason for preferring the superannuation fund was, that if they forced persons in the Civil Service to pay for an insurance policy, they could only force them to do so while they were in the Government service. The unfortunate part of the scheme was that men who were disabled in the service and could not work, would not be able to continue to pay their premiums, and their policies would be forfeited. Then as servants of the State they would be a charge on the State. It was proposed that some provision should be made for them, and insurance would not meet the case, because if Civil servants were, through sickness or other causes, unable to work and could not continue to pay their premiums, they would forfeit the premiums already paid. Under the provisions of the Bill, however, officers who were disabled in the service, or had to retire through sickness, could get a gratuity, so that it was much better for the Civil servants that there should be a superannuation fund. But while admitting that, they should not be led astray and make an insolvent superannuation fund which would result in a charge on the State for a few privileged persons who came in first. The question of making an early charge on the fund was a very serious one, which the Government were bound to consider after the remarks which had been made by members of the Committee. Younger men did not wish that old men should be a charge on the fund, to which they would have to contribute for, perhaps, twenty-five or thirty years, as would be the case if they had to keep men who retired after a few years. Take the case of a man fifty-five years of age receiving an annual salary of £500. If he paid ten years' back money, at the rate of £20 a year,

that would amount to £200. That was what the Government would have to start with. Next year, say they got 5 per cent. interest on the £200, that would be £10, and the contributions of the officer for that year would be £20, so that when he was fifty-six years of age the Government would have £230. At fifty-seven they would have £261 10s., at fifty-eight £294 11s. 6d., at fifty-nine £329 6s., and at sixty £365 15s. 6d. Then he would have to pay no longer, and he would be entitled to a pension of £125 a year. At the end of the first year of the pension they would have left £259 1s. 3d., that was allowing for the increase of the amount received by way of interest; at the end of the second year £147 0s. 3d.; at the end of the third year £29 7s. 3d. The interest on the last amount for one year would be £1 9s. 6d., and that added to £29 7s. 3d. would make £30 16s. 9d., so that at the end of the fourth year there would be a loss of £95. In the case of a man receiving £300 a year and retiring under similar conditions the loss would be proportionate to the amount paid in. Then came the question as to gratuities. His object in drawing attention to these matters was to point out to hon. members and the Government the defects of the scheme, in order that they might establish the superannuation fund, as he knew the Government desired to do, on such a basis that it would pay its way. They were, he believed, all satisfied that the scheme could be formulated in such a way that old servants would not be made a charge on the fund. Let them make those men a charge on the State if necessary and not on the superannuation fund. But if they were to be a charge, there should be some system of purchase introduced, as was suggested by some hon. members on the other side of the Committee, or they should pay such sums as would prevent them becoming a charge on others. Now, he would take the case of a man receiving a gratuity under the scheme proposed in the Bill. At 4 per cent. he would pay £12 a year, and for ten years he would pay £120. The compound interest the Government would get on those payments at 5 per cent. would amount to £37 9s. 3d., which would make a total of £157 9s. 3d. The contributor of this money would get one month's salary for each year, which would be £25 a year for ten years, so that the Government would have to pay £250 out of £157 9s. 3d. All gratuities therefore would be a loss to the State. If, then, there was a loss on pensions and a loss on gratuities, they must make some provision by which the fund would not be worked at a loss. He believed the Government wished to put the fund on such a basis that it would work and pay its way, and was sure that the scheme was introduced with that intention. If it could be started, as had been suggested, with all new men, there would be no doubt about its paying. The Government desired to do their best for the Civil servants, but the Committee must take into consideration what effect the provisions they had submitted to them would have if they were carried as proposed in the Bill without any amendment; and he was sure that after the figures which had been given to them that evening the Government would satisfy them that they would make the necessary alterations to meet the objections that must be made to the proposal as it now stood. He was perfectly satisfied that the Government were right in preferring superannuation to insurance, and for the reasons he had given he should oppose the scheme proposed by the hon. member for Toowong.

Mr. TOZER said only six members of the Committee had already spoken, and it was impossible for the hon. member who had last spoken to have an intuitive knowledge as to what was the opinion of the majority of the

Committee. He (Mr. Tozer) was not against a voluntary superannuation fund, but he was against any compulsory superannuation scheme for the Civil Service. What was their reason—what was their motive for forcing a class of officers in the Civil Service of this colony to pay into a superannuation fund? Why did they do it? Simply for one consideration, not for the Civil servants themselves, but because they desired to save the State those pensions which were coming in year by year. Every year somebody was coming forward with his claims for pension; the Government were quite unable to stay their hand, and the consequence was that the pension system was becoming a tax on the community. In order to do away with that a scheme was devised by which all persons in the Civil Service should contribute to a fund. Two other colonies had already devised a compulsory system—in Victoria by insurance, in Sydney by superannuation. What had been the result of the working of those schemes in those two colonies? Were the Civil servants themselves in either colony satisfied? He had before him the last debate, in which it was stated that there was intense dissatisfaction in both colonies amongst the officers of the Civil Service, about their being compelled to pay into those funds. The first reason they gave, and it was a very strong one, was that they were compelled against their will, if they had been in the service twelve or fifteen years, to remain in it, because if they desired to get out of it they would lose absolutely the whole of the money they had paid. All the complaints came from the Civil servants themselves, and yet they were told that the Government were going to do something for the Civil servants. The Civil servants would not, he was afraid, appreciate what they were going to do. The first question to be considered was, what advantage was the colony going to derive by forcing the Civil servants into something they did not want? He would not touch on that branch of the subject which the leader of the Opposition and some hon. members on the other side had so ably handled—namely, that of the two classes of public servants, those who were here and those who were coming in. He would only remark upon that, that at the present moment in Victoria they were more harassed by complaints arising from the very same thing than by anything else. They were now feeling the shoe pinch, and fresh legislation was to be introduced to remove some of the difficulties that were occurring by reason of the mixing of the two classes of servants, the old and the new. It had been said that if the old servants were not brought in the fund would be self-supporting. What evidence was there for that? They had a statement based on the superannuation fund of the police force. He did not know the circumstances of that fund, nor did he see how it was at all applicable to that particular question. Against that they had a statement made by a very competent actuary, and the experience gained in New South Wales of the working of a similar provision in connection with a large number of Civil servants upon the very same lines as were laid down in the Bill. What had happened there? When the Bill was introduced there in 1883 the question cropped up as to whether Mr. Stuart who had charge of it had taken advice as to the superannuation clauses of the measure, and it turned out that he had taken advice from Mr. Black, the actuary of the Australian Mutual Provident Society, the very man who might be said to have an interest opposed to the principle of superannuation. With a contribution of 4 per cent., the Government found it necessary to supply £100,000 to start the fund; that was starting them all alike, and the leader of the

Government stated that the actuaries had told him that it was not, in their opinion, sufficient to make the fund solvent. Six years afterwards it was stated by Mr. Nield that "it will be generally admitted that the fund is not in a satisfactory condition." That was the result of the working of a similar fund to the one now proposed, starting with £100,000 contributed out of the revenue. What was there to make their fund, starting with nothing, in a solvent condition? Leaving out the question altogether of the old Civil servants, and starting with the new ones only, there was no evidence before the Committee—and it had been stated that they could not possibly get any until after three or five years, after an actuarial investigation—that the fund would be solvent. What would be the result? The result would be that the older servants would get their money, and that the younger servants would go on contributing a long time and would probably in the end have to come on the State. He had no doubt the result would be that there would be immense claims upon the State. It had been conceded by every member who had spoken that there was no right whatever to demand from the State any contribution to the fund, which was a provision they were calling upon the Civil servants themselves to make for their own old age. There was no other motive whatever. There was no reason why they should make provision for the Civil servants than for any other class of citizens. Therefore, unless there was some good reason shown that the fund would be solvent, he failed to see how they could adopt it. On the other hand, it had been stated by the Premier with reference to insurance, that under the proposed scheme the Civil servants would get the profits which went to insurance companies. They paid a certain sum, and, having no expense of management to provide for, they would get the profits of the fund. But in all insurance companies into which wise men went, they got the profits in the same way. He was in insurance companies at the present moment, and he always got his share of the profits. He could see no reason whatever why they should call upon the Civil servants compulsorily to pay their contribution of 4 per cent. into any fund. He thought that the State owed a duty to the Civil servants, and should make some provision for them, by which they could pay voluntarily whatever sum the State might consider to be fair towards a superannuation fund, and the State could manage that fund for them without expense; but if they did not like to contribute, then he did not think they had any right to call upon those men to provide 4 per cent. towards the fund. He did not see that any answer had been given to the very cogent argument of the hon. member for Toowong—namely, that many of those men had already insured their lives; and it would be a monstrous injustice to them to make them contribute to that fund. Last night he had pointed out that there was one class of persons who would be robbed of what they paid in. All the females in the Civil Service of the colony would, in the natural order of things, never derive one sixpence from it. Those females engaged in the service of the Post and Telegraph Department, and in the Education Department, would get married in the natural order of things, and the result would be that all the moneys they had contributed would go to others. Was there any necessity for having that? The experience in Victoria and New South Wales had been that the clamour against the schemes in operation there had come from the Civil servants themselves. There was no necessity to do more than to make a provision for them like there was in Victoria, but if there was any need to force it

upon them, let it be done in the same way as every member of the community could act in regard to his own affairs. They paid their Civil servants fair salaries; let them make provision by insuring their lives, the same as other people, so as to make provision for their old age, and for that reason he would support the amendment of the hon. member for Toowong.

Mr. DRAKE said he wished to make a few remarks upon the general question before it came to a division, if it did come to a division. The Premier had stated that the effect of the amendment moved by the hon. member for Toowong would be to shut out certain Civil servants from the benefits of the scheme. There was no doubt that those officers who considered they would derive a benefit from the scheme would come under it; but there were, undoubtedly, a great number of Civil servants who considered that the Bill would confer no benefits upon them at all, and who wanted to be saved from it. To them it was simply an expenditure from which they would get no return. First of all there was a class who had already sufficiently insured. That had been pretty fully treated of, so he need hardly add anything to what had been said; but he considered that the ordinary form of assurance—life assurance, by which a man made provision for his wife and family after his death—was very much better than a provision for granting a superannuation allowance, and it was that form of assurance which was most affected by the general community. Now, there were a great number of Civil servants who were at the present time fully insured. They recognised the propriety and justice of making provision for their families at their death, and they had done that to the utmost of their means. In many cases those men were paying their annual premiums, and now under the Bill they would be called upon to submit to a reduction of 4 per cent. from their salaries for an object which they did not require. Men who had been a long time in the service did not require any superannuation fund, as they had probably already accumulated sufficient to keep them in their old age, and if they had not it was hardly likely that from their superannuation allowance they would be able to accumulate anything in order to make provision for their wives and families. He thought such men were entitled to some consideration. There was also the class of young men coming into the service with good lives—what were called first-class lives—and he could not see how they would be benefited in any way. As a rule they would prefer to make provision for their families, in case of their death, by insurance, rather than join in a fund of that kind, which only proposed to give them a retiring allowance. In an ordinary assurance office they would have much greater advantages than under the scheme of the Bill. There was no guarantee whatever that the lives of all young men admitted into the service would be good lives. He was quite aware that there was a provision that a probationer should undergo a medical examination, but there was nothing in the Bill, so far as he had been able to discover, by which the board could not accept a man whose life was not a good one, as a probationer. Now, in the case of a young man with a good life, he would be contributing to benefit those who were not such good lives. Then there was a matter which had not been sufficiently dealt with, and that was the making good of defalcations. There was no provision of the kind in the Police Act, and that should be borne in mind, when considering the results of the Police Superannuation Fund as compared with the fund proposed to be established in the Bill. There was a certain amount of injustice in it. So far as he was aware, in the Civil Service

there was only a small proportion of officers who had the handling of cash, and who therefore could be guilty of committing defalcations. Why should the rest of the Civil servants be made answerable for the *laches* of a few? In addition to that he was informed—it might be correct, or it might not—that those officers who handled cash were better paid than others, and was it right that a contribution should be levied upon those who had not to deal with money at all, such as school teachers, in order to give security against the dishonesty of people who were more highly paid, and who had the handling of cash? He did not see how that could possibly be justified. Then another question had cropped up the previous night, and that was with regard to abstainers. There was no doubt that it had been shown by temperance assurance societies that abstainers, as a rule, were longer lived than those who indulged in the use of alcoholic liquor. That had actually been demonstrated beyond a doubt. Under the proposed system the Government, having refused to accept the clause proposed last night, there was nothing to prevent any habitual drunkard from getting into the service, and, therefore, a young man who was aware of the fact that as a rule abstainers lived longer than those who were not, would, if he had the choice, want to insure in a temperance office, and by the Bill he would be prevented from doing so, and would be handicapped by being lumped up together with those who were drinking alcoholic beverages and shortening their lives. He thought that was not fair. A man should have the option of insuring in any society he liked, and there was no reason why he should be forced under the Bill to submit to a levy of 4 per cent. on his salary. With regard to the amendment proposed by the hon. member for Toowong, if there were any provision for State insurance he should be inclined to recommend that probationers should be compelled to insure in such an institution, but, as there was nothing of the sort, he thought it better and fairer that a man should have the opportunity of insuring wherever he liked, instead of being compelled to contribute 4 per cent. of his salary.

Mr. MACFARLANE said he had listened with great pleasure to the arguments used on both sides in reference to the clause dealing with compulsory insurance. They had had the arguments put before them in a very clear way, showing that life insurance was much preferable to compulsory contributions by the Civil servants. When the discussion first commenced, he was inclined to the opinion that life insurance was much preferable to the State taking any interest at all in annuities, but the arguments on both sides had made it very clear to him that if they were to separate the old Civil servants from the new, annuities would be preferable to insurance. Life insurance might be a little cheaper, but at the same time the certainty of some provision for old age was a good thing and the privileges secured would be greater than if the insurance scheme were adopted. In an insurance society, if a man was unable to pay his premium he ceased to be a member of the society.

Mr. UNMACK: No.

Mr. MACFARLANE said the policy was carried on for a certain time, or the policy-holder might retire and get a valuation of his policy, but that represented a very small portion of his contributions. He knew of one person who accepted the surrender value of his policy who only got about one-fifth of the whole amount he had paid in for thirty years. He might say that that was in a Scotch society, but even in the colony the amount returned was only about one-fourth. He was sure that if they could separate the two classes of Civil servants the

measure would be a success. The Minister for Mines and Works had shown very clearly that if 4 per cent. was paid a very good result would be shown at the end of a certain time, but that simply applied to persons who began at the beginning. It did not apply to both old and new Civil servants. If, therefore, they permitted the old Civil servants to make provision for themselves by insurance, and applied the annuity provisions to new Civil servants, the Bill would be a success and answer its purpose.

Mr. UNMACK said there were a considerable number of members who desired to speak on the question, and he really thought it was a matter of such great importance that there should be some opportunity given for further considering the subject. He would seriously impress on the Government the necessity for adjourning the debate, because if they did make a mistake it was difficult to recall it. He had, as was well known, no desire to obstruct business, but the question was a most serious one, and should be well considered.

The MINISTER FOR MINES AND WORKS said the hon. gentleman made a mistake. They were not discussing the Bill, but the hon. gentleman's own clause.

Mr. UNMACK: It belongs to the Bill.

The MINISTER FOR MINES AND WORKS said the hon. gentleman had surely had sufficient time since 7 o'clock to discuss his clause, and they might now come to a division. The question was as to whether insurance or annuities were preferable.

Mr. AGNEW said the way he looked at the question was that if the House compelled Civil servants to insure their lives, it was right to hold the country responsible for the due performance of the obligations undertaken.

The PREMIER said he thought they might as well come to a division in reference to the clause of the hon. member for Toowong, which would decide the question as to whether insurance or superannuation was preferable. The superannuation clauses were not going to be rushed through, or put down the throats of hon. members. He thought they had all heard quite enough to know which of the two proposals they would vote for. After the main question was decided, he should offer no objection to an adjournment.

The HON. SIR S. W. GRIFFITH said that although they had formally discussed the amendment, they had really been dealing with the whole subject, and he believed that the opinions of several hon. members had been changed in the course of the discussion. They all knew a great deal more about the subject than they did before, and it had proved to be a much more important subject than they had at first thought. It would do no harm to discuss it a little longer. Perhaps on Tuesday the hon. gentleman in charge of the Bill would be able to tell them something more on the subject, and it was quite conceivable that they might come to the conclusion that any system of superannuation at all like that proposed in the Bill would be a mistake. There were three courses open to them. One was to adopt some system of superannuation; another was to adopt some system of insurance, and the third was to do nothing. If the first was found impracticable, they would have to decide between the others. He did not think the hon. gentleman would lose any time by postponing the discussion, and the matter was much too important to be disposed of without the fullest consideration.

The MINISTER FOR MINES AND WORKS said that the scheme proposed by the hon. member for Toowong simply applied to probationers entering the service after the passing

of the Bill, and would not affect any person at present in the service. The majority of the Committee, he was convinced, wished to do something for the Civil servants, and whether the proposal in the Bill was the one which should be adopted or not was a question for future consideration. The question at present under consideration was whether they should accept the scheme proposed by the hon. member for Toowong, dealing with probationers in the service. That was easily settled, and he did not think any hon. member had changed his mind upon it.

Mr. BARLOW said there were several hon. members on his side of the Committee who desired to speak at length and intelligibly on the subject. They had no desire to obstruct but wished the Premier to allow time to consider the matter a little further before going to a division.

The PREMIER said the amendment of the hon. member for Toowong had been in the hands of hon. members long enough to enable them to make up their minds on the subject. The question was, as the Minister for Mines and Works had put it, whether the Committee were to decide that the present Civil servants should derive no benefit from any superannuation scheme proposed under that Bill? That was what the proposal of the hon. member amounted to. If the Committee decided that the hon. member's clause should be passed, a definite result would have been arrived at, and if they did not agree to it they would then have to consider whether they should provide for superannuation allowances in the way proposed in the Bill or not. He did not think any more could be said upon the question than what had been said.

The HON. SIR S. W. GRIFFITH said though he had said he preferred superannuation to insurance, he did not say that he would vote against the clause. But he would like to have the opportunity to deal with the superannuation question.

The MINISTER FOR MINES AND WORKS: Let us clear the way by deciding this question.

The HON. SIR S. W. GRIFFITH said the hon. gentleman said they should clear the way by deciding that question. If it was carried they could not deal with the superannuation question, and if it was negatived, and they could make nothing out of the superannuation scheme, they would not then be able to consider the hon. member's proposal as an alternative.

The MINISTER FOR MINES AND WORKS: This must be decided before we can go on with the superannuation scheme.

The HON. SIR S. W. GRIFFITH: Not necessarily. The hon. member could withdraw his clause for the present. Of course he would not bring it on again until they had dealt with the other, and if they dealt with the other and found they could not make anything of the superannuation scheme then they might fairly consider the question of insurance.

The PREMIER said he did not think the difficulties surrounding the superannuation scheme were so insuperable that that Committee could not formulate a workable scheme. They should deal with that matter first, however, and decide whether they should have a superannuation scheme or an insurance scheme. They might as well, therefore, go to a division, or the hon. member, seeing that he was in a minority in the matter, might withdraw his clause. If they could not come to any peaceful solution on the superannuation scheme, then either the hon. member for Toowong, or some other hon. member, might devise some scheme of insurance

which would find favour with those who objected to the superannuation scheme. He thought it would be as well for the hon. member either to withdraw the clause at once, or let it go to a division.

Mr. DRAKE said he could not see exactly how the hon. member for Toowong could know that he was in a minority until they went to a division, because so few hon. members had spoken up to the present time, and it was impossible to know what the opinion of the majority of the Committee was. He remembered it had been stated, at the commencement of the discussion, that the hon. member's clause raised the whole question, and the Minister for Mines and Works admitted that just now when he said that they should get rid of that question first. He thought, under the circumstances, that hon. members should have an opportunity of expressing their opinions. It would be remembered that, in the early part of the debate, some very long speeches had been made, and the fact of those speeches having been so long had prevented other members from expressing their opinions.

Mr. GLASSFEE said he trusted that the Government would give way in the matter. The hon. member for Charters Towers, Mr. Sayers, and several other hon. members had left the Chamber earlier than they would have done had they thought a division would have been taken on the clause that night. The leader of the Opposition had very wisely remarked that much more light might be thrown upon the question when they came again to consider it, and it would be rather hard, seeing that there were twelve members on that side of the House, to force them to a division upon so important a matter as they had been discussing that evening. He might say that he preferred, on all accounts, superannuation provided by the State to insurance in any insurance company, but that was no reason why much could not be said on both sides of the question. He hoped the Government would grant the very reasonable request which had been made.

Mr. HODGKINSON said he did not think there was the slightest doubt that superannuation was much preferable to insurance, for the reason that, while they made it compulsory upon the servant of the State to pay a certain portion of their salaries, they could give them full security for their payment. If any scheme of insurance was adopted, they knew that every insurance company in the colony would be putting forward its claims, and holding out temptations to Civil servants to insure in one particular office, and though the Government could compel Civil servants to insure, they could not possibly guarantee the solvency of any insurance office in the colony. They might even take the highest office in the associated colonies, the Australian Mutual Provident Society, and they would find from the last reports of that society that claims had recently been coming in so rapidly, that their profits had been largely reduced. The proposal made by the leader of the Opposition to define the actuarial position of members of the service should be taken into earnest consideration by the Government. Why not fix the age at which Civil servants should come under the Bill—say twenty or twenty-five years—and above that age let those who wished to share in the advantages offered by the Bill be subject to actuarial investigation. There was no doubt that the fund would be depleted to a large extent under the proposed arrangement at a very early period of its existence, and that would tend to invalidate the security offered to the Civil servants. The leader of the Opposition approved of the principle of superannuation, and the only question in dispute was one of detail. Hon. members were anxious that there should be no indefinite charge on the State funds and no uncertainty as to the position

of the Civil servants; and he thought the adoption of the course he had suggested would remove the only objection to the clause. The Premier must admit that he was dealing with indefinite quantities, because no one was in a position to state what should be the contributions of those above a certain age. In fact, he was taking a plunge in the dark on a very important point that might jeopardise the security of the fund.

The HON. SIR S. W. GRIFFITH said he hoped the Premier would not insist on going any further with the Bill that night. He felt that hon. members ought to have a good deal more information before they could deal with the question in a practical way, and he hoped the Premier would not insist on a division being taken.

The PREMIER said there was no intention on his part of insisting on a division. He had suggested, and the Minister for Mines and Works had suggested, that the hon. member for Toowong should withdraw the clause he had proposed, so as to leave the ground clear.

Mr. UNMACK: What for?

The PREMIER: Does the hon. member wish to force it to a division?

Mr. UNMACK: I am content to take a division, but not to-night.

The PREMIER said that was a rather dictatorial way of addressing the Committee. If the hon. member insisted on a division, the Government were quite prepared to divide the Committee.

The HON. SIR S. W. GRIFFITH said that would be a very unfortunate thing to do.

The PREMIER said he quite agreed with the hon. member that it would be very unfortunate to do so.

Mr. SALKELD said he took it that a superannuation fund was intended for the benefit of persons who retired from the service in their old age, whereas life insurance was for the benefit of a man's family after his death. He believed that one object in providing for a superannuation fund in the Bill was to prevent cases of distress in connection with Civil servants or their families; because it was well known that in many cases men drawing large salaries had left their wives and families destitute. He was sure there had been no waste of time in the debate which had taken place. The subject was a most important one and any mistake that might be made would probably lead to serious results. He hoped the Government would consent to adjourn the discussion so that the question might be considered more fully.

The HON. SIR S. W. GRIFFITH said he must appeal again to the head of the Government not to go any farther to-night. It was not fair to insist on a division being taken when the matter had been only half discussed. If the hon. gentlemen insisted on exercising the power of the majority to take a division against the wishes of the minority, it would tend to interfere with the good feeling that had characterised the debate up to the present time.

The PREMIER said he agreed that it was time to adjourn, but he did not think the hon. member for Toowong should attempt to take the control of the business of that Chamber. The leader of the Opposition had advised the hon. member to withdraw his new clause, and leave the question open for discussion on another motion, but he refused to do so. The Government did not want to force a division because they had a majority, but if the hon. member for Toowong acted rationally he would take the advice of his leader and withdraw the clause.

Mr. UNMACK said that if he had made an interjection which could be construed into a desire to control the business of the Committee he was exceedingly sorry, because nothing was

farther from his intention. It was later than the usual hour for adjourning, and it was well known that several members on the Opposition side who desired to speak had gone home thinking that the question would not be decided that night. It seemed as if the Ministry intended to take advantage of the absence of members of the Opposition to force a division. He had been asked to withdraw his amendment, but he did not see why it should be withdrawn. Where could he re-introduce it? It was beyond their usual hour for adjourning, and he did not see why they should not adjourn. It appeared as if, after all, it was to be made a party question, when the Government attempted to force a division then. They could not contend that the matter had been fully discussed.

Mr. MACFARLANE said he would once more appeal to the Ministry, and remind them that when the present Opposition sat on the Government side they were always amenable to gentle pressure. He hoped the Ministry would pay them the same compliment, not because they were anxious to get home, but because the subject had not been thrashed out. It was an important discussion, and one which interested them all very much. Several members on his side had left, not expecting a division to be taken that evening, and it would be unfair to force it under the circumstances.

Mr. AGNEW said he had not been very long in the Committee, but he had been there long enough to know that both sides had expected a division to take place. Many of them lived long distances from the metropolis and had already gone to the inconvenience of missing their train, and were prepared to stay there to record their votes. They were told by the hon. member for Bundanba that some of their supporters who were desirous of speaking had left the Committee, and would be deprived of their opportunity if the division took place then. It was well known that one of the hon. gentlemen he referred to was not outside of the building at all, but was indulging in a little private enjoyment of his own. The subject before them had been pretty well thrashed out, and as notice of the amendment had been courteously given by the hon. member for Toowong, they had had plenty of time to consider the matter. They had bestowed as much patience upon the subject as upon any that had been brought before the Committee since he had had the honour of being a member of it, and had listened to the hon. member with a great deal of patience. There was no reason why they should defer the business of the country to suit the convenience of any hon. member, and he hoped they would soon go to a division. One or two of the statements that had been made by hon. members opposite could not be borne out by facts, particularly those relating to one hon. gentleman who was not in the Chamber, but who was in the building.

Mr. GLASSEY said his reason for referring to the hon. member for Charters Towers was not because that hon. member wished to speak, but because he was the "whip" of the party, and he had left the Chamber on the distinct understanding, after consulting with other hon. members who wished to speak, that no division would be taken that evening.

The PREMIER said the hon. member for Bundanba wished to lead them to believe that the hon. member for Charters Towers, Mr. Sayers, had left the Committee for the purpose of going home. But he had learned upon undoubted evidence that that hon. member was playing threepenny nap, with two other hon. members, waiting to be called at any time the bell rang. It seemed as if that hon. member

was amusing himself by gambling, and was being paid two guineas a day. He was astonished that the hon. member should have accepted such a supporter, after what passed at an earlier hour of the evening. Three members who supported the hon. member for Toowong in regard to the totalisator were now playing threepenny nap in a room in that building, waiting for the bell to ring to come down and record their votes. The hon. member for Bundanba should be very guarded in the language he used.

Mr. DRAKE said the hon. member for Bundanba did not deserve to be castigated for what he had said, because it was very clear that when he saw the hon. member for Charters Towers going away, he presumed he was going home to the bosom of his family. But it was evident that the Premier, who was a very old member of the Committee, knew all the ins and outs of the place, and something had led him to suspect that something was going on in another room. It was just possible that the hon. gentleman himself knew where that other Chamber was in years gone by.

Mr. HODGKINSON said he was sure the hon. the Premier was perfectly acquainted with the works of Swift, and would remember where certain philosophers were described who not only had brains, but a flagellation to stimulate their brains. Now the Opposition just at present was in the unfortunate position that its brain power had left the Chamber, that was, the centre nerve of its brain. There was a certain brain nerve that doubtless extended to other members of the Opposition, but they were proud to recognise that they had a head centre. That gentleman was gone, and the gentleman whom they recognised as what was called the "whip" had gone, so that they were in a double difficulty. They were in a difficulty to know exactly what they should do, and were in need of stimulating action to make them do what they ought to do. Hitherto that session the business had been conducted with a great amount of good humour, and members had shown a desire to assist the Government which had more than once met with recognition. He knew that if they went to a division the Opposition would march to certain defeat; but he appealed to the hon. gentleman at the head of the Government whether it was wiser for him to inflict that defeat upon them that evening or to give them a little time to prepare for it. But the question was whether, if they were defeated then, when they were not prepared for it, it would not rankle in their minds and stimulate them, though he trusted it would not, to a factious opposition that would cause the hon. gentleman more trouble than he would have by acceding to the request that was made to him by the Opposition. He (Mr. Hodgkinson) did appeal to the hon. gentleman, more for his own personal consideration than for anything the Opposition hoped or expected, to accede to their wishes. There were a great many members who might not have mastered that subject, or had the details of it at their fingers' end, as the hon. member for Toowong had. That subject was supposed to be a forte of the hon. member, but there were members who desired to speak on it and would like further time for consideration. It was a vital principle of the Bill, and on the settlement of the superannuation scheme on a perfectly safe basis the whole future of the Civil Service depended. He was certain he need only put it to the hon. gentleman whether it would not be more advantageous to the conduct of the business of the Committee if he listened to the request of hon. members than if he pressed the matter to a division that evening. They did not ask anything unreasonable, and he was quite certain the hon. gentleman could not cite one instance in which

any hon. member on that side had offered any opposition of a factious character. Let them then preserve that good feeling as long as they could. Hon. members on that side had to perform the duty of an Opposition, and as long as they performed that duty in a legitimate manner some little consideration should be shown to their feelings. The question before them was one upon which many hon. members felt very strongly; they felt that it was an important one, and he might venture to say that if the Premier made that little waiver he would derive a double advantage from it in discussing succeeding clauses of the Bill.

The PREMIER said of course he was not going to take advantage of the position of the Opposition and ask them, as the hon. member for Burke had said, to march on to certain defeat. That was exactly what the Government did not ask them to do. All they asked was that the hon. member for Toowong should withdraw his amendment in the meantime, and that was the position which was agreed to by the leader of the party with which the hon. gentleman was identified. They would not ask anything more than was asked by the leader of the Opposition. They did not desire at the present time to divide on the question, or go into any acrimonious debate on it, but simply asked the hon. member to do what the chief of his party had suggested.

Mr. UNMACK said if there was no other way for the adjournment of the debate he supposed he must withdraw the amendment, but he saw that if he pressed the matter to a division there was a determination on the part of the Government to defeat it, because they knew that many members of the Opposition had gone away, and if they insisted upon going to a division the amendment would be defeated in a worse way than it would if they had a larger attendance. It was quite evident to him, as he believed it was to other hon. members on that side, that it was intended to make the question a party one, and, under those circumstances, he thought it was not courteous, to say the least of it, looking at the tone which had characterised the proceedings throughout, to force the measure in that way. He had asked hon. members to say where he could reintroduce the clause, but there was no other place suggested where it could be introduced in the Bill with the same effect as it could be introduced in the place where he had proposed to insert it, because the moment they passed the following clauses, they would be, to a certain extent, committed to the adoption of the scheme contained in the Bill. If it were early in the evening, it would be a different matter, but as it was late, he could not see what difference it would make if their decision on the question were postponed till Tuesday.

The PREMIER said he simply asked the hon. gentleman to do what the leader of his party had asked him to do. The Government had no desire, as he had said over and over again, to push the matter to a definite issue now. On the contrary, they were quite willing that the clause should be withdrawn, and the matter dealt with by a fuller House than there was at present. Surely if the hon. gentleman would not accept his suggestion, he might accept that of the leader of the Opposition, who was not then present. The hon. member should know perfectly well that there was no factious opposition offered by the Government side of the Committee, because what he had asked him to do was what had been suggested by the leader of the Opposition.

Mr. SALKELD said he really thought the leader of the Opposition had not considered the strong objection made by the hon. member for Toowong with regard to the re-introduction of the amendment. He believed the leader of the

Opposition made the suggestion he did in order that the Committee might adjourn. He would point out that all the evening the discussion had not simply been on the amendment of the hon. member for Toowong, but on the general question of insurance, and he did not think it would interfere with the general debate to adjourn the question till Tuesday. He did not think the Government were facilitating the passing of the measure by their action. There was a great desire on that side of the Committee to forward the Bill and make it a good one—as great as there was on the other side—and it would be a pity if any feeling was raised such as had been alluded to by the hon. member for Burke. He hoped the Government would consent to the adjournment of the debate, which might be resumed next week.

The PREMIER said he had more than once admitted the great assistance the Government had received from the leader of the Opposition with regard to the passing of the Bill, and if the hon. member for Toowong would take the advice of that hon. gentleman matters would get on very much better.

Mr. HODGKINSON said he had not been aware that his leader had tendered that advice to the hon. member for Toowong to which the Premier had alluded; and, considering that hon. gentleman's undoubted talents, and his perfect knowledge of the forms of the House, he was of opinion that the hon. member for Toowong could not have done better than take that advice. Allowing everything with regard to matters of discipline, which must control a party if it was to be of any service to the State, he believed that if the amendment came to a division it would not be a defeat; it would be a rout, a *débâcle*. He should certainly have voted against it.

Mr. UNMACK said that sooner than be the means of keeping the Committee any longer he would withdraw the amendment, with a view of re-introducing it on a future occasion.

Amendment withdrawn accordingly.

On the motion of the PREMIER, the CHAIRMAN left the chair, reported progress, and obtained leave to sit again on Tuesday.

ADJOURNMENT.

The House adjourned at fourteen minutes past 11 o'clock.