

Queensland



Parliamentary Debates  
[Hansard]

**Legislative Assembly**

**THURSDAY, 3 DECEMBER 1896**

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THURSDAY, 3 DECEMBER, 1896.

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

## ADDITIONAL SITTING DAY.

The PREMIER: I move that the House at its rising do adjourn until to-morrow at 3 p.m., and that Government business take precedence of all other business on that day.

Mr. BROWNE: I think it is usual for notice to be given of a motion of this sort. I can hardly understand the reason for it, because two or three times this session I have asked for an additional sitting day, and the Premier told the House that we should not do a bit more business by sitting on Friday. Notice of the motion should have been given in the usual way. The leader of this party, and a great many other members, have had no idea that it was to be proposed; many members may have made arrangements which will prevent them from being here to-morrow, and they are not here now to say whether they are prepared to assent to the motion or not.

Mr. DRAKE: I have no objection to meet to-morrow, but the business to be transacted should be private members' business. Friday has always been understood as private members' day, and there is a great deal of private members' business on the paper. It may be said that there is also a lot of Government business, but private members' business has been on the paper for months waiting to come on, while the Government business now on the paper has been rushed on during the last two or three weeks, and many of the Government Bills could have been disposed of very easily during the early part of the session. The motion standing in my own name will, if accepted, require the passing of certain legislation to give it effect, and what is the use of debating a motion like that at a time of the session when it is almost impossible to pass a Bill to deal with it? The matter with which the motion deals is of great importance, and it is more important now than when I submitted the motion. There has been a great deal of misrepresentation on the subject, especially during the last election, and I am very anxious to get at the truth of the matter. I move as an amendment the omission of the words "and that Government business take precedence of all other business on that day."

The SPEAKER: Does the hon. member intend to substitute anything for those words?

Mr. DRAKE: No, Mr. Speaker; only to omit those words.

After a pause,

Mr. DRAKE: Mr. Speaker,—I did not know what were the exact terms of the motion.

The SPEAKER: The hon. member resumed his seat.

Mr. DRAKE: I am informed that the amendment I moved will not carry out my object.

The SPEAKER: I was just going to show the hon. member that it would not.

Mr. DRAKE: Instead of that amendment then, I would move—

The SPEAKER: The hon. member having resumed his seat can only do so now by leave of the House. Is it the pleasure of the House that the hon. member be further heard?

HONOURABLE MEMBERS: Hear, hear!

Mr. DRAKE: I move now that the word "Government" be omitted, with a view of inserting the words "private members'."

The SPEAKER: I am very doubtful indeed whether the motion can be put. It comes as a surprise upon me the same as to the House. It is one which requires notice, and which without

notice can only be put by leave of the House. Is it the pleasure of the House that the motion be put?

HONOURABLE MEMBERS: Hear, hear!

Question stated, and amendment put.

The PREMIER: I cannot understand what is meant by saying that this motion has been sprung upon the House, because we are now in the month of December, and we have been sitting since the latter end of June; and, so far as my experience goes, a motion of this kind has been regularly put every session.

Mr. McDONALD: It has always been usual to give notice of it.

Mr. DRAKE: For private members' business.

The PREMIER: That was in one session only. I point out that it is desirable that the session should come to a close some time or other, and the amount of business we have still before us will entail a lot of hard work. I point out also that this motion is within the practice of the House of Commons, where the Government not only have an extra day when required for Government business, but they also take the whole of the time previously devoted by sessional orders to private members' business. They absorb the whole of that every session at a certain period of the session. What we are asking now is simply that the House sit one extra day this week in order that we may get a number of Bills through their preliminary stages. The Bills I propose to take to-morrow, if this motion is passed, are as follow:—The Bill amending the Goldfields Act, which is to be introduced; the Companies Bill, second reading; the Suppression of Gambling Bill, second reading; and there is another Bill which it is absolutely essential in the interest of the colony should be passed this session, and that is the Electric Light and Power Bill. After that measure I propose to take the Factories and Shops Bill. That is the order in which I propose to take the Bills to-morrow, and if we get through those, of course we can go on with others. I believe that all the Bills I have mentioned are non-contentious. The only one about which there may be some debate is the Factories and Shops Bill.

Mr. McDONALD: What about the Companies Bill?

The PREMIER: That Bill simply assimilates our legislation with the legislation of the other colonies. Under those circumstances I think I am perfectly justified in making the motion I have done. It has never been the practice to require notice of such a motion.

The SPEAKER: The hon. member is wrong there; but I am sure he does not intend to mislead. This is a motion that does require notice. A motion that the House at its rising should adjourn till another day which has been fixed by Sessional Order as a sitting day is in order without notice, but a motion of this description, that the House at its rising should adjourn till Friday, which is not a sitting day, requires notice. The Sessional Orders state—

“That unless otherwise ordered the House will meet for despatch of business at 3 o'clock p.m. on Tuesday, Wednesday, and Thursday in each week.”

The PREMIER: “Unless otherwise ordered.”

The SPEAKER: That order can only be made by the House upon a motion of which due notice has been given.

The PREMIER: Well, the House has agreed that the motion should be put, so that we are quite in order now. I have explained what the object of the motion is—namely, to get through the business in a reasonable time, and I think it should commend itself to hon. members.

Mr. BROWNE: I am in favour of the amendment of the hon. member for Enoggera. I have shown several times during this session that I am

perfectly willing to sit on Fridays for the purpose of getting private members' business through. I have a motion on the paper which has been there since the 16th July, and every time I have tried to get at it I have been blocked. Now we are asked to sit an extra day to deal with the Bills mentioned by the Premier. One of those Bills, the Electric Light and Power Bill, has been long enough on the paper for me to forward copies of it to the Gulf country, to get the opinions of the people there upon it, and to interview the Home Secretary on the subject of the Bill, and it has not been read a second time in this House, though it is seven weeks since it came down from the Council. In July last I asked the Premier when the Railways Bill was going to come on, but, though we have been sitting only two and two and a-half days a week for some four months fighting over things which were of no importance to anybody, it has only just been introduced. It is only fair if we are going to sit an additional day that private members should have two and a-half hours of that day for their business. If that is given to them I should be quite willing to sit the whole of Friday night, if necessary, to get through Government business.

Mr. HAMILTON: We have sat four months without doing very much. Last week we got on with a little more celerity, because we sat till after 12 o'clock, and members knew that after 11 o'clock speeches were not reported. There are seventeen motions by private members on the paper; each member considers his motion of paramount importance, but if all those motions are discussed at the same rate they have been it will take till December, 1897, before they are disposed of. I believe, however, that the House considers Government business of paramount importance. The previous practice has been to let private members have Friday at the commencement of the session, but that towards the end of the session it has been appropriated by the Government in order to get their business through.

The HOME SECRETARY: The occasion for the introduction of nearly all the Bills the Premier has mentioned has arisen since the meeting of Parliament. The reason for the Goldfields Bill has arisen since we met, and something has recently been found out in connection with the working of the Gambling Suppression Act which renders it necessary to amend the Act. The other measures referred to stand on a similar footing, and they are not contentious measures. I believe that we could get through the first four measures in an hour, and then we could deliberate upon the Factories and Shops Bill, get it through in the course of the evening, and send it to the Upper House, so that it might become law this session. With regard to the motion of the hon. member for Enoggera there is more fireworks in that than in any other motion on the paper. He has not the slightest idea of carrying it, and he has already got all the information the motion asks for. Some of the measures that were mentioned by the Premier affect hon. members opposite. I do not think they wish to see a recurrence of the disaster that shut up the mines in Gympie, which this Bill will prevent by making people do certain things. These matters are all urgent, and if they can be advanced one stage to-morrow afternoon there is no reason why they should not be debated in committee in the evening, especially the Factories Bill and the Rabbit Bill. We have worked since June and it is now near Christmas. I am sure all hon. members are anxious to close the session.

Mr. TURLLEY: The remarks of the hon. member would lead the House to think that these matters which he referred to had arisen since the opening of the session, but many of

them were promised in the Governor's Speech, and when hon. members on this side continually asked whether the Government would not sit an extra day to get through the business, they were always told that there was no necessity, because more work would not be done. But now the Premier has altered his tune and says it is necessary to sit four days, and I should like to know in what respect circumstances have altered. The Pearl-Shell and Bêche-de-Mer Fisheries Bill, the Fisheries Bill, and the Railway Bill were mentioned in the Governor's Speech, but were only placed in our hands last week. The Rabbit Bill was also promised, but it was only placed in our hands four or five sitting days ago. An Electric Power Bill was promised. It has been in our hands for some time, but has not been gone on with. In fact, everybody has been wondering whether it was intended to pass it or let it lapse. Some of the Bills that were promised in the Governor's Speech have not been heard of since, and we do not know whether they will be brought forward.

The SPEAKER: The hon. member is not now debating the question before the House. He cannot debate every question that may arise upon the Governor's Speech on this motion.

Mr. TURLEY: I think that if we are going to sit on Fridays private members should have some portion of the time. The motion standing in my name was placed on the paper on the first day the House met last session, but we were never able to get to it because there was not time. It was put on again early this session, and it has been twice under discussion. On the first occasion it was talked out by the Secretary for Public Instruction, who spoke for one and a-half hours, and two or three speeches were made upon it the next time, but it now stands at the bottom of the paper.

The SPEAKER: The hon. member is hardly in order in entering into the history of every one of these matters.

Mr. TURLEY: I am endeavouring to show that private members have business on the paper which they think is as essential as some of the measures placed there by the Government, and they think that when the House is asked to sit another day some portion of that day should be allowed them to get an expression of the opinion of the House.

Mr. McDONNELL: Anxious as I am to see some of the private members' business passed, especially the motion of the hon. member for Leichhardt, I am still more anxious to see the Factories Bill become law, and we have an assurance from the Home Secretary that that Bill will be taken to-morrow, and it may possibly get through committee. Because there is a chance of carrying that Bill this session, and because I think it will be a very great benefit, I cannot consistently support the amendment.

Mr. DANIELS: I should like to suggest a way out of the difficulty which may satisfy both parties; that is, that we should sit on Mondays to take private members' business, and then all Friday can be devoted to Government business. There is a lot of private members' business on the paper, a good deal of which has been talked out time after time by hon. members, who now ask us to give another day for Government business. I am going to support the amendment of the hon. member for Enoggera.

Mr. JACKSON: During the early part of the session there was a feeling on both sides of the House that it would not be wise to sit more than three days a week, but now that the session is drawing towards its close it is about time that we sat more than three days a week. At the same time, there are several private members' motions on the paper that we would like to have a vote taken upon, and if the Government would

give one Friday—say to-morrow—to private members, it would enable us to have a vote upon several of these matters. The Premier has indicated the legislation he intends to take, but there is one matter which has not been put on the paper at all, although the Premier gave a distinct promise, in answer to a formal question by myself, that he would introduce a Bill dealing with it—that is, the question of industrial conciliation. It was mentioned in the Governor's Speech, and I asked my question some considerable time ago, but there is no sign of the Bill yet. Hon. members on this side would not object to sitting one or two days more a week for the remainder of the session if we could get some legislation of that kind passed.

Question—That the words proposed to be omitted stand part of the question—put; and the House divided:—

AYES, 30.

Sir H. M. Nelson, Messrs. Foxton, Byrnes, Tozer, Philp, Dalrymple, Smith, G. Thorn, Dickson, Grimes, Story, Leahy, Bell, Curtis, McDonnell, Fraser, Bridges, Chataway, McGahan, Stumm, Bartholomew, Newell, Armstrong, Hamilton, Crombie, McMaster, Castling, Lord, McCord, and Annear.

NOES, 20.

Messrs. Keogh, Dunsford, Kerr, McDonald, Fitzgerald, Dawson, King, Hardacre, Sim, Turley, Drake, Daniels, Fogarty, Dibley, Hoolan, Jackson, Browne, Kidston, Groom, and Stewart.

Resolved in the affirmative.

Original question put and passed.

#### QUESTION.

##### CENTRAL FLOUR MILLS.

Mr. KING asked the Premier—

1. Is it the intention of the Government to introduce a Bill this session providing for the establishment of central flour mills, in order to assist the wheat-growers of the colony to reap the fullest reward of this industry?

2. If not, will the Treasurer kindly intimate when he purposes introducing a Bill of this description?

The PREMIER replied—

I have already intimated to a deputation introduced to me by the hon. member for Burnett, at which the hon. member for Maranoa was present, that so soon as the wheat-growers in the various districts of the colony give the Government some assurance that they are ready to mortgage their lands in the same way as the cane-growers have done, the Government will introduce legislation for the establishment of central flour mills.

HONOURABLE MEMBERS: Hear, hear!

#### CORRECTION IN "VOTES AND PROCEEDINGS."

Mr. KIDSTON said: I notice an inaccuracy in the "Votes and Proceedings" of yesterday, on page 365, in the paragraph referring to a member being silenced by the Speaker, and I wish to have it corrected. If that can be done without a distinct resolution of the House, I should like it to be done; but if it is necessary that there should be a distinct resolution, I ask permission to move a motion to that effect without notice. The paragraph reads—

"The Speaker called attention to continued irrelevance on the part of the hon. member, and directed him to discontinue his speech."

That is not quite in accordance with fact. The official shorthand report of the proceedings is this—

"The SPEAKER: Then the hon. member is distinctly out of order, and as he has infringed three times I call upon him to resume his seat."

It will be seen at once that there was no calling attention to continued irrelevance. There was simply calling to order a third time, and asking the hon. member to discontinue his speech. The motion I wish to move is: "That all the words after 'Speaker' be deleted, with the object of substituting the words 'on calling the hon. member to order a third time directed him

to discontinue his speech." I think the House will see at once that that is in distinct accordance with the facts of the case.

The SPEAKER: I may point out to the hon. member that the disorderly conduct consisted in the hon. member's continuous irrelevancy. Is it the pleasure of the House that the motion be put?

The PREMIER: I do not quite understand this motion. The question is whether the records of the House are correct or not. That is historical. It does not matter whether the hon. member was right or wrong; but whether it is a correct record of what actually took place.

Mr. KIDSTON: I say it is not.

The PREMIER: I am not able to say, because I was not present; but I think the hon. member is rather too late in starting this. The "Votes and Proceedings" to which he refers were circulated yesterday, and the matter should have been brought up yesterday. We are now two days from the time this happened, and I think it is rather too late to deal with it. However, if the record is not correct as a matter of fact, it ought to be altered.

The SPEAKER: The custom in a case like this is, that when an hon. member calls attention to an error in the "Votes" for the Speaker to ascertain the pleasure of the House as to whether an alteration shall be made or not. I shall put it to the House, and if I can gather the consensus of opinion I shall act accordingly. I think in justice to the hon. member he should be allowed to move his motion if he is not satisfied with the opinion of the House. Is it the pleasure of the House that the amendment as requested by the hon. member for Rockhampton, Mr. Kidston, be made?

The PREMIER: What are the facts?

The SPEAKER: The facts are as the hon. member has quoted—"The Speaker called attention to continued irrelevance on the part of the hon. member, and directed him to discontinue his speech." The hon. member was irrelevant, and was also disorderly in using unparliamentary language and in making accusations against both the House and the Chair. I called him to order three times, and the third time he committed the offence I ordered him to resume his seat. He then moved that he be further heard, and the House upheld the action of the Chair. Those are the exact facts. I now ask whether it is the wish of the House that the amendment be made after the explanation I have given.

HONOURABLE MEMBERS: Hear, hear! No, no!

The SPEAKER: I think the consensus of opinion is in favour of the amendment being made.

The PREMIER: How can you decide that?

The SPEAKER: The hon. member may call for a division if a motion is made.

The PREMIER: I understand that the House now says, notwithstanding your statement of what actually took place, that we are to put into our journals something that did not take place. It seems to be putting the House into an extremely false position; in fact, it is asking the House to stultify itself—to record a thing which is not true.

The SPEAKER: I will say further that the hon. member for Rockhampton is right as far as he goes. He was called to order three times, but I cannot say from memory whether I used the word "irrelevant" or not; but the very fact of the hon. member being irrelevant is a breach of the Orders of the House. The hon. member wishes these words to be inserted in lieu of what appears in the "Votes"—

"The Speaker, on calling the hon. member to order a third time, directed him to discontinue his speech."

As a matter of fact that is perfectly true. Under the circumstances I will cause the alteration to be made.

The PREMIER: Let it go. It is a matter of very small consequence.

#### QUESTION OF PRIVILEGE.

Mr. KIDSTON: I now rise to a question of privilege, and I will move a motion for the judgment of the House. The question of privilege is this: That on Tuesday last, when the Queensland National Bank Agreement Bill was under consideration, and while certain members were on their feet and addressing you, you did proceed, contrary to custom of Parliament, for the putting of questions, and declared that the "Ayes" had it.

The SPEAKER: The hon. member is entirely out of order in moving that as a question of privilege, and therefore I cannot put it. As a matter of fact, if the hon. member had not such a limited experience of parliamentary procedure he would know that I was absolutely in order.

Mr. KIDSTON: You will excuse me for dissenting from your ruling, but—

The SPEAKER: Order, order!

Mr. KIDSTON: Then I move that your ruling be disagreed with on this matter, and I will give my reasons.

The SPEAKER: Order! The hon. member cannot do that. If there was a question at all it was one of order, and should have been raised immediately. The hon. member cannot now raise it as a question of order or a question of privilege.

The SECRETARY FOR PUBLIC INSTRUCTION: It was raised.

The SPEAKER: I shall now proceed to discuss the formal business.

Mr. KIDSTON: Mr. Speaker—

The SPEAKER: Order! I have called the formal business.

#### EUROPEAN IMMIGRATION.

##### RESUMPTION OF DEBATE.

On the Order of the Day being called for the resumption of the adjourned debate on Mr. Dickson's motion with reference to the revival of European immigration (*vide* page 806)—

Mr. McCORD said: I desire to say a few words on this motion, and I must say that I heartily approve of its being brought forward. I recognise there are two things which this colony wants badly—that is, people and money, and any measure which will bring those two things here shall have my hearty support. I therefore congratulate the hon. member for Bulimba upon bringing the matter forward. I am not going to occupy the time of hon. members with many observations, because the matter has been fully discussed and thrashed out by men more able and competent than I am.

Mr. GLASSEY: Are there many vacancies in your district for working men.

Mr. McCORD: I do not know that there are many unemployed. Of course there are always some in every district, but lately there have not been nearly so many in my district. The class of men the hon. member for Bulimba means are men who will go upon the land and make good use of it. We have such a large area of land and so few people that anything which will add to the population must necessarily add to the wealth of the country, and I know that in the country districts domestic servants are very much wanted. They hardly ever leave the towns to go into the country, and are very scarce there. Most of the girls who came out in the early days have married off and have homes of their own, and it is absolutely necessary to introduce more into this country. The class of immigrants I consider desirable are of

the farming class, men with a little means who have been struggling at home, and who will have many more opportunities of doing well for themselves out here than they have in the old country. I shall give the motion my hearty support.

Mr. CURTIS: As I am strongly in favour of the motion of the hon. member for Bulimba, I desire to say a few words in support of it. I am distinctly of opinion that it is highly desirable in the interests of the colony that there should be a resumption of immigration of a suitable class of persons. I conceive that it is utterly impossible that the very great resources of this vast territory can possibly be developed by the mere handful of people who are here at present. I am of opinion that the wealth of the country depends not only upon its resources but upon the energy and intelligence of the people living in it. The United States of America affords a good example of the great benefits to be derived by a young country by the immigration of a suitable class of persons. In America there is at present the largest community of English-speaking people in the world, and I believe it is one of the most prosperous communities, notwithstanding its very large population. It has been said by one hon. member speaking in opposition to the motion that population and prosperity are not synonymous terms. That perhaps is true, but there is no doubt that poverty exists in every country, and I believe it always will exist, unfortunately, no matter how prosperous the general body of the people may be, or how fair the conditions of life are. There always will be a certain proportion of people who are not prosperous or well off. At the same time, while that is true, no country can possibly be wealthy or powerful unless it possesses a large population. One hon. member spoke of America as an example of a country which, while possessing a large population, was not a prosperous country. Belgium was also mentioned as being another. Neither assertion is strictly in accordance with the facts. The great American Republic is one of the most prosperous countries on the face of the earth, and so is Belgium, although it has a larger population to the square mile than any other country in Europe. I make that statement on the strength of an article in the *North American Review* on this very question of population, which I read a few days ago. Therefore it does not follow that poverty is synonymous with a large population. In fact, the enormous progress of the United States is largely due to the vast European immigration to its shores. Why is it that Canada is now, and has been for some time past, endeavouring by every possible means to attract European immigration? Because they realise the fact that without population the country cannot progress, cannot become wealthy, cannot develop its latent resources. And it seems to me that the policy of the Dominion of Canada in this matter is one that we might follow with very great advantage. I do not see why the same result should not proceed from a copious stream of European immigration to Queensland as has proceeded in the United States and also in Canada. I am aware the Government are taking steps to promote the introduction of a suitable class of immigrants, but I conceive they have made one mistake in not providing a sufficient sum of money for the purpose. The amount voted—

The SPEAKER: Order! The hon. member cannot discuss that question now.

Mr. CURTIS: I may at all events express my satisfaction that the Government have taken some action in this direction by sending delegates to the old country. We all know Mr. Randall

as an experienced and efficient immigration lecturer. The other gentlemen I do not know so much about, but I presume the Government are satisfied that they will give a good account of themselves, as I have no doubt they will. Mr. Randall has been tried and proved, and I believe him to be the right man in the right place. An hon. member on the other side, speaking of female domestic servants, spoke of the long hours they had to work, and the harsh treatment they received. That is a great exaggeration. I have had an opportunity of judging on that particular question, and the opinion I have formed is that domestic servants, especially single women, are exceptionally well treated, and that they are very much better off than many of those who employ them. It was also stated that as only a minority of the people employed domestic servants they ought to be at the cost of bringing them out to the colony. I think that is very unreasonable. We know they would only remain in the service of those who brought them out a short time, and it is likely some of them would never perform their agreement. Sooner or later the majority marry, become merged in the general population, and so add to the general wealth and prosperity of the colony. The debate on this motion has been unusually protracted, and I know the hon. member who moved it is very anxious to come to a division. I will therefore say no more on the subject beyond repeating that I am strongly in favour of the motion, believing as I do that a continued influx of new blood cannot but be beneficial to the welfare of a young country like Queensland.

Mr. ANNEN: I do not agree with the hon. member that this is a question that ought to be rushed through, as it were. The subject is one of great moment to the colony, and no more important motion has ever been submitted to the House than that which has been moved by my hon. friend the member for Bulimba. As hon. members are well aware, I have done all in my power, on the public platform, in this Chamber, and in the old country during the few months I was there, to tell people at home what I know of Queensland, and to induce them to come out here; and nothing I have ever done in that direction has given me a moment's regret. It was not my intention to take any part in this debate, and I should not have done so but for the question asked of the hon. member for Burnett by the hon. member for Bundaberg, whether there were any vacancies in his electorate. There are tens of thousands of acres of the finest land not only in Queensland but in any country in the world waiting for people to occupy it in the electorate of the hon. member for Burnett; and we shall have the opportunity, I am sure, this session or early next session of showing the beautiful land that exists along the line of railway which has been constructed to Woowoonga, and which will in the near future be constructed to the town of Gayndah. When I first came to the colony in 1863 the entire population was only 60,000; now it is something like 460,000. And as we are increasing the indebtedness of the colony it is a sound policy to increase our population so as not to increase the burdens on those who are already here. The hon. member for Bundaberg will agree with me when I say that we have land in this colony that will produce all that is required by a people. I come from what I suppose is one of the poorest parts of England, a little village twenty-four miles from Land's End, where 99 per cent. of the people could never say, and cannot say to-day, what we can say in Queensland. When I was in England, in 1838, the people there could not credit my statement that a man in Queensland could get the deeds of 160 acres of fertile land in his own pocket for about £24. All the land

which 99 per cent. of the people there can get is a little piece 6 feet by 2 feet, after they have ceased to live. It is on record in *Hansard* that in this colony a man could not grow anything, and I have seen cabbages imported from New South Wales and sold in Ipswich at 2s. 6d. per head; but after the crisis in 1866, when people settled on the land, the same vegetables could be bought in Ipswich at 2s. a sack, and if you go to the Roma-street market now you will see what the colony is capable of producing—a colony which the hon. member for Burke says is a starvation place not fit for a white man to live in. I have lived here now for thirty-three years, and I feel as hale and hearty as the day I came here. In my opinion there is no more healthy climate on the face of the earth than the climate of Queensland. If you look at the statistics you will find that we imported from the other colonies £500,000 worth of flour and agricultural produce last year, and yet we have a party in the country, and I am sorry to say a great many members in this House, who say we have quite enough people in Queensland. Here we are, living in a colony eight times the size of Great Britain and Ireland, and we have a population not half so large as that of some of the large cities and towns of Great Britain. To me it is preposterous to make such an assertion as that we have no more room in this great country for any more people. We have room here for millions of people. I remember reading a speech delivered many years ago by the senior member for Toowoomba in addressing his constituents, in which he, in reply to an interjection that we did not want any more people here as we had sufficient, referred to Belgium, the most thickly-populated country in the world. He went into the question, and showed clearly that in all parts of the world people lived on one another.

MR. KERR: Parasites.

MR. ANNEAR: I thank the hon. member for the interjection, because it gives the key to a proper explanation of what I am going to say. I believe the hon. member is an expert tradesman in the manufacture of wagons, drays, ploughs, etc., and I say settle people on the land and you will find work for the people in the cities and towns. If you do not settle people on the land, there will be no employment for the people in the large centres of population. I am speaking on this subject from my own knowledge, and in reply to the remarks of the hon. member for Burke. Persons outside the colony reading the speech of the hon. member would gather that people settling on the land in this colony become a poor race of people. In 1863 I do not believe there were a dozen farmers settled in the whole of West Moreton, and at present we find hundreds and thousands of farmers settled in West Moreton and on the Darling Downs. I make the statement that there is no country in the world where you will see the people more comfortable than in Queensland. There are no buggies for poor people where I came from in the old country; a man there having to go five or six miles to work must walk there and back, while almost every farmer in this colony has a very decent trap to take his wife and family to a place of worship on the Sunday or to drive in to market. I am sure that the hon. member for Burke, upon reflection, will see that his remarks were thoroughly undeserved, and in no way bear upon the position of the people in Queensland. When the motion was previously before the House the hon. member for Bowen referred to Canada. The senior member for Drayton and Toowoomba seemed to think that there was no country in the world like Canada. With that opinion the

hon. member for Bowen did not agree, and I am thoroughly in accord with him. There are other countries in the world quite equal to Canada, and Queensland is quite equal to it. The people who have settled here are quite as prosperous as the people in Canada. Not long ago I met a gentleman who was for many years part proprietor and editor of the *Maryborough Chronicle*. He had been to Canada with his wife and children, and had taken up a farm there, and he told me that in the part of the country to which he was recommended to go, the ground, for four months in the year, was frosted to a depth of 2 feet 6 inches and 3 feet, so that he could not even sink a post-hole with a spudbar. He therefore came back to Queensland, and recently he went to England. A man named O'Reilly, who lives near Woowoonga, the present terminus of the Gayndah Railway, sent an exhibit to the last Maryborough show, the account of which has been copied in almost every newspaper in Queensland. The gentlemen assembled at the show, and especially our Governor, said they never would have credited that such an exhibit could be produced in Queensland as was produced by Mr. O'Reilly. I am sorry that the hon. member for Clermont is not present, but I trust he will read the few remarks I am about to make. The other day the hon. member, I think, labelled the town of which I have the honour to be one of the representatives. What induced him to do so I do not know, but in speaking of domestic servants he said that able domestic servants worked in the town of Maryborough for 3s. a week. I know the people of that town very well; some of my relatives live there, and I have been spoken to by dozens of persons since who employ domestic servants, and they all assured me that any young woman who is able to do work about a house can earn from at least 8s. to 10s. per week, and that good servants are paid in Maryborough 12s. a week. I consider that it is an important part of the duty of members of this House to truthfully uphold the country in which we live, and I do not think a member is doing that by making such a statement. I give the statement the most unqualified denial. I have referred already to the few remarks made by the hon. member for Burke on this impoverished colony, this mosquito-bitten country; but I would further say, and I do so without any boasting, that though I came here in 1863, when I went home in 1883 those who knew me saw that the heat of Queensland had not diminished my weight very much. It has agreed with me very well, and coming as I do from Cornwall, I can say that my experience has verified every word I heard uttered in England by one of the greatest and grandest men Queensland has ever had—the late Mr. Henry Jordan. I have listened to him in the Plymouth theatre, read his lectures, and had long conversations with him about the climate of Queensland, and with thousands of others whom he induced to come to the colony in the sixties, I can testify that every word of his with regard to the healthiness of the climate and the resources of the country has been verified. There are hundreds of persons who, like myself, will for ever remember the name of Henry Jordan, who was such a faithful and upright servant of this colony. I do not regret coming here; in fact, I am pleased that I came, and I am sure that all who believe in upholding the British Constitution and the free institutions we have in this colony will always be proud to acknowledge that they are Australians. I am an Australian at present, though I was not born here, and there is no man who is more loyal than I am to the institutions of Australia, and especially of Queensland. If the people in Great Britain knew the hon. member for Burke as

well as we know him they would know that he was on the rampage the other afternoon, and that he was not sincere.

The SPEAKER: Order! I hope the hon. member will not be personal. The hon. member cannot question the sincerity of another hon. member.

Mr. ANNEAR: I am not referring to anything of a personal nature, but to a speech of the hon. member for Burke on this question, and I am sure the hon. member will take what I am saying in good part. He made one speech, and I am making another, and I put my few remarks in contrast with his. The hon. member, judging by his speech, did not seem to think that Queensland offered many inducements to immigrants, as I do, but still I think he will be pleased to find himself a false prophet; that he will be pleased to see the colony advance, and to see hundreds and thousands of people coming here who would not be so well off if they remained in England. I shall heartily support the motion of the hon. member for Bulimba, and hope before next session I shall have the pleasure of accompanying the hon. member for Bundaberg through my district, and especially along the route of the Gayndah line.

Mr. KERR: Do you want to take away our leader?

Mr. ANNEAR: I will guarantee to convert your leader to my views when I take him over the land I have described from Woowoonga to Gayndah, and I know that he will admit that there is room for thousands of people to settle there and become prosperous.

Mr. SIM: Extend your invitation.

Mr. ANNEAR: I shall be glad to extend it to all hon. members opposite. I hope that the Government will take this matter into their serious consideration and do something to induce people who are in poor circumstances at home to come out here.

Mr. HAMILTON: I think this is the most important question that has yet been brought forward by a private member this session. To all unprejudiced persons it must be apparent that there is no more potent factor in the development of a colony than a proper system of white immigration. We naturally prefer immigrants from Great Britain and Ireland, but from our experience we know that Scandinavians and Germans, who are partly of our own blood, are very desirable immigrants, and we can welcome them with every confidence. No colony has ever made rapid progress without immigration. Various schemes have been tried; therefore our experience should enable us to take advantage of the best. I do not believe much in paying the passages of immigrants; I prefer the system proposed by the present Government, but on a larger scale. In the past we paid £15 or £16 for each immigrant, which means that £1,000 would introduce about sixty persons; but we could expend that money better by paying it to lecturers for their salaries, travelling allowances, and the reporting of their speeches. We must recollect that a lecturer addresses perhaps 1,000 persons at a meeting, but if he also gets access to a paper he may practically address 20,000 or 40,000 people; and if we could get twenty lecturers at a cost of £1,000 each we would cause a stream of immigrants to flow to our shores which, if once started, would continue to flow. £1,000 would be much better employed in this way in inducing sixty persons to come out and pay their own passages than in paying their passage money. The mere fact that they were willing to pay their own passages would show that they were men of thrift, and that they were not coming here merely as a pretext for getting into one of the other colonies. One inducement would be that they can get

higher wages. The Government rates give one a fair idea of what wages labourers get in other pursuits, as they would not give higher wages than are paid outside. The lowest railway wages to unskilled men are £2 2s. a week, in addition to which they have certain perquisites. The lecturers could also appeal to the sympathies of adventurous men by explaining that on the goldfields they need have no master, but can rely upon being able to tear their wages out of the bowels of the earth, and at any time find themselves worth a fortune. That, indeed, has been the personal experience of more than one member of this House.

Mr. KEOGH: What experience have new-chums in mining?

Mr. HAMILTON: Alluvial mining does not want much experience. They could also be told that wages on goldfields run from £2 10s. to £3 10s. a week. Miners have only to work eight hours a day and have a half-holiday on Saturday, and in some of our goldfields the wages are £4 a week. Moreover, £1 goes further here in the purchase necessities of life than in England. Meat of is cheaper, so is flour; coal is cheaper and less is required; clothing is practically cheaper because they need less of it, and the miner pays no rent, because he lives in a tent, on ground he is entitled to occupy by virtue of his miner's right. I got a married couple the other day for a constituent, and had great difficulty in doing so, although their passages were to be paid and they were to get £70 a year and their keep. We were told that domestic female servants could be got for 3s. a week, but the hon. member for Rockhampton says that their wages there is from 12s. to 17s. a week. Let us look at the financial value of immigrants to this colony. The contribution of each unit in the colony to the revenue through Customs and public works is £6 16s. 4d.; the expenditure is £4 15s. 10d.; so that the profit to the State is £2 0s. 6d. Capitalising this, each immigrant is worth £50 to the colony; so that if each immigrant cost £15 it would mean 300 per cent. per annum on the outlay. What would be the result of increased immigration? The taxation under which some say we are groaning would be practically reduced, because the burden would be borne by more shoulders. The value of our railways is nearly £19,000,000, and a larger population would make them pay. Therefore those railways which are hardly paying now would become a most valuable asset, and our credit would be improved. The junior member for Mackay told us the other day that the Canadian agents in Great Britain give most valuable information to intending immigrants. They have maps indicating the land open for settlement, the character of the soil, and what it will grow. That is a good line to follow. We could inform intending immigrants, for instance, of the vast mineral resources of Queensland, and of the magnificent soil in our Western country, where the artesian bores, some of which yield 3,000,000 and 4,000,000 gallons a day, and the water, when fit for irrigation, would render them independent of the seasons. We only want to let people know the advantages that would accrue to them from coming to Queensland to secure any number of immigrants. The leader of the Opposition said some time back that there were over 90,000 unemployed in this colony. He is practically correct, because the census returns show that there are 107,000 children under ten years of age. The hon. member for Burke told us that the climate of Queensland was very unhealthy. Of course he was speaking jocularly, because there is no more healthy or better conditioned man than the hon. member. The healthiness of the colony can best be judged



from the fact that life assurance companies impose no penalties upon residents in Queensland. Another proof of the health of the people of the colony is that Queensland contributes her due quota, in proportion to her population, of those who compete in athletic sports in the colonies, and the colonies hold their own in all athletic sports with any other part of the world. I consider also that immigration would be a solution of the coloured labour question. I would very much prefer to see white men with their families growing cane in the Northern portions of this colony instead of having it grown by kanakas. White men are gradually taking the place of kanakas now. I have noticed in connection with this subject that the anti-Chinese and anti-kanaka men in the North are the men who, in many instances, have made the most out of the Chinese and kanakas by getting land at 2s. 6d. an acre and letting it to Chinamen at £1 an acre to grow bananas.

**THE SECRETARY FOR PUBLIC INSTRUCTION:** It is so long since this motion was introduced that some hon. members have forgotten the precise arguments which have been made use of by hon. members who have spoken on the question. The motion itself I consider reasonable. Some hon. members have imagined a motion of their own—not the motion of the hon. member for Bulimba—and they have been dealing with their own motion. It has been dealt with as if it contemplated a large influx of immigrants at the expense of the Government. The argument against it has been that the Government were going to bring into the colony a huge number of immigrants who would flood the colony. But if hon. members will read the motion they will see that the hon. member merely proposes a revival of European immigration, to be chiefly composed of passage-paying adults. Hon. members profess occasionally that they are anxious to see this country settled and to see our population increased. How are they going to get population, except in the long vistas of the future, unless more people are brought here? If the people who are to come here are people who are able to pay their own passages, it is astonishing to me to see a number of men who say they want to see Queensland settled by white people instantly get up and object. With regard to the other portion of the motion, which alludes to free passages, those free passages are only to be given to female domestics—young women who will find homes here, and who will no doubt make homes of their own in many cases in places which are at present sparsely provided for in that respect. I propose to deal principally with the remarks of the hon. member for Burke. I must say the hon. member made an extraordinary speech on this subject. It was a surprising speech to hear in an Assembly which is assumed to deal with public business in a reasonable and moderate spirit. The hon. member extravagantly abused the colony—there was nothing too bad to say of it. He went to America for comparisons, and said that South America was a heavenly place compared with this. I think he went to Africa—to the Cape. He pointed out—singular to say—all portions of the globe that were the most desirable to be resorted to by men from Europe, with the one exception of the country in which he lives. His speech was a striking illustration of the proverb which says that "Fields are green afar off." The hon. member told us that Bolivia was twenty times—he measured it accurately—as good a country to live in as Queensland. Surely the hon. member was never in Bolivia! His charges against this colony in the main were that it was hot, that people had to work hard, and that there were fevers here; but he forgot that there are fevers in South

America, which he had been eulogising. Did he not know that Brazil and a great many other countries of South America have yellow fever from one year's end to another? He laid the greatest stress on the want of health of this population and the prevalence of fevers in the case of Queensland, yet he said that places where we know fevers are far more prevalent are preferable to this colony. It is impossible to imagine that an hon. member who makes these statements is serious. One reason why I thought I would say something on the subject, more particularly in connection with his reference to health, is because he was so emphatic in his pathetic statement that we did not get great-grandfathers here. If you were to colonise an entirely new place you would not get great-grandfathers for a few years. I know of no process by which you can accelerate the age of a human being. You cannot turn the crank of time backward or forward. If the Burke district is expected to provide Australia with people from sixty to one hundred years old, I should like the hon. member for Burke to reveal the process by which it is to be done; if he does not, nothing can be more irrational than to reflect on the colony because it has not an enormous number of aged people. He said it was lamentable that such persons could not be found in this colony. He complained of the summer of the North because it was hot. He said it scorched, and burned, and roasted, and that we should all hurry out of the country for fear of dying in it. What a ridiculous piece of rhodomontade! Does he expect to get to any portion of this world—I will say nothing of the next—where there is never any extreme of climate; where the temperature remains at 72 degrees winter, summer, spring, and autumn? If the hon. member has to complain of the heat, he has a balmy delightful winter. He will never abuse the electorate he represents in winter. I wish the hon. member would try England or Russia or Canada. When he speaks so enthusiastically about Canada he is probably thinking about Croydon in December—of the delightful freshness imparted to his hop-beer when he drops into it a lump of ice; and generalising from that particular, he imagines that an Arctic climate is better than that of Queensland. The hon. member, with that fertile fancy with which he sometimes fascinates his audience, speaks of a tropical deluge which saturates persons to the bones. How does the hon. member know that the water has reached the bones? Has he been experimenting with the Röntgen rays?

**MR. HOOLAN:** How does the Röntgen ray get to the bone?

**THE SECRETARY FOR PUBLIC INSTRUCTION:** If the hon. member can show that the characteristics of hydrogen and oxygen, which form water when combined in certain proportions, are precisely the same as those of the Röntgen ray, he will probably be right in saying that water gets to the bones; but he might as well say that water and electricity, or water and some unknown force, are interchangeable. If the characteristics of water and beer are different—if that is so when we are dealing with fluids which have something in common, how much more is it so when we are dealing in the one case with a fluid the elements of which we know—which possesses density—and in the other with something which is not tangible and which cannot be represented except by reason of some molecular manifestation that has taken place.

**MR. FINNEY:** What has that to do with immigration?

**THE SECRETARY FOR PUBLIC INSTRUCTION:** I am glad to be reminded that this may or may not have something to do with immigration. I am endeavouring to reply to a

speech made by the hon. member for Burke, which was listened to with considerable pleasure and some astonishment; and it is remarkable that an hon. member on this side, who did not discover that the hon. member for Burke was out of order, apparently thinks that I am out of order in trying to reply to him. But if you, Mr. Speaker, think the disquisition I have been making is out of order, I shall endeavour to confine myself more closely to the subject. The tropical deluge of which the hon. member spoke is nothing like so unpleasant as a deluge which is not tropical. If you are drenched by rain at a temperature of 40 degrees it is far worse than being wet through when you are not in any way chilled.

Mr. HOOLAN: Excuse me for a moment. The heat of the body during excessive wet absorbs a certain portion of that wet, which forms uric acid and enters the blood and proceeds to the bones. That is a scientific fact discovered by myself.

The SECRETARY FOR PUBLIC INSTRUCTION: My knowledge of chemistry does not permit me to acknowledge the truth of the discovery, but there is no time for discussion, and we will go back to the fevers of which the hon. member spoke. He said that people caught fevers between twenty and thirty which carried them to an early grave before sixty. Now, I am not aware that people in any part of the world, except, perhaps, in the arctic regions, enjoy immunity from fevers between the ages of twenty and thirty. If the hon. member goes to an insurance agent and says he wants to insure against fever between the ages of twenty and thirty, even if he goes to Canada for the purpose, he will find that the agent will charge him something for it; and even if he does establish what is undoubtedly true, that men die from fever between the ages of twenty and thirty in the North, that is just as true with regard to the South. Men both north and south of the equator die of fevers between the ages of twenty and thirty. At no age do men enjoy immunity from death, either from fever or anything else. Man is mortal; he is mortal between twenty and thirty, and may die of fever between those ages. I see nothing very startling in the statement; but the hon. gentleman has given us as an undoubted fact the statement that Queensland alone is a country where fever claims men of twenty and thirty years of age. Then the hon. gentleman said that not 1 per cent. live to the age of sixty. Now he comes down to the bed-rock of fact, and I am very pleased to meet him there. So long as the hon. gentleman is soaring I should never catch him. He would go right out of my sight. With his adjectives and his great volume of language, I am not able to compete, but when he comes down to prosaic and dull fact I am very happy to meet him. I have here some statistics supplied by the Registrar-General, and they place matters in a somewhat different light to that which the hon. member for Burke placed them. I will give the hon. gentleman some figures in reference to the death-rate in England. The hon. gentleman denounces this country as dangerous, unhealthy, and that it exposes people to risks which are not to be met with in other parts of the world, but I think if he compares the figures I am going to give, and which relate to both England and Queensland, he will find there is ample justification for changing the very strong views he has expressed. The average prospects of life in Great Britain are these: Seven hundred and twenty-three out of every 1,000 persons reach the age of five years. Supposing the hon. member could turn the handle of time backwards and start again *de novo* in England, these are the

chances of existence which he would have: Seven hundred and twenty-three human beings out of every 1,000 who are born in England reach the age of five years. About one-quarter of them die before they reach five years of age. Six hundred and sixty-one out of 1,000 reach the age of eighteen. Instead of Queenslanders all dying off before they reach the age of sixty, there were over 11,000 over that age at the last census, and this fact reduces the whole of the hon. member's contention to a grotesque creation of his luxuriant rhetoric. His statements are not only untrue but are exactly opposed to truth.

Mr. GLASSER: But we have no data to go upon in Queensland yet.

The SECRETARY FOR PUBLIC INSTRUCTION: The hon. member must not assume that because he has not got the figures that I have not got them. We are not dealing with politics now. We are dealing with facts, and it is quite possible that I may be in possession of facts and the hon. member be ignorant of them.

Mr. HOOLAN: Are you stonewalling? There are three others to speak yet.

The SECRETARY FOR PUBLIC INSTRUCTION: I have no intention whatever of stonewalling. I am desirous that the hon. member for Bulimba should be able to reply; but I think the speech of the hon. member for Burke is worthy of some notice, and I am giving such facts as I have collected in the interests of truth. Now, at the Queensland census of 1891 there were 7,115 males and 4,350 females over the age of sixty—11,465 persons altogether, or 2.9 per cent. of the population. Here are the figures in detail: From sixty to sixty-five there were 3,528 males and 1,984 females. They not only reach the age of sixty, but they pursue their way in time long beyond that. From sixty-five to seventy there were 1,759 males and 1,142 females. Dense masses of individuals are marching over the scene where, according to the hon. member, there is naught but space. From seventy to seventy-five—they still proceed, those old people—there were 1,061 males and 727 females. From seventy-five to eighty there were 505 males and 301 females. But they still pursue their way, manfully, though perhaps tottering, for from eighty and upwards there are 262 males and 196 females.

Mr. HOOLAN: Have the Government imported these as an advertisement?

The SECRETARY FOR PUBLIC INSTRUCTION: I trust the Registrar-General will, as the Auditor-General does, receive the confidence of the House. I have not the slightest reason to think that in this case he is intending to mislead us, or that he is purposely administering a correction to the statements of the hon. member for Burke. Now let us turn to the experience of friendly societies, and see how it corroborates the figures I have already given. We will take the average mortality per year between the ages of fifteen and eighty-eight. According to the calculations of the Australian Mutual Provident Society in Queensland it is '811. In England, according to their tables—whether they are giving a larger margin for profit or not I cannot say—it is 1,710, or more than double. Then let us take the American tables, that is, those of the United States which do not include Bolivia and Paraguay and the other South American republics.

The ATTORNEY-GENERAL: Surely no sane society would insure lives there, where they have a revolution every other week!

The SECRETARY FOR PUBLIC INSTRUCTION: As the figures show that the United Kingdom is far healthier than North and South America, and that Queensland is far healthier than the United Kingdom, how much

better would it have been for the friends of hon. members opposite to have stayed in Queensland instead of going to New Australia?

MR. KERR: I thought we should have it.

THE SECRETARY FOR PUBLIC INSTRUCTION: These figures show the average mortality, as furnished by thirty American offices, to be 1·028. The figures relating to Germany show an average mortality of 2·105. These calculations show that life is safer between those ages in the United Kingdom than it is in Germany, that it is safer in America than it is in the United Kingdom, and that in Queensland it is safest of all. That is, the risks to life in Queensland are not only better than in America instead of worse, but they are better than in England and better than in Germany. Let us now turn to the experience of the Australasian friendly societies and compare Queensland with its sister colonies. We will take the figures for 1895. In Victoria the deaths per annum per 1,000 members were ten, and in New Zealand seven and a-half. One might have imagined that New Zealand was a healthier country than Queensland, but that is not so. The deaths per 1,000 members in Queensland were only seven. Here is another set of figures showing the extraordinary healthiness of this colony; it is the sickness duration of members of friendly societies, on total number of members per annum. In Victoria we have an average of twelve and a-half days per annum, in New Zealand of eight and a-half days per annum, and in Queensland of six and a-half days per annum; while the sickness duration per member sick was in Victoria fifty-six days, in New Zealand thirty-nine days, and in Queensland twenty-eight days. So we find that on the whole the risk to life is less in Queensland than in any of the other colonies, and that if you want to live long and free from sickness the chances are more in favour of Queensland than they are in any of those colonies. I come now to another point made by the hon. member for Burke. In speaking of the diseases and troubles of all kinds which affected persons in Queensland, the hon. member laid particular stress on fevers. Can what he said be borne out by facts? I submit that it is contrary to the facts. Let us take first the United States. In Michigan, which I take to be a fair average of the rest, the deaths from fever to each 100 total deaths in 1893 were 3·7. In Victoria, in 1894, they were 2·4. And in Queensland, in 1895, they were 2·1. I am very far from having exhausted what I should like to say upon the subject, but I have put facts before the House which I am desirous should be recorded for the benefit of Queensland, which the hon. member for Burke has, I hope unintentionally, treated very unfairly. The hon. member really slandered Queensland, and I owe it to my constituents and to the people of the colony at large to contradict his statements, which are not based upon fact. As those statements have appeared in *Hansard* and gone forth over the country, and as they represent this colony as one of the worst places in the world so far as health and the expectation of life are concerned, I think it right to supply some refutation of those statements, and to show, as I have done, that the death-rate in Queensland of the whites, whose fate has been so loudly bewailed, is the lowest of any of these colonies, except perhaps New Zealand. As I desire to enable the hon. member for Bulimba to carry the motion to a division I shall say no more.

MR. DANIELS: Many hon. members in speaking to this motion have posed as great patriots. I take second place to no man in Australia in my desire to see Queensland go ahead and her people prosperous. The Government have practically put this motion into force by the appointment of lecturers to go home and lay

the conditions of the colony before the farming centres of Great Britain and Europe. The hon. member for Rockhampton told us that there are female domestic servants wanted in Rockhampton, but it is a fact that any amount of girls can be got in Brisbane at from 5s. to 7s. a week.

HONOURABLE MEMBERS: No, no!

MR. DANIELS: I am very sorry that it is so, but hon. members can get any number of them by going to the registry offices in Brisbane. With regard to the statement that we want farmers because we are importing so much wheat and flour, I would say that the colony is well able to support thousands of people, but it is only very recently that any encouragement at all has been given to the farmers. I hope that is going to be remedied in the future. The hon. member for Maryborough lauded the colony up to the skies and told us how he has got on, but let the hon. member start now and he would find that things are very different. He says poor people in the old country have no buggies. Well, I have not got a buggy yet, and I do not know when I will have one.

AN HONOURABLE MEMBER: That is your own fault.

MR. DANIELS: It is always the way when a man does not get on top; no matter whose shoulders he treads upon, it is his own fault. I rose principally to mention that if we are anxious to have people settled on the land we have thousands of young fellows in the colony willing to settle if they can get good land, and not rubbish, to settle on. Settle them on the land and Queensland will be prosperous, and you will not have to go outside to advertise the colony at all. I have known experienced farmers with capital driven away from the colony. Only twelve months ago a man came over here from Victoria on behalf of seven or eight farmers who wanted to settle here. He went out from Rockhampton and asked that certain land should be thrown open as agricultural homesteads, and the Minister refused to throw the land open except as conditional purchases. The man knew the land would be run up beyond him, and he might take the rubbish that was left. He thought that was not worth his while, and he went back again to Victoria. In another case a man only succeeded in getting land as the result of his own perseverance. That is the way in which experienced farmers have been encouraged to come to Queensland. Another drawback to the settlement of people on the land is the fact that the grazing farms are thrown open in blocks of 10,000 or 20,000 acres, which are too large for most farmers to take up. If they were thrown open in blocks of from 1,280 to 2,560 acres, a man could combine grazing with farming on them, and thousands of men would be settled on the land. As the time for private members is drawing to a close I shall move the adjournment of the debate.

Question put and passed; and the resumption of the debate made an order for Thursday, the 17th instant.

At 7 o'clock, the House, in accordance with Sessional Order, proceeded with Government business.

#### GOLD MINES DRAINAGE BILL.

##### FIRST READING.

On the motion of the SECRETARY FOR MINES, this Bill, the desirableness of introducing which had been affirmed in committee, was read a first time, and the second reading made an Order of the Day for to-morrow.

#### QUEENSLAND NATIONAL BANK (AGREEMENT) BILL.

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

The TREASURER said: Mr. Speaker,—I move that you do now leave the chair.

Mr. GLASSEY: Before you leave the chair, perhaps the Treasurer will pardon me if I put to him one or two matters which I think are worthy of consideration. The hon. gentleman has announced that we are going to sit to-morrow, and has also given notice that to-morrow he will move that the House at its rising adjourn till Monday. With this procedure I do not find the slightest fault. On the contrary, I can assure the hon. gentleman that so far as my friends and myself are concerned he will receive all the assistance we can give him in carrying out the business he has undertaken this session. We are now entering upon the consideration of a very serious question, which has been the cause of controversy and sometimes of a little feeling. I hope there will not be any feeling in the discussion of this Bill when we get into committee. We have had late sittings this week, and we are about to sit to-morrow, and in view of what has taken place in regard to this matter I hope the Treasurer will allow the fullest and freest discussion, of course keeping within reasonable limits, and that he will not ask us to sit beyond a reasonable hour to-night.

The SPEAKER: The hon. member is now entering into a subject which, I think, he should deal with in committee. He can hardly expect the Treasurer to make any promise now.

Mr. GLASSEY: I wished to draw the hon. member's attention to the matter before we went into committee. Probably he cannot say anything now, but I hope that when we have discussed the Bill until a reasonable hour the Treasurer will not attempt to force it through by a prolonged sitting. Such a line of procedure will not be satisfactory.

Question put and passed.

#### COMMITTEE.

On clause 1—"Short title"—

Mr. DRAKE asked the Treasurer why this Bill was not described as the Queensland National Bank Agreement Act of 1893 Amendment Act, according to the usual practice in bringing in an amending Bill? He understood, from the speeches made by the Treasurer, that this was a Bill to amend the Act of 1893.

The TREASURER: No.

Mr. DRAKE: Clause 5 provided that under certain circumstances certain sections of that Act should be read and construed as if they were in this Bill. He understood that it was intended that the effect of this Bill would be to enable the Government to make an agreement with the bank which would supersede the agreement in force now, but it would only apply to moneys which were in the bank under the terms of the agreement made in 1893. Under those circumstances the Act might be described as an amending Act.

The TREASURER: The short title was absolutely immaterial.

Mr. DRAKE: It is best to have uniformity.

The TREASURER: It was not a matter of any importance, because they had the long title at the head of the Bill, and this was only a title that might be given it for convenience. The hon. member was wrong in saying that this was an amendment to the Act of 1893. The Act of 1893 had fulfilled its functions, and an agreement was made under it which was in existence now. If this Bill did not pass, that agreement would hold good still, because it could not be repudiated. All this Bill would do would be to give enlarged powers to the Treasurer. The hon. member would see by clause 3 that a new agreement might be made in addition to, or in substitution for, or as a variation of the original agreement, and he would see by the 1st subsection of clause 4 that it dealt only with moneys due and owing, or to become due or owing, by the

bank to the Government under the terms of the original agreement made in 1893. This was a handy title to quote the Act by. It described it fairly well, and would lead to no confusion.

Mr. DRAKE: What he wished to point out was, that this Bill and the Act of 1893 would have to be construed together, and it had been the practice in the past, when they passed Acts dealing with exactly the same subject as a previous Act, to couple them together for convenience. As a matter of fact this Bill would be closely related to the Act of 1893, and the two should be coupled together in the short title.

The ATTORNEY-GENERAL: The point had not been overlooked. This was not of the nature of an amendment to the Act of 1893, but merely a Bill giving authority to make an agreement, which agreement might modify the terms of an agreement made under the Act of 1893. The Bill in itself would not amend the Act of 1893, because even if it passed in its absolute entirety, no agreement might be made under it, in which case the agreement of 1893 would still remain in force. The hon. member had called attention to clause 5, but he had overlooked the fact that the first words of clause 5 stated that those clauses in the Act of 1893 were only to be read and construed as if they had been inserted in the present Bill if an agreement was entered into under the authority of the Bill. That had only been done for the purpose of saving time. Of course if an agreement was made under the Bill, it would supersede the agreement made under the Act of 1893, but the two Acts would remain separate and distinct. The point had been very carefully considered, and it would be a very bad thing to go abroad to the world that they were amending the Act of 1893 after having made an agreement under it. That was a very different thing to giving authority to make an agreement under that Bill. They must keep the Act of 1893 in its entirety, because if negotiations failed under the Bill they would fall back on that Act for a definition of what the rights of the Crown were in case certain circumstances arose. The Bill as it stood at present was far better than if it was regarded as an amendment of the Act of 1893.

Clause put and passed.

Clause 2—"Interpretation"—put and passed.

On clause 3—"Power for Treasurer to enter into agreements on behalf of Government"—

Mr. DRAKE: He had a rather important amendment to move in this clause; he proposed to move two amendments, at all events, in that clause. The first matter to which he desired to refer was the question of making the agreement subject to the ratification of Parliament. That was a very desirable thing, because great powers were proposed to be given to the Treasurer, and though, with regard to the date of repayment and the rate of interest, certain limits were laid down within which the Treasurer must act, in other important matters no limits were fixed for the guidance of the Treasurer, and, from some amendments which had just been circulated, it was evident there would be other very important matters to be taken into consideration by the Treasurer in framing the agreement, and it was desirable that Parliament should have an opportunity of expressing an opinion upon those important details. The best way of effecting the object he had in view would be to insert after the word "Government," in the 2nd line of the clause, the words "subject, however, to the ratification of Parliament as hereinafter provided." Then he proposed to insert a clause somewhat similar to clauses which had been inserted in the past in Land Grant Railway Agreement Acts. In the Act of 1880 there was a provision that any agreement made under the Act should be subject to the ratification of Parliament within thirty

days. In the Act of 1892 there was no clause to that effect; but an amendment had been moved and debated, though it had not been agreed to. He thought it highly desirable that Parliament should have an opportunity of deciding whether a provisional agreement would be for the benefit of the colony. He therefore moved the amendment he had mentioned.

The TREASURER: He had frequently pointed out that it was not the function of Parliament to make contracts or agreements, but that it was the function of Parliament to define the limits within which the Executive Council might make such contracts or agreements. The hon. member was singularly unfortunate in the one case he could quote as a precedent for his amendment, because both the Acts the hon. member had referred to had remained absolutely inoperative.

Mr. DRAKE: Hear, hear!

The ATTORNEY-GENERAL: Do you want this Bill to be the same?

The TREASURER: He asked the hon. member if his desire was to see the Bill placed in the same category?

Mr. DRAKE: Yes; if the agreement is the same as the land-grant agreement.

The TREASURER: There was not the slightest analogy between the two. If the hon. member's intention was to make the Bill if it passed absolutely inoperative, it would be honest on his part to inform the Committee that such was the case.

The ATTORNEY-GENERAL: He wants to destroy the Bill. Didn't he move that it be read this day six months?

The TREASURER: That was the proper course to take.

Mr. DRAKE: You objected to it.

The TREASURER: He did not. He said that he considered it a direct vote of want of confidence, but he had not said that the hon. member had no right to move the amendment, or that he should not have moved it. The hon. member had moved it, and that fact, coupled with the precedent the hon. member had quoted for his present amendment, confirmed him in his opinion that the hon. member's intention was to make the Bill useless. He seemed to have come to the conclusion that he should try to thwart the House in its endeavours to do what it thought was for the benefit of the colony. Of course he could not accept the amendment, which would render the Bill useless, because negotiations would not be entered into if the agreement was subject to the ratification of Parliament. If anything was to be done it should be done without any unnecessary delay, and the sooner something practical was done the better it would be for all parties. He hoped the hon. gentleman would not press the amendment. It would be simply a waste of time to do so because he must know that the Committee would not accept an amendment of this sort.

Mr. DRAKE: Have you got everything fixed up?

The TREASURER did not know what the hon. member meant. Every hon. member was at liberty to express his opinions.

Mr. DRAKE: Why do you call it wasting time if I express mine?

The TREASURER: If the hon. gentleman was bound by outside parties, he was the only member in that position, and he (the Treasurer) resented those observations as insulting to members of the Committee. He hoped the Committee would not waste time over the amendment, but would settle it one way or the other as quickly as possible.

Mr. GROOM understood the Treasurer to say that Parliament could not make a contract. That was possibly correct; but Parliament

might ratify a contract. He remembered Sir T. Mellwraith asking Parliament to ratify a contract he had made with the British India Company. Parliament would not ratify it, and he went outside Parliament and ratified it himself.

The TREASURER: That is a good instance in point.

Mr. GROOM: He could quote from the text-books to show that many a contract had been submitted to the Imperial Parliament for ratification; and he knew that postal contracts had to be ratified by that Parliament before they took effect. He did not want to obstruct the Bill in any way; he only wanted the hon. gentleman to let the Committee clearly understand what he meant when he referred to the making and ratification of contracts, because he did not think the Imperial or the colonial practice would support the contention that Parliament had no power to ratify a contract made by the Executive. It was quite competent for the Committee to insert an amendment providing that the agreement should not be binding unless ratified by Parliament.

The TREASURER: The hon. gentleman had misunderstood him. He did not say that the power of Parliament did not extend to making such an amendment. It was for the Committee to decide whether it should be inserted in the Bill or not. There was one instance, and one only, where contracts were submitted to the Imperial Parliament, and that was in connection with the postal service. That was a very old thing which arose originally from great abuses. The contracts were always advertised, and tenders called three years before the services commenced; in fact tenderers were allowed time to build ships after their contracts had been accepted. That was a very different case from this. If this was not done within a moderate space of time it would be absolutely useless. They might as well not pass the Bill at all if the agreement was to be hung up till ratified by Parliament.

Mr. McDONALD: The hon. gentleman wanted to impress the Committee with the idea that everything had to be done post haste in connection with this agreement; but nothing less than twelve months would do for the Guarantee Bill. He maintained that the power proposed to be given by this clause to the Executive Council was one that should be in the hands of Parliament. The hon. gentlemen either deceived Parliament in 1893 or he was deceived himself, and it was their duty to take every precaution in regard to the future. They had had no explanation from the Treasurer as to the manner in which he was deceived in 1893, and he positively refused to give him this power if his vote could prevent it.

Mr. BROWNE: The Treasurer said that the hon. member for Enoggera was very unfortunate in his reference to the Land Grant Railway Bill. He thought it was rather unfortunate for the Treasurer himself, because he found that in 1892 the Hon. H. M. Nelson strongly supported Mr. Powers in a clause which was a great deal stronger than the amendment before the Committee. The new clause moved by Mr. Powers would not accept the ratification of the contract by resolution, but insisted that a Bill should be brought in to give effect to it. The present Premier took an active part in support of that clause, his contention being that a resolution was not strong enough; that a Bill was necessary. Now the same hon. gentleman thought that the agreement should not be ratified by Parliament. The amendment moved by the hon. member for Enoggera was a very reasonable one. He had had no opportunity of speaking on the second reading, through an unfortunate circumstance, but he was opposed to the main principle of the Bill.

He was not prepared to trust the present or any other Treasurer in making an agreement like that unless it was to be ratified by Parliament subsequently. The measure of 1893 had taught a few of them a lesson; he accepted a good many assurances then which he was not prepared to accept now, knowing the Treasurer much better now than he did then.

The ATTORNEY-GENERAL: It was a very good agreement in 1893.

Mr. BROWNE: If it was so good, and as good an agreement was to be made now, there should be no objection to its being ratified by Parliament. The possibilities were that a very bad agreement would be made, and it should be subject to review. He should support the amendment.

Mr. JACKSON thought the amendment a very reasonable one and would support it. He did not see why a provisional agreement should not be made. The Government were powerful enough, and had a majority who would no doubt support any agreement which they entered into. Therefore the other persons interested should have no hesitation in entering into negotiations with the Government. The Treasurer had said previously that they ought to leave the other creditors to come in and make an agreement and that the Government had only £2,000,000 on deferred deposit. That was not the way to look at it; they ought to consider the whole amount of Government money involved. The Government had £3,500,000 in the bank, and the other depositors £4,500,000. One reason why he should like to see the agreement ratified by Parliament was that there was not much provision for control over the new bank. He knew that they were proposing to adopt clauses 5, 6, and 7 of the former measure, but they had proved worthless in the past, and there was no reason to suppose that they would be anything but worthless in the future. He had said the other night that he approved of the scheme proposed by the investigating committee. He would have said it again on the second reading, which he intended to support, but he had been compelled to vote against it on account of the manner in which the Bill was put through. He thought the proposed scheme a good one, but there were others who thought differently. The Melbourne *Argus* and the *Insurance and Banking Record* regarded it as very doubtful whether under that scheme the bank was likely to pull through. They said it would be necessary to earn 7 per cent. upon £4,750,000 of advances in order that 2½ per cent. might be paid on the £7,000,000 of capital.

The TREASURER: And give a profit of £100,000 a year. You didn't mention that.

Mr. JACKSON: If he did not mention that it was because the scheme of the committee included the setting aside of £100,000 a year as a reserve. He did not know whether it would be necessary to pay 2½ per cent. on £7,000,000 of capital, because the Treasurer had told them, which was not understood before, that he only intended to leave £2,000,000 on deferred deposit. The Melbourne *Argus* had assumed that the whole amount of Government money would be required to return 2½ per cent., but only £2,000,000 apparently would be liable for the 2½ per cent. He supposed the Government would expect to get more than 2½ per cent. on the other £1,500,000. If so, the scheme of the committee was not likely to be a success. The *Argus* pointed out that it would be impossible for any bank to earn 7 per cent. at the present time.

The ATTORNEY-GENERAL: The *Argus* does not know what it is talking about.

Mr. JACKSON: The *Argus* was quite as competent to offer an opinion upon that matter as the Attorney-General.

The ATTORNEY-GENERAL: No; not with regard to Queensland. I happen to know the facts.

Mr. JACKSON: What about the *Insurance and Banking Record*?

The ATTORNEY-GENERAL: The same man writes for both.

Mr. JACKSON was not arguing that that was a true estimate. He was only pointing out that there were eminent authorities in Australia who did not agree with the committee's conclusions—who did not think the bank would be a success under their scheme. He did not agree with them. He thought the bank, under that scheme, would be in a particularly strong position. But that scheme was not included in the Bill, and they had no guarantee that it would be adopted. If the Government were to embody that scheme in the Bill, and not leave it an open question, they might make a provisional agreement, and then come to the House with it in two or three months' time, when, he believed, it would be agreed to with unanimity.

The TREASURER: The hon. member might give his fellow-members credit for being able to read the *Argus* for themselves, and, besides, what was the good of quoting the Melbourne papers, who did not know the circumstances of the case, and were not better authorities on it than any member of the Committee? He would show what reliance could be placed on the *Insurance and Banking Record*. It was a very well-conducted paper, but he was going to show that even it was not always reliable. Looking at page 822 of the last number, for November, what did he find there? He found that the writer who supplied the matter to the paper sent down a statement of the indebtedness of the bank to the Government, and in that statement he included the whole of the Treasurer's coin reserve.

Mr. DAWSON: Perhaps it is a printer's error.

The TREASURER: There was no printer's error about it. There it was set out in full, purporting to be a copy of their *Gazette* for the quarter, and it included over £700,000 of coin over which the bank had no control whatever. The editor of that journal was inexcusable, if he was the same person who was its editor a year ago. At that time the editor was in Queensland, and called upon him at the Treasury, and asked him for information with regard to the finances of Queensland. He (the Treasurer) complied with the request. That gentleman was then under a delusion that the Treasurer's coin account was part of the coin of the Queensland National Bank, and after an explanation from him he expressed himself extremely gratified to have had that delusion swept away. Yet there was the statement repeated. He had no doubt it had been supplied by some interested party in Brisbane, and had escaped the editor's notice.

Mr. JACKSON: The point at issue was a very simple one—whether £4,750,000 of advances would earn 7 per cent. or more in the present state of the colony?

The ATTORNEY-GENERAL: Yes.

Mr. JACKSON was not arguing that it could not, and had never taken up that position, and was not backing up those journals in what they said. If the £4,750,000 could earn 7 per cent. or more, the committee's scheme would turn out successful. It would be able to pay interest at 2½ per cent. on the £7,000,000 of capital, unless the Government could get more than that on their current account. They might fairly take 2½ per cent. as an average on the whole amount, and besides paying 2½ per cent. would be able to lay aside £100,000 a year.

The TREASURER: The hon. member seemed to be in favour of the scheme of the committee of investigation. If so, this Bill would cover it.

Mr. JACKSON: If you choose to adopt it.

The TREASURER: If all parties agreed that the scheme as proposed by the committee was the best one, it would be adopted.

Mr. TURLY: But you said you did not think they would.

The TREASURER: That was a mere matter of opinion; they might. The hon. member for Kennedy had again shown how the southern papers could not be depended upon. The editor of the journal, in his leading article, had made a mistake of £1,000,000. He reckoned 7 per cent. on £7,000,000, whereas as a matter of fact it was upon £6,000,000.

Mr. JACKSON: But you will not keep the other £1,000,000 in the bank without interest.

The TREASURER: On current account?

Mr. JACKSON: Yes.

The TREASURER: What extraordinary notions the hon. member must have. He would like to know what bank in the colony was going to pay interest on current account.

Mr. JACKSON: But you do get interest on all over £100,000.

The TREASURER: They did. The Government got that privilege from the bank, but they did not get anything like 2½ per cent.

Mr. JACKSON: You will be operating on that money and reducing the amount.

The TREASURER: Undoubtedly. They were reducing it every day. They had very large railway contracts on hand now; they would have more before long, and they must have money to pay for them. How else were the public works of the colony to be carried on?

Mr. McDONALD: Would it not be far better to give them a cheque for a couple of millions and be done with it?

The TREASURER: If the hon. member would send in his cheque for the amount he would be very glad to hand it over to the bank.

Mr. CURTIS thought it was quite unnecessary to discuss the feasibility of the scheme recommended by the investigation committee. They might find later on that it was not a feasible scheme, and some other might be propounded which would be feasible. There was not necessarily any connection between the proposal of the committee and that Bill at all. The Bill was to enable the Treasurer to enter into an agreement upon the basis of some scheme, the particulars of which they did not know yet. So far as he was able to judge, the committee's scheme, if carried out, would place the bank in a very strong position. With regard to the question of the provision in the Land Grant Railways Act for the ratification of agreements by Parliament, there was no analogy between the two cases at all. In the case of a land-grant railway, under the Act they would not know what the agreement was at all, and it was wise to provide for the ratification by Parliament, but in the present case they knew what they were going to do, because in the Bill they limited the power given to the Treasurer to consent to a certain time for the repayment of the money, and at a certain rate of interest.

The ATTORNEY-GENERAL: The hon. member for Kennedy, in his excursion into Victorian financial literature had had some doubts raised in his mind as to the soundness of the committee's scheme so far as their estimate of the earning power of the interest-bearing money in the bank was concerned. The hon. member doubted whether the committee were right in putting it as high as 7 per cent.

Mr. JACKSON: I do not doubt it. I pointed out that those journals doubted it.

The ATTORNEY-GENERAL: The hon. member quoted the *Argus*, and attached a good deal of importance to it. He had challenged the

statement of the *Argus* emphatically at the time by interjecting that the *Argus* did not know what it was talking about, and he had good reasons for making that strong statement. Hon. members must understand that the committee put the pruning-knife in very deep, and had set aside a very large amount as non-interest bearing, while they said that with regard to the rest of it its earning power would be 7 per cent. The quotation from the *Argus* to which the hon. member had referred, and which had been shown to be so inaccurate in other respects, assumed that the committee had put the earning power too high in putting it at 7 per cent., but he happened to know that the committee had two things to go upon. They had, first of all, the actual earning power of the interest-bearing portion of the money in the bank, and, as a fact, they went further and confirmed it by outside investigation, by making inquiries of all the banks in Queensland. As a matter of fact, the committee's estimate of 7 per cent. was very much less than the actual earning power of the interest-bearing money. It must be very satisfactory to the House to know that, and to be sure that their committee—and he said "their committee" advisedly—was not in that respect over-sanguine.

Mr. DAWSON: If they can earn 7 per cent., why not pay more than 2½ per cent.?

The ATTORNEY-GENERAL: Because the committee did not want the bank to be merely resuscitated, but to be put into an impregnable position. It would be perfectly absurd to merely resuscitate the bank without any margin of safety, when any catastrophe that came along might put it into the Insolvency Court. The committee recommended that they should pay 2½ per cent. in order that they might also put by £137,000 of profit every year. No doubt they could pay more than 2½ per cent., but the more they paid the less the margin of reserve they would have. The committee had taken a thoroughly safe position. The fault of the banks in the past was that far too high dividends had been paid, and the profits had gone abroad in that way instead of being piled up as reserves to tide over the evil day. He had challenged the statement of the *Argus* because he was in possession of the facts, and he knew that, if anything, the estimate of the committee was an under-estimate. The amendment of the hon. member for Enoggera, if carried, would be altogether fatal to the Bill. The hon. member for Rockhampton North, on the second reading, had quoted with great effect the proverb that he who gave quickly gave twice, and unless something were done early with regard to this Bill, there was no use in the House bothering about it at all. Even to fix a definite distant date would be injurious to the bank; but to say they should wait for the sanction of Parliament—why, what might that mean? He had heard hon. members complain that they had had motions on the paper from June, and had not been able to decide them till December. Other hon. members had complained that their Bills had been delayed in the same way. But in any case hon. members would know that if Parliament was to be approached on that particular subject the ultimate period at which any decision would be arrived would be indefinite, and the result would be indefinite. The result would be that the people at home would say it was apparent that the bank was insolvent; that the Queensland Legislature had not made up their minds to any definite proposals on the matter; that they were not going to trust the Government to deal with the matter, and that it was just going into the uncertain whirlpool of politics; and, knowing that under those circumstances the bank would be bled to death,



they would say that it was far better to step in at the present time, have the thing screwed up, and get what they could out of the wreck.

Mr. HARDACRE: How can it bleed to death when everything is locked up?

The ATTORNEY-GENERAL: The hon. member was very amusing, and asked very funny questions; but he was not going to aid the wreckers of the institution, and show them the course by which the bank could be closed up. It would be a very great mistake to adopt the amendment of the hon. member for Enoggera, and he hoped that hon. members who might be strongly opposed to the land-grant railway system would not allow that red herring to be drawn across the trail. There was absolutely no analogy between the making of contracts for the construction of land-grant railways, where large portions of the property were being given away for all time, and a measure of the sort before the Committee, which was a remedial measure absolutely in the interest of the people of the country. If it was not brought in in the interest of the people of the country they had no right to discuss the subject at all. They had no right to bring in a Bill dealing with the affairs of people in England or with the affairs of the bank. They were bringing in that Bill absolutely in their own interest, but they had that sense of moral rectitude that they did not want the interest they had in their own affairs to be destructive of the interest other people had in their affairs. At the same time they must consider the interest of their own people first, and it would be injurious to those interests if, when asking Parliament to entrust certain power to their Executive officers, they allowed themselves to be influenced by a matter which had caused a great deal of personal animosity in the past, and which was merely drawing a red herring across the trail. He hoped that members who were in favour of the Bill, and who believed that speedy action was necessary, would not allow themselves to be led away from the main issue in any such manner. Within the limits of that Bill the scheme of the committee of investigation could be put into operation, and if that was to be done he asked in the interest of the people of the country that Parliament should agree to it as soon as possible, and give the Government power to bring about the desirable result they had in view. It would, perhaps, be asking too much to ask the hon. member for Enoggera to withdraw his amendment, but he asked that the matter should be decided by vote, so that they might see who were in favour of speedy action and who were in favour of delay. The hon. member himself had advocated a policy of delay, and had already shown that by a course of action to which he would not further refer. And certain other members had agreed with him, but he believed that the great majority of members were in favour of a policy of prompt action, and that was what the country was looking for. The policy of delay was a mere shirking of responsibility, and they as legislators ought to face the difficulties of the position, and not shirk their responsibility. He did not quarrel with members who conscientiously objected to that course of procedure altogether; they had a perfect right to object. But the proposal of the hon. member for Enoggera was with one hand to give power to enter into an agreement and with the other to take away that power. The title of the Bill was "a Bill to authorise the Treasurer to enter into an agreement," but the hon. member's amendment would make the short title "a Bill to enter into an agreement which Parliament after all might say was no agreement at all." The Treasurer could, without that authority, enter into an agreement, and then

subsequently come down and ask Parliament to ratify it; and the provisions of the Bill would be no protection to him if the agreement had to be subsequently sanctioned by Parliament. Would the depositors at home deal with a Treasurer in that position? They would say, "Where is your power of attorney to treat on behalf of the people of Queensland?" He would say, "Here is my power of attorney embodied in the provisions of this Bill." The Bill would then be looked at, and even a tyro in the construction of statutes would say at once, "You have no more authority than the man in the street." Surely in a matter of that sort, which had been treated as a matter of the highest importance, they were not going to wind up with such an ineffectual and useless measure. The Government wanted Parliament to give them authority to treat, and they wanted that power to treat as quickly as possible.

Mr. GLASSEY: But you want to do so within reasonable limits, surely?

The ATTORNEY-GENERAL: He was now discussing the amendment of the hon. member for Enoggera. If there were no limits in the Bill, the greater would be the responsibility of the Treasurer. The Treasurer, however, asked for limits, but not such limits as would hamper his action, because his position would be intolerable under those circumstances, and the amendment would destroy all the definite limits that might be put in the Bill. He (the Attorney-General) knew that the hon. member for Bundaberg thought there should be more definite limits. If every amendment to be proposed by the hon. member for Bundaberg were carried, and the limitations made even more strict, those amendments would be no good if this amendment were carried. There would be no finality, because, even if the Treasurer entered into an agreement on the lines desired by the hon. member for Bundaberg, the stringency of those amendments would be defeated by this amendment of the hon. member for Enoggera. What they were discussing now was whether there were to be any definite lines laid down in the measure, and any trust to be reposed in the Government.

Mr. DAWSON: In Parliament.

The ATTORNEY-GENERAL: The question was whether there was to be any trust reposed in the executive officers of Parliament. The hon. member wished to leave the whole thing to the mere whim of a future Parliament. There might be another election and a perfectly new Parliament in which none of those now present might find places, and it might have to deal with this question.

Mr. DAWSON: And you wish to bind it?

The ATTORNEY-GENERAL: They were always binding people who came after them. That had been the history of the world in all instances. Men's actions lived after them, and their contracts lived after them in all the affairs of life. In the cases of wills, testaments, contracts, and conveyances they had to carry out things from a common-sense point of view, but the hon. member for Enoggera would render everything uncertain, so that nobody would know upon what lines they were going to treat. Other persons interested were waiting to see what move was to be made by Parliament, and if the first move were an absolute blank, as the hon. member wished it to be, people at home would say, "Parliament has no mind of its own; it has no confidence in itself or its scheme," and they would propose nothing at all. If the present state of uncertainty lasted a few months more they knew what the result would be, and he would ask the Committee to divide as speedily as possible upon the amendment, which he hoped would be thrown out by a handsome majority.



Mr. DRAKE said he understood the hon. member for Rockhampton to say that there was no analogy between this and the Railway Companies Preliminary Act of 1880, because in this case the Treasurer was bound down within certain definite limits as to the agreement he would make. But if the hon. member would carefully read that Act he would find that the person negotiating on behalf of the Government was tied down more strictly than under this Bill. It was a very long Act, making provision for almost every possible condition that might be embodied in the agreement, but under this Bill, instead of the action of the Treasurer being very strictly limited, it was only limited in two respects — with regard to the time of the repayment, and the rate of interest. Instead of this being a case in which there was less necessity for ratification by Parliament, it was one in which there was more. As to the remarks of the Attorney-General regarding private business, the Government had the power of putting their business on the paper as they wished, and could always pass a measure through expeditiously by declaring it urgent. In case the idea should enter the mind of any hon. member that there might possibly mean a long delay while the agreement was being discussed in this Chamber, he would point out that the clause in the Act of 1880 to which he had referred provided that unless sooner ratified or disapproved of by resolution of such Assembly, such agreement should be deemed to have been ratified after the expiration of thirty days from the date upon which it was laid upon the table of the Assembly. The utmost time was thirty days, and if the Committee desired that this particular agreement should be ratified, it would be for the Committee to decide whether thirty days was a reasonable time. They might shorten it to fifteen days or seven days, but it was incorrect to say that this would mean a long delay. The colony was once a very great loser in consequence of having signed an agreement which was subject to ratification by only one of the parties within three months. After the hands of the colony had been tied the other parties refused to ratify the agreement.

The ATTORNEY-GENERAL: In this case the other parties would feel themselves in the same position.

Mr. DRAKE: They would do the same thing. No doubt the English creditors would be represented by a person authorised to negotiate and to enter into an agreement subject to ratification, and all he desired was that the colony should be placed in as favourable position as the other creditors. The Treasurer said it was unfortunate that that clause was inserted in the Railway Companies Preliminary Act of 1880, because it was the cause of the land-grant railway agreement miscarrying. He did not think it was through that, because it did not get to that stage. There was a provisional agreement, the Kimber agreement, made in 1881; but before it came before Parliament there was another agreement, the Warrego land-grant scheme, which was defeated, and the Government did not proceed further with the Kimber agreement. If what the hon. gentleman meant was that if the Act had not insisted upon the agreement being ratified by Parliament the agreement would have been snapped upon the colony, and that Parliament would have had no opportunity of refusing to ratify it, then it was most fortunate that that clause had been in existence. The Attorney-General had also said that if the amendment was carried the amendments of the hon. member for Bundaberg would become unnecessary.

The ATTORNEY-GENERAL: No; I said they would be practically of no use.

Mr. DRAKE: It would not be safe for any member to vote for the rejection of his amendment on account of any danger that might accrue to the amendments of the hon. member for Bundaberg, because he was sure that that hon. member had no assurance that he was going to succeed in getting his amendments accepted.

Mr. GLASSEY: Not the slightest, but I will do my best.

Mr. DRAKE: The Committee would hardly fall into the error of the dog in the fable, which dropped the meat through grasping at the shadow. If hon. members considered that Parliament should safeguard the interests of the colony, then they should support the amendment. It would cause no unnecessary delay. There was nothing to prevent Parliament meeting early next year; and they had been told when discussing the Guarantee Bill that it was necessary to make the term something approaching twelve months on account of the time the negotiations would take. It was simply a question of whether the Government would have the courage to submit to Parliament the agreement they entered into.

Mr. DAWSON: The Attorney-General had urged that there was a special urgency in passing the Bill—that it was absolutely necessary they should do something promptly, in order to enable the institution to pull through, but the Treasurer the other night had said that there was no urgency at all.

The ATTORNEY-GENERAL: The word was used in different senses.

Mr. DAWSON: He did not understand the difference, though he quite understood that the argument that suited one occasion might not suit another. The hon. gentleman had quoted the hon. member for Rockhampton North, who had said, "He gives twice who gives quickly;" but in connection with the Queensland National Bank it was never "Take," but always "Give, give, give! Give speedily, give largely, and give often!"

The ATTORNEY-GENERAL: The colony had been doing all the "Take."

Mr. DAWSON: The colony had done all the giving, and had got nothing back, and there was no likelihood of getting anything back so long as the present Government was in power. The hon. gentleman was one of those who had given a blank cheque the other night for £800,000, but he did not think that any member who had voted for that Bill would give a blank cheque in connection with his own business. They had to consider what they were giving, and to whom they were giving, and regarding the matter in that light he did not think that giving speedily was likely to benefit the colony. He did not dispute that the Bill had been brought in by the Government solely in the interests of the people, but he contended that the Government were mistaken; that the Bill was not likely to benefit the people; and there was great wisdom in delay. It was also wise to put some check upon the Treasurer. The Attorney-General said that the question resolved itself into a question as to whether they trusted the Treasurer. That was an issue in the case, but it was not the only issue. The hon. member for Enoggera had raised the issue whether they would have faith in that or any future Government. It was the Parliament against the Government. The Attorney-General had given away his whole case when he supposed the case of a fresh Government coming into power with not a single member of the present Government in it. The hon. gentleman wanted to govern the colony after he ceased to enjoy the confidence of any constituency. The hon. gentleman might desire to do that, but it would not be wise on the part of the Committee to give him such

power. Why could not the Government trust Parliament to ratify a good agreement? The Treasurer had asked the Committee to give him a power which even Sir T. McIlwraith had not had the audacity to ask for in 1893.

The TREASURER: With regard to a different subject altogether.

Mr. DAWSON: With regard to the very same subject.

The ATTORNEY-GENERAL: We had the same Treasurer.

Mr. DAWSON: The Treasurer was not the "boss" of the Government then—he was a subordinate. He was in Parliament in 1893, and he knew that a stronger man than the Treasurer was then running the show. The utmost that was asked in 1893 by Sir T. McIlwraith was twelve years and  $4\frac{1}{2}$  per cent.; and included in the Bill of 1893 were the general terms of the agreement.

The TREASURER: There is just as much in this.

Mr. DAWSON: There was not nearly as much. While the Treasurer had the superb confidence to ask members to trust him with millions of money for thirty-five years, he ought to have generosity enough to trust Parliament afterwards to ratify any agreement he might make under the terms of the Bill. The Attorney-General, in referring to the article in the Melbourne *Argus*, contended that the writer was wrong in his figures, but he afterwards proved that the figures were absolutely correct. In order to discredit the conclusions come to in the *Argus*, he said that the figures were wrong by about £1,000,000, also that the 7 per cent. earnings were under-estimated. Then the hon. gentleman claimed that he had authority to speak on this question because he was in possession of the facts with regard to Queensland. But all the figures used by the *Argus* in regard to Queensland had been substantiated by the hon. gentleman himself, and any other comment made by the *Argus* was based on experience and knowledge of banking generally throughout Australia.

The ATTORNEY-GENERAL said again that he absolutely disagreed with the deduction drawn by the *Argus* with regard to the interest-earning power of money in Queensland. What was the use of quoting the opinion of the *Argus* on Australian banking generally when the greater portion of this money was invested in Queensland? The hon. member for Kennedy quoted from the *Argus* with reference to the committee's report dealing with the earning power of money in Queensland; and against that he (the Attorney-General) quoted the actual occurrences of banking in Queensland. The committee had that before them and fortified themselves with the opinion of the bankers of Queensland. The hon. gentleman could do so himself if he thought fit, and he would find that the interest-earning power of money in Queensland was more than 7 per cent. He (the Attorney-General) had said nothing about the figures in the *Argus*, except that the Treasurer had proved them to be incorrect.

Mr. DAWSON: He was referring to the *Insurance and Banking Record*.

The ATTORNEY-GENERAL: It was the same man who wrote both articles. He hoped the hon. member would not again put into his lips statements he had not made. Though the *Argus* was only referring to Queensland banking generally, reference was made to what was before the committee of investigation, who were supposed to have painted the situation in too rosy a hue; and against that opinion he quoted the facts. Was not the experience since 1893—the most disastrous period in the history of Australian banking—a far safer guide than a great amount of speculation derived from Australian banking generally? He thought that would be

admitted, because money earned more interest in Queensland than in the southern colonies. Of course hon. members could combat that statement as much as they liked, but he objected to the hon. member for Charters Towers trying to prove that he endorsed the figures of the *Argus* as correct. It was the hon. gentleman and his friends who did not trust Parliament, but the Government showed their trust in Parliament by bringing the Bill down. It was the hon. member for Charters Towers and the hon. member for Enoggera who were delaying the passage of the Bill and preventing the question from coming to a vote. The hon. members would trust the next session of Parliament. That was not very complimentary to the members of the present session. The Government refused to enter into negotiations without the sanction of Parliament because they did not want to have their work swept away in the future on the plea that Parliament had not been consulted. The hon. member for Leichhardt, who was one of the financial pundits of the House, pointed out the other night that there was no necessity for a Bill at all; he said that the Government could go to London, enter into negotiations, and meet Parliament afterwards. The Government refused to enter into negotiations without the sanction of Parliament.

Mr. McDONALD: You do it.

The ATTORNEY-GENERAL: Of course they did it, but not in matters of this kind. The very fact that the Executive existed showed that someone must have authority to enter into contracts without bringing every little peddling thing before Parliament. The British India and other important agreements were made without the sanction of Parliament. However, what he wanted to emphasise was that it was the Government who were trusting Parliament, and hon. members who would not let the question come to a vote were showing their mistrust of Parliament.

Mr. BROWNE: The Attorney-General had been very emphatic in his denunciation of those who delayed the passage of the Bill, but he wanted to come back to the amendment. He had said that he was not inclined to trust the Treasurer. They had been accused by the Attorney-General of being wreckers, but whether they were or not that did not seem to be the opinion in other quarters, and their action in fully discussing the measure was supported by many of the journals of the colony. So long as the newspapers of the colony supported the Government they were sacred writ to the Government, and the writers were spoken of as "eminent journalists"; but when they did not adopt the views of the Government they were spoken of with scorn by the Attorney-General and his colleagues. The paper he wished to quote from was the *North Queensland Herald*, which pointed out that hasty dealing with the bank's affairs was to be deprecated, and that it would be much more satisfactory if the Treasurer could devise some arrangement for carrying on the bank as a going concern for six months before any decision as to its future was decided upon. It had been said that if the Treasurer made a bad agreement it would be visited on his head, but that was a most cowardly way of looking at the question. Any member who took that view was shirking his responsibility, and if any agreement was sanctioned by Parliament which afterwards turned out to be bad he should consider himself a coward if he blamed the Treasurer. When the House trusted the Treasurer to make an agreement, every member was as responsible as the Treasurer. He did not feel inclined to trust any one man unless the agreement was to be ratified by Parliament, and if the Bill was passed in its present form and the

Treasurer made a bad agreement no man who supported him would have a right to say one word against him.

Mr. CROSS took it that this amendment involved what ought to be considered a main principle of the Bill; that was whether the proposal to empower the Treasurer to make an agreement was the best method of dealing with the question. He declined to look at the question from an individual point of view—from the Treasurer's, the bank's, or the depositors' point of view. He took the view that the bank was one of the institutions absolutely necessary for the trade and commerce and the bread and butter of the whole community. In that respect it was their duty to devise the very best scheme and bring it into immediate operation, and it was absolutely necessary that the Committee should consider whether that object could be better gained by laying down certain definitions and limits for one of the Executive to carry out. The Treasurer had admitted that it was within the power of the House to ratify contracts; and under certain circumstances ratification of contracts involving very large issues was a very safe thing for Parliament to insist upon. In his opinion the conditions and circumstances at present were such that there was no need to wait for the ratification of Parliament. The Treasurer had declared his desire to be relieved as much as possible of any personal responsibility in making the agreement, and it was reasonable for any gentleman to be anxious that those powers should be limited in the best interests of the colony. Like the hon. member, Mr. McDonald, he gave the Treasurer every credit for sincerity and honesty of purpose, and taking everything into consideration he was of opinion that the amendment was not a wise one; it was inadvisable and inexpedient. He was not prepared to stultify his actions in his efforts for financial reform by preventing anything being done which would restore confidence, disperse discontent, and bring about more employment. An hon. gentleman on the other side had characterised certain members of the Committee as wreckers. He was not a wrecker. With the hon. member, Mr. Turley, he contended that they on that side had been the means of keeping up the bank—keeping up the bank not in the interests of any particular shareholders or depositors, but in the interests of all the people who were concerned, directly and indirectly. He believed that opinion was largely entertained on that side of the Committee; he regretted that it had not been more cordially supported by an attitude consistent with it. So far as the affairs of the bank were concerned it was indisputable that, if the amendment was carried it would intensify present suffering. It would intensify the locking-up of capital and credit necessary for employment, and for the welfare of the people. The Queensland National Bank was not peculiar in its position. Nearly every institution in Australia had had to make a similar proposition. In the southern colonies especially the banks had had to take immediate action, on their own initiative, and had sent agents home to negotiate with the foreign depositors to get them to accept more favourable terms, both as regards less interest and renewal or acceptance of interminable deposits. The Queensland National Bank, which did about 50 per cent. of the trade of the colony, permeated every interest and particularly involved the welfare of thousands of people whom that side of the Committee largely represented. The adoption of the amendment would stultify the action already taken by the Parliament. They had before them the report and recommendation of the committee of inves-

tigation, in which the strongest reasons were given for prompt action; and one of the chief reasons for prompt action was that they had before them the gross results of what might be fairly termed very bad management indeed. Any further investigation could only be as to how those results were brought about and who were responsible, but could give no further information as to the actual results of that gross mismanagement. There were, then, two lines of action to follow. One was to see the why and the wherefore and who were responsible. The other was to make the best of a bad job in the interests of the people of the colony; and the sooner that was done the better. He stood second to none in his sense of shame and disgust at the gross mismanagement of that institution. There were many things in connection with it which the committee's report did not mention, but which were pretty well known. But the results were before them, and no section of the community would be more affected by them than the working population of the colony. In their interests he urged the necessity of defeating the amendment and empowering the Treasurer, within defined limits, to make an agreement as soon as possible. He was delighted to hear the hon. member for Kennedy admit that under the scheme of the committee the Queensland National Bank would stand without exception as the strongest bank in Australia. That was a very important point. The report of the committee had shown that the "Give, give, give" referred to had been to the industries and trade of the colony. The report showed that the securities had been written down by the committee to £5,360,000; and while he admitted that a valuation of that kind was open to error and was entirely a matter of opinion, he thought that valuation was as low as anybody could give, and he claimed credit for that as a conscientious opinion. But even if they still further wrote down the assets what had they got? Did hon. members remember that under their scheme £4,000,000 were written off by the transformation of depositors into shareholders, giving a liability of about £4,900,000, roughly speaking, against assets amounting to £7,360,000. That must be admitted to be a strong position by anyone who paid attention to the matter and was just even to a bitter political opponent, as the management of that bank had no doubt been to his party. Under the proposed scheme the Queensland National Bank would be the strongest institution in Australia. Let them "tell the truth and shame the devil." He was there to tell the truth and to express his honest convictions, taking the responsibility of standing even alone on that matter. The figures submitted by the hon. member for Kennedy and himself supplied another reason for negating the amendment. He was sure the Treasurer, as a man with a high stake and reputation as an officer of that House, would in his own interests do the best he could, and he thought it should be no great achievement for the hon. gentleman to secure an agreement on the basis of the committee's report. The depositors at home were like the rest of the depositors in England who had money invested in the Australian banks. They would prefer to get 20s. in the £1 rather than 2s. 6d. or less. They would be anxious to come to the best terms possible, and they were as capable of estimating the advantages of the committee's scheme as any member in that Chamber. He believed that scheme would be to their advantage, and it would certainly be to the advantage of the colony. He admitted that the Bill reposed a large amount of faith in the Treasurer's ability and efforts to make an agreement.

Mr. DAWSON: Yes, a very large amount.

Mr. CROSS admitted that, but the hon. gentleman could be given credit for sincerity and honesty of purpose. The hon. gentleman had been a very able and bitter opponent of hon. members on his side, and probably no two men had exchanged harder words, and probably would again, than the hon. gentleman and himself, but no one could question the hon. gentleman's ability to deal with a question of that kind. He was prepared to assist hon. members on either side to define the limits within which the agreement should be entered into. The hon. member for Flinders had shown commendable energy and industry in his endeavours to get at what he believed to be the truth in this matter, but that hon. member admitted that if the Treasurer agreed to a further investigation into the affairs of the bank he would not see much objection to legislation on the question passing through the Chamber. In the interests of the people directly and indirectly interested in the bank there should not be much objection to legislation intended to bring about a healthy action of trade and commerce, and the sooner that was brought about the better. Another reason for opposing the amendment was that to prevent that institution under entirely new management, as one of many necessary to the well-being of the colony, getting upon a sound footing was against the interests of the colony. Hon. members had laughed and sneered at the evil results predicted from the liquidation of the bank, and it had been said that if all the banks in Queensland were liquidated Queensland would still survive and flourish.

Mr. McDONALD: Yes, I said that.

Mr. CROSS: The hon. member was not alone in saying it. It had been said by a responsible newspaper in the colony. Queensland would, no doubt, survive it, as she would survive earthquakes and epidemics, but what would be the sufferings of the people while those things were going on? How could Queensland flourish under such circumstances? Those who made such statements were either utterly ignorant or they had not a full sense of responsibility. He was as determined as ever to effect great reforms in banking, to the extent of establishing State banking. If anybody imagined that the effects of the bank going into liquidation would be confined to the depositors and shareholders, he was sorry for their information and experience. There was a sympathetic relationship between the different banks, although they were rivals, and the liquidation of that institution would affect every other bank in Queensland. Confidence was the very essence of trade and commerce; if they had socialism and the millennium to-morrow, confidence in each other's credit was the one thing that they would require to have, and anyone who destroyed that confidence would destroy the means of people gaining a livelihood and of the progress of the colony. Therefore, in the interest of the people of the colony and of the people who were directly and indirectly in the bank, he should vote against the amendment, as he believed that it would tend to increase the number of unemployed and that misery and destitution which a great many people deplored. But he hoped that they would be able to pass such amendments as would satisfy the Committee that there need not be the slightest fear that any necessary trust would be overstepped.

Mr. McDONALD was not a banking expert, like the hon. member who had just spoken; he only professed to know just a little about matters that were going round. He would like to remind the hon. member that some men who a few days ago were in his electorate were now in St. Helena, and were sent there by that institution. He did

not forget, and hoped he never would forget as long as he was a member of that House, that that institution had assisted to supply money to certain associations to send men to gaol. The hon. member for Clermont had said he presumed that he would give credit to the Treasurer for this, that, and the other thing. Some three or four years ago he had expressed confidence in the Treasurer with regard to his financial statements, which were ample and complete, but his statement in 1893 as to the bank's affairs had so deceived the House that any confidence he had in him was lost, and having been once deceived they could not have the same confidence in him as they had in 1893. He was going to vote for the amendment, because he did not think they should give the Treasurer the confidence or power that he asked on the present occasion—namely, to extend the term of payment to thirty-five years, and accept a rate of interest not exceeding  $2\frac{1}{2}$  per cent. The hon. gentleman himself said that he was asking for extraordinary powers. If he thought that any reasonable measure would restore confidence in the bank he would willingly vote for it; but what proof had they that that Bill would restore confidence? He did not think that the passing of forty such measures would restore confidence in the institution. All the legislation they could pass, and all the money they could pile into the bank, would not restore confidence in it while the very same men who had brought disaster on the institution were on the directorate—men who had given themselves huge overdrafts, and who had at different times appeared in the *Mercantile Gazette* as having large bills of sale over them. While those men were on the directorate neither the English depositors nor anybody else would have confidence in the bank, and when the Guarantee Bill was passed it should have been stipulated that new directors should be appointed. But, instead of that, the same old hands were allowed to manipulate the bank in the same old way. The report distinctly stated that since 1893 they had been paying dividends out of fictitious profits. Anyone who did that in an ordinary business would be publicly prosecuted. Because this institution had a political hold upon a large number of constituencies in the colony these people were to be allowed to go scot-free, and it was a standing disgrace to the colony that something was not done years ago. He did not see how the bank would be strengthened by the depositors taking up shares. Its strength would lie in the fact that the Government were continuing to do business there, which they had no right to do. Although this bank might be entitled to its share of the business, it was only fair that the Government business should be distributed amongst all the banks doing business here. The volume of sound business referred to in the report meant simply the Government business and two or three other accounts, and if the Government account were withdrawn all the good business would be gone. The Government had no right to bolster up this institution, and it was not fair to the other banks that they should have a competitor supported by State funds. If the country were deriving any special benefit from this institution he could understand it, but the position was the reverse, for the Government had floated a loan which cost the taxpayers £30,000 or £40,000 a year in interest for no other purpose than to assist the bank. When they considered these things and remembered the position Parliament was placed in in 1893 it was necessary that some such amendment as this should be inserted. The Attorney-General said that if this Bill were not passed they would not be able to negotiate with the home people, and then he said that

they must go home with some scheme, so that he presumed the Government knew what they were going to do.

The ATTORNEY-GENERAL: Yes, generally; but we are not tied to details.

Mr. McDONALD: If the Government knew what they were going to do they should state it in the Bill the same as they did in 1893, when they inserted all the terms of the contract.

The ATTORNEY-GENERAL: The only difference is that the periods of the repayment of the instalments were definitely stated in the Act of 1893, otherwise this Bill is the same.

Mr. McDONALD: The interest was not fixed, except the minimum of  $2\frac{1}{2}$  per cent.

The ATTORNEY-GENERAL: In 1893 all the banks were reconstructed at  $4\frac{1}{2}$  per cent. We do not know what depositors may require now. The Treasurer thought  $4\frac{1}{2}$  per cent. too much.

Mr. McDONALD: The Treasurer said he believed the bank could pay it, and in reply to an interjection the hon. gentleman said the earning power of the bank would be about 7 per cent. Then when he was asked why he did not ask for more than  $2\frac{1}{2}$  per cent. he replied that the bank wanted the difference for a margin to build up a reserve; but if that money were used for paying off liabilities it would be at the expense of the State to some extent. If the English depositors knew these terms they would ask for  $2\frac{1}{2}$  per cent.

The ATTORNEY-GENERAL: They will probably ask for more than  $2\frac{1}{2}$  per cent.

Mr. McDONALD: They might get 4 per cent. when the Treasurer was content with  $2\frac{1}{2}$  per cent. There was a clause in the report which said that the bank could pay off its liabilities in thirteen or fourteen years, but if it could be done in that time why did the Government ask for thirty-five years? In fact, the depositors might receive 4 per cent. while the Government received  $2\frac{1}{2}$  per cent., and the former might get their money back in fourteen years, while the Government would have to wait for thirty-five years. Considering all that, the Treasurer should not be given the power he was asking for in the Bill.

The CHAIRMAN: I wish to draw the attention of hon. members to the fact that there is an amendment before the Committee moved by the hon. member for Enoggera, and I think the time has arrived when hon. members should confine their remarks to that amendment.

Mr. CROSS: The hon. member for Flinders had done him an injustice by saying that he had forgotten what he had said. He had not forgotten. The men referred to were as capable as himself of rising to the occasion and of acting in the interests of the whole community. The hon. member had made it appear that the quotation he had made was from a speech on the Financial Statement; but on the 24th November the hon. member had used these words: "We must not forget that the hon. gentleman made a statement to the House in 1893 in which he assured us that the institution was thoroughly sound. I give the hon. gentleman and his colleague, the then Secretary for Lands (Mr. Barlow), credit for all sincerity and honesty of purpose." He gave the hon. member for Flinders credit for his view of the case. The hon. member had a perfect right to give honest expression to those views, and he hoped the hon. member would give him credit for equal sincerity.

Mr. McDONALD: He had used the words the hon. member had quoted, but further on he had said that either those hon. gentlemen had been deceived or they had deliberately deceived Parliament, and that if they had been deceived they should prosecute those who had misled them.

Mr. CROSS: The hon. gentleman had made use of the remarks he stated, but they were not

in accord with his statement that he gave the Treasurer and his colleague credit for sincerity and honesty of purpose.

Mr. DUNSFORD: The Treasurer had told them the other night that the Bill involved their reposing a certain amount of confidence in him. If hon. members had confidence in the hon. gentleman's wisdom, in his justice, and his discretion, they would vote against the amendment; but he had not that confidence in the hon. gentleman which the hon. member for Clermont had. The hon. gentleman had never done anything to merit the confidence of hon. members on that side. He remembered the hon. gentleman making a distinct promise to the hon. member for Cook, and although the hon. member for Cook had had ample evidence—

The CHAIRMAN: The hon. member is now going back to what took place during another session. I trust he will address himself to the amendment before the Committee.

Mr. DUNSFORD: He was giving reasons why they should not repose any confidence in the Treasurer, and showing the necessity for the amendment. On the occasion he referred to the Treasurer had deliberately broken his promise to the hon. member for Cook, and had asked the hon. member why he had not got it in writing. After that, could they take the mere word of mouth of the hon. gentleman? In 1893, in regard to the banking legislation, and on several other occasions, the hon. gentleman had deliberately misled the Committee, and they should safeguard the country against any further action of the hon. gentleman, and against mistakes, because it was possible to make mistakes. They were asked to give the hon. gentleman power to enter into an agreement with certain unknown persons, and to make them a gift of £40,000 a year for thirty-five years, which, reckoned at compound interest, was equal to £2,750,000. According to the Treasurer he anticipated that the people with whom the agreement would be made were the present proprietors. The present proprietors were a number of dishonest persons—some in the colony and others in Great Britain. He was not limiting his remarks to the directors. The shareholders were receivers of stolen goods, inasmuch as they had received dividends since 1893, and they had not offered the money back to the bank. For that reason he would be no party to making even a good agreement with the present proprietors. As to the deferred depositors, they had no proof that they would enter into an agreement with the Treasurer, and even if they had proof, he objected to lending to absentee proprietors money at  $2\frac{1}{2}$  per cent. which had been borrowed from them at 4 per cent., whilst their own local authorities were clamouring for that money at 5 or 6 per cent. They were paying this bank 7 and 8 per cent. for money which they obtained from the State at  $4\frac{1}{2}$  per cent., and which would be obtained at  $2\frac{1}{2}$  per cent. under this Bill. It was their duty to safeguard the State against the weaknesses or wickednesses of the Treasurer or any other individuals.

Mr. DANIELS was somewhat amused at the speech delivered by the hon. member for Clermont, whose confidence in the Treasurer, though of very recent birth, seemed to be very strong. He was not going to say whether the Treasurer was honest or not, but he did not think it right to give the Treasurer or anybody else the power asked for in the Bill. There should be some restriction; and the amendment would take the sting out of the Bill. If the agreement was a fair one it would receive the sanction of both sides. He would take second place to nobody in regard to having an interest

in the prosperity of the colony. Every friend he had was living here, and it was not likely that he would wish to see the colony ruined. They were told that the fact of losing a couple of millions would ruin the colony if this Bill was not passed at once; but when the Government wanted to borrow two or three millions it was regarded as a mere fleabite.

The CHAIRMAN: I must remind the hon. member that there is not a word in this Bill about borrowing.

Mr. DANIELS: This Bill was the result of borrowing. He could not see why anybody should object to the amendment. The current accounts were guaranteed for twelve months; an agreement could be made within three or four months; that agreement could be laid before Parliament; and then they would know what they were doing. They ought to know the position of the bank, which was shown by the report of the committee to be rotten. They had been told that by giving power to the Treasurer to make these agreements they would strengthen the bank. That might be; but it might be made too strong. It had been strong enough in the past by its very rottenness to keep gentlemen opposite in office. It had been strong enough to run Queensland; and if this agreement was made it would run Queensland again for the next thirty years. Then they had no guarantee from the Treasurer that he was going to abolish the old directors, who had taken money belonging to the depositors and divided it amongst the shareholders, who were their friends, though the report showed that there were no profits to be divided. Call it by what name they liked, he called it robbery. It seemed to him very strange that the country should borrow money at 4 per cent., lend it to a private institution at 2 per cent., and allow it to lend it out at 8 or 9 per cent. He could not see where the good business came in in that. It had been acknowledged on all sides that the directors had blundered, and possibly plundered, and he objected to any agreement which left those same people in charge of the institution. He intended to support the amendment.

Mr. CROSS: The hon. member for Cambooya had imputed motives to him simply because he differed from him. He had yet to learn that because the Treasurer was a political opponent of his that he should charge him with ignorance and deception and lying. How could "sincerity and honesty of purpose" be associated with deception and lying? No man in the House had criticised the actions of the Treasurer more severely than he had, and he would do so again if occasion required; but he repeated again that a Bill was before the Committee prescribing the limits within which an agreement should be made, and it was the function of the Committee to frame that Bill in any way they thought fit. Therefore they were not reposing blind faith in the Treasurer. He (Mr. Cross) advocated the course he did in the interests of the people solely, and more particularly the farming community represented by the hon. member for Cambooya.

Mr. CASTLING thoroughly agreed with the speeches of the hon. member for Clermont, who had made out a very good case. The bank had done much for the Northern part of the colony; in fact, it was almost too lavish with its money. He could tell the hon. members for Flinders and Charters Towers that if it had not been for the bank they would probably have been shepherding to-day instead of being members of Parliament.

Mr. DUNSFORD: You were bullock-punching once.

Mr. CASTLING: Yes, and he was proud of it. Where would Charters Towers have been but

for the Queensland National Bank? It was in a very low state when the bank started there, when Mr. Walker was sent up to manage the branch, and advanced money right and left. He did not say it was good business, but it had the effect of pulling Charters Towers out of the mire. It was very important that this bank should be re-established on a sound basis. He considered that the Government had a prior right to the assets, and, although some people thought it would be cruel to assert those rights, he believed in charity beginning at home. He hoped the Treasurer would be given the fullest powers to make the best agreement he could. He certainly held the "joker" in his hand, and could pretty well dictate terms to the other depositors. He disagreed with the Attorney-General when he said the bank was able to earn more than 7½ per cent. Even if it was able, it should not be allowed to do so, because it would be done at the expense of the country. There was one point he would like to mention with respect to this and other banks. Many people were getting money at 6 per cent., while others had to pay 10 per cent. Because people who years ago had been in a good position had got into difficulties the bank kept up the rate of interest. Of course, to a man who was hopelessly involved it did not matter much whether he paid 50 per cent. interest, because he in many cases never intended to pay; But there were people who were endeavouring to pay their way who had borrowed money from a bank, and when they went to the bank and begged to have the rate of interest reduced, so as not to lose their property, they were told they were never satisfied. Everybody knew that the rates for money had gone down very much. The only people who got any consideration from the banks were men who had big overdrafts or who had money at call. Both those classes could dictate their own terms. All banks should charge a fair and uniform rate of interest, and not be allowed to vary it at the will of the managers or directors.

The ATTORNEY-GENERAL: The hon. member for Townsville was quite wrong if he thought he said the bank could earn more than 7 per cent. on all that money. There was a large proportion of it not earning any interest at all. The proportion earning interest would earn 7 per cent. On the whole of the amount they would earn 6 per cent., as was perfectly clear from the report.

Mr. HOOLAN: It was necessary for him to say a few words owing to the peculiar position the Labour party were placed in with regard to the amendment. The Bill was the most important thing that had cropped up in legislation since he had been a member of the House, and it was going to be a very important one hereafter. In 1893, when the new Labour party came in, it was said they were going to wreck the bank. Other persons were then wrecking it. The Labour party had learnt wisdom since then, and now, when some of them turned round and brought their wisdom and knowledge and honesty to bear, and tried to regulate the institution, it seemed as if the bank was going to turn the tables, and wreck the Labour party. As one of the Labour party, he would take care it did not wreck him. As he came into the House, so he intended to walk out of it. An amendment had been moved which would postpone all business in connection with the bank to some indefinite time—the mover did not say when. The members of the Labour party who supported it failed to say when. As he had taken up the business with all the ability he possessed he intended to see it right through for good or evil. He wanted to see something definite, some finality. The bank stood there as

an institution, and all agreed that it had been a boon to the country; and some who were so ready to call it rotten had made a very good thing out of it in past times, and a number of their friends also. They said the bank was not worth saving; it was rotten. That might be; but it was there as a bank yet with very large assets. In his opinion it was a gold mine, if properly worked. But, like many other gold mines, it had gone to ruin through mismanagement. The gold mine was there. The question was whether they could put sufficient capital in to work it and manage it properly in future. In 1893 he looked upon the Queensland National Bank as a political opponent. Being engaged in the formation of a new party, knowing very little and imagining a great deal, he was ready to do anything to knock the bank over. He did not deny that. But that time had passed away; the bank was no longer a political opponent. It had done with the political history of Queensland. He looked upon it now as the financial institution that had largely benefited the trade and commerce of the country; and every person who had the interests of the country at heart should try to see if there was a possibility of keeping it on its legs. He had an interest in the trade and commerce of the country, and he did not believe in pulling the institution down and making it insolvent while there was a possibility of saving it. It was his duty while he was a politician, and drew the very handsome salary the State allowed him, to try in some way to conserve and maintain the interests of the State; and a banking institution so closely identified with all the business of the colony was certainly one which ought to receive just and earnest consideration. In 1893 he and others did their duty in connection with the bank, and having done that they washed their hands of the affair. He, with the hon. member for Bundaberg, was now in the same position. He was going, in an honest, straightforward, and conscientious way, to do what he believed to be his own and that hon. member's duty, and having done that they would wash their hands of the matter entirely. To use a much hackneyed phrase they knew that this institution was now "bleeding to death"; that it was losing business day by day, and that without business it could not live. If they took the stand that they ought to try and save its business, they should save it as quickly as possible. His present opinion was that it was the duty of the shareholders and depositors, and not the Government, to make the first move. That was also his opinion in 1893, and he then, very reluctantly, did certain things, simply because a lot of miserable cowards, contemptible financial curs, sat behind a hedge and allowed him, without any financial knowledge, without any standing, and unknown to the commercial community, to come forward and try to regulate the business and put it on a sound footing. What he did now he did just as reluctantly. The shareholders and depositors deserved no mercy. They ought to be wrecked, and the last stitch stripped off them in the Insolvency Court; but then, unfortunately, the business of the country would suffer. They were neither more nor less than speculators, and they deserved no more consideration now than they did in 1893, because they had acted in a supine, half-hearted, creeping manner. They disbelieved him and those who had acted with him, and by their action proclaimed us as liars, persons of no consideration, with forked tongues and false lips, and they let their business drift into its present state of wreck and ruin. It was the duty of the Government now to try and save the country's business, which was so intimately associated with the affairs of the Queensland National Bank. Somebody must go forward to deal with the matter—whether it was

the Treasurer, the Attorney-General, or anybody else—but the House must not decide in favour of the hon. member for Enoggera, who practically said that nobody must move. The House should not proclaim itself an idiot, even if the shareholders and depositors proclaimed themselves idiots; and he refused to proclaim himself an idiot. If they entrusted the Treasurer to make a bargain, and that hon. gentleman made a bad bargain, or connived with the shareholders and depositors, or did anything wrong or dishonest, the fault would be upon him, and not with those who, in the best interests of the colony, agreed to trust him to make an honest bargain. In 1893, when the affairs of that institution were discussed, what action did the hon. member for Enoggera take? He had always considered that hon. member a straightforward politician, and had everywhere spoken of him in the very highest terms, but he could not support the hon. member now, because the hon. member refused to support himself on that occasion.

Mr. DRAKE: I was a shareholder.

Mr. DAWSON: The only honest shareholder in the House.

Mr. HOOLAN: The hon. member was a shareholder, but he was also an experienced politician, and a barrister, capable on all occasions of explaining himself out of any intricate position the crookedness of politics might place him in. If the hon. member was an honest shareholder he should have supported the demand made for an audit of the affairs of the bank. He had the division list before him, but there was no need to read it, as the fifteen Labour members stood alone, and there were thirty-five against them. The hon. member for Enoggera, who might then have done so much good in assisting them to deal with the affairs of what was then to all appearance as rotten an institution as it was now, did not do what was unmistakeably his duty. The hon. member should have assisted them, and not have considered the paltry fifty shares he had in the bank. They should certainly do something now, when the crookedness, nastiness, intricacies, suspicions, dirtiness, meanness, and petty slanders which circulated, and would continue to be circulated, amongst politicians, who should be bound together, were something to be deplored. There was only one thing to do in connection with that matter, and that was to finish it. He regretted that some members on his side had tried to support their arguments by quotations from a paper like the Melbourne *Argus*, a scandalous, dishonest, lying paper that had written falsely, foully, and maliciously about the maritime strike. That paper—not openly, as some other papers had done—but in a secret, cowardly, underhand manner—siding with dignity and the church—had, with its boodle coffers, tried to wreck and ruin the workers of Australia. Yet, strange to say, they had representatives of the workers of Australia who would quote it in support of their arguments. He was ashamed to think of it. He would rather search scripture for something in support of his argument than go to the Melbourne *Argus*, which was nothing more nor less than a literary prostitute that could be bought for money, in the same way as the lowest prostitute who travelled the slums of the cities. He regretted also that the hon. member for Flinders had brought the unfortunate criminal business that had been so often before the House into that discussion. There was no stronger sympathiser than he was with the men who were sent to prison in connection with the strikes. But what had the Queensland National Bank to do with sending those men to prison? Nothing at all. If certain persons had big



accounts with the Queensland National Bank, and their stations were mortgaged to the bank, and men were arrested for crimes alleged to have been committed on those stations, and were tried and sent to gaol, he did not blame the bank for that. He blamed the cowardly, weak juries who sent them there. He did not blame the Queensland National Bank for the imprisonment of the four men in connection with the Ayrshire Downs case, but the weak-backed, weak-kneed, spineless, dirty jury at Rockhampton. The Queensland National Bank had been the most generous institution that he knew of in the colony; it had been too generous—generous to a fault. The hon. member for Townsville had referred to its action with regard to Charters Towers. The bank had built Charters Towers. Who advanced the money for Stubley's Block? The Queensland National Bank. It bottomed that mine on gold, and opened up a mine that was one of the most liberal workshops the world had ever seen. He worked there for two or three years as a miner at £3 10s. per week. Who assisted the Bryan O'Lynn mine and John Deane with the Defiance Mill at Charters Towers? The Queensland National Bank. Who had spent £70,000 on a mine at Maytown? The Queensland National Bank. Who had been the best advertiser of their business throughout the colony, and paid the biggest price, and cash on the nail, for their advertisements? The Queensland National Bank. Who had established themselves at Croydon and developed mining on that field? The Queensland National Bank. Who were the first to bring down the charges at Croydon from 3s. to 2s. an oz.? The Queensland National Bank. Who stood now with the most overdrafts in connection with the gold mines of the country? The Queensland National Bank. He mentioned those matters, though he knew little or nothing about the business of the bank. He had to do his duty with regard to the bank, and assist to save it if possible, the same as he would try to save a man whom he might find lying crippled in the street. If he was able he would carry such a man to a place of safety; and it was his duty to do that to the Queensland National Bank, or to anybody else if he found them in need of assistance. If he saw some of the directors, who were supposed to have robbed it, in want of assistance to-morrow he would give it to them, if it was in his power. And he would not harbour any spite or malice against them, for that would be mean and paltry. People now said that the Treasurer was going home to make a bargain with the depositors of the bank, that everything would be covered up, that nobody would be prosecuted, and that the directors would not be shifted. He did not know much about it, but he knew that this institution was like a gold-mining company, and when a determined manager came along and said he would sign no more cheques, that was sufficient. The present directors had no control over it. Some were dead and some were dying, and he wished them a safe journey. He felt no malice against the bank because it had been a political opponent. His party had only to keep their wits together and they would get on to the Treasury benches, the Queensland National Bank notwithstanding; in fact, it only wanted five or six hon. members on the other side to stiffen their backs and the Government would go out. He would try to help the trade and commerce of the colony if he were on the other side; but he thought all the banks in the colony, except the Royal, were a very mean lot, and it would be a great loss to the country if the Queensland National Bank shut up. The Labour party were quite justified in opposing the bank if they thought proper, but the position

of the hon. member for Enoggera was the weakest of the lot. No doubt that hon. member would be able to explain why he walked away and left a lot of newchum politicians, who were depending upon him for guidance, in the lurch. The hon. member must have known as much about the bank then as he knew now, and he should have insisted upon an investigation, notwithstanding the fact that he was a shareholder. Not having done so upon that occasion, it was paltry for him to adopt his present position regarding the question. He (Mr. Hoolan) tried to consider everybody, but the hon. member had not given the slightest consideration to him, or to the hon. member for Bundaberg, or the hon. member for Clermont, who were going to vote against his amendment. The hon. member would place them in a false position, which was one of the nastiest things a man could do to another whose friendship he had always had. The hon. member was doing wrong in trying to bolster up such a weak case. Postponement of the business before them would not tend to revive this institution. It would leave everything in a bedraggled state, and he would not have anything to do with any such proposition.

Mr. DRAKE hoped the hon. member for Burke would allow himself to be corrected in a few small details. It was not fifty shares he held in the bank in 1893, but twenty, and the hon. member had admitted that he knew he was a shareholder. Standing Order 152 said that a member should not be entitled to vote upon any question in which he had a direct pecuniary interest, and the vote of any member so interested should be disallowed. Under that Standing Order he considered that he was disqualified from voting in 1893; and, with the knowledge of the hon. member for Burke, he refrained from voting in all divisions in connection with the legislation regarding the bank. A division was taken on the second reading of the Bill, in which there were 36 "Ayes" and 15 "Nces," but no votes were challenged then; the next day, however, the hon. member for Burke rose as soon as the Speaker had taken the chair—and this would show that that hon. member knew why he (Mr. Drake) had refrained from voting, and approved of his conduct. He would quote from *Hansard* of 1893, page 116. The hon. member then said—

"I intended to have challenged the votes of certain hon. members under Standing Order No. 152, and also under a clause of the Companies Act, which is very stringent. However, I did not do so, partly from motives of courtesy. . . . Certain hon. members who are greatly interested did leave, but they belong to this side of the House."

He was not aware that there was any other member on that side except himself who had left the Chamber. The hon. member went on to say—

"This is not a mere trespass on the Standing Orders, but a flagrant breach of them, one which might perhaps be excused or tolerated if it had occurred amongst the Labour party, but which is inexcusable when coming from the Government side. . . . My short experience here has shown me the imperative necessity of good conduct and strict adherence to the rules laid down for the guidance of the House. But these rules were grossly violated last night by those members who voted against the Standing Order in which it is imperatively laid down that no member shall vote on any question in which he has a direct pecuniary interest, and I now call your attention to the matter, Mr. Speaker."

The then Premier, Sir T. McIlwraith, pointed out that the hon. member should have taken objection at the time, and then the Speaker had said—

"The hon. member was entirely out of order; but I thought he would probably conclude with a motion, and therefore allowed him to speak."



He (Mr. Drake) had walked outside in every division in committee. He found on page 121 of *Hansard* that while the Committee was in division the hon. member for Burke moved that the votes of Sir T. McIlwraith and Messrs. Dickson, Watson, and McMaster be disallowed on the ground that they were shareholders. The Chairman then quoted the remarks of the Speaker on the previous day, and ruled that the hon. member was not in order in his objection. He need say nothing more.

Mr. TURLEY was not afraid that either the Queensland National Bank or any other institution would wreck the Labour party, so long as those who formed the Labour party were true to themselves and to the people who had sent them there. He had no intention of imputing motives to anyone. He was pleased that hon. members recognised that each member should do what he believed to be right. There were a number of members on that side who, in the opinion of hon. members opposite, were unable to rise above party considerations, but he was pleased at being able to support the amendment of the hon. member for Enoggera. The question was whether Parliament should repose more confidence in the Executive than the Executive was prepared to repose in Parliament. Seeing that they had, three or four weeks ago, passed another measure with the sole object of giving time for negotiations to be conducted and an agreement to be entered into between the Government and the other parties interested, he was justified in supporting the amendment. If it was some considerable time before a provisional agreement could be entered into, then Parliament could be asked to take its full share of the responsibility. If the agreement broke down in three or four years, like the agreement made in 1893 had broken down, the gentlemen sitting on the front Treasury bench should not be subjected to all the abuse that would be given for the failure of the agreement. Hon. members on both sides should take their share of the responsibility. The Treasurer said that he did not want to accept too much responsibility, and that was a reason why the amendment should be agreed to. If that was done more progress would be made with the Bill, and it would be more satisfactory to every hon. member than it would be if the amendment was knocked out.

Mr. CORFIELD: It was not easy for him to do otherwise than oppose the amendment and support the clause as it stood, feeling sure that all interests would be carefully looked after by the Government, more particularly those of the country. He trusted that the agreement would be one that allowed the utmost possible concession to the bank, the depositors, and perhaps to the shareholders, because their interests were in a great part those of the country; and so long as the country was secured against the loss of its money all outside should be left to the bank itself, so that it might work out its own salvation. Of the past he did not care to say much, as a full inquiry had been promised. And after all, the valuation of the securities was only a matter of opinion, based on the market prices or quotations at the moment—an opinion which might be changed at any time by a sudden rise in the price of wool or live-stock or a few big crushings in some of the mines. He admitted that the committee of inquiry, having a personal knowledge of the securities, could better judge of the advances than hon. members, but they made use of wise words when they said it was difficult, if not impossible, to judge of past advances in the light of present day prices. Judging by the committee's last report he was certain that their next could be accepted as a reliable statement, and he was sure that every assistance would be

given both by the bank and by the Government to expose and punish any wrong-doing. Beyond the Queensland National Bank being connected with people with whom he, in a business way, was brought in contact he had no connection with it, consequently he had a perfectly open mind on the matter, and should await the result of the committee's investigation before he formed any conclusions upon the past.

Mr. KEOGH: If anyone had a right to speak disparagingly of the Queensland National Bank he had; but he was not going to bring any personal animus into the discussion. He would like to see the amendment to some extent carried, but he hardly thought it would do under present circumstances, because it would cause too much delay. It would be better to give the Treasurer a free hand in the matter; and he believed that whatever the hon. gentleman did would be for the best interests of the colony. Seeing that the Treasurer intended to take 2½ per cent. for the Government money, there should be a provision that the bank should not charge borrowers more than 6 per cent. for that money. There was a farmer in his electorate who borrowed £400 from the bank some time ago at 9 per cent., and the rate had not been reduced. No farmer or business man could pay that rate of interest. He trusted that the Treasurer would make the best bargain he could for the benefit of the colony. He should like to see the institution go on and flourish, that it should be a living institution, and one that would extend the hand of friendship to the traders of the colony. Although this Bill had been the cause of a little disruption among the party to which he belonged, still he hoped that no ill-feeling would be left behind. He had been returned as a member of a strong Labour party, and he hoped to remain one as long as he was a member of the House.

Mr. KIDSTON was one of those who believed that it was quite possible, under the scheme proposed by the committee of investigation, that the bank might be reformed. It was certainly desirable that that should be done. The chief objection to the amendment was that there seemed to be an assumption that it would prevent a settlement of the bank's affairs, but he was unable to see how that could be the case. If the depositors were willing to accept the conditions of the proposed scheme or a modified scheme, there would be no difficulty in the Treasurer making a provisional agreement and asking Parliament to ratify it. He did not believe the amendment, if carried, would seriously delay the agreement, and, if it did delay it for a month, the importance of the subject and the large amount involved justified the delay. To refuse to accept the amendment was simply to hand themselves and their responsibilities over to the Treasurer, and their past experience of the Treasurer in relation to the bank was not such as to induce them to place much confidence in him. He undoubtedly misled the House in 1893, and hon. members therefore were suspicious. The hon. member for Bundaberg had a number of amendments which he believed would limit the power of the Treasurer, but there was an extremely small chance of getting them incorporated in the Bill.

The ATTORNEY-GENERAL: How do you know?

Mr. KIDSTON: The Attorney-General himself, on the second reading of the Bill, in referring to suggestions of the hon. member for Bundaberg, said it would be extremely inadvisable to tie the hands of the Treasurer, and when they came to discuss the amendments in detail they would find that each of them tied the hands of the Treasurer. He did not think it would be wise to tie the hands of the Treasurer too much in making arrangements with the other creditors. It would be far wiser to give

him a free hand in making the agreement subject to the ratification of Parliament. There were two limitations in the Bill, one with regard to interest, and the other with regard to the extended term. The result of not accepting the amendment would be that the Government would only get  $2\frac{1}{2}$  per cent., and would have to extend the term to thirty-five years. No doubt it would be much pleasanter for the Treasurer to have full power, but it was not their business to make it pleasant for the Treasurer; and as he was unable to see how the amendment would lead to any delay likely to seriously injure their interest in the bank, and as he believed it would be a safeguard to the colony, he should support it.

Mr. CURTIS: If a provisional agreement was all that was necessary there was no need for a Bill at all. The Treasurer, without any Act of Parliament, could enter into a provisional agreement, and afterwards ask the House to ratify it. Some hon. members seemed to think that the Treasurer would go home with power to make an agreement. There was no necessity for anything of the kind. All offers of negotiation must come from the private deferred depositors. The primary consideration for the Committee, it seemed to him, was not so much the protection of the money now owing to the Government by the bank, but whether it was desirable, in the interests of the colony, that the bank should be reconstructed and placed in a sound position.

Mr. HARDACRE: The hon. member had evidently misunderstood the purport of the Bill. It gave the Treasurer very much larger powers—

The CHAIRMAN: I would remind the hon. member that we are not discussing the second reading of the Bill. There is an amendment before the Committee, and I would ask the hon. member to confine his remarks to it. The time has now arrived when we should come to some business.

Mr. HARDACRE was trying to show that the clause gave the Treasurer very much larger powers than the hon. member for Rockhampton seemed to imagine, and that therefore the amendment was necessary to check any agreement he might enter into. It had been said that some hon. members on that side desired to wreck the bank, and that that would be shown by their voting for the amendment. He objected to his vote being looked upon in that light. He had no wish to injure the bank, as was shown by his vote in favour of guaranteeing the current accounts. He did not see how the amendment was going to injure the bank, because, as he had previously explained, there was nobody in a position to put the bank into liquidation whose interest it would be to do so. He had pointed out that the Government could send home delegates to deal with the depositors at home or they could bring in a Bill to enable that to be done, and giving Parliament the right to ratify the agreement they came to. That was really what was proposed by the amendment, and it would really strengthen the Treasurer's hands, as it would enable him to say to those people that they must offer the very best terms since they would have to be ratified by Parliament.

Mr. GLASSEY considered the amendment a most important one, and believed that it had not been submitted without full consideration. It took up a position which he would only be too happy to support were the circumstances such that delay would be safe. He thought delay would not be safe, and the importance of urgency, not in the interests of the bank, but in the interests of the colony, was what influenced him most in opposing the amendment, which he did with more reluctance than perhaps some

hon. members would imagine. Reference had been made to the agreement entered into between the Government and the British-India Company and the agreements under the Land Grant Railways Bill, but he could not see that they were on all-fours with the agreement proposed under the present Bill. He held that the interests of the country must suffer from the discussion of the affairs of the bank and from delay, and he deprecated the introduction of any feeling into the discussion on the Bill. This question was one of the most serious that any Parliament in Australia had yet had to deal with, and they should approach it calmly and with forbearance towards one another, endeavouring to do what was wisest and best in the interest of the people. He intended to support that matter of urgency right through, but would at the same time assist in putting such limitations into the Bill as might fairly and legitimately be adopted.

Mr. SIM distinctly favoured the opinions expressed by the leader of the Labour party, and intended to vote against the amendment, though he would do so with a certain amount of reluctance, because there was no member of the House with whom he was more in political sympathy than he was with the hon. member for Enoggera. On this particular question, however, he did not see eye to eye with the hon. member. Looking at the matter from a commercial point of view, he regarded this meeting of Parliament as neither more nor less than a meeting of creditors, who were assembled for the purpose of considering what was the best way to deal with an insolvent estate, and he thought the proposition of the Government was one which was calculated, not to reduce, but rather to increase the value of the assets of the estate.

Question—That the words proposed to be inserted be so inserted—put; and the Committee divided:—

AYES, 15.

Messrs. McDonnell, Kerr, Kidston, Turley, Dawson, Drake, Browne, Jackson, Hardacre, Dibley, Dunsford, McDonald, Daniels, Fitzgerald, and Stewart.

NOES, 41.

Sir H. M. Nelson, Messrs. Foxton, Philip, Dalrymple, Tozer, Glassey, Byrnes, Cross, Collins, Sim, McMaster, Keogh, Fraser, Leahy, Stumm, King, Stephenson, Smith, Grimes, Newell, Pinney, Battersby, Chataway, Story, Castling, Bridges, Bartholomew, Corfield, Stodart, Cribb, Armstrong, O'Connell, Callan, Crombie, Lissner, Lord, Stephens, McGahan, Curtis, Hamilton, and Hoolan.

Resolved in the negative.

Mr. DRAKE thought it was necessary that an amendment should be made in the clause limiting the moneys to which the agreement would apply. He did not know whether it was a slip, but hon. members would notice that clause 3 gave the Treasurer power to enter into an agreement without any limitation.

The ATTORNEY-GENERAL: It is stated in the next clause, "under the terms of the original agreement."

Mr. DRAKE: The next clause contained a provision as to what should be done in connection with the repayment of moneys under the terms of the original agreement, but that left a very large margin of money not referred to. He moved that the words "under the terms of the original agreement" be inserted after the word "Government" in line 4.

Amendment agreed to.

Mr. DRAKE said he had intended to move another amendment which he had spoken about, but he found that its subject-matter was included in one of the amendments of which notice had been given by the hon. member for Bundaberg, and therefore he would not move it.

Clause, as amended, put and passed.

The House resumed; the CHAIRMAN reported progress, and asked leave to sit again.

The TREASURER: I move that the Committee have leave to sit again on Tuesday next. I wish to intimate to the House that the resumption of the Committee will stand at the head of the paper on Tuesday.

Question put and passed.

The House adjourned at four minutes to 12 o'clock.