

Queensland



Parliamentary Debates
[Hansard]

Legislative Assembly

THURSDAY, 18 NOVEMBER 1909

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The SPEAKER (Hon. J. T. Bell, *Dalby*) took the chair at half-past 3 o'clock.

PAPER.

The following paper, laid on the table, was ordered to be printed:—Report of the Official Trustee in Insolvency, Townsville, for the year 1908.

QUESTIONS.

THURULGOONA RESUMPTION.

Mr. LAND (*Balonne*) asked the Secretary for Public Lands—

1. Why was the resumption due on Thurulgoona lease not carried out, having nothing to do with the Bundaleer lease referred to in answer to my previous question?
2. How many miles of country does the Squatting Investment Company hold in Thurulgoona and Bundaleer leases?
3. How much rent per mile do they pay?

The SECRETARY FOR PUBLIC LANDS (Hon. D. F. Denham, *Oxley*) replied—

1. For the reasons already stated.
2. The holdings in the name of the company are Thurulgoona, Nabine, Kieta, and Ballal, and the total area is 1,892½ square miles.
3. Average, £1 1s. 4d.

COLLYBEN RESUMPTION, NOONDOO HOLDING.

Mr. LAND asked the Secretary for Public Lands—

1. Why has the 9,200 acres on Collyben resumption, Noonadoo holding, St. George land agent's district, been submitted to the Land Court when this particular resumption was recommended by Crown Lands Ranger MacPherson and Commissioner Barlow?
2. What was the price paid by the Australian Pastoral Company per acre to the Crown for the 219,619 acres purchased by them in the St. George land agent's district?

The SECRETARY FOR PUBLIC LANDS replied—

1. Because the law does not admit of the resumption being made without the recommendation of the court except by paying compensation.

2. The area purchased from the Crown was 217,043 acres, and the prices per acre paid were as follows:—

216,610 acres	...	...	10s. per acre
418 acres	...	...	15s. 4d. per acre
15 acres	...	...	40s. per acre.

WARBRECCAN RESUMPTION.

Mr. RYAN (*Barcoo*) asked the Secretary for Public Lands—

1. Does the Government intend putting up for selection the block marked portion No. 6 on the map showing the cutting up of Warbreccan Resumption at the same time as the rest of the resumption?

2. Why is portion No. 6 marked on the above map as "Not to be included in schedule"?

3. What is the total area of Warbreccan due for resumption?

4. Has any portion of land due for resumption on Warbreccan been put up for lease, or has any step been taken by the department in that direction?

The SECRETARY FOR PUBLIC LANDS replied—

1. Yes.

2. No plan has yet been published. An officer wrote on the surveyor's plan in pencil a suggestion that the portion should be withheld, but this was not approved.

3. The possible maximum is 320 square miles.

4. No.

ROYALTY ON GOLD.

Mr. RYAN asked the Secretary for Mines—

1. What goldmining companies in Queensland have paid £50 or more by way of royalty during the year ended 30th June, 1909?

2. What was the total amount received by way of royalty from goldmining companies during the year ended 30th June, 1909?

3. What amount of royalty has been paid annually by the Mount Morgau Gold Mining Company, Limited, during each of the last seven years?

4. Does the Government intend by the proposed Act in respect to mining on private land to in future relieve goldmining companies in Queensland from the existing necessity of paying royalty?

The SECRETARY FOR MINES (Hon. J. G. Appel, *Albert*) replied—

1. Mount Morgan Gold Mining Company, Limited.

2. £2,288 8s.

		£	s.	d.
3. Year ended 30th June, 1903	...	6,636	2	0
" " " 1904	...	5,471	14	0
" " " 1905	...	5,819	18	0
" " " 1906	...	4,796	13	2
" " " 1907	...	4,339	1	0
" " " 1908	...	3,426	8	0
" " " 1909	...	2,288	8	0

4. Not proposed by the Act to exact any royalty on gold won from private lands.

CORONA AND SILSOE STOCK ROUTE.

Mr. PAYNE (*Mitchell*) asked the Secretary for Public Lands—

1. Did Charles Baird, who surveyed the Silsoe Resumption, receive any instructions from the Secretary for Public Lands, or any of his officers, to survey the stock route between Corona and Silsoe only 40 chains?

2. If not so instructed, by whose authority was the said stock route reduced?

The SECRETARY FOR PUBLIC LANDS replied—

1. A recommendation was made by Mr. Baird that the Silsoe-Corona road be 40 chains wide, and this was approved by the department.

2. Mr. Baird reported as follows:—"The route from Silsoe to Corona is only a side track, very rarely used—chiefly for travelling stock from Vergemout and Silsoe to Corona and Manningham—and in my opinion 40

chains is more than ample to take all the travelling stock. The mile stock route past Maneroo head station (for instance, as a comparison) has to accommodate fifty times what is likely to pass this way."

CHARTERS TOWERS POLICE BARRACKS.

Mr. WINSTANLEY (*Charters Towers*) asked the Secretary for Public Works—

1. Has the department decided what material is to be used for the Charters Towers police barracks?

2. When is the work likely to commence?

The SECRETARY FOR PUBLIC WORKS (Hon. W. H. Barnes, *Bulimba*) replied—

1. Brisbane bricks.

2. After the Estimates have been passed.

ESTIMATES-IN-CHIEF FOR 1909-10.

The SPEAKER announced the receipt of a message from his Excellency the Governor, transmitting the Estimates of the Probable Ways and Means and Expenditure for the year ending 30th June, 1910.

Ordered to be printed and referred to the Committee of Supply.

TREASURER'S FINANCIAL TABLES.

The TREASURER (Hon. A. G. C. Hawthorn, *Enoggera*) presented the tables relating to his Financial Statement, and moved that they be printed.

Question put and passed.

SUPPLY.

OPENING OF COMMITTEE.

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

Mr. LENNON (*Herbert*): Mr. Speaker,—Before you leave the chair, I would be glad if the Treasurer could give us any idea as to what time he will consider reasonable, during the coming weeks, for discussion of the Estimates? How many days per week does he propose to allow for the discussion of the Estimates?

The TREASURER: We hope to get through the Estimates in, say, twelve or fourteen days. There is no reason why we should not go on right through the session until the Estimates are finished.

Mr. MAUGHAN: Does that mean one day a week for discussion?

The TREASURER: Oh, no; two or three days.

Question put and passed.

COMMITTEE.

FINANCIAL STATEMENT.

(Mr. W. D. Armstrong in the chair.)

The TREASURER, who, on rising, was received with applause, said:—Mr. Armstrong,—This is the second occasion I have had the honour of presenting the Financial Statement to this Committee, and it gives me much pleasure to be able to say that Queensland shows further evidence of progress and prosperity during the year under review. The question of our financial position is one of the most important matters that can be entered on by this House, because it is a recognised fact that sound finance is one of the largest factors in good government. The State has been extremely

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fortunate in a succession of good seasons, and the recent rainfalls have done much to insure continued prosperity during the present year. Hon. members will remember that the surplus anticipated by last year's Financial Statement was £5,203. This anticipation was more than realised, as the following figures will show :—

LAST YEAR'S ESTIMATES AND RESULTS.

	Estimated.	Actual.	
Revenue ...	£ 4,595,705	£ 4,766,244	Over the Estimate, £170,539 Over the Estimate, £165,801
Expenditure	4,590,502	4,756,303	
Surplus ...	5,203	9,941	

From this it will be seen that the revenue received exceeded the estimate by £170,539, and that the expenditure exceeded the estimate by the amount of £165,801. The total figures show an actual surplus of £9,941.

This surplus has, in accordance with the provisions of the Audit Act Amendment Act of 1895, been paid to the trustees of the public debt reduction fund, who have decided to purchase a debenture for £10,301. The surplus thus becomes available for expenditure on public works.

The following table gives the details of the revenue :—

REVENUE, 1908-1909.

Head of Revenue.	Estimated.	Actual.	Increase.	Decrease.
	£	£	£	£
Commonwealth	976,605	1,057,872	81,267	...
Mr. LENNON : What an increase ?				
The TREASURER :				
Taxation ...	523,000	535,194	12,194	...
Land ...	644,500	643,770	...	730
Mining ...	36,000	37,135	1,135	...
(Hear, hear !)				
Railway ...	2,040,000	2,110,708	70,708	...
Miscellaneous ...	375,600	381,565	5,965	...
Totals ...	4,595,705	4,766,244	171,269	730

The above table shows that in all the items, except land, the receipts exceeded the estimate,

showing a net excess of £170,539. The principal increase has been in Commonwealth and railways; and the marked increase in the railways is one of the most satisfactory features of the revenue account.

HONOURABLE MEMBERS : Hear, hear !

The TREASURER : This increase in railways is particularly noticeable in the Southern and Central lines, totalling in round figures £110,000, but, on the other hand, I regret to say there was a decrease of £36,000 on the Townsville and Cairns lines.

The following figures show how last year's revenue compares with that of the previous year :—

	1907-1908	1908-1909	Increase.	Decrease.
	£	£	£	£
Commonwealth	1,003,527	1,057,872	54,345	...
Taxation ...	525,540	535,194	9,654	...
Land ...	612,004	643,770	31,766	...
Mines ...	38,751	37,135	...	1,616
Railways ...	1,939,358	2,110,708	171,350	...
Miscellaneous ...	369,218	381,565	12,347	...
Totals ...	4,488,398	4,766,244	279,462	1,616

These figures show that the revenue last year exceeded that of 1907-8 by £277,846, which must be considered as eminently satisfactory. (Hear, hear!) Fuller details of the estimated and actual receipts can be seen by reference to Budget Table A, but it may be mentioned that income tax has shown the gratifying result from a Treasury point of view of £273,091, exceeding last year's receipts by £1,792. The return from income tax would probably have been greater but for the fall in the price of wool experienced in the early part of the year. Land revenue has also shown the substantial increase of £31,766 as against last year, accruing chiefly from rents of selections and holdings. Commonwealth revenue has also proved remarkably buoyant, the principal increase being from the Post and Telegraph Department. Another item which augmented the Commonwealth return but will not be recurring was a sum of £34,580 carried forward from 1907-8.

The next item to be dealt with is last year's expenditure. The following table shows estimated and actual expenditure under each of the departmental heads :—

	Appropriation for 1908-1909.	Expenditure.	Saving.	Excess.
	£	£	£	£
Schedules ...	96,939	98,854	...	1,915
Interest on the public debt	1,564,383	1,599,417	...	35,034
Executive and Legislative	16,203	14,401	1,802	...
Chief Secretary ...	152,892	151,923	969	...
Home Secretary ...	603,524	634,683	...	31,159
Public Works ...	136,994	138,579	...	1,585
Justice ...	70,981	73,237	...	2,256
Treasurer ...	159,730	174,677	...	14,947
Public Lands ...	161,901	179,242	...	17,341
Agriculture and Stock ...	43,816	43,555	261	...
Public Instruction ...	377,424	375,823	1,601	...
Mines ...	51,715	46,814	4,901	...
Railways ...	1,154,000	1,225,098	...	71,098
	4,590,502	4,756,303	9,534	175,335
Net excess	165,801	...	165,801

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These figures show that the expenditure exceeded the estimate by £165,801, a very large excess, but one that I consider was justified in view of the public needs and the largely increased revenue. The chief increases were in the Home Department, the Railways, and in the item "Interest on the Public Debt," the latter of which is represented by the half-year's interest amounting to £35,000 payable on the recently floated loan of £2,000,000. Advantage was taken of the increased revenue to make the following adjustments—namely, £13,746, an old overdrawn balance at debit of Pacific Islanders' fund, and a small adjustment of £526 on account of the advances to settlers fund, and £15,165 for new school buildings originally charged to loan fund.

LOAN FUND.

It will be remembered that the last Financial Statement showed that it would be desirable to replenish our loan fund to meet the requisite

expenditure, and a Loan Bill was passed authorising the Government to borrow to the extent of £3,208,000. It was not deemed necessary to borrow to the full extent of the power given, but a loan of £2,000,000 was floated on the London market in March last. The loan was underwritten in accordance with the usual custom, and realised a sum equal to £94 9s. 5½d. per centum.

The loan expenditure during the year was £1,247,821. Of this sum £1,052,816 was spent on railways, £17,939 on buildings, £3,696 on water supply, £4,600 on Harbours and Rivers, £11,393 on wire netting under the Rabbit Boards Act, while £157,377 was advanced to local bodies.

Budget Tables E to E4 and K will give hon. members full particulars as to the state of the loan fund, but the following short summary of last year's transactions will be of interest :—

	Cash at Call or Short Notice.	Extended Deposits.	Total Credit.
	£	£	£
Cash balance at credit, 1st July, 1908	732,982	1,198,370	1,931,352
Surplus 1907-8 used in purchase of loan debenture subsequently destroyed	115,310		
Part proceeds of £2,000,000 loan	1,355,000		
Repayments by local authorities, sugar-mills, railways, etc., etc.	141,158		
Receipts under the Land Sales Proceeds Act of 1902	19,720		
Deposit under the Hampden-Mount Elliott Railway Act of 1908	93,910		
Repayments of extended deposits by banks	259,397	259,397	
	2,717,477	938,973	
EXPENDITURE—	£		
Buildings	17,938		
Harbours and rivers	4,600		
Water supply	3,696		
Loans to local bodies	153,113		
" central mills	2,500		
" for co-operative agricultural production	1,291		
" under Mining Machinery Advances Act	473		
Wire netting, Rabbit Boards Act	11,393		
Railways	1,052,816		
	1,247,820		
Cash balance at credit, 30th June, 1909	£1,469,657	£938,973	£2,408,630

Hon. members will see that in Loan Estimates for the current year provision has been made for amounts on account of, or to complete, the different lines of railway authorised last year. A sum of £200,000 has also been provided for loans to local bodies.

HONOURABLE MEMBERS: Hear, hear!

TRUST FUNDS.

The TREASURER: The details of our transactions on trust account are shown in Budget Tables D to D6, and from the first of these it will be seen that the general debit balance of the trust account is £435,807 11s. 3d., being an increase of £28,596 on last year's account.

It is extremely gratifying to see that the Saving Bank's deposits still continue the increase started in 1904-5, and that we have now 106,627 depositors, or 18.59 per cent. of our people, who have at their credit a sum of £5,158,219.

HONOURABLE MEMBERS: Hear, hear!

The TREASURER: This shows that the prosperity which was enjoyed last year has been maintained, and that the future in this direction is full of promise.

The following table will show that the figures have largely improved during the last six years :—

Year.	Excess of Withdrawals over Deposits.	Excess of Deposits over Withdrawals.	Number of Depositors.	Total Amount on Deposit.
	£	£		£
1902-3	452,250	...	80,043	3,772,686
1903-4	131,005	...	80,959	3,741,967
1904-5	...	30,140	84,165	3,875,197
1905-6	...	162,099	83,026	4,142,791
1906-7	...	286,329	92,912	4,543,104
1907-8	...	252,901	100,324	4,921,881
1908-9	...	103,693	106,627	5,158,219

In connection with the Savings Bank it will be of interest to hon. members to learn that the Government have recently made arrangements to open branches of the bank at the different railway lines in course of construction, and where this has been done the men have largely availed themselves of the opportunity of banking a portion of their earnings. It is hoped that this

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system will extend as the full benefit becomes known to the workers. A system of interstate transfers has also been introduced, whereby depositors in any one State may deposit or withdraw moneys in another State, and this has been largely availed of—the total transactions during last year amounting to £65,910.

Hon. members will see that the Trust Estimates for the current year do not show much alteration from last year.

REVIEW OF PRESENT PROSPECTS.

The figures of revenue and expenditure already quoted show that the progress has been on sound and satisfactory lines; the different industries, of which I shall give a short account, have maintained that healthy condition which has characterised them for several years.

PASTORAL.

In the pastoral industry the last year has been one of great prosperity. Cattle have increased from 3,892,232 to 4,321,600. Horses have increased from 488,486 to 519,969. Sheep have increased from 16,738,047 to 18,348,851, and it is anticipated that this year they will nearly equal the greatest number we have ever had in Queensland. The price of wool has kept up till quite recently—

Mr. LESINA: So has the price of meat. (Laughter.)

The TREASURER: With the result that the wool clip last year realised a sum of £4,053,338. At the present time the price of wool shows a slight decline, but this will probably be more than made up by an increased output. The rapid increase of our flocks and herds has led to the consideration of ways of utilising the surplus, and it is suggested that further meatworks should be erected to cope with the situation.

Mr. J. M. HUNTER: Government meatworks?

The TREASURER: The output last year from the existing meatworks, which were able to work for a longer period than for several years past, reached a sum of about £1,250,000, and the total export from the pastoral industry reached £7,151,705, a 50·38 percentage of the total exports from Queensland. (Hear, hear!) A most encouraging feature of the industry is the result of the recent shipment of chilled meat sent from Queensland to London. This experiment proved most successful, and if similar results can be maintained very great advantages must accrue to the pastoral industry.

AGRICULTURE.

The return of wheat last year was greater than was anticipated, and resulted in a yield of 1,202,799 bushels. This year's yield will probably equal last year's in quantity. The recent rains have considerably changed an aspect that was causing anxiety owing to a threatened dry period at a time when the crops required moisture. The possibilities of wheat production are so great in Queensland that it is hoped we shall, in course of time, become self-supporting in this regard, and be in a position to discontinue the

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importation of this cereal, as we now import about double the quantity grown in the State. Renewed interest has also been taken in the growth of malting barley, for which crop our lands are well adapted, and it is anticipated that the production this year will be considerably larger than last.

Dairying is still advancing, and the amount of butter produced last year was 23,883,357 lb. of a value of £1,067,760. Our butter has sustained its reputation in the markets of the world, and in this connection it is interesting to know that the Queensland exhibitors at the great London dairy show recently carried off the best of the prizes in the classes for which their entries were eligible for competition. The erection of factories continues apace, and, if the present rate of progress continues, this industry will rival in value the sugar industry, which is now our premier agricultural source of income.

Mr. MACKINTOSH: Build more railways.

Mr. J. M. HUNTER: How many more do you want?

The TREASURER: The sugar industry has unfortunately met with most unfavourable climatic conditions, which resulted in decreased output and a probable heavy deficiency on the 1908 crop, which means a very severe loss to the growers and will result in the importation of a large amount of sugar into Australia grown under conditions different from those under which the prosecution of the industry is encouraged in this State. The Nerang Mill, which has suffered from want of cane, will doubtless be on a better footing in future, as arrangements are in course of completion with landowners in the district whereby growers will be encouraged to increase the area put under cane. The maize crop also promises to be a satisfactory one. We are, however, faced with a set back in the cultivation of the English potato, which has been attacked with a disease likely to injuriously affect the crop. Prompt measures have, however, been taken to minimise the evil effects, and it is hoped to get the disease under control in the near future. The trade in bananas, which when in full volume should be worth about £300,000 per annum to the State, is threatened by competition from outside; and though the disabilities under which those who are engaged in the trade have had to work during the last few years have been removed so far as the other States are concerned, yet further protection is required to safeguard the industry from outside competition.

MINING.

It was anticipated in last year's Financial Statement that there would be a substantial increase in the output of gold during the year. These anticipations were not realised, and the output only reached £1,975,554, and the total value of the mineral production was valued at £3,844,487. The outlook generally is now, however, becoming brighter.

Recent developments at Charters Towers at several points of operation are highly encouraging, and promise a substantial increase in the output of that field. Favourable disclosures in the New Brilliant Freeholds give assurance of a new and important source of supply, and serve to stimulate the efforts of adjacent mines in their pursuit of the easterly extension of the Day Dawn Reef. Mount Morgan, having sur-

mounted the difficulties which for a time checked production, has resumed its normal output, and during the first quarter of the current financial year turned out gold and copper valued at £283,000. The occurrence of highly payable stone in the deepest workings of the principal mine at Ravenswood will probably lead to greater activity in adjacent properties.

The production of the industrial metals, notwithstanding the depressing influence of comparatively low prices, is well maintained, and the completion of the Mount Chalmers, the Boyne Valley, the Mount Elliott, and the Etheridge Railways will assuredly be attended by increased activity in the various districts served by these lines. Improved transport facilities have created our mineral fields, and it is from the extension of railways to our more distant mines that further expansion may be looked for.

HONOURABLE MEMBERS: Hear, hear!

The TREASURER: Coalmining, after a short interval of dullness, is again active, and the Ipswich mines at present are hardly able to supply the demands made upon them. The year will probably close with an increase, and the introduction of improved machinery and new devices shows confidence in the future of the trade.

In connection with the vote for deep sinking in mines, it is interesting to note that the results of advances made by the State for that purpose have not been of such a nature as to induce an increase of expenditure in that direction. Since 1894 a sum of £54,436 5s. 9d. has been advanced to 110 persons or companies, and of this a sum of only £1,523 5s. 11d. has been repaid. These results endorse the warning set out in last year's Financial Statement, as given by the departments of this and other States, respecting the wisdom of considering this question very carefully.

LAND SETTLEMENT.

With regard to this important matter, the inquiry for land was never keener, and the question facing us is not so much that of finding settlers for the available lands, but of supplying land within reasonable distance of means of communication for the settlers offering. The total area selected last year was 4,902,314 acres, and, as in the former year, this includes a number of selections made by selectors from the other States. Queensland is becoming more and more favourably known abroad as offering almost unique opportunities in connection with the utilisation of natural resources, and there need be no fear of any lack of settlers for every area that each extension of our railway system brings within reasonable distance of port or market. In this connection the Government is giving great attention to the question of water conservation and irrigation—(hear, hear!)—and the visit of Dr. Elwood Mead, Chairman of State Rivers and Water Supply Commission in Victoria, a noted authority on this question, is, it is hoped, likely to help us to determine the best lines on which to proceed. (Hear, hear!)

As a consequence of the issue of new leases of unoccupied country and of country previously held under annual tenancy, and of the reassessment of the rents of the pastoral holdings comprising the best sheep country in the State, there has been for a year or two past an increase in

the rents of pastoral leases, and this increase will be continued and extended in the current year. The result of the reassessment of rents for the extended leases under the Land Act, 1902, is very disappointing from the Treasury standpoint. These reassessments have now been completed, and in respect of the areas formerly leased under the Act of 1884 and now leased under the Act of 1902 they show an increase of only £15,940 per annum.

In connection with the Closer Settlement Acts, the recent purchases are being satisfactorily disposed of. The only parts of Maryvale Estate still in the hands of the Government are areas withheld for further subdivision, and they will undoubtedly be disposed of as soon as they are offered to the public. While the high price paid for the Jimbour Estate has naturally retarded the rate of disposal, the result to date must be regarded as satisfactory, and if the remainder of the estate can be equally satisfactorily settled, as it falls into the hands of the Government, there will be much reason for congratulation that a very large area of land formerly worked as one property has been successfully subdivided and settled. Perhaps the best test of the success of the operations under the Agricultural Lands Purchase and Closer Settlement Acts is the manner in which the settlers have met their engagements to the State.

HONOURABLE MEMBERS: Hear, hear!

The TREASURER: With the exception of the Gowrie Estate, there are practically no arrears of rents. In the case of the Gowrie settlers, the arrears are a matter of importance, but it must be remembered that these settlers have throughout had a most unfortunate experience. They have missed in the most remarkable manner the favourable weather conditions which have been in so marked a degree the good fortune of almost the whole of the rest of the State during successive years. Their ill fortune can, in the natural order of things, not continue, and it may be confidently expected that a succession of better seasons will free them from their difficulties.

Mr. HAMILTON: A good job they've got the State for a landlord.

IMMIGRATION.

The TREASURER: We have during the past year received an increase of 3,189 to our population through immigration, and these immigrants have all been of a desirable class, and have readily been absorbed. It is satisfactory to note that through our Savings Bank accounts alone a sum of £23,863 was brought to Queensland last year by 328 of the persons who came here as immigrants. As further lands become available, we hope to greatly increase the number of newcomers. Queensland is becoming better known outside, and as a result the number of persons drawn here by its resources and attractions is steadily increasing. With the present expansion and an increasing demand for workers, we shall be able to find room for a very considerably increased population.

The remarkable progress of Queensland during the last five years is shown by a perusal of the tables which are subjoined and which relate particularly to the productive powers of the State. I think we may take this table as read.

HONOURABLE MEMBERS: Hear, hear!

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The TREASURER: It is a table well worthy of perusal—an interesting and most instructive table.

	1904.	1905.	1906.	1907.	1908.
Railway receipts £	1,364,186	1,483,535	1,663,336	1,940,240	1,985,048
Tonnage of shipping inwards tons	949,601	1,067,741	1,309,934	1,446,635	1,601,107
Tonnage of shipping outwards tons	958,792	1,062,566	1,313,001	1,402,331	1,563,911
Quantity of sugar produced ton avoird.	* 147,688	* 152,722	* 184,377	* 188,307	* 151,098
Value of sugar produced £	1,860,225	1,920,048	2,249,161	2,297,974	2,146,395
Quantity of butter produced lb.	17,538,473	20,319,976	22,746,593	22,789,158	23,838,367
Value of butter produced £	635,409	786,744	909,864	949,548	1,067,760
Quantity of wool produced lb.	† 46,058,482	† 53,072,727	† 66,938,101	† 81,582,616	110,545,577
Value of wool produced £	2,280,924	2,649,751	3,388,929	4,133,130	4,053,338
Value of minerals £	3,704,241	3,726,275	4,198,647	4,132,163	3,844,487
Exports £	11,153,383	11,939,594	12,754,289	14,684,019	14,194,977
Imports £	6,052,164	6,689,345	8,311,466	9,429,691	9,471,166
Number of cattle	2,722,340	2,963,695	3,413,919	3,692,232	4,321,600
Number of sheep	10,843,470	12,535,231	14,896,438	16,738,047	18,348,851
Savings bank deposits £	1,630,774	1,743,877	1,974,755	2,379,091	2,489,839
Savings bank withdrawals £	1,639,516	1,615,106	1,774,631	1,987,968	2,394,353
Area of land selected, under the Land Act, 1897 acres	1,658,128	2,273,094	3,190,257	4,711,812	4,902,314
Excess of departures over arrivals (recorded) white	323	...	...	...	...
Excess of arrivals over departures (recorded) white	...	1,222	2,610	7,659	13,276

* 94 per cent. net titre.

† Wool exported.

‡ Total excess of arrivals. Figures relating to arrivals and departures of coloured aliens not now supplied by Commonwealth authorities.

It will be seen from this table that increase have been made in all directions, and the exports and imports have largely improved during the period under review. Of these exports the pastoral products form a large proportion, and it is satisfactory to note that the wool sales held in Brisbane still show a great increase. At the sales held last month no less than 33,000 bales were submitted, which is a record for one sale in Australia. Shipping also shows a marked increase, and in this connection it is learnt that there is a probability of the P. and O. Company making Brisbane their terminal port in the near future. The improvements still proceeding in the Brisbane River cost last year a sum of £82,000, and a commencement has been made with the dredging of the new cutting from the mouth of the river to deep water. This is estimated to cost about £93,000, and will probably take from two to three years to complete. It will have the effect of avoiding the turn which occurs in the present cutting and of rendering the approach to the river more direct and shortening the distance. When completed, the cutting will be 400 feet wide, and carry a depth of 24 feet at low-water springs, and will ensure easy access to the river at all times.

A large amount of excellent work has been done in the harbours of Cairns, Townsville, and Rockhampton by the respective harbour boards in those places. The question of making a harbour at Mourilyan has also taken practical form, and a contract has been let for the construction of a grab dredge to assist in removing the rocks that at present form an obstruction at the mouth of that harbour. This needed work will assist largely in opening up the immense area of country available for settlement in that district, and will be a considerable factor in its speedy development.

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COMMONWEALTH AND STATES.

It will be remembered that in the last Financial Statement stress was laid on the necessity for some arrangement being made before the 31st December, 1910, with reference to the expiration of the Braddon clause in the Constitution whereby the States would be assured of some protection in the distribution of the proceeds of Customs and Excise revenue.

A meeting of the Commonwealth and State Premiers and Treasurers was held in Melbourne in August last, and after a long discussion an agreement was unanimously arrived at of which the following is a copy:—

In the public interests of the people of Australia, to secure economy and efficiency in the raising and spending of their revenues, and to permit their Governments to exercise unfettered control of their receipts and expenditure, it is imperative that the financial relations of the Federal and State Governments—which under the Constitution were determined only in part, and for a term of years—should be placed upon a sound and permanent basis.

It is therefore agreed by the Ministers of State of the Commonwealth and the Ministers of the component States in conference assembled to advise—

1. That to fulfil the intention of the Constitution by providing for the consolidation and transfer of State debts, and in order to ensure the most profitable management of future loans by the establishment of one Australian stock, a complete investigation of this most important subject shall be undertaken forthwith by the Governments of the Commonwealth and the States.

This investigation shall include the question of the actual cost to the States of transferred properties as defrayed out of loan or revenue moneys.

2. That in order to give freedom to the Commonwealth in levying duties of Customs and Excise, and to assure to the States a certain annual income, the Commonwealth shall, after the first day of July, one thousand nine hundred and ten, pay monthly to the States a sum calculated at the rate of one pound five shillings per annum per head of population according to the latest statistics of the Commonwealth.
3. That in recognition of the heavy obligations incurred in the payment of old-age pensions, the Commonwealth may, during the current financial year, withhold from the moneys returnable to the States such sum (not exceeding six hundred thousand pounds) as will provide for the actual shortage in the revenue at the end of the said year. If such shortage amounts to six hundred thousand pounds, the basis of contribution by the States shall be three shillings per head of population in the pension States (namely, New South Wales, Victoria, and Queensland) and two shillings per head of population in the non-pension States (namely, South Australia, Western Australia, and Tasmania). If such shortage be less than six hundred thousand pounds, the contributions shall be reduced proportionately per head of population as between the pension and the non-pension States.
4. That in view of the large contribution to the Customs revenue per capita made by the State of Western Australia the Commonwealth shall (in addition to the payment provided for in paragraph No. 2) make to such State special annual payments, commencing at two hundred and fifty thousand pounds in the financial year one thousand nine hundred and ten and one thousand nine hundred and eleven, and diminishing at the rate of ten thousand pounds per annum. The Commonwealth shall in each year deduct on a per capita basis from the moneys payable to the States of the Commonwealth an amount equal to one-half of the sum so payable to the State of Western Australia.
5. That the Government of the Commonwealth bring before the Parliament during this session the necessary measure to enable an alteration of the Constitution (giving effect to the preceding paragraphs, Nos. 2, 3, and 4) to be submitted to the electors.

In accordance with the decision of the conference the Federal Government submitted to the Parliament a proposal to refer the agreement to the people of Australia by referendum at the next Federal election, and if it is then approved by the people it will become part of the Constitution, and can only be altered by a mandate of the people secured in a similar manner. In this connection it is satisfactory to note that the agreement has already passed through all its stages in the Federal House of Representatives.

HONOURABLE MEMBERS: Hear, hear!

The TREASURER: It will be seen from the Estimates that a sum of £85,050 has been deducted from the amount returnable to us this year under section 87 of the Constitution. This sum forms our proportion of the sum of £600,000 referred to in the agreement, being one-half of the estimated deficit of £1,200,000 in the Federal Treasurer's Budget. This sum of £85,050 may be reduced if the estimate of Commonwealth revenue is exceeded, as the State will get a proportionate benefit from such increase.

The settlement embodied in the agreement was considered the best that could be made under existing circumstances, and one that can be submitted with confidence for approval by the people of this State. It allows for the expanding necessities of the Commonwealth, while giving to the States a security through its permanent provisions that is thought to be a compensation for the reduction in the amount hitherto returned. It is anticipated that Queens-

land will reap a greater benefit than some of the other States from the more rapid increase of population which is likely to take place.

I now present my estimate of revenue for the year 1909-10—

	£
Amount from Commonwealth	1,034,167
Less amount to be deducted in accordance with agreement between the Commonwealth and States	85,050
Net	£949,117
Taxation—	£
Income tax	290,000
Stamp duty	191,500
Licenses	62,000
Totalisator tax	13,500
	557,000
Land revenue	663,000
Mining receipts	37,400
Railways	2,250,000
Other receipts	381,800
Total	£4,837,817

This is an estimated increase of £71,573 on the revenue actually received last year. The amount to be received from the Commonwealth shows a decrease of £108,755 from the amount received last year, chiefly owing to the deduction of the sum of £85,050 already referred to. An increase of £21,806 is anticipated under the heading of "Taxation," mainly accounted for by the excellent prices still obtained for wool.

From Land revenue an increase of £19,231 is anticipated, the principal increases being from rents of selections and holdings.

Railways are estimated to produce £2,250,000, an increase of £139,292 on last year's revenue, £104,457 of which we expect to receive from the Southern and Central divisions, and, in view of the favourable season, it is considered that the estimate will be fully realised.

Mining receipts and other receipts are expected to be about the same as last year.

The following is the estimate of expenditure for the year 1909-10:—

	£
Schedules	102,102
Executive and Legislative	16,148
Chief Secretary	147,805
Home Secretary	523,731
Department of Works	198,921
Department of Justice	74,224
The Treasurer	163,738
Department of Public Lands	198,636
Department of Agriculture and Stock	51,076
Department of Public Instruction	375,796
Department of Mines	49,307
Department of Railways	1,297,768
	3,199,252
Interest on public debt	1,634,789
Total	4,834,041

From these figures it will be seen that the expenditure is still increasing, but these increases are the inevitable result of the general progress of the State and the expanding revenue, and will, I am sure, not be viewed by hon. members as excessive. A perusal of the Estimates will show that the members of the public service have again received considerable increases. I will now compare in detail the Estimates for the

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current year with last year's appropriations. Schedules show an increase of £5,163, of which the main items are for additional interest under the Etheridge Railway Act of 1906, and provision for endowment under the Sugar Experiment Stations Act of 1900.

The Home Secretary's Department shows a decrease of £109,650. Hon. members will remember that the payment of old-age pensions was taken over by the Federal Government as from 1st July, 1909. This will relieve the State of a payment of about £150,000, but as against this Queensland will have to pay under the financial agreement referred to above a sum of £85,000 as its proportion of the sum of £300,000 therein referred to. Increases have also been made in the votes for police and charitable institutions of about £14,000. (Hear, hear!)

In the Works Department an increase of £61,927 is provided. A sum of £50,000 is included in this vote towards the provision for a Queensland University and Central Technical College buildings. A sum of £4,500 is also included for additional buildings at Dunwich Benevolent Asylum and the installation of a steam cooking and laundry plant, which are considered to be absolutely necessary for the economical working of this institution. (Hear, hear!) Technical colleges at Toowoomba, Mackay, and Herberton, at a cost of £8,000, are also provided for.

Hon. members will notice a large increase in the labour and factories contingencies vote for fees to chairmen and members of wages boards, amounting to £1,900. The cost of the administration has so largely exceeded anticipations, that the Government must, in the near future, give the question serious consideration. (Hear, hear!)

In the Department of Justice there is an increase of about £3,000, the greater portion of which is accounted for by the cost of printing the revised statutes.

The increase of £4,000 in the Treasurer's Department is due mainly to increased provision for the Government Printing Office.

The Department of Public Lands shows an increase of about £36,000, due, as in last year's increase, to the extra moneys necessitated by increases in the surveyors' staff and fees to licensed surveyors. This is in pursuance of the policy of the Government—endeavouring to keep the amount of land available for selection ahead of, or at least equal to, the demand.

The Department of Agriculture shows an increase of, roughly, £7,000, of which grants for approved improvements on reserves are responsible for £3,000. An alteration has also been made in the cost of the administration of the Diseases in Plants Act, which is now to be wholly charged to revenue, and is estimated at over £2,000.

The Department of Public Instruction shows an increase of about £28,000, chiefly in State schools and Technical Education. The policy has been recently altered in that Provisional schools are now nearly all changed into State schools, and technical education within the metropolitan area has become entirely a State function.

Railways show an estimated increase of £143,000, which hon. members will recognise is necessary on account of the still increasing mileage and business resulting therefrom. Re-laying still continues also to require a large expenditure, and a sum of £42,000 is appropriated for this purpose.

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The item of interest on public debt shows an increase of £70,000, being the amount payable on the loan of £2,000,000 floated in the early part of this year and already referred to in my remarks on the loan fund.

Taking estimated revenue and expenditure for the current year, the figures will work out as follows:—

Estimated revenue for 1909-10 ...	£4,837,817
Estimated expenditure for 1909-10...	4,834,041
Estimated surplus ...	£3,776

These figures have been very carefully considered, and I am hopeful the results will justify the anticipations.

I would, however, remind hon. members that if the financial agreement is ratified the States will next year have to contend with a largely decreased income from the Commonwealth, which will necessitate a still firmer control of State expenditure if we wish to avoid new taxation, but on present prospects I have every confidence that, with a continuation of good seasons, we shall be able to meet the new conditions without financial inconvenience.

I move that there be granted to His Majesty, for the services of the year 1909-10, the sum of £300, to defray the salary of the aide-de-camp to His Excellency the Governor.

HONOURABLE MEMBERS: Hear, hear!

The TREASURER: I may say that it is not proposed to go on with the discussion of the Financial Statement till Tuesday next. I move that you do now leave the chair, report progress, and ask leave to sit again. I do that for the purpose of getting through to-morrow an Appropriation Bill, which is necessary, owing to the fact that we obtained only sufficient Supply to tide us over the elections.

Mr. LENNON: The Treasurer said he would be agreeable to postpone the discussion of this Statement till next Tuesday. This is Thursday, and I think a longer time than that ought to be allowed. Members on this side of the House feel that business is being rushed through very rapidly—

The TREASURER: That is the usual time. In fact, it is a day longer, because the Financial Statement used to be made on Friday.

Mr. LENNON: And that we have very little time to consider the Bills that are being rushed through. I am apprehensive that this rapid rushing through of measures will necessitate at a very early date an amendment of nearly all those Bills. I would appeal to the Treasurer to give us ample time to consider the matters dealt with in the Financial Statement before we rush on to the discussion of the Estimates.

The PREMIER: There is no danger of having to bring in a Bill to amend anything done in the discussion of the Financial Statement [4.30 p.m.] ment, so that there would be no unfortunate results, even if we finished the debate this afternoon. But, if it will convenience hon. members opposite—which is my only consideration—we may put the debate off until Wednesday, on the understanding that it will be passed by the following Friday night.

Mr. COYNE: Pass the Estimates? (Laughter.)

The PREMIER: I am afraid it will take more than three days to pass the Estimates, but we can begin the discussion of the Financial Statement on Wednesday, on the understanding that it will be finished on Friday.

OPPOSITION MEMBERS: No, no!

The PREMIER: Otherwise we will take it on Tuesday.

An OPPOSITION MEMBER: We could not possibly finish it in three days.

Mr. HARDACRE: I appreciate the offer of the Premier to allow the debate to stand over till Wednesday, but, at the same time, speaking for myself, I cannot accept that offer on the understanding that we shall finish the debate next week. I think it is probable that it will be finished next week, but there are many important matters involved in the Statement. One I might mention is the question of the financial relations between the Commonwealth and the States and the agreement entered into by the Premiers of the States and the Prime Minister of the Commonwealth. That in itself affords room for a considerable amount of discussion, and, in addition, there are other matters which concern the State alone. I hope the Premier will make his offer without attaching any condition. I shall do my best to get the debate finished next week, but I cannot bind myself to accept the hon. gentleman's offer.

Question put and passed.

The House resumed. The CHAIRMAN reported progress, and the Committee obtained leave to sit again to-morrow.

PUBLIC SERVICE SUPERANNUATION BILL.

SECOND READING—RESUMPTION OF DEBATE.

Mr. LENNON said: I expected that the Treasurer might volunteer some statement to the House this afternoon regarding the deputation of public servants which, I see by the papers, waited on the hon. gentleman this morning. I suppose that it may be assumed, as the hon. gentleman has not made any statement, that the representations of the deputation have been disregarded by him. If my view of the case be incorrect, the hon. gentleman has the opportunity now of stating whether he intends to pay any attention to the representations of the deputation. A report in to-day's *Courier* refers to the Bill, and points out some very great objections to it, and I think it is well that I should read that report to the House—

A special meeting of the Queensland Public Service Association was held last evening to consider the Superannuation Bill. Mr. A. Exley occupied the chair, and there was a full attendance. At the outset general regret was expressed by those present that there was no Government subsidy provided in the Bill. The view set out was that a public servant could do as well, if not better, under the A.M.P. insurance tables than under the proposals in the Bill. For the great majority of those over forty-five years, it was held that the payments prescribed were absolutely prohibitive, and that for officers in the Departments of Railways, Prisons, Asylums for Insane, and in fact all receiving less than £250 per annum, between the ages of thirty and forty years, the payments would be also prohibitive. It was stated during the discussion that the greatest benefit would accrue to those between the ages of twenty and thirty years, and part of this benefit would be from moneys from the old superannuation account, to which these young men had not contributed. It was held that the greatest blot on the Bill was the proposed treatment of females and of the bachelors of the service, who, if they died during the period of their contributions, would not leave their dependents entitled to any benefit; as, for instance, in the case of a young man dying and leaving a widowed mother, who would not receive a penny. An unclassified servant in receipt of a small salary said that if at the age of retirement he applied for the old-age pension he would receive the same benefit as he would be entitled to under the Bill, and for which he would have to pay £10 per year for twenty years. The pleasing features of the Bill were said to be the provisions against break down in health and the annuities payable to the widows of contributors, and which were said to be more generous than any assurance company could offer. There was a keen expression of disappointment, however, that the Bill was

not more favourable, especially to the elder men. It was arranged that a deputation should wait on the Treasurer this morning at 10.30, to consist of the president (Mr. A. Exley), vice-president (Mr. J. Trundle), treasurer (Mr. T. Reinhold), and Messrs. A. Ralston and C. Stanley, and to place the views of the meeting before Mr. Hawthorn.

After that statement, it is rather remarkable that the Treasurer has not thought fit to inform the House as to his attitude regarding the representations made to him by the deputation. Personally, I agree with many of the conclusions arrived at by the Public Service Association, though I do not endorse all their statements. I think, however, that if we bear in mind the fate that overtook the previous attempt to establish a superannuation fund—when, after continuing it for a number of years and realising that it was practically drifting into a state of hopeless insolvency, there was a desire expressed on the part of a very large number of the contributors that they should be allowed to cease contributing, and that the scheme should be wound up—under those circumstances it would have been wise if the Treasurer had invited suggestions from the chief branches of the public service, including the Railway Department, with respect to the scheme submitted in this Bill before presenting it, as he has done, to this House. When it is remembered that the balance remaining as a credit to the old superannuation fund is only £8,109, and that the securities are of such a doubtful character that it is estimated that £3,109 will have to be written off, it is evident that whoever had the management of the fund were, to say the least of it, unfortunate in their investments. That, of course, naturally suggests that the proposed superannuation fund should, at all events, be established on a somewhat better footing, and that the chief desire on the part of the Government, and on the part of this House, should be, as far as possible, to ensure its stability and permanency. Because, if we are going to have the same experience in regard to this proposed superannuation fund as has overtaken the one referred to, and is now happening to the police superannuation fund, that at least should cause us to pause and see that we are taking the right steps to secure, as I said before, permanency and safety. The police superannuation fund, as is well known, finds itself annually short of funds approaching something like £20,000, and, of course, under the circumstances, the Government has to find the money, and I think, speaking for myself, that it would have been wise if some sort of foundation might have been made in the present case to start this fund on a permanent footing. I think I might safely say that this party, speaking broadly, is only in favour of one pension, and that is the old-age pension, which has to come out of the coffers of the State. We realise that a State insurance on everybody practically should be compulsory.

Mr. MACARTNEY: Does that opinion extend to the police?

Mr. LENNON: In reply to the interjection, I would say the Police Force is a body quite distinct from the other civil servants. The performance of their duties frequently involves the loss of life, and, in that particular, they differ altogether from members of any other branches of the public service, and, moreover, provision is made to retire after a certain number of years or through mental or bodily infirmity, on full pay, whereas the retiring allowance to other members of the public service will be based on the amount of money contributed, and they will not be able to retire on full pay as the members of the Police Force are entitled to do. I think that is in answer to the interjection. Clause 4 of the Bill contains what I may call the necessary safeguard

Mr. Lennon.]

—that is, with regard to the people in the public service. I would certainly like to express the opinion that we ought to be very careful in regard to the exemptions under certain clauses of the Bill. It is proposed to exempt any officer or any class of officers of the service from the Act, and that, I think, is not desirable. Coming back for a moment to the question of a foundation endowment, this £8,000 alleged to be held, but which really is not actually held by reason of the depreciation in the value of the security, only returns £200 per annum, and that is one objection the deputation that waited on the Treasurer this morning have in connection with the superannuation fund. They point out, and properly too, that the younger members of the service, having contributed nothing towards the fund, will reap the benefit of it, while some of the older members, who have contributed to the fund, will receive no benefit. I think this Bill has been very hastily considered. I am not at all aware myself that any desire has been expressed on the part of any particular branch of the service that it should be introduced, nor do I think it is necessary, because, as I have already explained, it should be compulsory. If we are to have a fund of this sort, very great care, indeed, should be exercised in regard to allowing people not to become contributors under the Bill. Some members of the House have expressed the opinion that the matter has been hastily considered, but no doubt, as the Government has said, they have obtained actuarial advice in regard to it. Nevertheless, the feeling is present amongst members of the House that the Bill has been rather hastily put forward, and, indeed, I should not be surprised if suggestions be made to-day that the Bill be referred to a Select Committee, with power to take evidence and so on, and bring up a report. I am not aware that it is going to be done, but I would not be surprised if it were done. Clause 3 of the Bill provides—

The Governor in Council may from time to time, by Order in Council, specially except any officer or class of officers from the operation of this Act; and from and after the date of such order this Act shall not apply to any such officer or class of officers.

Now, I do not think myself that it is a desirable thing that any particular class of officer or any section of officers should be treated differently from the whole of the officers of the service. I do not know what the object of that is. Perhaps the Treasurer may, later on, explain, but without that explanation that seems to be an objectionable clause, because the whole of the officers of the Lands Department, for instance, might combine together and say they do not think they ought to be included under this superannuation fund. But, of course, since we do not know exactly what it means, hon. members cannot express any decided opinion regarding it. Clause 12, subsection (b), provides that every officer who—

Cannot show to the satisfaction of the board that she or he has by some other means made suitable provision for death or old age; shall be a contributor under this Act.

That is a very proper provision. If any member of the civil service has, by careful investment, or by payments to a recognised life insurance company, or something of that sort, made provision for his old age, and is under a contract to pay a very large proportion of his salary from month to month, or year to year, to such an institution, it would be very hard, indeed, to compel him to come under the provisions of this Bill. Unless officers can show that, I would not, personally, be in favour of having any exemption at all. If we are to have a superannuation fund such as is proposed, it should be compulsory on every member of the public service. That is my opinion.

[Mr. Lennon.

Mr. MAY: We will have to make it more liberal.

Mr. LENNON: In clause 12, subsection 3, the right is given to reject any application for reason of infirmity or what not. That is a very proper provision. The rate of contribution is laid down in clause 13, and I must say that when I took up the Bill first of all it appeared to me that it was an impossibility for a very large proportion of the members of the public service to make the payments which are demanded from them.

Mr. J. M. HUNTER: It is a very great hardship.

Mr. LENNON: To me, the first meaning of it was that they were compelled to pay the rate set out in the schedule to the Bill, but I subsequently discovered, after consideration, that they can take one-third, two-thirds, or they can pay as high as three times the whole of the sum mentioned in Schedule I. First of all, let me say that probably 50 or 60 per cent. of the employees in the public service, in all its branches, will be men receiving less than £200 a year. They are a very large body, and I feel satisfied that very few of them will, at the start, elect to pay more than a minimum—that is, one-third of the amount set out in Schedule I. I will take as an illustration the case of a contributor aged forty. If we turn to the schedule we shall see what he will have to pay. Under Schedule I, he will have to pay £26 2s. 11d. If he elected to pay a third of that, that would be £8 14s. 4d.; two-thirds, £17 8s. 8d., and the whole, £26 2s. 11d. He also has the liberty, if he thinks fit, of paying the full amount, or £78 11s. 10d. I do not know what is the object of putting in such a provision as that, because I venture to say there will not be a single member of the public service who will attempt to put £78 11s. 10d. annually in the fund.

Mr. RYLAND: It will be in the nature of a Melbourne Cup.

Mr. LENNON: If they desire to make a plunge in that direction, no doubt they will be pleased with the Bill. At the first blush, it would appear that a contribution based on the salaries of the officers would be a fairer method; but, on the other hand, it is a more hard-and-fast arrangement than this. I think on the whole that a contribution of that sort would be better, and that each contributor should pay in accordance with the salary he receives, something, perhaps, like a percentage of $\frac{3}{4}$ or 4 per cent., as may be necessary to put the fund on a firm basis. I have been reading the Acts of some of the other States, and from a perusal of the New Zealand Act I find that the younger contributors begin by paying 5 per cent. on their annual salaries, and it goes up to 6, 7, 8, 9, and 10 per cent. In the case of officers fifty years of age they contribute at that rate on their salaries. At first sight this appears a better one than ours, but I am inclined to alter my opinion in that regard, because this is more flexible. A man may elect to take one-third, two-thirds, or the whole of the sum set out in Schedule I., and therefore may be able to adapt his contributions to his means more readily under this Bill than he could possibly do under the New Zealand Act to which I have referred, or under some of the other Acts. Now, I will take a male contributor aged twenty-five. If we take into account that three-fourths, or considerably more than one-half, of the total members of the public service in all its branches will be under twenty-five years of age, it will be very interesting to see how they will fare under this Bill—to see what would happen to a man who elected to speculate—if I may use the term—pretty extensively in this method of making provision for his old age. If we turn to

the end of the Bill we find a statement regarding this matter. He will take up three times the minimum, which is £144. 3d. He will contribute £14 4s. 3d. for the first five years of service. At thirty he would determine to increase that by taking up a like amount, on which he would have to pay £17 4s. per annum, and five years later, at the age of thirty-five, he completes the operation, on which he would have to contribute £21 1s. 9d. per annum. Adding these payments together, he would be then under a contribution of £52 10s. per annum. He would be a very fortunate member of the Queensland public service if at the age of thirty-five he could afford to pay anything like £52 10s. per annum into the superannuation fund. I think it is altogether unlikely that we should have one member of the public service of Queensland able to pay that contribution, and, therefore, the idea of requiring such a thing as this seems to me to have no reason at all. Then, if he was fortunate enough to continue paying until he was sixty-five years of age, he would be entitled to receive an annuity of £318. That is certainly a very satisfactory annuity, but I think the members of the public service would do just as well by making investments in a company like the Australian Mutual Provident Society. However, that is not the point. The point is that a Superannuation Bill is considered desirable, although, as I said before, the members of the public service have not made a demand for it.

The TREASURER: This Bill has been agitated for for years.

Mr. LENNON: If they have I have not heard it, but I do not want to put that forward as an indictment against the Bill, because it would be contrary to my opinions in regard to such matters. My opinion is that this Superannuation Bill is as much in the interests of the whole country as it is in the interests of the public service itself—

HONOURABLE MEMBERS: Hear, hear!

Mr. LENNON: Because it ought to do away for ever with any appeals to the Government for special consideration in the case of public servants who have met with misfortunes, who may have large families depending on them, or through ill-health overtaking them. If a Bill such as this were made compulsory, and if the members of the public service were bound to contribute to it, then I say that that kind of thing ought to be banished for ever, in Queensland at all events. Now, clause 14 provides—

No contributor shall, without the consent of the board, cease, while in the public service, to be a contributor.

I suppose that is a very necessary condition; but it implies a condition that I cannot approve of at all. The fact of stating that he cannot cease without consent certainly suggests that he can cease with consent. In my opinion, if a measure of this sort were passed, no one should be allowed to cease contributing, unless, of course, in some cases in which it might be impossible to contribute. If a person lost his health, then he would be a pensioner on the fund, he would not come under it; but I am at a loss to know under what conditions any member of the public service, having once become a contributor, can cease to be a contributor. Perhaps the Treasurer may, when we get into Committee, explain that clause; at present it is not quite clear to me. Clause 16 is a very interesting one. It says—

If a contributor, in the case of a male before attaining the age of sixty-five years, and in the case of a female before attaining the age of sixty years, voluntarily leaves the public service, or from any cause other than mental or bodily infirmity is required to

retire from the public service, such officer shall be entitled to receive the prescribed amount of the surrender value of such officer's interest in the fund.

It is rather interesting to inquire how the prescribed amount will be arrived at—that is to say, the basis of the surrender [5 p.m.] value? Will it be left entirely to the board to say as to what shall be the proper basis, and see that everyone will receive a surrender value in like proportion.

The TREASURER: It has been worked out on a proper actuarial basis.

Mr. LENNON: I suppose that it will be all right then, but the clause looks rather vague as it stands, and it suggested itself to me if any basis had yet been established. If it has been worked out on an actuarial basis, will every contributor be treated alike?

The TREASURER: Yes.

Mr. LENNON: If that is the case, it will be satisfactory. I pass on now to clause 20, which reads—

Every dispute respecting any claim for any payment out of the fund under this Act shall be referred to the manager, who, after due inquiry, shall report thereon to the board.

The board shall thereupon determine the matter of such dispute, and the person or persons entitled to the amount in dispute, and the determination of the board shall be binding and conclusive on all persons without appeal or right of recourse to any court or judicial tribunal whatsoever.

In connection with that matter I think that an alteration is absolutely necessary in the board, and I want to ask the Treasurer to give it his careful consideration, because some member on this side of the House, I feel certain, will move an amendment in that direction. The board, as constituted under this Act, consists of the Under Secretary to the Treasury Department, the Under Secretary to the Department of Public Instruction, and the Deputy Commissioner for Railways. I think that in the whole of the public service you could not select three more competent men to undertake that duty. I do not think that any three men in the public service stand higher in the public esteem than the three officers named as constituting this board. But that does not quite satisfy the democratic opinions of members sitting on this side of the House.

OPPOSITION MEMBERS: Hear, hear!

Mr. LENNON: I consider that the contributors as a whole, and the whole of the public service, should have direct representation on the board.

OPPOSITION MEMBERS: Hear, hear!

Mr. LENNON: I thought at first that they might be elected annually, but I certainly think that representatives of the public service should be elected triennially on that board, and they should have two representatives on the board which is to manage this fund.

OPPOSITION MEMBERS: Hear, hear!

Mr. LENNON: No matter how good the men chosen may be—and I at once admit that, perhaps, the three men chosen are the three best men who could have been chosen for the important work of managing this fund—if the board is left as proposed with the three gentlemen named in the Bill, and after some years pass away and they get wedded to the same ideas of management of the business, they might become distasteful to the contributors. Under all circumstances, the men who pay the piper have the right to call the tune, and the contributors on that account should be represented by men elected every three years to the board. The infusion of new blood on any board from time to time is generally regarded as being productive of good results,

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because when members are on a board for any length of time they generally get into a rut, but by allowing new men to come on to the board from time to time all that sort of thing might be obviated. In the Queensland public service there are numbers of rising young men who have taken an interest in matters of this kind, and at their meetings no doubt the investment of this fund will be criticised, and many of these young men will no doubt evolve good ideas in regard to the management of the fund. These people naturally get a real grip of the situation as it is talked about, and they are looked upon by the members of the public service as being very suitable representatives on this board. I mention that as a suggestion to the Treasurer if he would like to make that alteration, otherwise I feel satisfied that some member on this side of the House will feel bound to move an amendment to provide for that alteration, so that we may get the direct representation of the contributors on the management of this fund. I will just very briefly say a word or two about the regulations, and regarding these regulations I am inclined to say in the words of the comic opera, "Hang the regulations." There is one regulation here in clause 25. Among other things that the Governor in Council has power to do, it says in subclause (vi).—

Prescribing or regulating any matter or thing proper for giving full effect to this Act, and which is not by this Act provided for, or is by this Act insufficiently provided for.

So it does not matter what this Act refers to, as other powers are given to the board.

Mr. FORSYTH: The regulations have to come before this House.

Mr. LENNON: Yes, and when they come before the House they stay there, and that is all we hear about them. There is too much power contained in subclause 6 of clause 25 regarding the regulations. It seems to me that it is in the power of the board to do practically what they like, even if it is not provided for in the Act, or not sufficiently provided for. That is the meaning of this clause. Where it is not sufficiently provided for, the board can practically override this Act. I think that that is highly undesirable. I would like to see that particular clause excised entirely from the regulations under the Bill.

OPPOSITION MEMBERS: Hear, hear

Mr. LENNON: I do not propose to take up much more time. Personally, I am very much in favour of compulsory superannuation. It should extend to every member of the public service without exception, except in those cases where they have sufficiently provided for themselves. I think it is right to reject people who are likely to become a burden on the funds at an early date by reason of mental or bodily infirmity—they should properly be rejected. Take it all in all, the Bill aims at a good object. I think, perhaps, it would have been better to have referred this Bill to a Select Committee, and I repeat—although I do not like repetitions—it would have been desirable if we could have got a Bill which had been submitted to the members of the public service for suggestions, such as members of the Railway Department and members of the Lands Department, and other large departments, and we would have got from them suggestions as to the incidence of taxation and contributions, and generally regarding the whole features and purposes of this Bill. I hope that the Bill will receive ample discussion in Committee. In a second-reading speech it is desirable not to occupy too much time, but when it gets into Committee I hope that it will receive ample criticism. I hope that the Government will also

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show a desire to accept reasonable amendments. We think that the amendments to be proposed will be an improvement to the Bill, and the Government should not place obstacles in the way. We do not want any paltry compromises offered. If a member on this side moves an amendment, it would be better to either accept it or reject it. The compromises which were offered on the other measures were not satisfactory at all. I trust that the Government will really deal in a fair spirit with amendments moved from this side of the House. If they do, then I feel that the Bill, when it passes this House, will be a better Bill than it is now.

OPPOSITION MEMBERS: Hear, hear!

Mr. MANN: It is a rotten Bill.

Mr. LESINA (*Clermont*): I only intend to speak for ten minutes on the second reading of this Bill. It appears to have given no satisfaction whatever to anyone at all except the Minister who introduced it.

Mr. RYLAND: He looked pleased.

Mr. LESINA: We have had superannuation Acts before this House before, and I suppose this will follow the bad example of the two previous superannuation Acts. Look at the position of the police pensions! Since I have been in the House we have, year after year, noticed that the amount has increased until now this House has got to provide £20,000 for police pensions, and I understand that it will go up to £25,000 before it starts to decrease in amount. The amount paid out of the money contributed to the revenue by the taxpayers to make that fund solvent, in order that the obligations to the police may not be repudiated, is simply astounding.

The TREASURER: The basis of that fund was unsound from the start, and we have benefited by that experience.

Mr. LESINA: The hon. member says this is a sound scheme; that the scale was prepared by an actuary of high reputation, and the Bill is unalterable. Why should he introduce a measure of this character and say we must accept it as it is—that it is unalterable? That is a peculiar situation. The Minister must know already that the public servants are dissatisfied with the Bill; and I think the best thing he can do is to withdraw it, and not let it go to the Committee stage. The hon. member must know that there is a howl of indignation amongst the public servants against the Bill.

An HONOURABLE MEMBER: If they don't want it, he ought to withdraw it.

The TREASURER: They say they do not want it withdrawn.

Mr. LESINA: I saw a report in the papers about the public servants waiting on the Treasurer in reference to the matter. I would be out of order in reading comments or reports on the subject, though my leader was happy in getting in a rather extensive quotation. (Laughter.) I have no desire, however, to go against the Standing Orders. I think the Bill has been drafted in the interests of the insurance companies, because it will drive public servants into their hands. Without being desirous of assisting those companies, I say that, as the Bill does not give satisfaction to those interested, it should receive no consideration at the hands of this House. I do not believe in a superannuation scheme at all. I believe in national compulsory life assurance; and I think the time will soon come in the Australian States when such a scheme will have to be adopted. In New Zealand I find that the leader of the Government, Sir Joseph Ward, the leader of the Opposition, Mr. Massie, and the leader of the Labour party are all in favour of compulsory national life-

assurance. And the liabilities under the Workers' Compensation Act tend to raise the rates of assurance, with the result that employers take out life assurance policies on account of their men. Almost everything that can happen to a man is covered by the Workers' Compensation Act, and employers say, "Why should we bear the whole of the burden? Why should not the State shoulder the responsibility?"

Mr. FORSYTH: Perhaps you want the employers to pay for life assurance as well.

Mr. LESINA: No. I want a bigger change in the direction of providing for the assurance of the general public by means of a compulsory national life assurance scheme. I am not sure whether a similar proposition will be made in Great Britain; but as we find that under our Workers' Compensation Act, with its amendments from time to time, more and more responsibility is cast on the employers of labour, the more incumbent it will be on them to shoulder bigger risks, and eventually take out a life policy on their employees. Then they will ask for the shouldering of the responsibility by the State, and the State can only do that in one way—not by a piecemeal superannuation scheme dealing with special classes, but by a wholesale compulsory national scheme of life assurance to cover every man, woman, and child in the community, the same as they do in Germany. I know it is foreign to the genius of the British people at present to adopt such a scheme; but it would be well later on to adopt a scheme like that rather than a scheme like this—especially when we know it is not satisfactory to the public servants, and there does not appear to be that demand for it which the Minister appears to believe there is.

The TREASURER: They have been agitating for years for a superannuation scheme.

Mr. LESINA: Not for a scheme of this description. Now they have seen its provisions they are objecting, as the Minister knows. There are many members in this House who have not availed themselves of the opportunity of insuring their lives.

Mr. FORSYTH: They should.

Mr. LESINA: I know they should; but we know very well that it is not every man who insures his life. Why should not members of Parliament have a special scheme of superannuation? A man may be thirty years in public life, working in the interests of the country, to the neglect of his own interests. He has no policy of insurance on his life, and if there is no superannuation for him his latter end is unprovided for. In ordinary life people are liable to be attacked by all kinds of diseases, but the life of the politician is surrounded by still greater dangers; yet no provision is made for his superannuation. Most public servants are far removed from the stress and struggle that characterise the life of the politician, and it seems to me that this special scheme of insurance has no better basis to rest on than a scheme for the insurance of any other special class would have. Why should we insure people in regular employment, at fairly decent salaries, and exclude the great mass of the workers? I think the Government will be well advised if they drop this after getting an expression of opinion on the second reading. It is a non-party measure; members are at liberty to exercise their independence in the matter, and I hope they will throw the Bill out. The Minister told a deputation that it could not be altered; but in its present form it does not give satisfaction. If it is withdrawn, and the scheme is referred to experts, perhaps the Government will be able to bring forward a Bill next session that will receive more favourable consideration. As

to this Bill, I think that, after hearing an expression of opinion by hon. members on the second reading, the Government should drop it to the bottom of the business-sheet, and we might conveniently kick it under the table at the close of the session. If this is passed it will involve an expenditure later on of hundreds of thousands of public money; and then it will not be popular. It is an unpopular measure with the public servants and that may influence elections in the future. It is not a good thing that public servants should have any grievance which induces them to take an active part on one side in politics. While I think they should exercise their political rights as members of the community, I hold that they should not take an active part in party politics. We should not give them any reason which will make them move as one body at an election, and if you pass this superannuation scheme you will give them some justification for acting together at the next election.

Mr. J. M. HUNTER: Are you trying to intimidate the Treasurer?

Mr. LESINA: No. I am merely warning the Minister of that possibility in a friendly kind of way. Governments have been defeated before today by the concentrated efforts of a strong body of public officials. All public officers will come under the operation of this measure, and there will be very few of them who will not have a grievance if it is passed in its present form. I therefore agree with the deputy-leader of the Opposition that, for the various reasons which he enumerated at the close of his speech, this is a measure which, if it goes to the Committee stage, should not pass in its present form. As laymen who have no practical knowledge of the technical details of an actuarial scheme, we cannot interfere with the provisions of the Bill. If we did interfere with them, we might do more harm than good, so that the best thing we can do is either to refer the Bill to a Select Committee, with power to sit during the recess and bring up a report on the measure, or to kick the thing out, and let the Government revise the measure before reintroducing it. If the question goes to a division, I shall vote against the second reading of the Bill.

Mr. BLAIR (*Ipswich*): I cannot congratulate the Treasurer on the introduction of this Bill. For many years past promises have been made to the public servants that a Superannuation Bill would be introduced, but those promises have turned out to be practically Dead Sea fruit. This Bill has been received, I believe, with keen disappointment by practically every member of the public service who has had an opportunity of reading it, by the older members of the public service more particularly. It is a measure which in no one particular can be said to be a satisfactory solution of the problem that has been worrying the public servants for many years past. I regret, in common with other members who have spoken, that a copy of this measure was not referred to the various branches of the public service in Queensland before its second reading was brought on in this Chamber. (Hear, hear!) Had it been referred to the various branches of the public service, suggestions would have been made which, if followed, would have led to the introduction of a measure so dissimilar to this as not to be recognised in comparison therewith. If the Bill had been referred in the way I have indicated, I believe we should never have had a measure of this kind introduced, and it would have been much better that we should have had no measure of this nature occupying our attention this afternoon than that we should have one which is so unsatisfactory as the present. I speak of this measure in condemnatory

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terms, because I feel assured that it will not be satisfactory to the great majority of the members of that service for whom it is ostensibly framed. It is true that it is framed to meet every individual in the public service who comes within the definition of "officer" in clause 2. In that very definition there is something that is open to objection. An "officer" is there defined as "any person employed in any branch of the public service whose employment is, in the opinion of the board, of a permanent character." On the threshold of my criticism I contend that the matter of the permanency of an officer's employment should not be left to a board at all. It ought to be entirely a matter of classification, which is made under special sections of the Public Service Act.

AN HONOURABLE MEMBER: Some officers have been employed as supernumeraries for fifteen years.

Mr. BLAIR: Some supernumeraries may have been employed for years, and they may, like Tennyson's brook, go on for ever as supernumeraries. But in any case the question of permanency of employment should not be left to any board. That is a matter which should be secured under the provisions of the Public Service Act which applies to the officer. He should have his right under the terms of his appointment, his status under his classification, and all his other rights as to the redress of grievances, etc., under statute, and should not be dependent upon the opinion of any board, no matter whether that board is constituted by Act of Parliament or regulation. (Hear, hear!) A system of insurance of this kind—for, after all, that is what it is—cannot be objected to by any member on any side of the House, as a principle. We all agree, I believe, that the principle of national insurance is a desirable thing—(hear, hear!)—and if the Government take a step in that direction, even although that step reaches only a certain class, if that step is justifiable it will be the beginning of a desirable state of progress, which, if successful, may lead to a system of national insurance of a much wider and more extensive character. Possibly it might be extended to cover insurance against unemployment. (Hear, hear!) That matter has been spoken of by Mr. Winston Churchill at home, and I notice that lately the Prime Minister of the Commonwealth has given promise of undertaking it in the Commonwealth. I hope that some Premier, either the Prime Minister of the Commonwealth or the State Premier, will look into that matter, and do something in the way of providing some scheme of insurance against unemployment. (Hear, hear!) With regard to the public servants as a class, I want to make one or two preliminary observations on their status. I know that among people outside the opinion is shared by a large number that public servants are a privileged class, that they have fixity of tenure of their office, that they have a certainty of salary, and that no matter what happens they are not subject to the stress that sometimes comes from droughts, from the failure of mining or big financial concerns, but go on in a pleasant sort of fashion, working a certain portion of the day—not a great portion of the day, some people imagine—and get a fixed salary for that work. Although to some extent the propositions contained in that description are true, nevertheless public servants are subject to disabilities which, I believe, more than make up for the so-called advantages that are assumed to accrue to them.

Mr. RYLAND: They often get retrenchment.

Mr. BLAIR: I am coming to that. They suffer certain disadvantages which are greater in proportion than the disadvantages that accrue

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to the ordinary citizen. I affirm that there are very few of the younger men in the public service who get what is called a living [5.30 p.m.] wage. Many of them—some of them married men—are not getting more than £90 a year. Many of them get from £60 upwards—typists, messengers, and men who have been years in the service—in some cases not getting salaries up to £100 a year. Now, I think it is the desire of every hon. member of this Chamber to see that, in the public service, every person has a living wage.

OPPOSITION MEMBERS: Hear, hear!

Mr. BLAIR: We know perfectly well that in many cases public servants have not got a living wage.

Mr. WHITE: The service suffers from there being too many applicants.

Mr. BLAIR: Possibly that is so, and perhaps the number to a great extent influences Governments in fixing salaries, but it does not follow that that is the right thing to do. I hope the time will come when we shall have something like the Commonwealth principle, and that we shall establish a statutory minimum wage in the State service, and that, no matter how many applicants there may be, it will not interfere with what is, after all, only decent treatment of the servants of the State. If a public servant manages to save money—and I have not known many of them who have been able to do it—

Mr. LESINA: I have never heard of one yet.

Mr. BLAIR: Well, strange as it may seem, I have not heard of one yet either. However, I do not despair—possibly some may. But, if a public servant desires to do extra work to augment his salary after hours, or anything of that kind, he is debarred—and possibly there is some reason for it—by the public service regulations. He cannot enter into competition with people outside the service. A man in the public service may be exceptionally distinguished in mathematics, or classics, or science, or he may, in his spare time, have mastered shorthand or something of that nature, but he is not allowed to enter into competition with outside teachers, unless he has a permit from the Public Service Board; and in nine cases out of ten that permission—I am not saying rightly or wrongly—is refused. The public servant is debarred from augmenting his income in any way at all, unless he gets the sanction of the Public Service Board.

Mr. LESINA: If he has a cow, he cannot sell a pint of milk.

Mr. BLAIR: I believe if he went in for dairying he could not sell a pint of milk without running the risk of incurring the displeasure of the board. Again, his very training unfits him for competition with outsiders. The young man desirous of entering the public service has to study for a very difficult examination; very often he requires special tuition and the payment of special fees to a teacher, and must exhibit denial and discipline to a marked degree. After passing the examination, he is admitted to the service as a probationer, and after six months he becomes a permanent official. But from the time he enters the service until the time he is cast out at the age of sixty-five years, or until death or accident relieves him, he follows an avocation which particularly prevents him from being able to enter into competition with outsiders.

Hon. E. B. FORREST: The party on that side of the House are more opposed to their entering into competition with outsiders than any other party in this House, and they always have been.

Mr. BLAIR: I am not saying who is or is not opposed to competition. I am giving my views on the matter, and having done that I shall have done my duty. The public servant, from the very nature of his avocation, is unfitted and unsuited to compete with outsiders when he is turned adrift at the age of sixty-five, and he has to retire without having any savings on which to exist.

Mr. WHITE: Hence the need for this Bill.

Mr. BLAIR: We know that in some instances people who are sixty-five years of age are considered to have just reached their maturity, when they are in full possession of all their faculties. In fact, it is not too great an age at which to appoint an Agent-General. (Laughter.) In fact, the more nearly some men approach that age the more peculiarly they are assumed to be fitted for the position. It is not too great an age for promotion to the aquarium, the other place. (Laughter.) In fact, it is only in the public service that a man attaining that age is extinguished. On attaining that age elsewhere sometimes he is distinguished. We know that in many instances—and I am sure some will occur to the mind of every hon. member—that age, or something approximating to it, is supposed to fit a man peculiarly to offer opposition to hasty legislation—(laughter)—to watch and check legislation carefully, and to decide which are measures that are calculated to promote the material welfare of the State. (Laughter.) I take it that the principle that should underlie a measure of this kind is the principle which underlies all modern industrial legislation—that is, that there shall be some contribution by the Government to make a superannuation scheme workable and effective.

OPPOSITION MEMBERS: Hear, hear!

Mr. BLAIR: If the Bill is sufficiently attractive, there is no necessity to make it compulsory, because, if the terms are sufficiently attractive, public servants will join, and their contributions will make it a success. But, if it is an unfair and harsh measure, it is unjust to make it compulsory. Now, this Bill is of a hybrid nature. It is partially voluntary and it is partially compulsory. If hon. members will look at clause 12, they will find that between the ages of thirty and forty it is compulsory.

Hon. R. PHILP: Unless they can show that they have already made provision for old age.

Mr. BLAIR: I am obliged to the hon. member. I intend to deal with that matter.

Mr. D. HUNTER: It is compulsory for all who join the service in the future.

Mr. BLAIR: The hon. member for Townsville is quite right. Clause 12 contains these words—

cannot show to the satisfaction of the board that she or he has by some other means made suitable provision for death or old age.

But my criticism is chiefly that it is a hybrid measure, and that, with that single exception, it is compulsory for public servants between the ages of thirty and forty. Now, if the public servants are against the scheme, why on earth should the measure be foisted or forced on them? If its terms are not fair terms, if they are not terms such as commend them to the good sense of this House, why should a Bill of this nature be persisted in?

Mr. LESINA: Hear, hear! They say they can get better terms from the Australian Mutual Provident Society.

Mr. BLAIR: I believe they can get better terms, from what I have heard, certainly for the later years; and, although on the face of it it looks as if the terms are better for the younger

public servants, yet, if they remain in the service for any length of time, and contribute year after year, they will have to pay far too much for their whistle.

Mr. LESINA: The charges are far too high.

Mr. BLAIR: Far too high. There is no contribution from the Government at all under this Bill, and that, I take it, is the very thing that will wreck the scheme. In South Africa, under a measure which is applicable to the whole of the civil servants, and which was passed some time in 1908, the Government subsidise the fund to the extent of £1 for £1. I do not say that the Government of this State should go to that extent; but I do say they should give something.

Mr. LESINA: They do it in New South Wales.

Mr. BLAIR: Yes; they do it in New South Wales as well. The Government are the largest employers in the State, and they are presumed to be model employers, and they might well follow the example they did in connection with the Workers' Compensation Act, and take the risk, although that Act might not have applied to all in the service of the State. They might well follow that example, and do something in the nature of giving an endowment here. Now, the principle to which I have alluded in modern industrial legislation has been recognised—it has been recognised the world over that some contribution should be made in the case of insurance against accident or insurance against unemployment, or insurance against old age in the way of old-age pensions. Contribution is given by the Government there, and the thing that entitles the old-age pensioner to come up and ask, not as a gratuity but as a right, for an allowance per week, is the service he has rendered to the State during his life. (Hear, hear!) He does not ask that as any favour. He has earned it by his work in the State. Having lived the specified time in the State that qualifies him to get the pension, and he demands it as a right, and gets it, and the State gives it as a contribution which is fixed at so much per week. Under the Workers' Compensation Act the principle is the same. There the risk is divided between the worker and the nature of the employment. What difference is there in the principle of insuring the civil servants from compulsory retirement or from death, or from not being able to carry on his work? What difference is there in insuring him against that and insuring under the Workers' Compensation Act?

The PREMIER: None; only they have all those benefits already, the same as the general public.

Mr. BLAIR: I am glad the Premier says there is no difference whatever. So that if the Government believe in the general principle of an insurance fund, although this deals only with the State civil service, they ought to apply the same principle, which is equally applicable to both, and thus make some endowment.

Mr. COTTELL: You want them to have both.

Mr. BLAIR: If the hon. member will recollect, the principle under the Workers' Compensation Act only applies where a man meets his death through accident, or where he is disabled through an accident. The case under the Bill is where a man passes out through natural causes—or passes out through compulsory retirement. Workers' compensation will not apply to those cases. Surely the hon. member knows that. Having elicited from the Premier that the principle is the same—

The PREMIER: You did not get anything like that from the Premier. You got this: The provisions of the Workers' Compensation Act

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and old-age pensions are enjoyed by the public servants just the same as other members of the community. It has no bearing on this at all.

Mr. BLAIR: I am not disputing that. I am pointing out that this Superannuation Bill does not apply in connection with cases that come under the Workers' Compensation Act.

The TREASURER: It does in the case of incapacity.

Mr. BLAIR: Incapacity under the Workers' Compensation Act must result, as the hon. gentleman knows, from accident or death. If a case arose in the civil service where a man died to-morrow through natural causes he would not get anything under the Workers' Compensation Act. Nor would he be entitled to compensation if he were compulsorily retired.

The TREASURER: What about the police superannuation?

Mr. BLAIR: We are not dealing with the police. We are dealing with a class of people for whose benefit the Government thought fit to introduce the Bill, and I am dealing with the Bill to show it is only a hollow mockery—absolutely a hollow mockery.

The TREASURER: They asked for it.

Mr. BLAIR: Not for what they got.

Hon. R. PHILP: They asked for this Bill.

Mr. BLAIR: They did not get what they asked for.

Hon. R. PHILP: They asked to come under the provisions of the South Australian Bill.

Mr. BLAIR: This is not the same as the South Australian Bill.

The TREASURER: It is a better Bill.

Mr. BLAIR: It does not approximate the benefits that are given under the South Australian Bill. If people take the trouble to compare them they will form their own opinion as to whether my opinion is correct or not.

Hon. R. PHILP: Will you show the difference?

Mr. BLAIR: Certainly, in time. The hon. member for Townsville says this is the Bill the public servants were looking for.

Hon. R. PHILP: This is the Bill they asked for.

Mr. BLAIR: Do you mean they asked for this Superannuation Bill?

Hon. R. PHILP: Yes, on the same terms as the South Australian Bill.

Mr. BLAIR: I do not think one out of every hundred in the public service to-day views this measure with anything but keen disappointment.

Hon. R. PHILP: Show us the difference.

Mr. BLAIR: I am going to show in my own time, and in my own method, why I think this is an unfair and unsatisfactory Bill, and I want to do that without interruption and without any display of heat, and I will be very glad indeed to sit patiently afterwards and listen to what the hon. member has to say on the measure if he will get up and enlighten us. I take it that it is conceded that it is the duty of the State to make provision for the faithful worker. We hear very often indeed how much good the public servant does for the State, and I am one of those who believe that the public service in Queensland is one which redounds tremendously to our credit. (Hear, hear!) The whole lives of those men are given up absolutely and unhesitatingly in the service of the State, and if they were in outside corporations I am perfectly certain they would get infinitely better results than from the service in which they are employed now, and they

would get infinitely better results than can possibly accrue from a measure like this. Take the railway revenue. We had a statement from the Treasurer that they got £70,000 over their estimate. Every railway servant is contributing to earn that amount. Every servant in the State, through his work in the various departments carrying out the various functions for production or administration, tends to help to swell the revenue, and out of the whole of the revenue the Government has not thought fit to endow this superannuation fund to the extent of 5s. in the £1. I sincerely believe that, in order to make the measure anything of a success, there must be some contribution from the Government. I do not say what the amount should be, but the Government should do something. What has the Government done? If you look at certain clauses you will find that the total extent of what they are doing is this: The Governor in Council will appoint a manager of the fund, and an actuary or actuaries, and such other officers, clerks, and servants as he thinks necessary for efficiently conducting the affairs of the fund; and they will pay salaries and emoluments to these people on such terms and on such recommendations of the board as they think fit. Then, again, under section 9 there is the establishment of the fund, and the Government are prepared to give the annual income derived from time to time in respect of all investments of the funds of the superannuation account established under the Civil Service Act of 1889, a very small sum indeed, and when the same is received it is paid into and forms part of the fund under this Bill, and, lastly, they exempt all transactions from stamp duty, probate, succession duty, or income tax. That is the total amount of their contributions to the fund.

The TREASURER: What about the guarantee of 4½ per cent.?

Mr. BLAIR: The guarantee of 4½ per cent. is not a contribution. I am coming to that in due course. It is not a contribution at all, it is a guarantee on the consolidated revenue, but anything in the way of a contribution is provided for in the clauses I have mentioned. I was going on to say that there is a guarantee on the consolidated revenue. That is a matter which is a charge, and the only charge, on the consolidated revenue. Now, those three things to which I have alluded are the only ways in which the Government has sought to do anything to make this fund a solvent one. We have heard from the Treasurer that there is a police superannuation fund. We know of it, and we have heard it discussed time and again on the Estimates. We know it is in a shockingly bad state, and I think it is wrong on the part of the Government to introduce a scheme which is ostensibly offered to the public service, and to leave a rotten affair like that in existence. (Hear, hear!) If they were going to deal with this matter in a statesmanlike and comprehensive way, it would have been much better to save the rights that have already accrued under that fund, to blot it out, and pass one Act which would apply to all the wage-earners in the employ of the Government of Queensland. (Hear, hear!) The fair way, I submit, would be to deal with the whole matter. However, they have not taken that view at all, and they have brought down a measure which is not going to give satisfaction to anybody in particular. We have heard from the Treasurer that this measure has been pronounced actuarially sound, and no doubt those words are sufficient to people whom they will not affect. But, after all, what is the common sense of that term? It simply means that it is actuarially

sound in this respect: that the public service are going to pay for every farthing that they are going to get.

The TREASURER: And get their money back.

Mr. BLAIR: They are going to pay every farthing for every farthing they will get.

Mr. WHITE: Why should not they?

Mr. BLAIR: I am not saying it is wrong; but if the hon. member will follow me in the argument I am endeavouring to make he will see that my contention is that it is not the matter of their paying, but that the Government should pay a proportion. The same principle, as I have endeavoured to show, will have to be applied eventually if we have anything in the nature of compulsory national assurance. I have already dealt with clause 3, in connection with the exemption of any officer or class of officers from the operation of the Bill; but there is one particular thing with regard to the Governor in Council having that power to except. If he does so, from the date of the order this Act is not to apply to any such officer or class of officers. I think that is a pernicious clause, and one which should be deleted. If there is any class in the public service to which this Bill should not apply, it should be specified in the Bill itself. It ought not to be left to the Governor in Council to make any alteration. If there is any alteration necessary at all, it should be dealt with in the particular form, and in the particular clause to which I have alluded. Now, there are one or two criticisms of details to which I wish to make brief reference. First of all, if hon. members will look at the Bill and study it, they will find that no provision at all has been made for public servants over the age of forty-five years. If they take the trouble to go through the public service list very carefully, they will find that members of the service over forty-five years of age constitute a very large body of public servants indeed, and I say, without fear of contradiction, that any scheme of superannuation which leaves out so large a class of the service cannot be considered to be satisfactory or complete, or anything like that which the public servants were led to believe they were going to get. Further, as far as I am aware, where there is any system of assurance outside under which any public institution has insured its employees, in no such case does the institution not pay a certain contribution.

The TREASURER: Did you say that after forty-five they cannot go in? Read clause 12, line 27.

Mr. BLAIR: I have read clause 12, and I say that, after that the rates are so prohibitive—

The TREASURER: You said they could not come in.

Mr. BLAIR: They can come in, but they have got a rate so prohibitive that I will show that it is practically purchasing a status, and it is purchased at such a price that it renders the thing absolutely prohibitive.

Mr. ALLEN: No man with a salary under £350 can come under it.

Mr. BLAIR: It would require a man with a large salary to purchase a status of that kind. I honestly believe the Treasurer himself has not seriously considered what the difficulties of the Bill are.

The TREASURER: I have gone into it very fully.

Mr. BLAIR: I apologise if I have made a mistake. I believe that opinions could be obtained from responsible officers in insurance companies which would go to show that the

advantages to be obtained in those companies would be infinitely greater and more satisfactory than the best advantage to be obtained under this scheme.

Mr. LESINA: Hear, hear! You want a Select Committee to go into this.

The PREMIER: Only if they have not read the Bill.

Mr. BLAIR: If they have read the Bill and have studied it, they will find that what I have said is borne out.

The PREMIER: There is no company in the world that can give these benefits for the same payment.

Mr. BLAIR: In connection with the old superannuation scheme, under the 1863 Act, there was a provision made for 4 per cent., and the 1889 Act was framed on an equally liberal scale, and yet the Government come down here, and the maximum is that practically a youth in the service getting £90 a year would have to pay £11; that is if he chose to take the full advantage at once. If he did not he could take a third of that, and he would have to pay years and years—provided he had a good constitution—to get after all what hon. members must admit is a very small amount in the end, and totally disproportionate to his payments. I say this with all deference to the actuary, because I believe the actuary simply calculated with a view of making it a sound financial affair.

The TREASURER: Is not that a laudable thing?

Mr. BLAIR: That is very laudable indeed, but I submit you have to consider it from something more than the solvent point of view. You have to consider it from the point of view of the public servant who has a small salary and who pays more than he can afford.

Mr. WHITE: Where does the public come in?

Mr. BLAIR: The public, I have endeavoured to show, will come in at a later stage—at any rate employees—when we have got to the stage of national insurance. This measure I would like to see put into a good form.

The PREMIER: The heavier you load this the longer it will be before you get national insurance for the general public.

Mr. BLAIR: I have only one or two observations to make now before my criticism is complete. I have been referring particularly to the cases of the old superannuation schemes, where more liberal provisions were made [7 p.m.]—that is, under the Act of 1863 and the Act of 1889. On this matter I am speaking subject to correction. Under this particular Bill I believe a bachelor who makes payments under the proposed scheme and dies while in the public service has nothing secured to those who may be dependent upon him. The payments which he made are simply forfeited and go to augment the fund, and no provision is made by which any benefit would accrue to those dependent on him, either to his parents, if he were a bachelor keeping his parents, or to some other people possibly dependent upon him. Then, again—I speak subject to correction—no provision is made in the case of a widower who is childless. With respect to the Government being a large employer here, it seems to follow quite necessarily and logically from that, that that employer ought to be a model employer—(hear, hear!)—and, while it should adopt the best form of insurance of this kind, it should not leave a scheme like this to be practically self-supporting. Personally, I have no wish to destroy this Act: if the public servants wish it, let them have it; nor am I endeavouring to block its passage, but I give utterance to

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criticism that should be voiced in this matter, and I think that the present system under the Public Service regulations, particularly where annuities are provided where wives are deprived of their husbands, are much more satisfactory than they are under the scheme proposed in this Bill. Under the present civil service regulations, this seems a better scheme than the one proposed here. It may be possible for the Treasurer to consider whether persons employed in the public service might not have the privilege of paying their premiums as explained in Schedule I. to the Treasury, and that that amount should be paid back to them plus $4\frac{1}{2}$ per cent. interest in the case of death, accident, or retirement. That might possibly lead to the solution of what I think are genuine difficulties in this scheme.

The TREASURER: You mean to keep individual accounts.

Mr. BLAIR: Yes. I offer that suggestion for your consideration. Information was given to me to this effect as adopted by one of the insurance companies: If a man thirty years of age pays £17 4s. per annum to one of the insurance companies, he is entitled, according to the tables of the Australian Mutual Provident Society—as that is the company I am referring to—to receive £900 or £1,000 at the age of sixty-five, or his dependents will receive £1,000 at his death.

Mr. COTTELL: The £1,000 at death is right, but he will not receive £1,000 at sixty-five.

Mr. BLAIR: Yes; he will receive £1,000 at sixty-five.

The TREASURER: Not at sixty-five.

Mr. BLAIR: That is the information given to me. Under the scheme proposed in this Bill a man making those payments would receive only £106.

The TREASURER: Per annum.

Mr. BLAIR: Yes, per annum. I take that correction. That is so. But with the £1,000 which he would get from the insurance company I take it that he would be able to purchase an annuity of an infinitely greater amount. That is a matter which I submit to the Treasurer for investigation.

The TREASURER: He could not purchase an annuity of £106 per annum.

Mr. BLAIR: Whether he could or not get the amount it is doubtful whether the £1,000 would not be more valuable to him than a scheme of this kind.

The TREASURER: Did you compare this scheme with the South Australian scheme?

Mr. BLAIR: It is not the same. The conditions are different, and the rates are different, and the general scheme is different, and I take it, from the comparison which I was able to make, that the South Australian scheme is a better scheme than this.

The TREASURER: Under the South Australian scheme the annuities do not commence until five years' payments have been made, but under this scheme they commence at once.

Mr. BLAIR: In making a comparison of two such schemes the layman who is not technically skilled must approach the matter very carefully. After all, the scheme is the result of actuarial calculation.

The TREASURER: If you criticise it adversely you ought to be able to show where the weak points are.

Mr. BLAIR: I think I have shown where abundant weak points are, and which, to my mind, will render it an absolute failure. It is to those weak points that my arguments have been directed since I have been on my feet.

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The TREASURER: It has not proved a failure in South Australia since it was revised by Mr. Carment.

Mr. BLAIR: If it has not been a failure there, then the more nearly you approximate to that Act the more nearly will you approximate to success in this Act.

The TREASURER: So we have, and we have improved on it.

Mr. BLAIR: I venture this criticism because I think that the criticism is deserved, and because, possibly, it may have some result, whether good or bad. With regard to clauses 23 and 24, I think some criticism may be offered. Clause 23 makes provision for a quinquennial actuarial investigation. I have not one word to say against that.

Mr. FORSYTH: A very good thing to have.

Mr. BLAIR: An exceptionally good thing to have, and a desirable thing to have. I presume it will follow on the lines of the quinquennial valuation of the friendly societies by the Registrar of Friendly Societies. It is an exceptionally good thing to value the assets and see in what state the securities are. But with regard to clause 24, I think there is a phrase in that which should not be retained. The clause reads—

No person shall be deemed to be entitled to any compensation by reason of any alteration in any prescribed amount of annuity, or gratuity, or surrender value which may be made by any Act amending this Act, or by any regulation, or by the board in consequence of any actuarial investigation under this Act.

I take it that if any public servant insures himself under this Act he will make just as good a contract, which is as lasting and which should be as inviolable, as those people who paid for minerals under the Acts we discussed the other day. If an amending Act is brought in there should be a saving clause protecting the rights of those who entered into a contract with the Government. If this Bill becomes law and any person desires to insure himself under it, then that is a contract which is binding on the Crown and it should not be subject to any alteration afterwards.

Mr. COTTELL: Should he not get any benefit if there is any?

Mr. BLAIR: This is provided for in the preceding clause. He should be bound by his contract, by what he bargained for in the first instance.

Mr. COTTELL: It cuts both ways.

Mr. BLAIR: If there is any alteration made, his rights should be protected, and not subjected to any possible reduction by regulation. A serious matter such as altering the status of parties to a contract should not be allowed to come within the scope of a regulation; if such a serious thing is to be done at all, it should be by a section in the Act of Parliament dealing with the matter. I have practically finished my criticism of the Bill, and I hope that the fact of my sitting on this side of the House will not deprive me of credit for the sincerity which has prompted the criticism. I think the Bill is a step in the right direction, because it is a step in the direction of national insurance. It affects the welfare of a large class whose welfare is indissolubly connected with the welfare of the general community. If their conditions of livelihood are humane there will be a more contented service and better work. The hybrid nature of this Bill is exceptionally objectionable. The greater premiums will come from the greater number; and the framer of the Bill has ingeniously made them fall on the greater number in the service so as to ensure the solvency of the scheme, just as people with certain incomes contribute funds under the Income Tax Act. If this is a thing that honestly

commends itself to the Government, it should apply to all. If it is sufficiently attractive there will be no need for compulsion; but, as they are not welcoming it, would it not be well to submit the Bill to a referendum of the public service? If the second reading is delayed a few days to get the consensus of their opinion, and it is in favour of the measure, I would be the last to say anything to deprive the public servants of a good Bill, if it is a good Bill; but, before it comes law, I hope the Treasurer will consider the suggestion I have made. It might be left to the representatives of the civil servants to say whether they are in favour of the Bill or not. In reply to a question of mine the other night, the Treasurer said he had no desire to force it on the service if they do not want it. If that is so, why not submit it to their representatives?

The TREASURER: They told me to-day they did not want it withdrawn.

Mr. BLAIR: If that is the wish of the service, let them have it; but in spite of what they said to the hon. gentleman to-day, I firmly believe a majority of civil servants really do not know what the Bill contains, and what it means to them if it becomes law. They have asked for a Bill, and the majority of them are disappointed at the fruition of their hopes, because it is not what they expected. I would like the Government to take in hand a consolidation of the Public Service Acts. I would like them to introduce a Bill which would include every employee of the Government—every officer who is a permanent employee—a Bill that would secure for them a minimum wage, establish a uniform system of promotion and transfer, and a uniform method of dealing with extended leave, sick leave, overtime, and matters of that kind, and establish a proper board of appeal for all branches of the service, differently constituted, if necessary, for each department; so that there would be one Act under which the police, the Education Department, and the Railway Department, in fact all the departments of the service, would be brought, and under which superannuation would be dealt with. Then we would have within the four corners of one statute a measure which I hope would be framed in a fair and efficient manner, and in which there would be security from retrenchment. I have been twitted with asking why should any contribution be made to the civil servants. I say, "Why is this measure brought in?"

The TREASURER: At their request.

Mr. BLAIR: More than that, I suppose—because the Government think the request is reasonable. If not, surely they would not have acceded to it! (Hear, hear!) But, as they have acceded to the request, why not put it on a fair basis and give civil servants a chance of benefiting under it as was done in South Africa? If that were done, we would get a measure that would be productive of satisfaction. I do not believe in singling out any particular class; and if I did not believe it would be wise to extend the principle of insurance of this kind to all I would not voice its extension to part. I think the Government are to be commended on the idea of this Bill, though not on its execution. I have dealt with the matter to the best of my ability. I thought it necessary that some remarks should be made, in order that before the Bill becomes law the wishes of the public servants should be consulted, and something of what they ask granted to them. (Hear, hear!)

Mr. FORSYTH (*Moreton*): If it is correct that the civil servants want this Bill and are satisfied with the conditions laid down, I do not see why this House should complain. If they fully understand its provisions, and know the

amount of money they will have to pay yearly, it appears to me that there can be no objection to the measure. At the same time, there are one or two things in the Bill which I think want a little more discussion. While we cannot alter the conditions so far as the payments and other matters are concerned, I look at it in this light: Under clause 12, anyone who comes into the service after the passing of the Bill, when he arrives at the age of twenty will have to pay. And up to the age of thirty they will have to pay.

The TREASURER: If they cannot show that they have made other provision.

Mr. FORSYTH: Up to thirty years of age a man is compelled to come under its provisions whether he likes it or not; but it is possible that he may have a life policy. If he has a life policy of £500 or £1,000, he is placed in a somewhat awkward position, because he might not be able to continue the payment of premiums on both policies. It is perfectly true that those officers who are over thirty and under forty years of age need not come under the provisions of this Bill. That is all right, and I do not object to it; but it appears to me that it is unfair, and might result in considerable loss to an officer who has paid the premiums on an insurance policy for eight or ten years if he should be compelled to come under this superannuation scheme, as he may not be in a position to keep up his premiums and at the same time contribute to the superannuation fund. The Bill does not go far enough in some respects. It should be compulsory on all civil servants to insure under this Bill, otherwise the funds accumulated from contributions will suffer. As the measure is framed, officers who are in the service now may or may not, as they choose, come under the provisions of the Bill within two years. I think that provision is calculated to interfere with the financial standing and stability of the whole scheme. I should have been much better pleased if the Bill had contained a provision to the effect that members of the public service who have policies in an outside insurance company, and who have had those policies for fifteen, twenty, or thirty years, would not be expected to throw up those policies, but should have the option of coming under the Bill if they so chose. If a man has protected himself by taking out a death policy or an annuity, he should not be compelled to come under the provisions of the Bill in the same way as those who enter the service after the Bill becomes law. It strikes me that the funds available for gratuities and annuities will be very much restricted by reason of the fact that a number of officers in the service will not contribute to the fund. It is the great volume of business that is the secret of success in life insurance, and that essential will be lacking if certain officers are allowed to remain outside the Bill. Another objectionable feature in the measure is that provision which states that an officer may take up only one-third of the benefit indicated in the schedule. If a large number of officers take up only one-third of the interest provided for, the revenue received will be very much limited. It may be said that if they do that the liability will also be reduced, and that is quite true, but I would again remind hon. members that it is the volume of business which makes for success in insurance. Look at the enormous revenue of the most successful insurance companies. They have such a large revenue that it is sufficient not only to pay the amounts due on death policies and annuities, but to provide a fund for investment.

The SECRETARY FOR RAILWAYS: They charge more for premiums.

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Mr. FORSYTH: I am not so sure that they do. I should like to get a little information on that point, so as to compare the payments under this Bill with the premiums charged by insurance companies. Of course, there is some difference between an officer joining this superannuation scheme and a man taking out a life policy. In the latter case the applicant has to undergo a medical examination, but that is not required from the persons who will come under the provisions of this Bill in the first instance. It will only be necessary when they propose to increase their benefit. The persons already in the service will not have to pass any medical examination to come under the provisions of the Bill in the first instance, so that in that respect the conditions are different from those imposed by life insurance companies. There is one provision in the Bill which is a very commendable one, and that is the provision which insures payment to the wife of an annuitant who dies, if she was married before he became entitled to the annuity. That is one of the most liberal provisions in the Bill. Clause 16 provides that—

If a contributor, in the case of a male before attaining the age of sixty-five years, and in the case of a female before attaining the age of sixty years, voluntarily leaves the public service, or from any cause other than mental or bodily infirmity is required to retire from the public service, such officer shall be entitled to receive the prescribed amount of the surrender value of such officer's interest in the fund.

It is just possible that for reasons of economy, or because of some fusion of departments or sub-departments, an officer might be required to retire a few years before attaining the age of sixty-five years, and in that case he would be entitled only to the surrender value of his interest. That appears to me to be an injustice, because it is through no fault of the officer concerned that he is required to retire just before he would become entitled to his annuity.

The TREASURER: The latter part of the clause provides that he may continue his payments if he likes, and get the same annuity as he would have been entitled to if he had remained in the service till he was sixty-five.

Mr. FORSYTH: Yes, I see it is said:—

Provided that, upon such terms and conditions as the board may direct, the contributor may be permitted by the board to continue to pay his or her contributions and preserve his or her right to benefit under this Act.

But in a case where a man is required to retire a few years before his annuity actually accrues, it should not be a case of "may be permitted" to continue his contributions and "may" preserve his right. It should be a case of "shall" preserve his rights under the Bill. It is also possible that a young officer who is unmarried may be keeping his mother, and he may have been contributing to the fund for many years, but, because he is not married, his mother will be excluded from the benefit of an annuity at his death. That also might work hardly. Of course, we cannot get any scheme that is complete, but if public servants are satisfied with [7.30 p.m.] the conditions under which the Bill is introduced, and are satisfied to make the necessary payments, I do not see that hon. members of this House should disagree over the matter. But it appears to me that the amounts they will have to pay are too heavy. A young man who enters as a probationer at the age of sixteen will come under the scheme as soon as he is twenty years of age. He need not pay the full rate if he does not care to do so; but, if he wants to secure the full benefits, he will have to pay an annual premium of £11 12s.

The PREMIER: He need only pay one-third of that.

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Mr. FORSYTH: That is so; but on the other hand he may pay three times that amount if he has plenty of money. But, if many avail themselves of the privilege of paying only one-third of the maximum payment, it will largely interfere with the financial soundness of the fund. We want to get as much money into the fund as we can. The larger the volume of business—so long as the business is sound—the better for the fund. Some members think that the Government should grant an endowment. Well, I do not hold with that, because, after all, the Government are behind the fund—they have to guarantee it just as they have to guarantee the police superannuation fund. There is one thing in connection with the fund with which I am pleased, and that is that it has been brought in under the guidance and care of a real, genuine actuary—a man who knows his business. We all know that the original police superannuation fund was based on contributions of 2 per cent. That was absolutely ridiculous. The fund was insolvent from the day it started, and I very much doubt if it is solvent now.

The PREMIER: It was a ridiculous scheme.

Mr. FORSYTH: It was a very bad thing for the people of Queensland, although it was a splendid thing for the men who got the benefit of it. Although it has really nothing to do with this Bill, I would like to say in this connection that I very much doubt if the police fund is solvent on the present basis of 4 per cent. contributions. We are paying £20,000 a year towards the fund, and I see there is an amount of £21,500 on the Estimates this year. As the men who contributed to the fund on the 2 per cent. basis are gradually dropping out, the number of those who are paying at the rate of 4 per cent. must be increasing, and yet we find the State obliged to pay this large sum annually. My impression is that it is necessary to have an actuarial investigation of that fund to find out whether it is solvent or not.

The TREASURER: We are going to look into the whole question.

Mr. FORSYTH: I am exceedingly pleased to hear that.

The PREMIER: It is very badly wanted.

Mr. FORSYTH: It is very badly wanted. It is a matter to which I have repeatedly called attention on the Estimates. I do not wish to detain the House any longer, because we can discuss the question in Committee. I shall vote for the second reading, and I hope that we shall get more information in Committee for purposes of comparison. If the public servants want the Bill and are thoroughly seized of the conditions under which they will be placed, it is only right that we should pass the Bill.

The PREMIER: This is a matter that has been a long time under discussion. The public servants have been for many years asking for some scheme of annuity or superannuation, and it is very desirable that some such scheme should be established—desirable for many reasons. We understood when we undertook to deal with the matter—indeed we were told in so many words—that the public servants did not ask the Government to give them an endowment. On no other footing would I have touched the matter at all. I would not be responsible for introducing any scheme here which meant the endowment of public servants at the cost of the general taxpayers. I hope there will be no misunderstanding about that matter. We understood that the public servants were willing to pay for the benefits they received, but they wished the Government to adopt the scheme so that they

would have the assurance of the economies of Government management, and would have the security that would be at the back of it.

Mr. LENNON: Then, are the Government guaranteeing the solvency of the fund?

The PREMIER: I will tell the hon. member exactly what the Government are doing. At another time the public servants thought that a scheme something like the South Australian scheme would meet with the approval of the great body of public servants. I have said that I would not be a party to introducing a scheme which was going to endow the public servants for this purpose. I want a scheme which, if it is once proved financially sound for the public servants, would be open to the ordinary citizen outside. My opinion is that the public servants are not the only persons in the State that the members of this House and the Government should take care of. (Hear, hear!) We ought to remember that we are not the representatives of the public servants, but that we are the representatives of the ordinary taxpayers outside, many of whom have very little provision made for them. I thought that, if we could devise a scheme that had two qualities—a scheme that was actuarially sound—so that it would be no charge on the Government, and that would at the same time give a larger benefit for the payments made than the best insurance societies could offer—and we could prove that by the scheme of superannuation for the public servants—we could then offer it for the benefit of the general public who chose to come under it. This scheme is believed to be actuarially sound, and not likely to be a repetition of the police investment fund. If I thought there was any danger of that, it would certainly not have been introduced. But we also believe that this scheme offers to the public servants rather better terms than the best insurance company can offer for the same payments. As to the first position—whether this scheme is actuarially sound—we have taken the very best means to secure such a scheme. The scheme is devised by Mr. Carment, the actuary for the Australian Mutual Provident Society, and the deviser of the South Australian scheme, and I do not suppose anyone in the House will be likely to question that a scheme devised by him is likely to be financially unsound. At any rate, that is the ground of confidence the Government have that this scheme is financially sound and business-like.

Mr. MULLAN: Have you had it checked by another actuary?

The PREMIER: No; we have not had it checked by another actuary. We had it devised by Mr. Carment. We discussed the matter in all its bearings, modified some of the conditions of the benefits, and had it recast by him. Twice, I think, that was done; so that, so far as actuarial skill goes, the Government, I think, are perfectly safe in believing that this is a sound business proposition, and I think the House is also quite safe in believing that it is so. I would just remark this: That it would be a difficult thing to alter this scheme in the details of its payments or of its benefits in Committee, without, perhaps, upsetting the whole arrangement. We cannot think of accepting amendments making the benefits more generous, or the payments lighter, without referring the whole thing back to the actuary, and hon. members will understand that position quite well. (Hear, hear!) I claim that the benefits under this scheme are likely to be rather better than can be offered by any private

corporation whatever. For this reason: There is no insurance society that can work without expenses. They have to pay commission on the business they get; they have to pay office expenses; and I think the best of them—I stand open for correction—but I think the best of them pay at least 10 per cent. of their premiums by way of working expenses of one kind or another.

Mr. DOUGLAS: What about their investments?

The PREMIER: I shall deal with that too. One point at a time. None of these societies invest all their money. The best of them hardly invest 90 per cent. of the money they receive. This society will invest every penny it receives—every penny it receives will earn money. None of those societies—the best of them—cannot earn on an average $4\frac{1}{2}$ per cent. on their investments. Some of them—the best of them—can earn very near it in the hands of very capable financial managers. They can earn very near it, about 4 per cent. or $4\frac{1}{4}$ per cent., but none of them in this country can earn $4\frac{1}{2}$ per cent. on the average, on their investments, and, as I have already shown you, only about 90 per cent. ever earns any interest at all. Now, if this fund earns $4\frac{1}{2}$ per cent. on every penny that is paid into it, will it not likely be able to pay a rather larger benefit in return for the payments contributed than the very best insurance societies we have?

Hon. E. B. FORREST: Yes, if you deal with premiums only, but you have to deal with a good many other things.

Mr. HARDACRE: Some payments will be large and some will be small.

The PREMIER: One at a time. The hon. member for North Brisbane first.

Mr. FORSYTH: He is always first.

The PREMIER: If I were a Latin scholar I would say something, but I am not, and I will just speak plain Scotch. (Laughter.) There is an idea in some people's minds that very wealthy societies, because of their large investments, have a great deal of profit that a small society like this would not have. Those large societies have a large amount of money, but it would not be larger in proportion to their liabilities than this fund would have. I have just shown you that it would be slightly less. All these large funds in many cases are the premiums that have been paid, and the liabilities concerning which the assets are responsible for, and when they get those funds invested, either by lending the money out at interest or by putting up buildings and receiving rents, they are just earning interest on the premiums that have been paid. There is no other source of income which they have at all. I have shown you that the funds under this scheme will all earn income which the funds of any insurance society do not. No insurance society earns interest on all the funds received—on all the premiums paid—for they have to pay working expenses, and this fund will earn a rather higher interest on the whole 100 per cent. that is paid than the funds of the best societies earn on 90 per cent. of the premiums that are paid. I think it must be clear to every member of the House that if there is any difference—and I think there is a little difference—this fund will have the advantage. What can be said about the long experience and business skill of the managers of those large insurance societies does not come into competition for this reason: That this Bill

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provides that there will be no expense in management at all, and that the whole of the money taken will earn a steady $4\frac{1}{2}$ per cent. all the time. I think hon. members will see that the benefits to be received under this scheme must be slightly more for the payments made than can possibly be got from any private corporation whatever. And I would point out this also: That at the end of five years an actuarial investigation will be made into the state of the fund, and if it is found that there are profits accruing—that the money paid will give a slightly larger benefit than is marked in the Bill—then the scale will be readjusted and the public servants who have paid will get the full benefit of the money paid. There can be nothing more equitable than that, surely? The Government will not get a farthing out of it. Every penny that is paid will earn $4\frac{1}{2}$ per cent., and those who are insured under it will get full advantage.

Mr. LENNON: In case of the reverse of that what will happen—if it is proved that it does not pay?

Hon. E. B. FORREST: You must not ask anything like that or you will upset this apple cart. (Laughter.)

The PREMIER: No, he has not upset my apple cart at all. If it was proved that it would not pay—that the payments were too low—then the payments would have to be increased or the benefits reduced. I want no misunderstanding about the matter. This Bill is being proposed on strictly business lines, with the largest benefit for the actual money paid that it is possible to devise, and an assurance that if more is being paid than will fairly earn those benefits, the amount of the benefits will be increased or the payments will be decreased. On the other hand, if, at the end of five years, it is found that the payments are too low, then either the benefits will be reduced or the payments will be increased. It is to be distinctly understood that subject to our paying a uniform rate of interest at $4\frac{1}{2}$ per cent., and subject to the condition that we manage it without expense to the insured, then the people who pay are only to get the benefits that their payments entitle them to. (Hear, hear!) Now, coming to my friend, Mr. Hardacre, who said that some payments on the average would be large and some would be small. If the hon. member insures himself tomorrow for £100, and he dies a month hence, he will get £100. (Laughter.)

HONOURABLE MEMBERS: His widow or relatives.

The PREMIER: And if another man insures himself on the same day, and went on paying that premium for sixty years, he would only get the £100. All insurance has that element in it. You bet on the chances—

Mr. HARDACRE: I meant that the benefit was unequally distributed according to age.

The PREMIER: I am not an actuary; I do not know if there are many of them in this Chamber, and I think it is a fair thing to accept the average figures of payments and benefits corresponding to one another put before us by so experienced an actuary as Mr. Carment. I do not know whether the hon. member for Leichhardt would put his own judgment in this matter against Mr. Carment's, but I would not put mine.

Mr. HARDACRE: Oh, no; it all depends upon the object which you wish to arrive at.

The PREMIER: We want to arrive at a self-supporting superannuation scheme, with

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payments as set out in the scale of benefits. We want to arrive at a fund which will be self-supporting, and hon. members need have no fear that they are saddling their successors, as those who passed the police investment fund have saddled their successors, with finding money for the benefits. I have shown that the benefits should be rather higher for the payments made than the best insurance society can give on the average, and I have tried to show, by the fact that there is an actuarial reinvestigation in five years, that whether these payments are too high or too low for the benefits promised, the members who are insured will get the full advantage of the money they pay in. The Government will never make a farthing out of it. I have no hesitation at all in supporting the second reading of the Bill. I believe the scheme is a very good one. I do not say there might not be some better scheme devised, but I think this scheme is a perfectly sound one, and is a fair, and, if anything, rather generous scheme for the public servants.

Mr. HARDACRE: Have not the old men been loaded for the young men? That is the objection I have—that is the fatal defect.

The PREMIER: For all practical purposes, the House must take the scheme as it is or leave it.

Mr. WHITE: The old men must pay more.

The PREMIER: As I have said, it would not be a wise thing for members of the House to attempt to vary the incidence of the benefit payments without submitting the whole thing afterwards for the investigation of actuaries. (Hear, hear!) I have no objection to that being done. I want to say that I was led to understand when this Bill was first completed that it would be very satisfactory to the public servants. A number of gentlemen opposite this afternoon—I think the deputy leader of the Opposition amongst them—informed us that the public servants were not satisfied with this scheme.

Mr. J. M. HUNTER: He asked the Treasurer to tell us what was the result of the deputation this morning.

The PREMIER: The Treasurer tells me that his understanding of the interview is this: I have been looking over the interview in the paper since teatime myself, and it is a fair enough inference, I think, that the public servants would prefer one or two alterations in the Bill, but they would rather see the Bill pass as it stands than not have it.

The TREASURER: They do not want it withdrawn under any circumstances.

The PREMIER: They do not want it withdrawn under any circumstances—that is the understanding I have from the Treasurer.

Mr. McLACHLAN: But they do not want it to pass in its present form.

The PREMIER: I think this is the time when we should be sure that we are quite clear on this matter. I do not think that we should pass this Bill, and afterwards find that the public servants are dissatisfied.

Mr. LENNON AND OTHER OPPOSITION MEMBERS: Hear, hear! That is what we say.

The PREMIER: I admit that it is not only desirable that the public servants should be satisfied with the scheme we adopt; I think it is absolutely necessary. For my own part, I have not the remotest intention of forcing a

scheme of this kind on the public servants while the public servants are dissatisfied with it.

HONOURABLE MEMBERS: Hear, hear!

Mr. WINSTANLEY: Take a referendum.

The PREMIER: While it is necessary in a scheme of this kind to make it compulsory on all new comers into the service, I do not think it is desirable to make it compulsory against the wishes of the people who are in the public service now.

Mr. HARDACRE: Oh, no!

The PREMIER: I have no idea of entering into a contest of that kind. There is another thing. I will not have, if I can help it, the public servants brought into this matter as a party question.

Mr. HARDACRE: Hear, hear!

The PREMIER: I will not have a scheme of this kind discussed on party lines at all.

Mr. LENNON: No one wishes to do that.

The PREMIER: That is not a question which ought to be discussed in this House by way of buying public servants' votes.

Mr. MURPHY: You discussed it on those lines before the election.

The PREMIER: Yes; that is quite different. (Opposition laughter.) I am in the unfortunate position in my electorate of not having to care very much about what public servants think.

Mr. ALLEN: Did you tell them that?

The PREMIER: In any case, in dealing with public matters, I have never given any indication that I was playing to public servants.

GOVERNMENT MEMBERS: Hear, hear!

The PREMIER: At any rate, I am not playing to public servants when speaking to-night. This is not a business which hon. members on either side [8 p.m.] should attempt to settle on those lines. (Hear, hear!) It is a matter of great importance for the public service to pass this measure, and it is also of great importance for the taxpayers of the State outside. (Hear, hear!) And it is them in the end whom we have got to consider in such a matter. I believe that we should attempt to devise the best possible scheme for the benefit of the public service, but I do not think we should adopt a scheme that will saddle the general taxpayer with a heavy burden as years go on. I would rather adopt a scheme such as this, which, if it succeeds, the benefits of which may possibly be opened to the ordinary citizen outside the public service. I would much rather see a scheme of that kind, and it was with that idea that the scheme was devised.

Mr. LENNON: You have not yet shown in what way the solvency of the fund will be guaranteed by the Government.

The PREMIER: The solvency of the fund is not guaranteed by the Government at all.

Mr. LENNON: I beg your pardon. I thought you just said that you would show how it was guaranteed.

The PREMIER: No, no! I have been quite misunderstood if I have created that impression. The Government guarantees nothing at all here.

Mr. J. M. HUNTER: The Government guarantees $\frac{4}{2}$ per cent.

The PREMIER: No, they don't guarantee it; they pay it into the fund.

Mr. J. M. HUNTER: What better guarantee can you get than that?

The PREMIER: The Government would, I think, be fairly held responsible for any payments falling due to this fund until the end of the first five years.

Mr. J. M. HUNTER: Yes, $\frac{4}{2}$ per cent.

The PREMIER: The Government begins to pay the $\frac{4}{2}$ per cent. the month after the first payments are made. There is no guarantee about that. The Government pays the $\frac{4}{2}$ per cent. on all the money paid in. But the Government would have a nominal responsibility, and something more than that, I think, if this House passes this Bill and there was no money in the fund to pay a claim that accrued under it, say in two years time, and up till the end of the five-year period I think that the Government would have to find the money to make that good. (Hear, hear!) I do not think that is a serious thing at all. The contingency is so remote that it would not amount to much at the end of the five-year period, when the actuarial investigation is made. Then the income and expenditure will be readjusted. The idea of this scheme is that the Government is not to come into the matter at all. If it can be shown me that this scheme is likely to involve claims on the Treasury, then I will have nothing further to do with it. It must be on a sound footing itself. But, as some doubt has been cast as to whether the public service are really satisfied with this scheme as it stands—because we cannot alter the scheme in its financial incidence without submitting the thing after being altered to actuaries—if there is any doubt as to whether the public service are satisfied with this scheme, then it would be better not to go into Committee at all until the House is quite satisfied that the public servants are satisfied with it.

Mr. MULLAN: Why not take a vote on the matter and introduce another Bill next year?

The PREMIER: I do not know that it would be a bad thing to adopt the hon. gentleman's suggestion and take the second reading of the Bill now, and put off the Committee stage until we are satisfied that the public servants are satisfied with the Bill just as it stands. (Hear, hear!) That will be distinctly on the understanding that we cannot alter the Bill in Committee. I do not mean mere verbal alterations in the details, but we must not alter the financial incidence of it, because the House knows that it would not be wise to alter the definite terms of the Bill unless we submitted it to an actuary before we brought it into operation. While I believe the Bill is a good one, and that it is to the benefit of the public service that it should be passed, yet I am not at all inclined to use compulsion in the matter, and, if the public servants indicate that they are dissatisfied with the measure as it is, the Bill will go no further.

Mr. LENNON: How do you propose to ascertain their wishes in the matter?

The PREMIER: I think that silence will give consent.

Mr. McLACHLAN: They have already spoken.

The PREMIER: I think that if we hear no rumblings from the public service in the course of the next fortnight, we may say that they are satisfied and we will be justified in going on.

Mr. GRANT: Would you submit it to the Public Service Association and the Railway Employees' Association?

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The PREMIER: The Public Service Association and the Railway Men's Association know what is being done here. If they are dissatisfied with what is likely to be done, let them speak out at once. (Hear, hear!) If they are not dissatisfied, or if they do not speak out within the next week or two, I think it would be reasonable enough for the House to pass the scheme as it stands. I desire to see the Bill passed, but I do not desire to see the Bill passed and to adopt a scheme of superannuation for the public service and then find in two or three or six months' time that the public servants are all dissatisfied, and that we will have to repeal the Act. I do not want that at all. I am inclined in the meantime to pass the second reading of the Bill on the understanding that it will stand over for a week or two to give an opportunity to the public service to express disapproval of it. (Hear, hear!) If they express disapproval of it then we can well drop the scheme. If they either express approval or do not express disapproval then the House will go on with the Bill.

Mr. ALLEN: If you drop the Bill now will you bring in a more acceptable Bill next year?

The PREMIER: I do not make any promises about what I will do next year. (Hear, hear!)

Mr. MURPHY: You will be in England.

The PREMIER: The Government have taken a great deal of trouble over this, and have gone to some expense—not a very big expense, but some expense—in getting the very best actuarial advice on the matter. And the Government are quite satisfied with this advice. There is no hesitation in my mind about the merits of the scheme at all. I am quite satisfied with it, and I think that it should go through. But, as some doubt has been expressed as to whether the public servants are satisfied with the scheme, I think that that is a good enough reason for pausing sufficiently long to give them an opportunity of officially expressing their disapproval if they are so inclined. It seems to me that that is a perfectly rational attitude to take up. Whether a better scheme may be introduced or not next year, I do not know; but I think that what I have suggested is the best way to go about the business.

HON. E. B. FORREST (*Brisbane North*): It seems to me that we do not know where we are. Do I understand the Premier that the Bill had better be finished at once, as far as the second reading is concerned; or that we had better discuss it before going to a vote? I think the Premier's proposition is an exceedingly fair one, as it will give the civil servants an opportunity of saying whether they approve of the Bill or not. There is evidence before us that some do approve of the Bill, while others do not; and I have spoken to some who tell me that they do not approve of it. I think the report of the deputation that waited on the Treasurer indicates that they do not approve of the Bill.

The TREASURER: Not all the details; but they do not want the Bill withdrawn.

HON. E. B. FORREST: They do not exactly know the Bill. Are we to discuss the Bill further, or are we to take a vote and leave it to go into Committee? I think we must be wasting time by talking about it, because if the civil servants say they do not want it, that will settle it. (Hear, hear!) It is not often we get a Premier to do a thing of this sort, and now we have one let us make the most of it, and save our time by not talking about the

Bill until we know exactly where we are. I was going to make a few remarks myself, but I do not think it is good form to go much further. Do I understand that the Premier suggests passing the second reading without further discussion?

The PREMIER: Let the second reading go *pro forma*.

HON. E. B. FORREST: Very well. Then we shall know exactly where we are as regards the civil servants.

Mr. RYLAND rose to speak.

HON. E. B. FORREST: Oh, come now! If there is going to be any more talk—

The SPEAKER: Order! I called on the junior member for Gympie.

Mr. RYLAND: The Premier has told us there can be no change as regards the details of the scheme. If that is so, what is the use of going into Committee?

The PREMIER: I did not say there could be no change; I said "no financial change."

Mr. RYLAND: The question, as it appears to me, is this: Is the House going to adopt the principle that the fund is to consist entirely of payments made by the civil servants themselves, or will it be thought desirable that the Government should assist? In other words, are the civil servants going to pay for what they get? Looking at the Bill as it stands, I must say it will come very heavy on them. I believe there is an amount in hand from the old superannuation fund, and a number of civil servants say the State owes them something like £14,000 since the retrenchment.

Mr. ALLEN: £40,000.

Mr. RYLAND: I do not know that it would be very wrong to give the retrenchment money to the fund. If the Government were to assist by contributing to the fund, that would encourage civil servants to come in; and the more they came in the better the fund would be. If they are going to take advantage of the provisions of the Bill, it means that they will have to pay away a good deal of their salaries. That will mean a higher standard of living on their part, and consequently the Government will have to increase their pay to meet their increased expenditure. I am not against increased pay; but whether the Government are going to meet this increased expenditure is a matter for consideration. From my point of thinking, this Bill does not contain a proper solution of the question of providing superannuation for the servants of the State. The reason why so many insurance companies succeed is because they pay the few at the expense of the many.

The TREASURER: You used to advocate insuring with the insurance companies.

Mr. RYLAND: I always did say that. If the civil servants stay outside of this Bill, when they come to the age of sixty-five, according to the old-age pensions law they will be entitled to an annuity of £26; and my idea is that all Government servants should be permitted to come under its provisions on the understanding that part of their pay will go into the fund right along the line, and when they have seen a certain length of service, or attained a certain age, they will be provided with an amount, say £1 a week, for life. I think that is the soundest principle to go on, not only with regard to civil servants, but with regard to every person throughout the State. We have admitted the principle of old-age pensions, under which everyone who has attained the age of sixty-five years and is in need gets £1 a week. But such a proposal as that contained in this

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measure will not be satisfactory in its practical working, because under the conditions imposed officers will not be able to meet their liabilities unless their salaries are increased. Therefore, it comes to the same thing whether the State endows or subsidises this fund by an amount equal to that provided for old-age pensions, or the salaries of public servants are increased. My idea is that every one who has been working all his life in the State should have an assurance that he will receive something on retirement. What makes this measure objectionable is that it will provide big pensions for the higher-paid civil servants who are at the top of the tree, while those who have been working for only a fair living wage will get no pension at all. I believe, with the hon. member for Charters Towers, that the civil servants who are interested in this matter should have an opportunity of considering the measure, and saying whether they accept this scheme or desire something better. Whether a referendum of the civil servants is taken or they express their views through their organisation, they should certainly have an opportunity of voicing and making known their opinions.

Mr. ALLEN (*Bullo*): I rise to support the second reading of this Bill. At the same time I am sorry to say that a certain assurance given by the Treasurer does not appear to be borne out by what appeared to-day in the newspapers—that the Public Service Association saw this Bill before it was introduced and were satisfied with it.

The TREASURER: I did not say that. I said the president of the association conferred with me about it.

Mr. ALLEN: Well, we will leave it at that. The president of the association was a member of the deputation which waited on the hon. gentleman this morning and voiced certain grievances in connection with the Bill. I object to the Premier coming here with his heroics and saying he would not play to the civil servants. It is a very curious thing that during the election pamphlets were distributed away out in my electorate pointing out that the people should support this Government because they had among other proposals a superannuation scheme in their platform. I am quite sure that if we had been at Rockhampton and heard the hon. gentleman addressing his constituents prior to the election we should have found that he did not say he was not going to play to any section of the community. On the contrary, we should have found that he was pandering to all sections for votes. There is great discontent in the public service at the present time over this Bill. Public servants are not complaining about the Bill so much as that they will not be able to participate in the benefits proposed to be conferred by the measure, owing to the high premiums they will have to pay. I welcome this measure because it is a step in the right direction. At the same time I think the Government should render some assistance at the start.

Mr. D. HUNTER: So they are.

Mr. ALLEN: How?

Mr. D. HUNTER: By paying expenses.

Mr. ALLEN: They are only going to pay for the use of the money they will get from the fund. In times past, the public servants have stood by the Government on occasions of financial stress. They had to bear the burden of extra taxation. For instance, under the Special Retrenchment Act of 1902, a female teacher of Class III., Division 1, who was

receiving £108 per annum was taxed to the extent of £8 per annum, whereas the man in the street with a vote only paid £1 per annum. The advantages of a Superannuation Bill are that each officer will look forward to his retirement with pleasure, whereas at the present time he dreads the day when he will be turned out and room will be made for younger men, so that they will receive some encouragement to their ambition. One defect in the Bill is, that the subscribers have no representation on the board. I hope the Government will see fit to remedy that defect in Committee. This Bill is most suitable for young married public servants. The payments certainly appear very stiff during the first year. A young man of twenty will have to pay £11 12s. and if he is receiving only £70 per annum that will make a big hole in his income. He might just as well depend on old-age pensions, because in that case he would get an annuity of £26 per annum. If there was a minimum wage in the State service, as there is in the Federal service, the payment would not be felt so much, but there is not. For older men and for low-salaried officers like prison

[8.30 p.m.] warders, asylum attendants, and some of the lower paid railway employees, the Bill is impossible owing to the prohibitive premiums, and that is what all the outcry is about. Where is the advantage of the Bill to people who will not be able to participate in its benefits? It appears to me that the Bill has been framed with the manifest intention of shutting out these officials—men over thirty-five years of age, who are getting about £140 per annum. They cannot possibly come in. It has been observed that the Bill has been framed on the lines of the South Australian Act, but that appears to me not to be the case. The first South Australian Teachers' Superannuation Act proved unsound because it was rushed by the older teachers—that is by men between forty-five years of age and upwards. In order to put the fund on a sound basis, a change was made; but it was not such a drastic change as is proposed by this Bill. The actuary, in framing this scheme, has apparently desired to avoid the mistake made in South Australia, but the result will be that these men will be left out altogether.

The TREASURER: Do you advocate that the scheme should be made unfinancial?

Mr. ALLEN: Not at all. I say that, as far as young men of twenty or twenty-five are concerned, you could not wish for a better scheme; but I contend that the prohibitive premiums will prevent the older public servants from coming in. Now, how are they to be brought in? The men who suffered from retrenchment in times gone by are the very men who will be shut out of this scheme, and therefore it would be fair for the Government to give the fund a start by paying over the £40,000 that the public servants were juggled out of during the last year that the Public Service Special Retrenchment Act was in force. That would put the fund on a very good footing. The scheme is impossible for anyone over forty-five years of age who has a salary of less than £350 a year. That will mean that only the higher paid public servants of a rather advanced age will be able to participate at present, so that really the Bill is one for the future.

Hon. R. PHILP: All Bills are. (Laughter.)

Mr. ALLEN: Another point I want to make is that in our scheme of superannuation I consider the Government should make special terms for those public servants who follow dangerous occupations—men whose lives are at times at stake—for instance,

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prison warders and asylum attendants. I understand that at present those men do not come under the Workers' Compensation Act. Now, in the South African Superannuation Act special provisions have been made for officers following such occupations as the men employed in prisons and in lunatic and leper asylums. Last night it was said, by way of interjection from the other side, that the teachers approved of the Bill, or that the Bill is similar to the Bill suggested by the Teachers' Association some time back. That is not so. Their proposals had the South Australian Act as a basis. Under the teachers' proposals an officer of forty-five would pay a premium of £16 per annum, and at the age of sixty-five he would be entitled to an annuity of £80 2s. 6d., and his widow to an annuity of £40.

The TREASURER: But does that widow's annuity start from the first year her husband contributes or five years afterwards?

Mr. ALLEN: At the end of five years; I admit that.

The TREASURER: That is where ours is the better—we start our annuity straight off.

Mr. ALLEN: I shall compare the two and show which is the better. Under the Queensland scheme, at the age of forty-five a man will have to contribute £33 5s. per annum, and at the end of twenty years he will receive an annuity of £79, and his widow one of £40. Thus his annual premium is more than double that payable in South Australia, and he receives an annuity less by £1. The fact of the widow's annuity starting from the time the first contribution is made as compared with the five years later under the South Australian scheme will not account for the difference in the premiums. Let me take another case of an older, poorly paid public servant. Take the case of a warder in one of the prisons, where I understand the maximum pay is £140 per annum. Out of that he has to pay £26 a year for rent, leaving £114 on which to maintain his family. If he is forty-three years of age, to participate in the fund he must pay a premium of £30 0s. 4d. That is a big slice out of his pay; leaving him only £84 to live on. How, then, can it be said that this Bill is possible for him? It may be right that he need not go in for the full benefits—that he may take a one-third share. But let us analyse that and see how he will benefit. In order to participate in a one-third share he would have to pay £10 a year from forty-three to sixty-five years of age. For twenty-two years he would pay £10 a year, and at the end of that time he would be entitled to an annuity of £27 10s. 8d., whereas if he made no provision whatever, he would get £26 by way of old-age pension. Where is the advantage to him? Another point I desire to make is the unfavourable comparison there is between the unmarried men under this Bill and under Table C of the Australian Mutual Provident Society. Not only are the annuities larger for similar payments, but at death, under this Bill, the whole of the contributions of the unmarried man are lost, no matter for what length of time he has been contributing to the fund, and these unmarried men have to be buried. How are they going to be buried?

Mr. RYLAND: By the undertaker. (Laughter.)

Mr. ALLEN: Who is to pay for the burial? And yet this Bill is supposed to make provision for him. I am just pointing out one of its defects. Whereas, under Table C of the Australian Mutual Provident Society, in the

case of death, all payments are returned without interest, under this Bill at twenty he will have to pay a premium of £11 12s. When he reaches the age of sixty-five years he would be entitled to an annuity of £124. Under Table C of the Australian Mutual Provident Society the annuity for the same payment is £147. Where is the advantage to the single man? Also, in the case of females, £24 is the prescribed payment at death, irrespective of the period of contribution—it matters not how long they have been contributing, whether a day or forty years. I do not intend to go further into the details of the measure. I contend that it is a good Bill for the young men from twenty to twenty-five years of age, who are getting decent pay. Of course, it will not be of much use to those who only get £60 a year.

An HONOURABLE MEMBER: Are there any so low as that?

Mr. ALLEN: I dare say you will find some in the railway. I do think the Government ought to make some special provision for those men who have grown grey in the service. I know a great number of those men were expecting a great deal out of a Superannuation Bill. I know that the Public Service Association did not expect anything to be given by the Government for the younger members of the service, but they did expect that some provision should be made for the older members, so that they could come in right from the beginning, and so that the Superannuation Bill would cover the whole service, whereas this Bill will only cover a part. One public servant told me to-day that his contribution to the State, by way of retrenchment, had been £500. He also mentioned another case, where a man in 1893 had his life heavily insured, to make provision for his old age. However, he got severely hit by the retrenchment which took place at that time, and he had to forfeit the lot, so that to-day he has no provision for his old age. It is in such cases that special consideration is asked, because these men have lost in the past through bad administration. At the beginning of my speech I submitted that the Government could put into the superannuation Fund some of those moneys that they have taken from the public servants during times of retrenchment. Especially might I mention that £40,000 that we were to get back at the end of the third year of the last Retrenchment Act, and which we were done out of by some juggling with figures in the Treasury. If that sum of money was paid into this fund, it would enable the older members of the service to come under this Bill on much lower premiums than what they will be now charged. It was asserted during the debate this evening that in no case—at least, it was made to appear, judging by some of the speeches, that there were no advantages in this Bill. To me there appears to be some striking ones. Take this case: Starting at forty-five, to purchase an annuity of £79 under Table K of the Australian Mutual Provident Society, the average subscriber would have to pay by instalments £820; but under this Bill the actual cash paid in monthly instalments for the same annuity is £265, and this would also carry a benefit of £40 a year for life to the widow in case of death.

The TREASURER: And the children as well.

Mr. ALLEN: Yes; and the children until the youngest is eighteen. This is one striking advantage of the measure. However, I have great pleasure in supporting the second reading. I am very sorry that the Government has not seen fit to make special

[Mr. B. F. S. Allen.]

provision to start the fund, so that the whole of the service will be able to participate in its benefits.

Mr. DOUGLAS (*Cook*): I have no intention of taking up much time in discussing this measure, because I recognise that there is a general desire that the discussion in Committee should be postponed for some little time; but I want to say that I do not speak with the slightest idea of currying favour with the public servants in order to get their votes. I think, in common justice, it is a matter which is very important to the public servants right throughout the State, and probably the public servants in the Northern parts of the State have, if anything, a keener interest in making this measure one which will benefit them in particular. No doubt the Public Service Association, which has interested itself in this, and whose headquarters are situated in Brisbane, is watching this measure with a keen and critical eye; but, at the same time, I dare say the executive of that body has not the same idea of the conditions prevailing in the far North that those people who would be benefited and who are interested in this measure will have themselves, owing to their experience. I wish to say more particularly in reference to the fortnight which the Premier proposed to allow before we get into the Committee stage of this Bill, that I think the time is too short. It seems to me that this is a very important measure which will probably have far-reaching effects. This Superannuation Bill for the public service may possibly at some future date resolve itself into a general measure of compulsory insurance, and, as one who has advocated compulsory insurance for some time, I want to see it laid down on such a basis that there may be a prospect of bringing the general public in on similar conditions. I think it is the general consensus of opinion in the House, that not knowing exactly what the public servants require, but knowing full well that they wish to see a measure introduced, and that many of them have been for some years standing by, possibly refraining from taking out annuities in private institutions, and hoping that this measure will be brought to a successful issue, that it would be unwise, and somewhat disadvantageous to the general success of the measure, if it is unnecessarily rushed. For these reasons, seeing that we are going to have, probably, a short session, and will require more time to discuss Estimates and one thing and another, I think that an important measure like this might be allowed to stand over until next year. As we have waited so long for it, and there appears to be some discontent that the measure is not made more liberal, more particularly on the part of the Public Service Association themselves, a body which no doubt desires to see a measure passed rather than have it rejected altogether. I myself consider that, in justice to those public servants who are situated in the other parts of the State, it would only be fair to allow this measure to stand over until such time as there has been opportunity of perusing its contents, and possibly making suggestions, either directly through their representatives or through the medium of their association, afforded to those who may be living under conditions which are somewhat different to the Southern parts of the State. I was somewhat interested in the observations which fell from the junior member for Gympie. He argued that if you are going to make these Acts compulsory on public servants, it will possibly result in the necessity of increasing their salaries. I am sure that many public servants

get salaries with which it is very difficult for them to make ends meet, and if you are going to put an additional tax on them by taking from £10 to £30 a year, by making it compulsory on men between the ages of thirty and forty-five to come under this measure, I think it will be a case of raising the salaries. I for one feel that it would be a wise thing to consider the advisability of devoting some form of subsidy from the general revenue towards this fund. I make no suggestion whatever as to what the amount of subsidy should be; whether it should be on the basis of £1 for £1, or on the basis of 10s. or 5s. in the £1.

Mr. D. HUNTER: It is practically subsidised under the Bill.

Mr. DOUGLAS: I cannot follow that argument. The Premier certainly stated that the Government would give the fund $4\frac{1}{2}$ per cent. net, but the Government will not guarantee the solvency of the fund.

The TREASURER: On the monthly balance.

Mr. DOUGLAS: Of course, the Government have the use of the money. Certainly the fund is managed free, but some stress was laid on this particular feature by the Premier in saying that the Government gave $4\frac{1}{2}$ per cent. interest. The Bill provides that the Government shall have the use of the money, and if they borrow money they must pay $3\frac{1}{2}$ per cent. for it, so I think they give nothing whatever to this fund.

The TREASURER: Of course they are; they are giving 1 per cent.

Mr. DOUGLAS: You are giving 1 per cent., but if you were raising a loan in the money market you would have to pay fees to brokers.

The SECRETARY FOR RAILWAYS: And we propose to administer the fund without charge.

Mr. DOUGLAS: In my opinion, in order to establish this superannuation fund on an ultimately satisfactory basis, I believe it would be wise and fair to adopt some form of subsidy from the general revenue for the first period of five years.

The TREASURER: The public servants originally asked that the guarantee should hold for fifteen years. We are giving it to them altogether.

Mr. DOUGLAS: I have some extracts which I wish to read from the *Public Service Gazette*, issued a month or two ago. The Premier to-night compared this scheme with the contracts of private companies, and said that no private insurance company with any position could give such advantageous terms as are offered by this measure. Now, bearing in mind that the Government have not undertaken to guarantee the solvency of this fund, while it is absolutely necessary for public servants under forty-five to come under the measure, there is no provision that such public servants have to pass any medical examination. If you go to do business with private companies, you have to go through a pretty stiff medical examination, and, in the case of a man who failed to pass, his application for insurance might be rejected, or, if he were accepted, he would have to pay a higher premium. So I want to point out that there is a possible contingency there that the funds raised on that basis might not be so good as in the case of the private insurance company. I am not advocating the claims of any insurance company to-night especially, as I am one who believes that at some future time—

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and I hope to see it—we will have to pass a Bill dealing with the system of compulsory State insurance in Queensland. (Hear, hear!) The point was made by the hon. member for Moreton that a greater volume of business would accrue from such a proceeding.

Mr. CORSE: It meant a loss in New Zealand.

Mr. DOUGLAS: This is not a general scheme of State insurance, though it might be the means of bringing about later on a general system of State insurance. I would like to see this scheme made a thorough success: and, in order to do that, I think that the Government should give a subsidy towards

[9 p.m.] it for at least five years. Say that the Government gave a sub-

sidy at the rate of 10s. in the £1 for every £1 contributed by the public service, the subsidy to cover a period of five years. The whole position can then be reviewed; and, if the fund warranted it, there might be a reduction made in the rates of contribution, and a general levelling up of the business could take place. Parliament would then be quite justified in considering whether they would subsidise a scheme of that kind any further. I would like to see the scheme placed on a good financial basis, with the object of introducing a general scheme that would be open to every individual in the State. There is one other small point, although it is important to the public servants concerned, and it was referred to by the hon. member for Moreton and the junior member for Ipswich. There is absolutely no provision made whereby a parent who is dependent on an unmarried son should receive an annuity. There are provisions made for either a widow or children of public servants who may die before they reach the age of sixty-five years, or until the children reach the age of eighteen years. But there is no provision at all made for the unmarried public servant who might die, and whose people might be rendered unable to provide themselves with the means of livelihood. Before I sit down, I would like to refer to an article which appeared in the *Queensland Educational Journal* for June, in which is contained an extract from the *Public Service Review*. It makes some reference to a measure introduced in the Transvaal, and which became law on the 28th August, 1908. It is entitled "An Act to Provide for Retiring Pensions for Officers in the Public Service." The Transvaal Act consists of four sections. Under the first section an officer in the clerical or administrative branch is required to contribute a sum equal to 4 per cent. of his salary, the payments to be made monthly. The Transvaal Government contributes out of general revenue a sum equal to the aggregate of the contributions made by officers. That means that the Transvaal Government subsidises the fund at the rate of £1 for £1. The Transvaal Government further undertakes to administer the fund and to pay interest at the rate of 4 per cent. per annum on the money to the credit of the fund. The Government here propose to pay 4½ per cent. on the money standing to the credit of the fund. The second section relates to a provident fund for the general division in the Transvaal. It applies to all public officers not in the clerical and administrative branches with the exception of the teachers, and a deduction of 2 per cent. is made from the monthly salary. The Transvaal Government subsidises the fund to the extent of £1 for £1; and, on attaining the retiring age, an officer receives the aggregate amount contributed by him plus the aggregate amount contributed in respect of him by the

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Government by way of subsidy. The teachers' provident fund is laid on similar lines, but the contribution is in each case 3 per cent. of the annual salary. This article goes on to say—

An exception is, however, made in the case of female officers who leave to be married. They are allowed both their own and the Treasurer's contributions to the fund, a kind of dowry for doing their duty to the State.

And this is the concluding portion of the article—

This generous Act was passed during the Premiership of Louis Botha. The Transvaal Colony has set an example which the far more prosperous State of Queensland may well follow. We trust that when the scheme of our Government for the superannuation of State servants is brought forward it may be conceived in as generous a spirit as is that of the youngest of the British possessions.

If this article from the *Public Service Review* is a reflex of the desires of the public servants of this State, then they will not agree with the measure which we have before us this afternoon. I do not want to take up any further time on this matter. If we are to go into Committee on this measure in a fortnight's time, that will be too short a period in which the public servants can give an expression of their views. We cannot get an expression even from the public servants in the metropolitan area, but we shall certainly not know the views of those in the outside districts in a fortnight. I must apologise for having taken up so much time on this question.

Mr. BRESLIN (*Port Curtis*): I have heard a great deal about this Bill in the last two or three days, and from what I could gather it is viewed with extreme disfavour by the majority of the public servants in Brisbane. We have had no opportunity of learning what are the views of those who live in the outside areas, but many of those who live in Brisbane are not in favour of the measure as it stands at present. Of course, I am not speaking of those high in the service. I am speaking of the rank and file, and those are the people who will feel the pinch if this Bill is allowed to go through without considerable amendment or broadening. The Premier admitted there was a weak point in the Bill when he said that this fund would not be guaranteed by the Government, and that if the revenue did not come up to expectations then the benefits must go down accordingly.

Mr. D. HUNTER: It is the same in every society.

Mr. BRESLIN: As a matter of business, what encouragement would there be for young men in the service to pay into this fund when there are companies in which they would be absolutely assured of the benefits for which they pay. The Premier suggests that the Bill be allowed to pass its second reading and be considered in Committee in a fortnight's time. He said that would give a chance to the public servants to voice their opinions; but it would not give them a scrap of a chance. If the Government were genuine in their proposal, they would hold over the measure until next session, and in the meantime allow a secret ballot to be taken of the public servants throughout Queensland, and in that way obtain an expression of opinion from the whole of the service. There are a great many public servants even in Brisbane who are not members of the Public Service Association; and it does not follow that the views of the association are the views of the service generally. Very few of the public servants in the Central and Northern parts of the State know anything of the provisions of the Bill, and are they to be rushed into this scheme without being consulted? As far as

the public servants are concerned, the Premier practically offers to let Brisbane decide. It is always Brisbane in great big capitals, while Queensland is somewhere at the back in such small print that you cannot see it. I wish to see a good measure dealing with this matter placed upon the statute-book; but I think it would be an injustice to the public servants of Queensland to force this Bill through, and I hope the Government will postpone its further consideration until next session.

Mr. CRAWFORD (*Fitzroy*): I have no intention of going deeply into the details of the measure, because I recognise that it is the general desire to postpone it until we have had an opportunity of learning the views of those more immediately concerned in its operation. I think the Government and the Minister in charge of the Bill are deserving of the severest censure for bringing in a measure like this without having first ascertained the opinions of the public servants. Here we have a measure drawn up in a most unsatisfactory manner, and we are asked to pass it, or put it into a shape satisfactory to those concerned. I consider that there is sufficient intelligence in the ranks of the public service to frame a measure satisfactory to themselves and with a proper regard for the interests of the whole country. They might have some selfish regard for their own interests—they would not be human otherwise—but I think they would not send to this Chamber any proposal which would not commend itself to the common sense of hon. members. I think this measure should be postponed, not merely for a fortnight but for at least six months, so that the people immediately concerned—those who will have to contribute to the fund—may have an opportunity of expressing their views. It may be within the memory of hon. members that an old superannuation fund of this sort existed for many years in New South Wales, and through retrenchment it completely broke down, and the Government had to take over the payment of the claims which had arisen under the scheme. When we consider the magnitude of the issues involved, we should insist on the Bill being withdrawn until we know the opinions of those who are now in the public service. If I am not mistaken, I heard the Premier say the scheme would start immediately; but I do not see anything in the Bill about a fund from which payments can be taken. That is a defect in the measure which makes it all the more imperative that it be withdrawn and brought forward next session in a satisfactory form. I consider that it is the duty of the Minister to give the public servants an opportunity of holding a conference with regard to the provisions of the Bill; and, as a result of that conference, I am certain that a much better measure would be framed for our consideration.

Mr. RYAN (*Barcoo*): The extraordinary position in which we find ourselves in discussing the second reading of this Bill compels me to say a word. We are discussing the second reading of a Bill which the Premier assures us the Government think is right, and ought to be passed into law. He told us that it has been prepared at considerable expense, and prepared in such a form that it is practically unalterable in Committee. Since the Opposition pointed out the defects of the measure, the Premier has told us that the primary consideration is that it should give the public servants satisfaction. I agree entirely that that is the primary consideration. The hon. gentleman agreed with a suggestion from a member on this side of the House that the

public servants should be consulted. If the Premier is of opinion that the primary consideration in this matter is that the public servants should be satisfied, then the proper time for him to have come to the conclusion that they are satisfied was before he introduced the measure in this House. To my mind, the fact that he now agrees to the suggestion of the Opposition is a clear admission that that was the proper course to pursue. The position of affairs in connection with this matter is a striking proof of the ineptitude of the Government in dealing with an important matter of this kind, and of the fact that the effective criticism of the Opposition is forcing them to do their duty. The Government pretend that they are very anxious to proceed with public business, and they have been rushing measures through in such a manner that members have not had proper time to consider their various provisions. Yet we find that the whole of this afternoon has been occupied with a discussion which may prove fruitless and abortive. When a member on this side asked the Premier if, in the event of this Bill having to be dropped because the public servants were opposed to it, the Government would bring in a measure which was more in accord with their ideas and requirements, what was his answer? I submit that it was a veiled threat. He reminded the House that the Bill had been prepared at great expense. If it has been prepared at great expense, the Government are to blame for having it prepared before taking the opinion of the public servants in regard to it. The hon. gentleman said it had been prepared at great expense, and the Government might or might not bring in another Bill. I say that if this Bill has to be dropped, the fault lies at the door of the Government, and of the Government only, because they did not take the proper course before introducing the measure. I contend that if this Bill has to be dropped it is the duty of the Government to bring in one which will meet the requirements of the public servants, and if they do not do that they will be answerable to the members of this House and to the people of Queensland.

Mr. MANN (*Cairns*): Before the question is put I should like to say a word or two on the Bill. The other evening I suggested to the Premier that he would be wise to defer the discussion of this Bill until such time as members who, like myself, live at a considerable distance from their electorates, had got the opinions of the public servants in their districts on the measure. I would suggest tonight that the Treasurer should not go further with the Bill than its second reading until the public servants have had an opportunity to express their views with regard to it. For all I know, the public servants in my electorate may favour the measure, but, judging from the hostile reception it has received in Brisbane from those who are acquainted with its provisions, I should say, to use the words of Scripture, that the public servants are likely to say to the Government, "We asked you for bread, and you have given us a stone." There is nothing in this Bill, as far as I can see, which will enable a public servant who has money to obtain as much benefit from this superannuation scheme as he would derive from paying into an insurance company. I did not happen to be in the Chamber when the Premier spoke, but, judging from the remarks which fell from the hon. member for Barcoo, the hon. gentleman threatened that if we criticised this Bill too harshly it would be withdrawn—

The TREASURER AND GOVERNMENT MEMBERS: He said nothing of the sort.

Mr. Mann.]

Mr. MANN: As the Workers' Dwellings Bill was withdrawn last session. We have the assurance of the Hon. the Treasurer that the Workers' Dwellings Bill introduced this session is a better measure than the one which was withdrawn on a previous occasion, and I am sure that the public servants will endorse our action if by criticising this Bill we induce the Government to withdraw it, and introduce a better one. I believe the Premier assured the leader of the Independent Opposition—

An HONOURABLE MEMBER: Who is he? Who is independent here?

Mr. MANN: Not many members on that side of the House, but I claim that I am independent of anyone, save and except my constituents, and I intend to act as independently in this House as I have done in the past, and I shall let hon. members judge for themselves what attitude I shall take up with regard to this Bill. This Bill is ill-advised, ill-digested, and is simply brought forward for a special purpose. Many of the persons concerned will never see this measure again, but they will be told how hardly the Opposition have dealt with the public servants. During the Federal election it will be stated throughout the length and breadth of Queensland that the Government brought in a Bill to superannuate public servants, but were compelled to withdraw it because there was not sufficient time to pass it.

An HONOURABLE MEMBER: That would be too glaring.

Mr. MANN: No, it would not be too glaring. There is no doubt that the Premier is very keen on winning the next Federal election.

The PREMIER: That is not in the clauses of the Bill.

Mr. MANN: If we had the reasons given for the introduction printed in front of the measure, as was done in the case of the Metropolitan Water and Sewerage Bill, we should have at the head of them, "A bribe to the electors at the forthcoming Federal elections." There is no doubt the Premier wants to win that election because he has the idea that the State Premiers should run the Federal Parliament. They have got the Commonwealth Prime Minister in the toils.

The SPEAKER: Order! I have some difficulty in perceiving the connection between the hon. member's remarks and the question before the House.

Mr. MANN: I am pointing out the reasons why I think the Government have introduced the Bill, because I do not think [9.30 p.m.] they are serious in attempting to pass it, since, if it is passed, the bulk of the public servants will not come under it. I met one or two to-day and they assured me that it will be impossible for them, from their small earnings, to pay the heavy premiums required by the Bill. Of course, it will have served its purpose, because it will not be put into operation until after the Federal election, and the mere fact that the Government can go to the country and preach the doctrine that they have passed a Superannuation Bill will be a great inducement to the public servants to vote for the candidates put up by the Government.

Mr. WHITE: So that is your trouble.

Mr. MANN: Yes, that is my trouble; and I have good reason for being so troubled, because, after all, the Government are wasting the valuable time of this House in getting a

[Mr. Mann.]

Bill printed in which there is no business, and which, if it were passed, would not benefit one public servant, because I do not think any of them would care to come under it, except the youngsters in the service. If a sufficient number do not come under its provisions, of course it will be a dead letter; and the Government will then, in the course of time, have to wipe it out, because the fund will be insolvent, as the present police superannuation fund is. I shall be pleased if hon. members sitting opposite will get up and show me any good reason why I should vote for the Bill, because during the recent general election campaign I promised on the platform that I would support a measure like this, and there is no doubt that, if I vote against it, capital will be made out of the fact, and I shall have a very hard job perhaps—seeing that the Government control all the daily papers—in convincing my constituents that I voted against a measure that was inherently bad. It is very hard for a layman to go into the figures given in the two schedules. As an old member of the House, you, Sir, quite understand that the Government are giving us no time to go through the Bill in a careful manner. We have to take the Bills as the Government bring them down, and I am quite satisfied that not 2 per cent. of the members on the other side have read the Bill, or are at all familiar with its provisions.

Mr. WHITE: You are the only one who has read it, no doubt.

Mr. MANN: That confirms what I said, that of the members on the other side, perhaps the Premier and the Treasurer are the only ones who have read through the Bill. They are taking the Government on trust; and, while the hon. member for Musgrave says that I have read the Bill, I must confess I have not had the time to figure out the schedules and find out exactly how much a man will have to pay in, and how much benefit he will receive by the time he becomes entitled to an annuity. So far as I have been able to make out, the Government are not giving the public servants anything; but, on the contrary, they will make a very considerable profit out of the measure.

The TREASURER: The Government cannot make anything out of it. They guarantee it.

Mr. MANN: As I figure it out, the interest on the contributions of a man who starts paying in at forty years of age will amount, by the time he is sixty-five, to half what the Government say they will pay—that is, £89 per annum.

The TREASURER: All the more benefit for the subscribers. They will divide it.

Mr. MANN: That may be, but it is quite possible that the Government may get short of funds and they may collar it. There is no saying what a Government may do in the future. It is very little satisfaction to a man who has been paying into the fund for twenty-two or twenty-three years to be told that if he does not receive the money standing to his credit, if he does not leave a wife and family behind him, it will go to the other subscribers. It would be much more to his benefit if he paid the money into the Savings Bank and took his chance of what he would get when he was not able to work. Of course, we are told by the Government that a man can take one-third or one-fourth of the full benefit. But if he does that, and his contributions are small, the amount he will receive from the fund will be of very little value. The Premier and Treasurer would be wise if they withdrew the Bill, and brought forward one on rather

better lines. I think a deputation waited on the Treasurer this morning, and the hon. gentleman told them it was impossible to alter the Bill. If that is so, the wisest course would be to withdraw it and submit one a little more favourable. Perhaps the hon. gentleman may not go as far as I would like him to go; but the Government might very well go a little further than they propose in this Bill. Clause 6 says that "All expenses necessary for the administration of this Act shall be defrayed by the Treasurer out of money to be appropriated from time to time by Parliament for the purpose." That is the only concession the Government propose to give to public servants. I think it was in the minds of everyone who voted for members on either side that, if a Superannuation Bill was brought in, the Government, as the employer, would at least stand a fair share of the amount to be contributed. I do not think the Bill will be any benefit to anyone unless he draws a fairly large salary. I met several public servants to-day—men in receipt of incomes ranging from £120 to £140. Some of them are over forty years of age, and they assured me that it will take about one-fifth of their entire incomes to meet the payments under this Bill. They cannot take advantage of the Bill because they have wives and families, and they are practically unable to save any money as it is. I shall have no hesitation in voting against the Bill if a division is called for.

The TREASURER: Why not call for a division yourself?

Mr. MANN: I should gladly call for a division, were it not that I have "paired" with one of the Government supporters to let him go and perform a very necessary duty. But, if the Government will allow me to break my "pair," I shall have no hesitation in calling for a division, because I claim that the Bill will be of practically no value, and, unless we are allowed to amend it in Committee, the money that has been spent in printing it and the time that has been spent in discussing it will both have been wasted.

Question—That the Bill be now read a second time—put and passed.

The committal of the Bill was made an Order of the Day for Thursday, 2nd December.

WARWICK TO MARYVALE RAILWAY BILL.

COMMITTEE.

Clauses 1 and 2 put and passed.

On the schedule—

Mr. HARDACRE: The Committee should get some information with regard to the schedule, which was the kernel of the Bill. He asked the Secretary for Railways if the agreement was on all-fours with the requirements of the Railway Act of 1906.

The SECRETARY FOR RAILWAYS: Yes.

Mr. HARDACRE: Without any amendment?

The SECRETARY FOR RAILWAYS: Yes.

Mr. LENNON: Before the Committee proceeded further, he would like, if possible, a more definite assurance from the Minister than was given the other night, with respect to which line was to be constructed by day labour and which by contract. The Minister had informed the House that it was quite possible that this might be the line selected for the experiment.

The SECRETARY FOR RAILWAYS: No.

1909—x

Mr. LENNON: Certainly that was the impression on his mind. If Bills were to be rushed through, as they were being rushed through, hon. members had not time to think, much less to ask questions, and it would save time if the Secretary for Railways would endeavour to inform the Committee in regard to the railway that was to be constructed by contract. It would save the question being repeated over and over again. He knew the Minister was very anxious to save time, and certainly a desire had been shown by members on the Opposition side to facilitate business.

The SECRETARY FOR RAILWAYS: What he said the other evening was, that when the plans of the Maryvale Railway were passed, it was thought advisable by the department that that should be the line for which tenders should be called, but owing to the lapse of time—it was twelve months since the plans were passed—and owing to certain circumstances the Government had been unable to get the validating Bill before the House—it was not intended to call for tenders for the building of that line, as it was desired to push on the work of construction as quickly as possible.

Mr. LENNON: The Premier, the other night, assured hon. members that the Mount Morgan-Dawson River Railway would not be built by contract. Now they could not get an assurance which was the particular one. If they could get that assurance, it would save uncertainty and loss of time.

The SECRETARY FOR RAILWAYS: The position was simply this: As far as the Railway Department was concerned, the officials desired to have one of the lines built by contract that was the most suitable for all classes of work—that was for easy or heavy construction. There was no intention to call for tenders for the construction of the Maryvale line, owing, as he had already stated, to the lapse of time between the passing of the plans last year and the passing of the validating Bill. Whether there would be one at all of the lines passed last week built by contract, he was quite unable to say.

Mr. HAMILTON: There seemed to be a departure from the usual custom laid down in the Act for the building of that line. On page 3, line 45, the schedule read, "such railway district has not yet been duly constituted as required by the Act." Under every other railway brought before the House under the guarantee principle, a benefited area had been proclaimed, and the people had been allowed to take a vote as to whether or not that railway was to be built. In the case of the Blackall line, the people voted against it. No benefited area had been proclaimed in case of the line under discussion. Was it to be done?

The SECRETARY FOR RAILWAYS: The benefited area was proclaimed, but if hon. members looked at the map accompanying the Bill they would see the area in question coloured in buff, including the Gleggallan and Rosenthal Shire Councils, and also the boundaries of the town of Warwick. Those three local authorities voluntarily offered to bear twelve twenty-fourths of the responsibilities under the 1906 Act.

Mr. ALLEN: What was their ultimate objective?

The SECRETARY FOR RAILWAYS: Their idea was to assist the men who were taking up that district.

Mr. ALLEN: The via recta was their ultimate objective.

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The SECRETARY FOR RAILWAYS: If that were the ultimate objective, he wondered the hon. member did not bring the matter forward on the second reading of the Bill. That idea was that the benefited area, or district, was declared, and all the people had had an opportunity of voting for it. The only difference was that certain shire councils, and the town of Warwick, outside the railway district, voluntarily offered to bear twelve twenty-fourths, or one-half, of any responsibility that might be put upon the ratepayers of the railway district.

Mr. RYAN: Was the agreement made before or after the construction of the line?

The SECRETARY FOR RAILWAYS: The line had not been started yet; they were waiting for this validating Bill. It was a voluntary offer on the part of the shire councils to enter into that agreement, and all the people had the usual opportunity of voting whether they would be included or not under the provisions of the Railway Act of 1906.

Mr. HAMILTON: There was something very peculiar about this—that the people in respect of the benefited area had guaranteed twelve twenty-fourths, or about one-half, but there was the other one-half to be considered. Under the Railways Guarantee Act of 1906 they had got to guarantee, not a certain proportion but 3 per cent. There was a district which was proclaimed a benefited area, as laid down by the Act, but the schedule said—but such railway district has not yet been duly constituted as required by the said Act.

It therefore seemed that they were not going through the same formula in connection with this railway as in all other railways brought down under the Act of 1906. There was something queer about it, because it distinctly said that such railway district had not yet been duly constituted as required by the said Act. In every other railway the district was constituted and advertised, and if there was a poll demanded a poll had to be taken, and that had been done in several instances. On the line from Blackall to Welford the poll was asked for and taken, and the people decided that they would not come under the Act. No poll had been taken here simply because the district had never been constituted, and there was no district which had guaranteed 3 per cent.

The SECRETARY FOR RAILWAYS: The whole of the district guarantees the 3 per cent.

Mr. HAMILTON: Yes; but you have not constituted a district. Will that be done?

The SECRETARY FOR RAILWAYS: It seemed that he had failed to make himself plain. The benefited area was liable for 3 per cent. under the 1906 Act, but the town of Warwick and the shires of Glengallan and Rosenthal, outside the benefited area, said: "We will help you to the extent of twelve twenty-fourths of any deficiency that there may be on the required interest." The ratepayers of the shire councils of Glengallan and Clifton, which were comprised within the railway district, guaranteed twelve twenty-fourths.

Mr. RYLAND: Is there a district?

The SECRETARY FOR RAILWAYS: Yes, the whole of the district.

Mr. HAMILTON: But it has never been legally constituted.

The SECRETARY FOR RAILWAYS: Yes, legally constituted.

Mr. HAMILTON: Then why does the schedule not say that?

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The SECRETARY FOR RAILWAYS: That was merely the wording of the agreement so as to allow people to step in from outside, who were not, and could not be, brought within the railway district by the Commissioner. The Commissioner was the authority who declared the railway district.

Mr. HAMILTON: Before the railway is passed, and the people have an opportunity of taking a poll?

The SECRETARY FOR RAILWAYS: After the plans were passed they had an opportunity of saying whether they desired to have the railway built or not, but if they did not call for a poll under the Act the Government proceeded with the construction of the line. "Silence gives consent."

Mr. RYLAND: Has there been a call for a poll?

The SECRETARY FOR RAILWAYS: Absolutely none at all.

Mr. LENNON: He had no idea of insinuating that the Minister was fencing with the Committee.

The SECRETARY FOR RAILWAYS: I hope not.

Mr. LENNON: But he must say that there was something suspicious about this, and that was confirmed by the reply just given by the Minister to the hon. member for Bulloo, who inquired if the *via recta* was the objective of these local authorities in giving the guarantee in respect to this railway.

The TREASURER: He did not inquire; he made an assertion.

Mr. ALLEN: No, I asked a question.

Mr. LENNON: He would read the next paragraph but one following the paragraph which had caused this discussion, beginning at line 53—

And whereas it is provided by the Railways Act of 1906 that, under and subject to the provisions and conditions of the said Act, if and as often as the earnings of the said railway in any year after its completion should amount to less than a sum equal to the cost of maintaining and working the said railway during such year, together with interest for the same year at the rate of £3 per centum per annum upon the certified cost of construction thereof, then and in every such case the whole of the amount of such deficiency should be paid and made good by means of a railway rate levied upon the ratepayers of the said railway district when duly constituted, and by the contribution of the Treasurer made, levied, collected, and paid in manner provided by the said Act.

Mr. G. P. BARNES: This is the validating agreement.

Mr. LENNON: It could not be collected until it was a duly constituted district. In replying to the hon. member for Bulloo the Minister for Railways said that if he thought that the other night, he should have brought the matter up on the second reading. The whole object

of the Minister on that occasion— [10 p.m.] and he was not finding fault with the Minister for wishing it—was to get the second reading through as quickly as possible and have the discussion on the Committee stage. Members were urged not to delay the second reading with that object. He thought members on the Opposition side should be credited with the object of desiring to push through the second readings of all the Bills that had been introduced, with the desire of discussing them in Committee. Apparently by the way the Chairman was putting the clauses of the Bill through with unusual rapidity, they were not to be permitted to discuss the Bill in Committee. He entered a

most emphatic protest on behalf of the Opposition against treatment of that kind, as he thought they deserved better treatment.

OPPOSITION MEMBERS: Hear, hear!

Mr. HARDACRE: He did not think the Minister did quite the fair thing to him when he asked if the railway came within the four corners of, and was being built under, the Railway Act of 1906, and the Minister replied "Yes." It did not come within the four corners of that Act at all.

Mr. G. P. BARNES: There would be no need for this validating Act if such was the case.

Mr. HARDACRE: What the Minister should have done was to have brought in a Bill to amend the Railways Act of 1906 and then put the railway through instead of trying to get it through the House in the way proposed. He could see the whole process of the Bill. It was not for the purpose of getting a railway by legitimate means and for the purposes as laid down in the Railways Act of 1906, as it was not providing a benefited area which would have to pay the deficiency that might arise under the Act. The benefited area was not outlined at all.

Mr. G. P. BARNES: The benefited area is widened.

Mr. HARDACRE: It was getting an amendment of the Railways Act of 1906 without letting the Committee know what was being done. Evidently this would not be a good paying railway; at any rate, it would not warrant the House agreeing to construct the line on its own merits. The line did not depend on the benefit to the district that would take place now, but on the benefits they hoped to gain in the future when some other department would build a railway to extend over the range at a cost of £1,060,000 to connect with the Boonah line. Warwick, Glengallan, and Rosenthal were induced to come into the arrangement so that they could have the railway as the first link in the via recta.

Mr. GRAYSON: They voluntarily came in.

Mr. HARDACRE: Of course they did. There was a nice little scheme concocted, and the hon. member for Cunningham no doubt had a great deal to do with it. The people in the benefited area in the Maryvale Railway knew they could not make up any deficiency if it were built under the 1906 Act, and they asked Warwick, Glengallan, Rosenthal, and Clifton to come in and help them to get this railway now, and possibly at some future time they would get the via recta line.

The HOME SECRETARY: So long as the State is safeguarded against any loss, what more do you want? The State is safeguarded in clause 3.

Mr. HARDACRE: There was a certain sum available for the construction of railways. They did not want to spend it all in constructing railways of this kind, which depended on the construction of another big railway in the future. That was an unfair way, as there were other places that wanted railways to open up settlement, and did not want to wait for the future to bring about settlement. Because the line was guaranteed was not the only object for which railways are built.

The HOME SECRETARY: It is one of the most fertile districts in the State.

Mr. HARDACRE: If the Bill was being passed on the ground that the Home Secretary now put before the House, it would be a legitimate proposal and no exception would

be taken to it, but it was not being built on that ground at all, but to assist in getting the via recta railway.

The HOME SECRETARY: The settlers on the Maryvale Estate were practically promised that the railway would be built.

Mr. HARDACRE: This railway was being built half on the merits of the rich fertile district there was in Maryvale, and half for political purposes. To a large extent it was a political railway for the purpose of giving Warwick the via recta. If this district justified the railway on its own merits, the Maryvale district would be the sole benefited area. The question was whether they were going to agree to a proposal which would entail on the country the expenditure of £1,000,000 or more for the construction of the via recta.

The CHAIRMAN: The question before the Committee is not the construction of the via recta, but the agreement for the construction of the Maryvale Railway, and I must ask the hon. member to confine his remarks to the question before the Committee.

Mr. HARDACRE understood that the Bill purported to be one for the construction of the Maryvale Railway, but he was trying to show that it involved the construction of the via recta.

The CHAIRMAN: There is no objection to the hon. member referring to the via recta incidentally, but he cannot go further than that.

Mr. HARDACRE: Before they assented to this proposal they should have before them all the information with regard to the via recta. He did not think they should build a speculative line on the prospect of something else being done subsequently. With regard to the guarantee, the Maryvale benefited area was to pay twelve twenty-fourths, and Warwick was to pay seven twenty-fourths. If there was a loss on the working of the railway, though the department might get seven twenty-fourths, was there any certainty of getting the balance? On the whole, he considered the proposal was a most objectionable one.

HON. R. PHILIP (*Townsville*): If the hon. member for Leichhardt had spoken in opposition to a railway that went through the other night, one could have understood him; but anyone who opposed this railway did not know anything about the country through which it would pass.

Mr. HARDACRE: I know it well.

HON. R. PHILIP: If so, the hon. member knew there was no more fertile land than was to be found from Warwick to Maryvale. And if the Warwick Town Council and the Rosenthal Shire Council offered to join in the guarantee, why should the Committee object? As to the via recta proposal, if that were brought forward he would oppose it himself. If the hon. member had only said one-half as much against the Mount Morgan-Dawson River Railway as he had said against this proposal he might have been justified; but that was a railway that went into the hon. member's electorate. He might have said that Mount Morgan might fail and the amount of the guarantee could not then be collected. He remembered a line being built from Townsville to Ayr. Townsville, the Thuringowa Divisional Board, and Ayr joined hands and built the railway, which was a good thing for those districts. And he believed it would be a good thing for the districts concerned to build this railway. The Maryvale Estate had been bought and resold by the Government, and the people who

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bought that land had been told that the railway would be built. Did the hon. member for Leichhardt now want to repudiate that agreement? Why should the Committee object to taking extra security? They had passed the railway, the security they had before was good enough, but because the Warwick Town Council and the Rosenthal Shire Council were willing to give additional security, the hon. member objected. They talked a great deal about building railways in farming districts. Well, he did not know a farming district on the Downs that was more deserving of a railway than this district. He would support a railway from Fassifern to the foot of the range just as readily, because that was a good farming district, but when they talked about crossing the range that was another matter altogether. If the *via recta* was proposed this session he would object to it, because he did not think it would pay the country to build that railway.

Mr. HAMILTON said he was a supporter of the Maryvale Railway, because from what he knew and from what he had learnt he believed the construction of the railway was justifiable. But he understood that all railways built after the passing of the Railways Act of 1906 were to be built under the provisions of that Act. The agreement with regard to the Maryvale Railway contained the following provision:—

Provided further that during the currency of this agreement subsection six of section four of the Railways Act of 1906 shall not apply to the railway district.

Section 4 of the Railways Act of 1906 said—

From and after the passing of this Act, the Commissioner shall, with the statement required under section sixteen of the Railways Act of 1888 Amendment Act of 1896 to be furnished by him to the Minister with respect to any railway proposed to be constructed by the State, transmit also a map and description under his official seal of the district which in his opinion will be directly benefited by the construction of the proposed railway: Provided that no land shall at the same time be liable to any rate under this Act, and also under the Railways Guarantee Act of 1895.

A copy of such map and description shall be deposited at every office of a local authority within the said district, and at such police stations and other places of public resort therein as the Commissioner may direct, and shall there be open for inspection by all persons concerned during ordinary office hours, and notice shall be published in the *Gazette*, and in some newspaper circulating within the said district, at least twice within four weeks, that such map and description are so deposited and open for inspection.

Then it made provision for taking a poll. What struck him in the agreement before the Committee was the statement that "such railway district has not yet been duly constituted as required by the said Act." From that statement he inferred that the railway was not going to be constructed under the provisions of the Act of 1906. There were certain provisions in that Act from which the railway under this agreement was to be exempted.

The SECRETARY FOR RAILWAYS: Only subsection (6) of section 4.

Mr. HAMILTON: Why was it to be exempted from that provision?

The SECRETARY FOR RAILWAYS: Because the boundaries are here defined and agreed to.

Mr. HAMILTON: That section provided that a district must be constituted, and that if there was any objection taken by a certain number of ratepayers, a poll must be taken, as was done in the case of the Blackall Railway.

The SECRETARY FOR RAILWAYS: The district was not constituted in that case.

Mr. HAMILTON: It was constituted.

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The SECRETARY FOR RAILWAYS: No; the district was not constituted. The proposed district was thrown out by the ratepayers.

Mr. HAMILTON: Then how could they take a poll?

The SECRETARY FOR RAILWAYS: A district is not constituted until it is approved by the people concerned.

Mr. HAMILTON: As long as he was assured that there was no departure from the provisions of the Act of 1906, he offered no objection to this Bill.

The SECRETARY FOR RAILWAYS: There seemed to be some misconception in the mind of the hon. member, who, he understood, was not opposed to the Bill. The town of Warwick, the shire of Rosenthal, and a part of the shire of Glengallan, which were not originally included in the benefited area, voluntarily came forward and expressed their willingness to enter into an agreement with the Commissioner to take a portion of the responsibility in connection with the guaranteeing of this railway, and entered into an agreement for that purpose. But, under the powers conferred upon them by the Local Authorities Act of 1902, they could not enter into such an agreement unless it was validated by Parliament. That was the reason why the Government were asking the Committee to pass this Bill. A railway district was not constituted until after the people had said whether they agreed to it or not.

Mr. HAMILTON: How do people know whether they will be within the benefited area?

The SECRETARY FOR RAILWAYS: The Commissioner had to define the benefited area, and the area was delimited [10.30 p.m.] in the plan submitted to Parliament before the railway was passed last year. Section 4 of the Railways Acts of 1906 provided—

From and after the passing of this Act, the Commissioner shall, with the statement required under section sixteen of the Railways Act of 1888 Amendment Act of 1896 to be furnished by him to the Minister with respect to any railway proposed to be constructed by the State, transmit also a map and description under his official seal of the district which in his opinion will be directly benefited by the construction of the proposed railway.

A copy of such map and description shall be deposited at every office of a local authority within the said district, and at such police stations and other places of resort therein as the Commissioner may direct, and shall there be open for inspection by all persons concerned during ordinary office hours, and notice shall be published in the *Gazette* and in some newspaper circulating within the said district at least twice within four weeks that such map and description are so deposited and open for inspection.

Then subsection (4) provided—

At any time within three months from the first publication of such notice, any thirty ratepayers within the said district may, by application to the Commissioner, require that the question whether such district shall be constituted shall be submitted to the vote of the ratepayers in such district.

So that the district was not constituted until the people had said by their silence—which gave consent—within three months, or by their votes, that the district should be constituted. When the railway was passed the matter was in the hands of the people resident in the district, as defined by the plan laid before Parliament.

Mr. HARDACRE: Will the ratepayers in the district be able to vote?

The SECRETARY FOR RAILWAYS: Yes; if there was a majority against the building of the line when a poll was taken, the line would not be built. If no poll was demanded within three months, the railway district was duly constituted.

Mr. RYAN: And they can vote against the railway?

The SECRETARY FOR RAILWAYS: Yes. The construction of the line was absolutely within the four corners of the Railways Act of 1906, except that certain local authorities had offered to give the Government a better security than they would have from the directly benefited area.

Mr. GRAYSON: When the Maryvale Railway was before the Committee last year the Minister stated emphatically that the line would not be constructed unless that agreement was passed. Not a single member then took exception to the railway. If the hon. member for Leichhardt had had the opportunity of visiting the district he did not think he would have had the slightest objection to offer. Fortunately the leader of the Opposition, the senior member for Fortitude Valley, and the senior member for Ipswich, visited the district about a month before the plans were tabled last year, and both spoke strongly in favour of the construction of the line. There was no richer or more fertile district in the whole of Queensland.

Mr. MURPHY: Is it as rich as the Killarney district?

Mr. GRAYSON: It was quite as rich as the Killarney district.

Mr. MANN: Yet the Killarney Railway does not pay.

Mr. GRAYSON: The Commissioner had defined the benefited area, and during the last eighteen months the ratepayers had had the opportunity—and they still had the opportunity—of demanding a poll, but they had not done so, nor were they likely to do so. Under the Railways Act the Commissioner could not include the municipality of Warwick in the benefited area. Yet the Warwick Town Council, the Rosenthal Shire Council, and three parts of the shire of Glengallan—which was outside the benefited area—had voluntarily asked to be included. There was no stronger guaranteed line in the whole of Queensland. He could pick 5,000 acres in the benefited area that were worth at least £15 an acre.

Mr. ALLEN: And you could pick 5,000 acres worth nothing.

Mr. GRAYSON: The statement of the hon. member for Bulloo was absolutely incorrect, and well the hon. member knew it because he was a native of the district, but from some ulterior motive the hon. member had shown violent opposition to the construction of the railway ever since he had been a member of the Assembly.

Mr. ALLEN: I have not.

Mr. GRAYSON: The reason the Warwick Town Council offered to come within the benefited area was because the line would benefit the town of Warwick equally as much as it would benefit the land between Warwick and Maryvale. If the line was not constructed, it would be a breach of faith, because Ministers had given an indirect promise to selectors on the Maryvale Estate that, if the land was selected, a railway would be constructed. He questioned very much the statement made by hon. members that the line would not pay. He believed that in the very near future it would be a paying line. He only wished that the hon. members for Gregory and Leichhardt and the deputy leader of the Opposition had had the opportunity of traveling through the Maryvale Estate like the hon. members for Fassifern, Warwick, and he had done about a month ago, and had seen the development that had taken place on land that had only been selected seven months. Thousands of acres had been cultivated. Dozens

of houses had been erected at a cost of from £300 to £400 each. Several of the selectors had come from the Southern States and were already preparing for the development of the farms. It would be an act of repudiation if the House rejected the passing of that railway.

Mr. LENNON: There is no intention of doing so. You are getting in some good stuff.

Mr. MANN: If that district, as had been asserted by the hon. member for Cunningham and the senior member for Townsville, was so rich, there was no necessity whatever for increasing the benefited area. There must be something behind it all when the town of Warwick was included.

The SECRETARY FOR RAILWAYS: There are ranges behind it, which prevents the real benefited area from being extended.

Mr. MANN: The hon. member for Cunningham said this country was some of the finest in Queensland. The Killarney district was one of the finest on the Darling Downs, and yet that line barely paid. He had no desire to hinder the construction of the railway, but he must protest against hon. members being compelled to vote for lines they knew nothing about. He was quite satisfied that if hon. members had gone over the route of the Atherton-Evelyn line, which was passed last year, not 2 per cent. of them would have voted for it. The late Secretary for Mines, when up in that district, said that line was likely to ruin Queensland.

The CHAIRMAN: Order, order! The hon. member is now digressing with regard to another line. I must ask him to confine his remarks to the Warwick to Maryvale Railway.

Mr. MANN: He was in favour of hon. members having more knowledge of the railways before voting than could be obtained from the Commissioner's report. The hon. member for Cunningham said there were 5,000 acres of land in the district worth £15 per acre, and the hon. member for Bulloo, who was a native of the place, said he knew another 5,000 acres worth practically nothing. There was good and bad land in the district.

Mr. GRAYSON: The land is all taken up.

Mr. MANN: It was probably taken up owing to the earth hunger that existed, and a lot of the old settlers there had grown-up families who wanted land, and rather than go out of the district they were willing to take up inferior country. Why was it necessary to include an area in the benefited area which really should not be included if the land was as good as it was said to be?

The SECRETARY FOR RAILWAYS: Because they offered to come in.

Mr. MANN: He did not object to the State taking a better security. The Minister said a poll would be taken if a certain number of ratepayers objected, but if no notice was taken of the map sent to them by the Commissioner for Railways, then the line would be gone on with. In that case silence was taken as consent, and unless the ratepayers had sufficiently active citizens amongst them to make an effective protest, the line would be built, and nothing be said to those settlers who came within the benefited area. It had been alleged that if the line was not built it would be a distinct breach of faith, because when the estate was thrown open the selectors had a guarantee from the Minister for Lands that the line would be built. The Secretary for Lands could not give such a guarantee, and he was quite satisfied that all the Secretary for Lands had promised was to do what he could to induce the Cabinet to agree to the line. The promise made would not hold water. He wished to know why it was found

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necessary to include the town of Warwick in the benefited area, and not Brisbane, which would benefit just as much as the town of Warwick. All the produce grown in that district would be brought either to Warwick or Brisbane.

An HONOURABLE MEMBER: And possibly from Toowoomba.

Several HONOURABLE MEMBERS interjecting,

The CHAIRMAN: Order! I must ask hon. members, especially those on the Treasury benches, to refrain from interjections.

OPPOSITION MEMBERS: Hear, hear! and laughter.

The CHAIRMAN: This debate will go on to an interminable length if hon. members interject from all sides.

Mr. MANN: There was a specially benefited area under this Bill, and the Minister had explained the circumstances. It was a good thing for the State when centres like Warwick voluntarily shouldered the burden, and he had no objection to the area being taken in. He did not object to this agreement at all, but thought it would have been wiser if the bigger area had not been taken in, because it might lead to a lot of confusion in future, as the outside area might have sufficient votes to prevent the railway being built. Warwick and Rosenthal, say, might be against the line, and the other shire for it. That was the evil he saw in this case, and, as the hon. member for Gregory pointed out, it might follow that if they took Townsville into the benefited area of a line to be built from Winton to Longreach, they might carry the line against Rockhampton. It would be as well if the House let the country understand that in future they would not favour a departure from the Act in the way this Bill was framed.

Mr. G. P. BARNES (Warwick) said the density of some hon. members opposite was almost beyond comprehension.

OPPOSITION MEMBERS: Hear, hear! and laughter.

Mr. G. P. BARNES: In November last the Warwick-Maryvale Railway Bill passed on the voices, and the only stipulation of members on the opposite side was that the railway should not be commenced until the agreement to which reference had been made had been signed. At that time it was never contemplated that it would be necessary for the House to pass a validating agreement before the commencement of the line. All that was understood was that the line had not to be commenced until the local authorities had signed the agreement, and there was no difficulty experienced. Why, then, this hue and cry in connection with the validating Bill when it was presented to the House for consideration? (Opposition laughter.) He had fought an election in which this was made a vital matter, and in consequence of the railway not having been commenced his opponent gained a great number of votes that would otherwise have gone to him (Mr. Barnes). Only this very day he had received a letter about a meeting which was being held to-night at Gladevale protesting against the possibility of the Government making this a tender line instead of by day labour, simply because they feared that further delay was going to take place.

Mr. HAMILTON: Greater cost, not further delay. (Opposition laughter.)

Mr. G. P. BARNES: If the day had been younger he would have had great pleasure in reading the remarks of the leader of the Opposition, Mr. Bowman, in connection with this line. The Committee would be doing the right thing

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in passing this line. It was one of the best secured lines to the State, and one which would pay in the very near future.

Mr. PAYNE (Mitchell) pointed out that clause 3 of the schedule provided that the ratepayers should be liable to make good the amount of any deficiency, if any. Clause 15 of the Act of 1906 referred to Government land in connection with these railway lines. Would the Minister explain what the Treasurer's contribution would be to any deficiency there might be on this line?

Mr. RYLAND asked if the railway was on freehold or on Crown lands?

The SECRETARY FOR RAILWAYS: On Crown lands. It is portion of the Maryvale Estate.

Mr. RYLAND: Was it alienated?

The SECRETARY FOR RAILWAYS: Not alienated—reserved for town allotments.

Mr. ALLEN (Bullo) was opposed to this agreement because there was an ulterior motive behind it. It should be considered on its merits. He would support the construction of a line to Maryvale principally because the selectors on Maryvale Estate were paying up to £12 an acre for their land, and if they did not get [11 p.m.] this railway they would be starved out. The Warwick Town Council and the Glengallan and Rosenthal Shire Councils, which were outside the benefited area, had no right to be in this agreement at all. It was all very well for the ratepayers of Glengallan to show their generosity by coming under this agreement and helping other people to get the railway, but they ought to be just before being generous; and, seeing that the Killarney line only paid £2 3s. 11d. per cent. last year, the Glengallan Shire Council might well have made up the deficiency to the 4 per cent. which the line cost the State. The Killarney line had a wider valley than the Maryvale line, which had a valley only 4 miles wide. The Killarney line went through country which was more fertile, and if the Killarney line only paid £2 3s. 11d., then it was a certainty that the Maryvale line would not pay at all. The line had no hope of paying, but he would vote for it because of the selectors there. Because political parties had done a little bit of jerrymandering—

The CHAIRMAN: Order!

Mr. ALLEN: To get votes in the past.

The CHAIRMAN: Order, order!

Mr. ALLEN: He did not see that their sins should be heaped—

The CHAIRMAN: Order! The hon. member must obey my call to order. If my order is wrong, the hon. member has his redress. I cannot allow him to proceed in the way he is doing.

Mr. ALLEN withdrew the expression he had used, but because of an unpardonable blunder on the part of political parties he did not want to see the selectors punished. The line was not going to pay, and the people in the benefited area knew that it was not going to pay, but the people in Warwick had a laudable object in view in their great desire to get the via recta. They gave this guarantee, which was fostered by some persons he would not name to get this line 20 miles out from Warwick on the one side, hoping that if it were brought to the foot of the range on the other side that they were bound to get the connecting link in the near future. He was in favour of the via recta being built straight out, but he did not believe in anything being done in an indirect manner. Seeing that the Warwick Town Council and the Glengallan and Rosenthal Shire Councils had voluntarily agreed

to come into the agreement and share the loss, he thought they should be made to pay equal proportion with the people in the Maryvale benefited area. If this line were part of the *via recta*, it should start from Warwick as was proposed; but if it were built only for the Maryvale valley, then it should start from Swan Creek, as such a line would be 7 miles shorter than the proposed one. Warwick, Glengallan, and Rosenthal agreed to bear twelve twenty-fourths of the loss between them, as against Maryvale's twelve twenty-fourths. There should be no differentiation; the whole of the voluntary districts and the benefited area should be grouped, and an equal rate struck all round. Campbell's Plain was 5 miles from Swan Creek, and the people there should not be taxed in the same proportion as those at the terminus of the line. There was going to be a big loss on the line from the beginning. This was the beginning of a bad system of allowing districts outside the actual benefited area to come in. Even admitting that the Warwick Town Council was in the benefited area, nobody could make out that Glengallan or Rosenthal would benefit in the slightest by the construction of this line.

The SECRETARY FOR RAILWAYS: They know their own business best.

Mr. ALLEN: That was what he was hitting at. The people in those two shires would never have touched the thing if they had not been assured that the line was the first section of the *via recta*. He was not in the House when the Maryvale line was passed.

Mr. G. P. BARNES: It was supported by your party.

Mr. ALLEN: He was not responsible for the action of his party in regard to railways. He was prepared to give an independent vote on any railway proposal brought forward, which was more than the hon. member could say. He remembered that when the agitation for this railway was started its object was openly asserted. One speaker at a meeting said they were not going to have a light line; and he would like to know now from the Secretary for Railways whether it would be heavy enough to carry mail trains. He hoped that a determined and successful effort would be made to include Maryvale, the Glengallan and Rosenthal shires, and the town of Warwick in one railway district, so that the property in each would be taxed alike. He considered that the Government should have taken the responsibility of building this railway without any guarantee.

Mr. MURPHY: If there was going to be a big loss on this railway, they ought to let the agreement go through as soon as possible.

The PREMIER: Are you going to help get it through?

Mr. MURPHY: He wished to speak for a couple of minutes. He wanted to give members opposite an opportunity to catch their trains. They made agreements with the Opposition and then broke them. So far as this agreement was concerned, he thought the State was making a very good bargain in getting the Warwick Town Council and the neighbouring shire councils to join in the guarantee. It was a better agreement than they had got in many instances, because people whom they could not bring within the benefited area had voluntarily joined in the guarantee.

Mr. RYAN: On the second reading of the Bill he protested against agreements of this kind being made and then submitted to Parliament for validation. The only thing that made him hesitate in heartily supporting the Bill was the fact that the first party to the agreement was "A. G. C. Hawthorn, Treasurer of Queensland,"

and by the provisions of the Act of 1906 the Treasurer was made liable in respect of vacant Crown lands within the benefited area, so that he would in this case be liable in respect of vacant Crown lands in the shires of Rosenthal and Glengallan. That meant that part of any deficiency in revenue from this line would have to be paid by the people of the State.

The PREMIER: The hon. member for Barcoo had now twice stated that he objected to agreements being made by the Treasurer or the Commissioner, and then brought to the House for validation. Anyone knew quite well that in making such an agreement there must be negotiations, and the House would be a very bad body to try to make an agreement with somebody outside. How would they negotiate, and say, "If you give way in this, we will give way in that"? The only way in which the House could do business of that kind was to have some responsible Minister or officer like the Commissioner, who would discuss matters with the parties with whom it was necessary to enter into an agreement, and then submit the agreement to the House for ratification. If the House did not ratify the agreement, that would be the end of it, but the House was not a body which could conduct such negotiations. He understood that the "Whips" came to an understanding that they should adjourn after the second reading of the Public Service Superannuation Bill and the Committee stages of those two small Railway Bills. It was not stated, but it was understood, that they should adjourn at a reasonable time without inconveniencing hon. members. While he could enjoy a little fun as much as any hon. member, he must say that he was very sorry that time had been wasted that evening, simply for the purpose of putting other members to inconvenience. It was unfair to get the "Whips," with his sanction, to make an arrangement, and then keep members late like this without having any good purpose to serve. If members opposite were fighting for a principle about which they cared a snap of the finger, they would have to suffer and would say nothing about it, but in this case it was merely an ebullition of boyish feeling. That kind of thing was apt to create bad temper in the House, and would serve no good purpose, and he hoped it would cease.

Mr. LENNON did not know whether hon. members on the other side felt gratified with the Premier for delivering such a nice little homily. But he would point out that it was owing to what he might call a happy intuition of the hon. member for Bulloo, who suggested that the ulterior motive with regard to the proposed railway was the construction of the *via recta*, that the discussion was prolonged. The hon. member for Cunningham and the hon. member for Warwick then became somewhat alarmed lest this railway of theirs should be endangered, and delivered themselves at much more length than they were accustomed to do. While making that statement he resented any imputation that the Opposition were to blame for a breach of any compact or agreement that might have been arrived at by the "Whips." They desired to put those railways through, and he had informed them that there was really no need for a lengthy discussion on that Bill, but when they came across provisions in the agreement necessitating reference to the Act of 1906, that naturally led to a prolongation of the discussion. He would suggest that the Premier should keep his homilies for members on his own side of the House.

Mr. MANN said he had no knowledge of any agreement being made between the "Whips." He had "paired" with a Government supporter.

Mr. Mann.]

The CHAIRMAN: Order! I have allowed the leader of the Government to make a statement with regard to the arrangement [11.30 p.m.] between the "Whips," and I have allowed the deputy leader of the Opposition to reply. I must ask the hon. member to confine his remarks to the schedule.

Mr. MANN rose to speak on behalf of the Independent Opposition. (Laughter.)

The CHAIRMAN: Order! The hon. member will have to confine his remarks to the schedule.

Mr. MANN: The Chairman had allowed the Premier and the deputy leader of one section of the Opposition to make personal explanations, and he (Mr. Mann) also had the right to make a personal explanation.

The CHAIRMAN: Order! I have given my ruling with regard to this question. At the present moment I have no knowledge of any third party in the House.

Mr. MANN said he had no knowledge of any agreement.

The CHAIRMAN: Order! I ask the hon. member to obey my ruling, or I must call upon him to resume his seat.

Mr. MANN: If the Chairman would not allow him to make a personal explanation he would have to make it when the Speaker was in the chair. He agreed in the main with the idea of getting as large a benefited area as possible, but he did not think that the Premier, who had a majority behind him which enabled him to bludgeon any agreement through the Chamber, should be allowed to conclude any agreement. All agreements should be submitted to Parliament for approval in the first place, leaving the details in the hands of Ministers or other responsible persons if the agreements were approved of.

Mr. HARDACRE regretted that he had been the innocent cause of this discussion, but he thought he was justified by what had been said. There was not a large area of good land in the benefited area. The railway would run into a pocket, and it would run nowhere in particular unless it was connected with another line. The Premier had refused to construct the railway unless he got a contingent guarantee.

The PREMIER: No; we refused to start it until the agreement was completed.

Mr. HARDACRE: The agreement proved that the line would not pay. He objected to bringing in other districts which would not be benefited by the construction of any railway, merely for the purpose of pulling the line in a particular direction. That was a bad principle. He would like to know whether the ratepayers themselves in the districts included in the benefited area would be given an opportunity of voting on the proposed guarantee.

The SECRETARY FOR RAILWAYS said that he had already stated that, after the Bill was passed, the railway district would be constituted either by an affirmative vote of the ratepayers or by their not taking a vote and consequently assenting to the railway by their silence.

Mr. ALLEN asked if it was going to be made a general rule for districts outside the area that would be really benefited to come in and share the guarantee on new lines?

The SECRETARY FOR RAILWAYS: Why shouldn't they?

Schedule put and passed.

Preamble put and passed.

[*Mr. Mann.*]

The House resumed. The CHAIRMAN reported the Bill without amendment, and the third reading was made an Order of the Day for tomorrow.

MACKAY RAILWAY EXTENSION AND MCGREGOR CREEK BRANCH RAILWAYS BILL.

The SECRETARY FOR RAILWAYS: Mr. Speaker,—I beg to move that you do now leave the chair.

PERSONAL EXPLANATION.

Mr. MANN: Mr. Speaker,—Before you leave the chair, I would like to make a personal explanation which I tried to make when the House was in Committee. The Premier rose and accused hon. members on this side of the House of deliberately stonewalling measures in order to prevent hon. members catching their trains. I had no idea that any agreement was entered into that a certain amount of business would be put through so that hon. members would be able to get away in time to catch the last trains, and I must protest against the Premier hurling insinuations against hon. members, and the Chairman refusing them an opportunity of explaining that his reason for discussing the Bill is because he desires it to be discussed.

Mr. ARMSTRONG: I desire to make an explanation. The Premier, as leader on this side of the House, made a statement, and I allowed, as you know is done in all parliamentary procedure, the deputy leader of the Opposition to make a statement in rebuttal. It had nothing to do with the business then before the Committee. The hon. member for Cairns rose in his place as leader of a party. I have no knowledge of a third party, and therefore I refuse to allow a debate to take place generally by private members in this Chamber.

Mr. MANN: I would just like—

The SPEAKER: Order! This discussion is quite irregular. On the motion that I leave the chair, it is not in order to bring up incidents of this kind.

Question put and passed.

COMMITTEE.

Clause 1 put and passed.

On clause 2—

Mr. MANN moved as an amendment that in subsection (5), line 9, after the word "district," the insertion of the following words: "which shall not include within their area any land burdened with the construction of the Bungella Range road." The reason he moved the amendment was because he understood the Crown lands to be thrown open at the top of the Bungella Range would be burdened with the cost of construction of the road, and there would therefore already be a very heavy burden on that land. The road was of a rather steep grade, and although the settlers might bring their produce down the range easily enough, it would be a very hard job for them to draw their vehicles back up the range. The lands were already carrying a very heavy burden, and as the town of Mackay would be benefited very materially by the construction of the line, it would be advisable, if the area were not large enough, to include that town in the benefited area.

The SECRETARY FOR RAILWAYS asked the Chairman whether the amendment was in

order. The amendment, to his mind, was an attempt to alter the Commissioner's report which was passed last week in connection with the plans of the proposed extension. Could that report be now altered by an amendment?

The CHAIRMAN: I am of opinion that the report of the Commissioner for Railways is placed before this Chamber for the information of the Chamber in connection with those railways. I do not think that the Chamber in passing the railways concerned actually pass the report in connection with it. I therefore rule that this amendment is in order.

The SECRETARY FOR RAILWAYS: The report defined the railway district in connection with the proposed extension of the tramway. He asked the Chairman to reconsider his decision as to whether the report could be amended by an amendment of the Bill now before the Committee.

The CHAIRMAN: I see no reason to alter the decision I have given. This is the ordinary report, and, although it is incorporated in the Bill, this report has never been passed and put on the statute-book. (Hear, hear!)

Mr. MANN asked the Minister for information as to the quality of the land, and what value had been added by the construction of the road? The charge might have been a fairly heavy one, and he did not wish to place a grievous burden on the settlers.

The SECRETARY FOR RAILWAYS said the hon. member was quite right in asking for this information, and if he had done so at first he would have got the information. As far as had been ascertained, there was an area of 30,000 or 40,000 acres of land on the Eungella Plateau, about 8,000 or 10,000 acres of which had been surveyed, but the price had not been fixed, and they had not yet been opened for selection, pending the passing of the extension of the line from Cattle Creek. They were virgin Crown lands. The road, as he had stated before, cost £9,000. When they considered that not only the area of scrub land he had mentioned, but all the pastoral lands to the west of the scrub lands—which must ultimately be cut up into small holdings—must be benefited by the road, then he thought that these lands should not be excluded from the benefited area.

Amendment (*Mr. Mann's*) put and negatived.

Clauses 2 and 3 put and passed.

On clause 4—"Construction of extensions approved"—

Mr. MANN moved the insertion, on line 18, after "railway," of the words "by day labour." The reason for this amendment was that the Government at the present time were building a road to Mount Fox, in the Ingham district, and the contractor was advertising for navvies, and only offering 8s. a day for good navvies. It would be recognised that a sub-contractor usually paid the higher rate, because he worked the men harder than a contractor who took the whole of the work. This was an important job, and might be let by contract, and if it was not to be let by contract the Minister would accept his amendment.

The CHAIRMAN: In accordance with my decision on a previous occasion, I must adhere to the ruling I have given, and cannot accept the amendment.

Mr. MANN said that the Chairman had before refused to accept an amendment in regard to the matter of wages, but not in regard to how the work was to be constructed.

The CHAIRMAN: Will the hon. member let me see his amendment.

The CHAIRMAN having seen the amendment, put it to the Committee.

Mr. MULCAHY understood that the Government were going to try day labour as an experiment on one of the lines to be constructed, so as to compare it with the contract system; but he thought they wanted to get in the thin edge of the wedge on this line, and get away from the day-labour system. His party took up the attitude that the work could be done better by day labour than by contract. No contractor would take a contract from the Government unless he could make a profit, and that profit ought to be saved to the taxpayers. He had seen men done out of their wages under the contract system. The Labour party were determined to fight this matter, believing that it was in the best interests of the country and the people. The men engaged in day labour got better treatment from the Government, and were sure of their money. He regretted that the Government were paying as low as 6s. or 7s. a day to some men, but he hoped that later on they would pay men a decent wage. It was a sound principle that all railway lines should be constructed by day labour; and with a proper supervising officer, and suitable men picked who could do the work, it would be in the interests of the State to continue that system.

Mr. D. HUNTER (*Woolloongabba*) drew attention to the statement of the hon. member for Cairns that the contractor always paid higher wages, yet the Labour party, who pretended to advocate high wages,

[12 p.m.] were not prepared to take advantage of them when the opportunity offered. With proper supervision and suitable men the day-labour system was cheaper than by contract, but when they were forced to employ all sorts of men, and a minimum wage was demanded for them when they were not fit for it, then it cost more money than a contract would cost. A trades unionist always had a certificate of competency, and in the union he belonged to they always went one better than the Labour party.

Mr. MANN asked if the hon. member for Woolloongabba was in order.

The CHAIRMAN: He is not strictly in order. I hope the hon. member will confine his remarks to the amendment relating to day labour.

Mr. D. HUNTER: Men were being shoved into the Railway Department and other departments who were not capable of earning high wages. He hoped the Government would resist any attempt being made to dictate to them as to how the work should be done.

Mr. MANN preferred day labour, because the work would be more faithfully done than by contract, as the Commissioner's report showed that for six months after a line was taken over from the contractor a ballast engine had to go over the line putting in ballast and seeing that the line was put in perfect order. He knew that contractors tried in every possible way to get at the Government, and he saw no reason why the amendment should not be allowed.

Mr. Mann.]

Mr. THEODORE (*Woothakata*) was in favour of the amendment. The day-labour system had proved eminently satisfactory, and it should be continued. The chief concern of contractors was to make a profit, and in order to do so they cut down expenses and sweated their employees. On the Atherton-Evelyn line the engineers listened to the grievances of the men and endeavoured to adjust them; but that was not the case where the work was done by contract. The amendment would ensure reasonable conditions for the men.

Mr. COLLINS (*Burke*), having had experience in railway construction, and having pledged himself in favour of the day-labour and minimum wage principles, intended to support the amendment. The inference to be drawn from the remarks of the hon. member for Wolloongabba was that men employed under the day-labour system were paid more than they earned, but that was not the case. He believed that all contract work was scamped work. The men working on railway construction works under the day-labour system enjoyed better conditions than they had under the old contract system, and he hoped the Government would not depart from that system.

Mr. MULCAHY said the Labour party were against the contract system, because the contractor went in for rushing and sweating his men, and often failed to pay them, though he himself often made large sums of money in connection with some alteration or deviation from the original plan, which was charged for as "extras." There had been some big law cases in Queensland over "extras," which had cost the taxpayers thousands and thousands of pounds. Bad as the present Government were in regard to the wages they paid their employees, men engaged on railway construction works would be infinitely worse off under a contractor. He regretted that this discussion on the question of day labour *versus* contract labour had not taken place earlier in the evening, so that the speeches of members might have been fully reported, and their views made known to the people.

Mr. RYLAND hoped that the Government would not depart from the day-labour system under which all State railways [12.30 a.m.] were now being constructed. He recounted instances in which contractors were alleged to have been guilty of dishonesty in regard to material used and work done. The Minister might have stated definitely that it was not the intention of the Government to build these extensions by contract. He hoped the Minister would assure the Committee that the Government would not depart from what had been regarded as the settled policy of the State in regard to the construction of railways by day labour.

Mr. THORN: It was a crying shame for a man in the position of the hon. member for Gympie to make such serious charges against the contractors of Queensland. It was a well-known fact that men were paid better when the work was done by contractors than they were at the present time. If the Government were to let out small contracts to farmers along the Goombungee line, they would get better work done, and the men would earn a good deal more money than they could at present at 7s. 6d. a day. He hoped the Government would decide on having at least one line built by contract.

Amendment put and negatived.

[*Mr. Theodore.*]

The remaining clauses of the Bill and the preamble were put and passed without discussion.

The House resumed. The CHAIRMAN reported the Bill without amendment, and the third reading was made an Order of the Day for the next sitting of the House.

The House adjourned at thirteen minutes to 1 o'clock a.m.