Queensland

Parliamentary Debates
[Hansard]

Legislative Assembly

WEDNESDAY, 22 NOVEMBER 1911

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LEGISLATIVE ASSEMBLY.

WEDNESDAY, 22 NOVEMBER, 1911.

The SPEAKER (Hon. W. D. Armstrong, *Lockyer*) 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 1910.

QUESTIONS.

BIBLE IN STATE SCHOOL INCIDENT AT GOONDI.

Mr. LENNON (*Herbert*) asked the Secretary for Public Instruction, without notice—

"Will the Minister lay on the table of the House the whole of the papers connected with the Bible in State schools incident at Goondi?"

The SECRETARY FOR PUBLIC INSTRUCTION (Hon. K. M. Grant, *Rockhampton*) replied—

"I shall lay the papers on the table of the House to-morrow."

PURCHASE OF GEOLOGICAL BULK STORE.

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

"1. Has the Government purchased the building in William street used as bulk store by Geological Department?

"2. What was the cost of same?

"3. What was the cost of alterations?

"4. If not purchased, on what conditions was it obtained?"

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

"1. Yes.

"2. £1,250.

"3. £360 13s. 9d."

ADULTERATED QUEENSLAND FOODS SOLD AT LISMORE.

Mr. McLACHLAN (*Fortitude Valley*) asked the Home Secretary, without notice—

"Has the attention of the Minister been drawn to the following paragraph which appeared in to-day's *Courier*—

"FOOD PROSECUTION AT LISMORE.

"Eight local business men were fined yesterday in sums varying from £2 to £5, and costs, under the Pure Foods Act (our Lismore correspondent wired last night). In three instances the goods were stated to be of Queensland manufacture. One article was strawberry conserve, which was artificially coloured, and in another case salicylic acid had been used.

"Will the hon. gentleman have inquiries made into the matter, and see if the food came from Queensland?"

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

"My attention was not called to the matter until the hon. gentleman mentioned it, and I shall cause inquiries to be made into the matter."

HONOURABLE MEMBERS: Hear, hear!

PETITION.

CLAIM OF W. H. RAMM.

Mr. CRAWFORD (*Fitzroy*) presented a petition from William Henry Ramm, selector, Mount Morgan, asking the Government to recognise his claim, based on his letter to the Agricultural Department dated 9th January, 1896, and supported by the Select Committee appointed by the House to inquire into the claim, to be the discoverer of the system of inoculating cattle with the blood of a recovered beast as a preventive or mitigation of tick fever.

Petition read and received.

FRIENDLY SOCIETIES HOSPITAL MORTGAGE BILL.

FIRST READING.

On the motion of the PREMIER (Hon. D. F. Denham, *Oxley*), this Bill, received from the Legislative Council, was read a first time, and the second reading made an Order of the Day for to-morrow.

TRADES AND LABOUR HALL MORTGAGE AND LEASES ACT AMENDMENT BILL.

PROPOSED INITIATION IN COMMITTEE.

On the motion of the PREMIER, it was formally resolved—

"That the House will, at its next sitting, resolve itself into a Committee of the Whole to consider of the desirableness of introducing a Bill to increase the borrowing powers of the trustees of the Trades and Labour Hall in Brisbane."

AGRICULTURAL BANK ACTS AMENDMENT BILL.

RESUMPTION OF COMMITTEE.

(Mr. J. Stodart, Logan, in the chair.)

Question stated—That clause 6, as amended, stand part of the Bill—

Mr. FERRICKS (*Bowen*) moved that the clause be further amended by the insertion of the words "breaking up for cultivation," after the word "clearing," on line 36. The subclause would then read—

"Advances for any of the following purposes—namely, ringbarking, clearing, breaking up for cultivation, fencing, draining, or water conservation, may be made," etc.

Although it was a notorious fact that they were establishing records in land selection in Queensland they were not establishing any great advancement in regard to the area of land cultivated. It had been advanced again and again as a reasonable proposition that a man should be able to seek an advance from the bank for the purpose of breaking up land for cultivation. Fencing, draining, and water conservation were all desirable things on which to borrow money, and settlers should be able to borrow money on breaking up for cultivation. Breaking up for cultivation in the ordinary acceptation of the term meant ploughing, which was the preliminary preparation of the soil for the reception of the crop to be put in. The breaking up of land for cultivation constituted an asset on the ground equal, or nearly equal, to that of fencing, draining, or water conservation, because once the land was broken up the crux of the work of cultivation was done; and although the land might not be utilised afterwards the ploughing of that land made following operations less difficult, sweetened the soil, and improved the property all round. The amendment would widen the scope of the measure, and would render it more acceptable to the people who wished to avail themselves of the Agricultural Bank, and he hoped it would be accepted by the Minister.

The SECRETARY FOR AGRICULTURE (Hon. J. Tolmie, *Drayton and Toowoomba*) regretted very much that he could not accept the amendment. This clause was inserted in the Bill for the purpose of assisting the man on the land who wanted assistance at the very initial stage of his operations. It was quite a new departure, and it was only intended to assist the settler in the direction of making permanent improvements. Breaking up land was not a permanent improvement, and for that reason he could not accept the amendment. The bank was advancing other people's money, and asked for no security at all, and under those circumstances it was desirable that at the inception of this new departure they should proceed with a certain amount of caution. If subsequently the new

departure was found to work well, there was no reason why, in two or three years, the Bill should not be amended and its operation extended, but the Government were going a very considerable distance at the present time, and he hoped that members opposite would assist them in what they proposed. He trusted that the hon. member who moved the amendment would withdraw it.

Mr. LENNON was sorry the Minister could not see his way to accept the amendment, because he regarded ploughing as a very important operation in connection with agriculture, and one for which a settler was warranted in applying for an advance to the Agricultural Bank. Advances were to be made for ringbarking, clearing, fencing, draining, and water conservation. A man might ringbark trees on his land, or burn off the scrub, and then allow the trees or scrub to grow again, but in order to plough his land he must clear off the débris and take out a number of stumps and roots.

The SECRETARY FOR AGRICULTURE: That is clearing.

Mr. LENNON: A settler would not do that if he was not going to plough. The removal of the débris and the taking out of roots would improve the land. In the sugar districts they ploughed, say, ten inches deep.

The SECRETARY FOR RAILWAYS: Down to twenty inches.

Mr. LENNON: He would not go so far as to say twenty inches, but they ploughed deep, and the operation cost a great deal of money. In order to carry out this work a man of small means would require assistance, and yet the Agricultural Bank, which should be a bank to assist agriculture, declined to accept an amendment of the character of the one now before the Committee. He could only express his astonishment at the refusal of the Minister.

Mr. MANN (*Cairns*) was sorry the Minister could not accept the amendment. The reason the hon. gentleman gave for his refusal was that ploughing was not a permanent improvement, and that if the selector went away and left his land the department would have no security for the advance made for ploughing. He (Mr. Mann) asked the hon. member who moved the amendment what he meant by "breaking up," and thought the hon. member would have replied that he meant ploughing and caneholing—the necessary work for putting in a crop. Not one of the matters mentioned in the clause could be strictly classed as permanent improvements. If land was thrown up after it had been ringbarked, the security the bank would have for the advance made for that work would be no more than it would have if the land was ploughed. As a matter of fact, turning up land by ploughing would do more to sweeten the soil and produce a crop of grass than ringbarking. All that ringbarking did was to allow a certain amount more of light and air to get into the grass and promote its growth. Where land was to be ploughed, a certain number of the stumps must be taken out in order to allow of the passing of the horses and the plough, and that was an advantage to the land. What was the use of advancing money for clearing land if that land was not broken up once it was cleared? What was the use of clearing land without ploughing it, unless it was scrub land which could be planted with a hoe? Where cane was to be planted, it cost a fair amount of money to get the holing done, and in the case of new scrub land that was the only method by which they could plant a crop. With regard to the contention that might be set up that caneholing was not a permanent improvement, he would point out that it would last for from five to eight years, according to the nature of the soil.

The SECRETARY FOR RAILWAYS: A settler can get 12s. in the £1 for that work.

Mr. MANN: It costs about £2 10s. an acre.

The SECRETARY FOR AGRICULTURE: And we give him £1 10s. out of the £2 10s.

Mr. MANN: If the Minister was prepared to do that, had he any objection to an amendment to include caneholing in the list of improvements?

The SECRETARY FOR AGRICULTURE: Under this provision we are asked to give money away for nothing.

Mr. MANN: The Government were advancing £200 on the security of the first year's rent, and he was trying to show the Minister that, in order that the settler might make the best use of that £200, he should have money advanced to him in order to enable him to get a crop in the ground, which he could only do by breaking up and ploughing forest land, or making holes into which he can drop maize or plant cane in scrub land. It was no use saying to a settler, "When you have cleared the land the department can advance you no more money." The department should advance money for any operation required to put a crop in the ground before they could claim that they had given the settler an adequate start. On an average it would take about £16 or £17 an acre to get a crop of cane up to the stage of cutting; and with the £200 to be advanced a man could hardly put 10 acres under cane, leaving out of consideration other work to be done on the property.

[4 p.m.]

The SECRETARY FOR AGRICULTURE: If he saves £40 out of the £200 he can get another £60.

Mr. MANN: Suppose it took £2 10s. an acre for falling 10 acres of scrub, that would be £25; then burning off would cost another £25; caneholing would cost another £25; plants, at £1 5s. a ton, with the cost of cutting and hauling, would cost another £25; then there would be the cost of keeping the land clean, which would amount to possibly £50; so that practically the whole of the money would be required for those items. He thought it would be wise for the Minister to issue instructions to his officers that wherever the selector showed a bonâ fide effort to put his land under crop he could apply the £200 in any direction for that purpose. If the settler was bound by too much red tape the Act would not be a success in assisting settlers on new canefields.

Mr. PAYNE (*Mitchell*) said he did not know that ringbarking could always be called a permanent improvement, because he had seen cases where it was necessary to cut away the suckers year after year. Though the Minister did not consider ploughing was a permanent improvement, if 10 acres of land were ploughed it would be much easier five years afterwards to plough that land than land which had not been ploughed. To

his mind ploughing was a much more permanent asset than ringbarking, and he thought more encouragement should be given to people to break up land, if it was only to encourage the idea of having more land under cultivation.

Mr. J. M. HUNTER (*Maranoa*) failed to see that the Minister had given any reason for not accepting the amendment. He admitted that ploughed land, after it was left unploughed a great number of years, would want ploughing again, but it was well known that land was all the sweeter for being broken up. Where a man was desirous of getting on his farm and putting in a crop, the Government should encourage him in every possible way. Suppose a man got an advance of £200 to make improvements on his land. Those improvements might take the form of ringbarking, fencing, draining, or water conservation, and no doubt they were all necessary improvements; but for the one thing that would enable a man to produce a crop there was no advance.

The SECRETARY FOR AGRICULTURE: He can get 12s. in the £1.

Mr. J. M. HUNTER: But then there would be 8s. in the £1 missing; and that 8s. was wanted as well as the 12s. Another reason why ploughing should be included was that the first breaking up of the land was the most costly; and a man might not have the horses to break up his land, but might have to pay another farmer to break it up for him. Another thing, by not being able to break up and prepare his land in time he might lose one year's crop, which would probably have returned him all the money he had borrowed. He hoped the Minister would reconsider the matter, and not wait for two or three years to ascertain whether the Bill was going to be a success or not. It had been a success in Western Australia, where it was working so well that a couple of years ago they added another £1,000,000 to the amount they were prepared to advance for work of this description. And in Monday's *Courier* they read—very largely as a result of this sort of thing—that Western Australia was going to have, this year, enough wheat not only for the use of her own people but also for export.

Mr. GRAYSON (*Cunningham*): It seemed to him that this Bill was a great advance on the old Act, and much more liberal, but the more liberal the measures brought forward by the Government the more faultfinding there was on the part of the Opposition. Under this clause the farmer would get an advance of 12s. in the £, which was a very fair advance indeed to make for the breaking up and ploughing of his land. Again, under the Bill a farmer could get an advance of £200 on his holding, and the only security the bank received was what the holding was worth, and the money was lent for various purposes—purposes which, to his mind, were very essential to the proper working of the farm, particularly ringbarking. The hon. member for Mitchell said that ringbarking was not essential to the proper working of an agricultural farm. If a man took up a forest selection, the very first thing he ought to do was to ringbark that selection and allow the timber to die to enable him to clear the land to cultivate it. Then, again, advances were made for clearing the land, fencing, draining, or water conservation. Any hon. member who was acquainted with the requirements of the new settlers in country districts would admit that all the improvements mentioned in the clause were very necessary for the proper management of the farm.

Mr. ALLEN: How many farms are drained in your electorate?

Mr. GRAYSON: Several farms on the Darling Downs were drained. Many farmers took up swampy land, and it was necessary that that land should be drained, and very often that kind of land, when drained, was some of the best land in the State. The lowlying land, as a rule, when drained, made ideal land for the cultivation of lucerne and similar fodders. The amendment was nothing else but fireworks.

Mr. FERRICKS: If you were a struggling settler, you would not say it was fireworks.

Mr. GRAYSON: There was no business in the amendment, and the clause was quite liberal enough. He admitted that in Western Australia the cultivation of the land had proceeded very rapidly within the last few years, and the principal reason for that was that Western Australia was not a stock country. The settlers in Western Australia were devoting their whole attention to the cultivation of cereal crops, with the result that very large areas had been placed under wheat.

The SECRETARY FOR RAILWAYS: Because the rainfall is very suitable.

Mr. GRAYSON: The rainfall in Western Australia suited admirably for the cultivation of wheat, but the lands in Western Australia were not nearly so rich as the lands of Queensland.

Mr. ALLEN: Then why can't you be as liberal as they are in Western Australia?

Mr. GRAYSON: This Bill was quite as liberal as the Western Australian Agricultural Bank Act.

Mr. ALLEN: Have you seen the new Bill?

Mr. GRAYSON: He had seen the new Bill. When the population increased——

Mr. FERRICKS: It never will unless you assist the man on the land.

Mr. GRAYSON: When the population increased, and it would increase if the present Government remained in power and continued their liberal, progressive, immigration policy. (Opposition laughter.)

Mr. LENNON: A liberal borrowing policy.

Mr. GRAYSON: He was in favour of the liberal borrowing policy also.

The CHAIRMAN: Order! I must ask the hon. member to keep to the amendment.

Mr. GRAYSON said he could not vote for the amendment.

Mr. MANN: Your electorate is already settled. You should think of the new settlers in other districts.

Mr. GRAYSON: He had been a new settler, and he knew the trials and privations a new settler had to contend with. He had every sympathy for the new settler, and the provisions of that Bill, especially clause 6, would assist the new settler much more liberally than the present Act.

Mr. FERRICKS: That is not saying much.

Mr. GRAYSON: The hon. member must admit that it was an advance on the present Act. If this Bill was passed, many new

settlers would avail themselves of its provisions, and it would be the means of increasing settlement. If they wished to increase settlement, they could not make the provisions of the Agricultural Bank Act too liberal; at the same time, he maintained that when the Bank was prepared to advance up to 12s. in the £ for the cultivation of land, and for other improvements, they were acting very liberally indeed. He could not support the amendment.

Mr. MULCAHY (*Gympie*): The hon. member for Cunningham, when speaking on the second reading of the Bill, stated that there were practically no advances in his electorate, so hon. members could easily understand the attitude of that hon. member. He (Mr. Mulcahy) regretted that the Minister could not see his way to accept the amendment. One thing the Minister had stated struck him very forcibly—that they must exercise caution. Now, they had been exercising what they called "caution" for the last ten years in connection with the Agricultural Bank Act. The thing had been an utter farce, and the only conclusion he could come to—and he believed it was a correct conclusion—was that the Government had made up their minds to keep the Bill less liberal than other banks carrying on business in the State in order that the other institutions, which were very largely held by supporters of the Government—that their business would not be interfered with in any way, and they could come along at any time in the history of the Act and say they could do better than the Agricultural Bank. Hon. members opposite professed a great deal of sympathy with the farmers, but when members of the Opposition wished to make the Bill as liberal as the Acts in the other States, Government members blocked it in every conceivable way. Why should members of the Opposition be satisfied with the Bill when they saw the great benefits given to settlers by the more liberal measures in operation in the other States? And when they tried to bring the Bill up to the same level, they were blocked in every conceivable way by a very conservative Government, who, by holding back assistance of that kind, were doing more to retard settlement than they could do in any other way.

Mr. TROUT: I thought you said the other day that there was a shortage of land.

Mr. MULCAHY: He still said that there were a lot of people in this State who could not get land; but, when they did get land, they should be assisted to produce something from the soil, and the object of the amendment was to enable the man who went on the land to make it reproductive. Surely that was a reasonable thing. He must get a return from the land before he could expect to pay back the amount borrowed. Every amendment moved by the Opposition to liberalise the Bill was blocked by the Government.

The PREMIER: The hon. member who had just resumed his seat could not really know what the provisions of the Bill are, because if he did he must readily admit that the provisions of the Bill are liberal to a degree, and designed to help the new settler.

Mr. MULCAHY: To a degree; you are right.

The PREMIER: To a very big degree.

Mr. LENNON: To a small degree.

The PREMIER: Just note what they are. Under the clause now under discussion, it is possible for a man who had his license to occupy—therefore he would only have paid his first year's rent—he went on to a piece of virgin soil and he could get £1 for £1 for the work he put in. He need not go out from his farm to earn money on the road. He could work his own farm and get paid for the work that he put in up to £200. What did a new settler want to do? He wanted to ringbark, clear, fence, drain, and conserve water. He went on to his piece of land with his license to occupy, and to enable him to effect improvements, he could get up to £200, so that really he could live on that farm for two years quite easily and effect improvements until the [4.30 p.m.] time came for the gathering of his crop. And that is not the only provision. That was a special provision. There is also a liberal provision in the principal Act under which a man could get 12s. in the £1 on the estimated value of the holding, including improvements effected. If the improvements on the land were worth £70, and he desired to spend £100 in effecting further improvements, he could get £100 under the principal Act. But in the clause now before them they were dealing with a man going on the land for the first time, and under the liberal provisions of this section a man could get up to £200 for doing his own work. If he fenced, ringbarked, or cleared, and put in his certificate, he could get his advance. In this clause they considered the new settler most fully.

Mr. ALLEN: You have not. A lot of them don't think so, anyhow.

The PREMIER: There were some who today wanted to be spoonfed all the time. But there was not a decent, honest settler who went upon the land, who was familiar with the provisions of the clause, but would say, "You are doing for us all we can ask you to do." Just think of the men who came here years ago! They did not have any of this assistance.

Mr. O'SULLIVAN: How many of them have gone down?

The PREMIER: More went up than went down. Only the wasters had gone down. (Opposition dissent.)

Mr. COLLINS: Then the bulk of the population must be wasters.

The PREMIER: They could not go into any farming district and find where a man left his holding unless for circumstances which could be well explained. He admitted that some of the finest men who went West had been crushed by the drought, but they were dealing with the agriculturists now. Those farmers who were diligent and refrained from evil habits got on all right. In this clause they were looking after the new settler, who came with a stout heart and a brawny arm; he did not need any money from anybody, and did not want any credit from the storekeeper. He could work himself and get sufficient advance from the bank to keep him on his farm. With regard to the amendment, "breaking up for cultivation," the farmer could get assistance under that heading up to the extent of 12s. in the £1 in the principal Act, but it was not right to include it in the special provisions, and give them £1 for £1 for it. To include it in the special improvements would be an indiscreet and an unwise thing.

Mr. MAUGHAN: Would it not tend to encourage cultivation?

The PREMIER: They could get 12s. in the £1 under the principal Act for breaking up for cultivation.

Mr. ALLEN (*Bulloo*): They should make the provisions as general as possible, and not frame the Bill so that only one section of new settlers would get advances. One would think that all farmers had to ringbark. What nonsense! To hear hon. members on the other side talk, one would think that the farmers had to ringbark and drain always. What nonsense! They would get up to £200 at the rate of £1 for £1 for ringbarking and draining, but suppose that they did not want to ringbark or drain? It was a good investment to break up good country. It took twice the strength to break up land that it took to keep it in working order afterwards. When a selector took up land, he could fence it himself, and at the same time give a contract for breaking up a portion for cultivation if this amendment were accepted. Then he could, at a small expense in horseflesh and implements, prepare that land himself for a crop. He did not want to go in for ringbarking or clearing or draining, but wanted to plough, and he then stood to get a return far sooner than under present conditions.

Mr. G. P. BARNES: But ploughing is not a permanent improvement.

Mr. ALLEN: It was more permanent than ringbarking. He had seen places which were supposed to be ringbarked, and it was just as well they were not, as settlers went there afterwards. Water conservation was not always permanent, as they knew dams to dry up and silt up. The hon. member for Cunningham said that he had seen the Western Australian amending Bill. He did not know how that could happen, but they had heard of Mr. Stead and his spooks, and possibly the hon. member who saw the Bill must have seen it with the aid of Mr. Stead's "Julia," seeing that an amending Bill had been introduced only last week. The hon. member for Cunningham said they should be content with what the Government chose to give them. In Victoria, with a Liberal Government, the Premier, in his manifesto, said he would advance money to settlers at 5 per cent., which would cover principal and interest as well. If the Liberals in Queensland would do the same thing, he would give them credit for it. The miserable little Bill before them only removed anomalies, and did not have one forward principle in it. In not one instance had the Government advanced ahead of any other State, but preferred to lag behind. He believed they even lagged behind Tasmania. The late Minister for Lands in Western Australia said that the increase in the area of land under cultivation was due to the advances made under the Agricultural Bank Act, and the Bill introduced by the party which was successful at the polls in Western Australia was even more liberal than the last one. Breaking up land for cultivation increased the value of the land. He would sooner have a piece of land improved by £40 having been spent in breaking it up than by a second-hand building supposed to be worth £40. No member on the other side could prove that breaking up land for cultivation was a less permanent improvement than clearing or water conservation or ringbarking. There was nothing more permanent than ploughing, except clearing prickly pear. If the bank administrators were not satisfied that the land was being put under cultivation, they need not advance the money at all. If the amendment had been moved from the Government side, it would have been accepted. Evidently they had had a caucus on the Government side, and decided not to accept the amendment.

The PREMIER: Your party blamed us for accepting too many amendments in connection with the Bill which went through this morning.

Mr. ALLEN: If the Bill could be improved by putting amendments in it the Premier should accept them. Why accept amendments from one side and refuse to accept similar or better amendments from members on the other side of the House?

The SECRETARY FOR AGRICULTURE would like members to disabuse their minds of the idea that because an amendment was moved by a member on the Opposition side of the House it would not be accepted. If it was such an amendment as the Government could accept, they would be only too pleased to accept it. The Government had given the Bill the most careful attention, and it had been framed with a desire to make it as liberal as the circumstances of the State would permit, and he would ask hon. members opposite to consider the fact that Ministers were in a position to know to what extent it was desirable to proceed. He did not object to members opposite advocating something much more liberal than the Government had brought forward. It might be good party policy to do so, and members might be actuated by the most genuine desire to advance the interests of the State in such advocacy. All he could say was that the Government had gone into the whole matter most carefully, and had proposed the most liberal advances which were consistent with the financial position of the State. The hon. member who had just spoken had said that there was nothing new in the Bill. There was something decidedly new in it—something which, as the Premier had pointed out, would give a very large number of persons who formerly were not able to take up land an opportunity to make homes for themselves.

Mr. J. M. HUNTER: What is left in the Bill after you take that out?

The SECRETARY FOR AGRICULTURE: A good many clauses were left.

Mr. J. M. HUNTER: The Bill simply removes a few anomalies.

Mr. ALLEN: There is nothing original about it.

The SECRETARY FOR AGRICULTURE: The Bill contained provisions which would operate to the advantage of a very great number of settlers and intending settlers in Queensland. They would make it easy for a man to go on the land and prepare his land for a crop, and the Government would be practically supporting him all the time he was doing that. He asked hon. members to remember that this was to be done with public money, and that the bank would not have one penny of security for what they were doing, and that if bad times came—and bad times would come in such a large State as Queensland, in which droughts were frequent—there would be a very big disturbance in the finances of the State, which might place Queensland in an awkward position. The Government were prepared to make advances for permanent improvements, and in addition to that, if a person had any money at all they would make further advances to the extent of 12s. in the £1—that was, on the money he had himself and the added im-

provements. For instance, if a settler wished to make £100 worth of improvements, and he had £40, the bank would advance him £60, which was equal to 12s. in £1 on the £100, or £1 10s. in the £1 on the £40 capital which the settler possessed. That was exceedingly liberal, more liberal even than Western Australia, which only advanced money on the security offered. Here we made advances to a man for ringbarking, clearing, fencing, draining, water conservation, cattle dips, stockyards, etc.; and those advances were at the rate of 12s. in the £1 up to £800. The sum of £200 was advanced without any security at all, and because that advance was made it was asked that the work which was done should be of a permanent character. He hoped that, after the explanation he had given, hon. members would allow the clause to pass, and let them get on with their work as expeditiously as possible, because there was a great deal of work to be done between now and Christmas.

Mr. MULCAHY: The Premier had stated that he spoke from a purely mining standpoint. It was purely want of knowledge that led the hon. gentleman to make that remark, as he represented some of the largest borrowers from the Agricultural Bank.

The PREMIER: What is their chief difficulty?

Mr. MULCAHY: Their chief difficulty was the trouble they had in getting an advance, and having to wait three or four months before they could get the money. With regard to the remark that he knew nothing about ringbarking, that was beside the question altogether, just as much beside the question as it would be for him to say that the hon. gentleman did not make farming a success by carrying on business at Roma street. There was no doubt that the farmer did the work, and the hon. gentleman took the greater part of the profits from that work. As to the statement that this was a most liberal Bill, he would point out that Western Australia, which had a smaller population, and whose lands were not as good as ours, had advanced £1,000,000 through their Agricultural Bank, while we had advanced only a few thousands. The hon. gentleman waxed very warm, and said that only wasters went down in land settlement. That he (Mr. Mulcahy) gave a most emphatic denial. Some of the finest pioneers Queensland ever had were in Dunwich today through no fault of their own—through adverse circumstances over which they had no control. Yet the Premier said that all the men who had gone down in this State were wasters.

GOVERNMENT MEMBERS: No; he did not say that.

Mr. MULCAHY: He thought the hon. gentleman did himself an injustice when he made that remark—that he was beside himself; he supposed it must be the result of want of sleep. However, he contended that it was the duty of members of the Opposition to try to make this Bill as liberal as any measure in Australia. They were trying to do that by the amendment, and he should support it.

Mr. FERRICKS contended that breaking up land for cultivation was a more permanent improvement than many of the improvements mentioned in the clause. If a settler felled scrub, and allowed that felled scrub to lie for one or two years, a quantity of undergrowth would spring up, and it would be cheaper to tackle new scrub land than to clear that undergrowth away. If two blocks of land alongside each other were allowed to remain idle for five years—one block with the scrub felled and containing scrub undergrowth, and the other ploughed but not cultivated—any man of common sense would go for the ploughed land. With regard to the Agricultural Bank having no security for the advances it made, he contended that every settler who was assisted to tide over his initial difficulties was one of the best securities Queensland could have.

The PREMIER: That is what this clause is for.

Mr. FERRICKS: They should not encourage men to take up land for speculative purposes, but rather to take up land and put it under cultivation. The senior member for Townsville and the hon. member for Wide Bay had admitted that land was not cultivated in Queensland to the extent it should be; and, that being so, he thought they should vote for the amendment. He was rather taken aback by the remarks of the Premier, when he said that the men who had failed on the land, with the exception of those who had had to retire through adverse circumstances over which they had no control, were wasters. He entirely disagreed with that statement. Hundreds of people had been obliged to abandon their blocks on account of drought, but for every one driven off the land by the demon drought five had been driven off by the monopolist and the middleman. The amendment had particular application to the [5 p.m.] man going on new land, and would have special application to the Inkerman Estate, where some of the land would cost £7 or £8 an acre, and the deposit and survey fees would average about £1 per acre. He desired to assist the men of North Queensland to go on those blocks, but the man who had £100 capital, and was desirous of settling on the land, could not be picked up in the street every day. Why should not a man taking up one of those blocks be able to get an advance for the purpose of breaking up the land?

The SECRETARY FOR AGRICULTURE: He can get 12s. in the £1 for that work.

The bell indicated that the hon. member's time had expired.

Mr. FERRICKS: He believed he had another five minutes. In his opinion a man should get as much advanced for ploughing as for clearing; and, if any difference was made, it should be in favour of ploughing. The Agricultural Department, in the past, had an unenviable reputation as a conservative institution that did not want to interfere with the operations of private lending-institutions, and when the Minister refused to accept an amendment which would extend the usefulness of the Bill, members could only come to the conclusion that the department was still desirous of not bumping up against private concerns. He hoped the Minister would reconsider his decision, and accept the amendment.

HON. R. PHILP intended to vote against the amendment. The Bill was very liberal in advancing a man £200—£1 for £1; and any good man could make half the improvements himself and save £100 in that way. Too much credit was worse than

too little—(hear, hear!)—and his experience was that the man who had least done for him got on the best. No private institution would do what was proposed under the Bill. Any man with any knowledge of land would be able to put up his fence and his humpy, and have a good deal of money in hand to do his ploughing, which was not a permanent improvement like clearing and fencing.

An HONOURABLE MEMBER: A man may clear scrub, and it may soon grow up again.

HON. R. PHILP: No sane man would clear scrub and leave it to grow up again. Would he not burn it off? His experience was that the people who failed on the land generally did so in the first two years; but if they could tide over the first two years they got on all right. This £200 would enable a man to tide over the first two years, and he did not think the country could afford to make it more liberal. One of the most successful men on the Blackall Range told him that after paying his first year's rent he was £5 in debt; but since then he had built his third house, which was lit with acetylene gas, and he was doing splendidly. This advance of £200 was a splendid start, and would be the means of increasing the amount of cultivation very much. As they gained experience in the matter, they might go a little further, but this was a decided step in advance.

Mr. MANN agreed that the Government were very good in the matter of advancing up to £200 on practically no security, but what he was aiming at was to get them to provide for spending part of the money on purposes other than those in the Act. In order to make a success of settlement by means of the Agricultural Bank, they must realise that the money ought to be advanced to the settler for the purposes which would best enable him to make a success of it, and he was asking that settlers on new scrub land should be allowed to apply the whole of the £200 towards getting a crop and keeping it in order up to the time of harvest. There should be inspectors who knew their work, and so long as the inspector was satisfied that the settler was applying the money to the best advantage, the department would be justified in keeping him going until such time as his crop was properly planted. He admitted that some men had battled and come through all right without assistance, but an old settler told him that if the Bill had been in operation when he made a start he would have been thirty years ahead of where he was now. If a settler went on the Inkerman Estate he would have to put down nearly £100 for his land; then he would require four horses, which would cost £35 each; four sets of harness, costing £10; a good plough that might cost anything up to £20; and there would be other expenses. The inspectors should not only have a good knowledge of land but should also be good judges of character, so as to see whether a settler was likely to make good use of the money or not. When a man was doing his best on his land under those conditions, the department would be perfectly safe in advancing up to £200 in connection with the cultivation.

Mr. J. M. HUNTER: While admitting that from the Minister's point of view the hon. gentleman was doing his best to relieve the situation he did not think that could be taken as the last word on the matter. The Opposition were pressing for more liberal terms than were provided in the Bill, and they had a good example before them in the liberal measures passed by other States of the Commonwealth. While £200 was set down in the clause for the improvements referred to, £100 of that would be held back for pear clearing. Prickly-pear clearing was nothing like a permanent matter, because directly pear was cleared another fresh crop sprung up afterwards, and so it went on year after year. He would a thousand times sooner see money spent in the direction the amendment asked than spent in pear improvements. Of course, if a good inspector recommended that a certain amount be spent in clearing pear, the Government could well advance it, but it would all depend on the capacity of the man who recommended it. The whole question was: Was the money to be wisely spent? Was the man going to put the £200 into improvements that would give the best return to him, and therefore the greatest security to the State? He could not conceive why the Minister should refuse to include ploughing in the improvements. He had seen houses fall into wreck and ruin, and he had seen fences and stockyards fall to wreck and ruin. He had seen dams swept away, and tanks silted up, and those improvements were not a bit more permanent than ploughing. He did not say that the whole of the £200 should be spent in ploughing, but if a new selector considered a portion of the money would give him a better return if spent in ploughing, then a portion of the money should be allotted to that work. There were improvements mentioned in the clause that many new selectors did not require at all. On the plain lands at Jimbour and in parts of the Maranoa no clearing was necessary, and it was not necessary to drain those lands. A man might be satisfied to put up a rough bark humpy to carry him on, and the one thing he wanted was to plough his land in order to get a return as quickly as possible, and if the Government were wise and wanted to increase settlement and agriculture in Queensland, and to popularise the Agricultural Bank, they would do what the hon. member for Bowen asked. Take away the £200 from the Bill and what was left? There was absolutely nothing left but the removal of a few anomalies and a slight reduction in some of the penalties which were inflicted for non-payment.

The bell indicated that the hon. member's time had expired.

Mr. J. M. HUNTER: He would take a further five minutes. There was no earthly reason why a new selector should be told by the bank, "There is £200; you can spend it on fencing." A man was forced to ring fence his selection and buy wire which he did not require at all. Why should not that man be allowed to cultivate what he wanted, and do other improvements by degrees? There was no necessity to spend the whole of the £200 in the first year or the second year, but spend some of it on cultivation in the meantime. A man might at one time think it would be a good thing to ringbark the whole of his land, or to put down a big dam, and later on he might discover that neither of those things was advisable, and that something else would be better. The clause would force the new selector to do work which might be considered unnecessary and would prevent him doing work which would be reproductive and profitable to him. What was

perfectly true was, a man might not have a team strong enough to do his ploughing, and he might not have the money to go and buy a team. Some lands, too, wanted to be ploughed right away and turned up in the sun so as to get sweetened, and then they could only be cropped the following year. Yet a selector could not get the money to do it, but could get money for other purposes which he did not want, and which he could not use. Why should not a man get a certain amount to have his ploughing done and have the earth turned up and sweetened for the next crop? The stand taken by the Government would delay the chances of a man getting some return from his farm, and he did not think the Government would suffer in the slightest by accepting the amendment, so long as proper caution was exercised. The bank had not suffered very much in the past. In fact, it had made more profit than it should have made, and he hoped so much profit would not be made in future from the small amount of business done. The bank was there to assist men on the land to become useful and productive citizens.

Mr. LAND would support the amendment. He had in his mind's eye a number of farmers who would not require to ringbark, or to drain, or conserve water. If a man took up wheat land, his first object was to plough that land and get a crop, but he did not require to ringbark at all. There was very little wheat country that required draining, and in some of the wheat districts the Government were making preparations to supply artesian water, so that those farmers would not require to go in for water conservation to any extent. There had been arguments from both sides of the House as to whether ploughing was a permanent improvement or not. He was not the slightest bit concerned about that, but he was concerned about the fact that ploughing was absolutely necessary before a man could put in a crop, and consequently there was a greater need for a selector being able to use a portion of the £200 for ploughing than in connection with the other improvements mentioned. The object of the bank, in the first place, was to settle people on the land. He took the matter up pretty freely in his district, where there were small farmers, and many of the small settlers intended to try and get assistance under the Act, but most of them gave the thing up in disgust. He was just as anxious to settle men on the land as any member of the Committee, and he knew from experience that the greatest troubles a new selector had to contend with arose when he was making his first start—the first year or two; and if the Government really wished to do what they professed—that was, to settle people on the land—they should liberalise that clause to the extent at any rate of allowing a portion of the £200 to be used for ploughing the land.

Mr. ALLEN: Just one word in answer to the Minister's allegation that the bank advanced in some instances up to £1 10s. in the £1. He could not follow the hon. member, but he pointed out that under the amending Bill there were cases in which only 7s. 6d. in the £1 would be advanced in certain instances. He certainly objected to the Minister raising bogies in answer to the arguments used on that side of the House. It was urged, in the case of the Inkerman and Jimbour lands, that the selector could get an advance on rent he had paid, so that with the 12s. he would get advanced against improvements and then the security represented in the deposit paid, £1 for £1 could be advanced. If that was so, what was the need of making special provision for ringbarking? Even although an advance was made against the deposit, a selector required other things besides ploughing. And suppose he had no money. If his interest in the land had not been [5.30 p.m.] encroached upon by advances being made against it, and he could get £60 to buy horses, it would be a good thing for the Minister to accept the amendment and allow advances to be made against the security of the land. Then allow the farmer to use his own money for such purposes as buying stock for which the Government would not take any risk.

Question—That the words proposed to be inserted (*Mr. Ferricks's amendment*) be so inserted—put; and the Committee divided:—

AYES, 27.

Mr.	Allen	Mr.	McLachlan
,,	Barber	,,	Mann
,,	Breslin	,,	Maughan
,,	Collins	,,	May
,,	Coyne	,,	Mulcahy
,,	Crawford	,,	Mullan
,,	Ferricks	,,	Murphy
,,	Foley	,,	O'Sullivan
,,	Hamilton	,,	Payne
,,	Hardacre	,,	Ryland
,,	Hunter, J. M.	,,	Theodore
,,	Land	,,	Vowles
,,	Lennon	,,	Winstanley
,,	Lesina		

Tellers: Mr. Allen and Mr. J. M. Hunter.

NOES, 31.

Mr.	Appel	Mr.	Paget
,,	Barnes, G. P.	,,	Petrie
,,	Barnes, W. H.	,,	Philp
,,	Booker	,,	Rankin
,,	Brennan	,,	Roberts
,,	Bridges	,,	Somerset
,,	Corser	,,	Stevens
,,	Denham	,,	Swayne
,,	Forrest	,,	Thorn
,,	Forsyth	,,	Tolmie
,,	Fox	,,	Trout
,,	Grant	,,	Walker
,,	Grayson	,,	Welsby
,,	Gunn	,,	White
,,	Hunter, D.	,,	Wienholt
,,	Mackintosh		

Tellers: Mr. Stevens and Mr. Wienholt.

PAIR.

Aye—Mr. Blair. No—Mr. Macartney.

Resolved in the negative.

Mr. LENNON had another amendment to move, and he would not take up much time in discussing it, as he wished to see the Bill passed. He moved the omission of the word "two," on line 37, with the view of inserting the word "four." That would make it read that advances might be made of an amount not exceeding £400, instead of £200.

Mr. MANN had a prior amendment. He would like to know the definition of "clearing," and whether it covered "stumping" and "grubbing" forest land?

The SECRETARY FOR AGRICULTURE: Of course it must cover it.

Mr. MANN: He had seen country which cost £6 an acre to clear, and yet the trees had been felled twenty years before. There had been many bush fires on it and stock were grazing on it, but the roots of the trees were as sound as ever, and it cost £6 an acre to grub them. Would the Minister give him an assurance that "clearing" would cover stumping and grubbing?

The SECRETARY FOR AGRICULTURE: Yes, "clearing" will cover both.

Mr. Mann.]

Mr. LENNON moved the omission of the word "two" with the view of inserting "four." They had heard reasons given by the Government that they should go slow and that sort of thing, but they were not sufficient. The Act had been in existence for ten years, and only £250,000 had been advanced under it. It required something to give it a filip, to put life into it, and galvanise it. In Western Australia, where the Act was more liberal, they advanced three times as much as they did in Queensland, and the production of wheat in Western Australia had gone rapidly ahead in consequence.

Hon. R. PHILP: Not as rapidly as the sugar-growing in Queensland.

Mr. LENNON: The amendment he proposed was taken from the Western Australia Act, and a great deal of excellent production had taken place in that country.

The SECRETARY FOR AGRICULTURE asked for the ruling of the Chairman as to whether the amendment was admissible? He considered that it did not come within the scope of the measure.

Mr. LENNON: It is a Bill to amend and consolidate the Act in certain directions. That gives it a very wide scope.

The CHAIRMAN: In my opinion the amendment is admissible. It increases the amount of money that may be advanced to the customers of the bank, and that comes within the scope of the Bill.

Mr. ALLEN: Hear, hear! That's a very sound ruling.

The SECRETARY FOR AGRICULTURE: He was very sorry that he could not accept the amendment. It would certainly increase the expenditure to an enormous extent—it would double the expenditure, as it proposed to increase the maximum amount from £200 to £400.

Mr. LENNON: The hon. gentleman's argument was hardly convincing; he might just as well have said that if they raised the limits for deposits in the Government Savings Bank to £1,000, every depositor would deposit £1,000, because his argument was that if they increased the limit of advance in this case from £200 to £400, every borrower would be a £400-borrower.

Mr. MURPHY did not propose to support the amendment. He thought they were dealing liberally with settlers in allowing them to obtain advances up to £200 from the Agricultural Bank during the first year, and then allowing them further advances after they had done the preliminary work on their selections. He would sooner see two men get £200 each than one man £400. A lot of people were going to take up land—the erection of the proposed sugar-mills would open up large areas of sugar land, which would be taken up by men who were now working for wages—and if the Committee agreed to the amendment raising the limit from £200 to £400 it would simply mean that fewer men would receive assistance, as the Government had decided that only a certain amount should be spent in this direction.

Mr. LENNON: They are not spending the money; they are lending it.

Mr. MURPHY: Yes, they were lending the money, but the credit of the State was pledged to raise that money. It seemed to him that if the Government said the limit should be £300 the Opposition would say it should be £600. There was nothing in that kind of thing. They had to deal with the matter from a broad national standpoint, and do the best they could for the people who wanted to go on the land. This clause would give a number of men who were today working for wages in mines, on stations, and as agricultural labourers, a chance to get a bit of land of their own and start work, and he would like to see the money advanced distributed among as many men as possible. If the amendment went to a division, he should vote against it.

Mr. ALLEN was surprised at the argument used by the hon. member for Croydon.

Hon. R. PHILP: It is a very sound one.

Mr. ALLEN: It was a conservative argument.

Mr. MURPHY: Conservative! There's nothing conservative about it.

Mr. ALLEN: The contention was that if the amendment was accepted, the State would help only one man where it should help two. That was all bunkum, because there was no limit to the credit of the State. If the present bank had been the wonderful success it was alleged to have been, how was it that it had not been availed of by settlers? There was enough money available to make advances to ten times the number of settlers who got loans from the bank. In Western Australia they fixed the limit at £200, then they increased it to £300, and then to £400; and that State was in a position to get all the money they required to satisfy all the wants of settlers. The whole argument of the hon. member for Croydon and of the Government party was that they should limit the operations under the Bill. The members of the Opposition wanted those operations to be as wide as possible. If the State was in a position to go to the London market and borrow money to build railways in the Western districts of Queensland that were not wanted—if we could borrow money to build a line from Tobymory to Camooweal—then it would be better business to put that money in the Agricultural Bank and use it for the purpose of making advances to settlers. We might, perhaps, be able to do without the mining industry, but the agricultural industry was absolutely necessary to the country if it was to progress, and no matter how liberal the assistance given to that industry, no matter how great were the risks taken, past experience had shown that they were justified in taking those risks. Western Australia certainly took greater risks than we took in this matter, and their agricultural land was not as good as ours.

The SECRETARY FOR AGRICULTURE: They have a better rainfall.

Mr. ALLEN: In the debate which took place on this question in the Western Australian Assembly, members on both sides expressed the opinion that their advance in agriculture was mainly due to the assistance given to settlers under the Agricultural Bank Act. In 1909 that State had advanced about three times the amount of money that we had advanced. The Minister for Lands there stated that it said a great deal for the management of their bank that after fourteen years of active work they could declare that there were very few doubtful accounts. He would like any member to point to a place in Queensland where a mining field had been carried on without great

individual losses. Yet in Western Australia, which had not the best of country, they had absolutely no individual losses in connection with the operations of the Agricultural Bank. That took the sting out of the argument that by increasing the limit of advances they would be running a risk. He sincerely hoped that the Minister would reconsider the matter, and accept the amendment.

HON. R. PHILP thought the hon. member for Bulloo might be a little surer of his facts before making statements in that Chamber. Mining had done a great deal for Queensland. In 1866, before that young man was born, Queensland was in a very bad way, and Gympie was opened up, and saved the State. Later on, in 1892, Charters Towers was opened up, and it saved Queensland. Queensland had done a great deal for agriculture. Half a milion of money had been spent on central sugar-mills, which was a splendid thing for agriculture. Why did not the hon. member for Bulloo think of something for himself, instead of quoting what had been done elsewhere? At one time members opposite were always quoting what New Zealand had done, and now they quoted Western Australia. Western Australia had a better rainfall for wheat than Queensland had, as they had better rains there in the winter. With the hon. member for Croydon, he thought it was better to assist two men than to assist one to settle on the land.

Mr. FERRICKS: Why not assist them both.

HON. R. PHILP: The finances of Queensland were limited; so were the finances of the Bank of England. He held that £200 was a good deal to give a working man to start on the land, and he thought that very few men would fail if they got that start.

Mr. MURPHY: If they fail with that, they will fail with £400.

HON. R. PHILP: Yes; he thought they were more likely to fail with £400, because they would have bigger ideas and would want a bigger house, and so forth. He was of opinion that it would be better to limit the amount to £200 at first. The first Agricultural Bank Act we passed was based on the South Australian Act. At the time that Act was passed the State was not too well off, and members opposite were not too well satisfied with it. When the Labour party came into office they amended that Act, and now they were not satisfied with it as amended.

Mr. ALLEN: When were the Labour party in office?

HON. R. PHILP: At one time they had thirty-five members on the Government side of the House, and during that time the Agricultural Bank Act was amended, but apparently it was not amended satisfactorily. Now the present Ministry were going further than they went in that Act, and proposed that advances should be allowed up to £200. He thought that was quite enough. If the Government had proposed £400, members opposite would have wanted £800. They were not lending their own money; they were lending the money of the people of Queensland, and there were a great number of miners and others who would not get a shilling of that money. They should be more careful with other people's money than they were with their own.

Mr. FOLEY was rather amused at the argument used by the hon. member for Croydon, and by his colleague, the senior member for Townsville. Their argument was that £200 would be better than £400, because the Government would

[7 p.m.] be able to assist so many more people. While he agreed that it would be better to assist 1,000 people than 500 people, it was a matter for consideration whether the amount of £200 was sufficient to give real assistance. The argument of the Opposition was that if £200 was not sufficient to keep a man on the land, the amount should be increased. No doubt the hon. member for Croydon knew of cases where miners spent all the money they could raise in putting down a shaft, but were unable to reach the precious metal, and had to abandon their claim, whereas if they had possessed the means to go down a bit further they would have met with success. Another argument used by his hon. colleague was that if people got an advance of £400, the chances were that they would go in for bigger houses and more improvements. It was a wonder he did not say they would go in for motor-cars. But the honest man would never borrow more than was necessary, and for that reason the Government need not be afraid that a man would borrow £400 when £200 would be sufficient; therefore there was no reason why £400 should not be advanced.

Mr. D. HUNTER: Why not make it £1,000?

Mr. FOLEY: The Government might not be able to stand advances of £1,000, though they might well afford to advance £400, which might reasonably be expected to enable a man to make his improvements and stay on the land. When a selector went to a private bank his improvements must be worth six or seven times the amount of the advance he could obtain, and that was the means of keeping the small selector back for years. If he could get an advance quickly, he could reap a harvest so much earlier, and would be better able to remain on the land. He thought the Minister would be wise in accepting the amendment.

Mr. WALKER (*Wide Bay*) opposed the amendment, believing that it would be the worst thing for the true small farmer. Under the provisions of the Bill, which was a very liberal one indeed, it was desirable that they should not only cater for honest people, but should also protect the State from dishonest persons. The man who paid his rent could get £200, or part of it, at any time, according to his improvements, and in about two years' time he could get a lease, when there would be nothing to prevent him from getting an advance up to £800 if he was a genuine man. If he was a small genuine selector, £200 of loan money in two years would be sufficient for him to handle —it was quite enough for the ordinary small man. Give him £400, and what would be the result? He would put on improvements of such a nature that they would be useless to him. There was no occasion to put up a concrete dam when a clay dam would suffice, and there was no occasion to put up a paling fence when an ordinary barbed-wire fence would do.

Mr. MURPHY: He has to pay the money back.

Mr. WALKER: Those members who knew nothing at all about farmers and farming generally had the most to say on that Bill. On the North Coast lands the private banks

came in to a considerable extent three or four years ago, and completely knocked out the Agricultural Bank. They lent up to £6 an acre, and it was the curse of that district at the present time, because the dairy cheques were very small indeed, and those banks were really asking for their money at the present time. If a man was a genuine selector, £200 was quite sufficient for him to work on for the first two years, and after that there was nothing to stop that man from coming under the provisions of the Bill and getting a further loan of £600, providing that the improvements warranted it.

Mr. ALLEN: Do you think £200 is sufficient for two years?

Mr. WALKER: It was more than most selectors could handle safely. If a man had 160 acres of scrub land, there was nothing to stop him from being a successful man six months after he put his grass in. He knew of one instance in the Gympie district where a man put his grass in and had cattle on in six months. He referred to the hon. member for Gympie.

Mr. FOLEY: You are talking about good land.

Mr. WALKER: He was talking about good dairying land. £200 was quite sufficient for the ordinary man to handle for the first two years, and after that the very liberal provisions of the Bill could be availed of.

Mr. ALLEN: If the hon. member for Wide Bay followed his arguments to a logical conclusion, he would move an amendment to prohibit an advance of more than £200 for the first two years. He (Mr. Allen) could quote instances where men had borrowed up to £600 under the old Act, which amount had been well expended. How far would £200 go at the present time?

Mr. WALKER: It would keep a man two years.

Mr. ALLEN: It would keep a man pottering for two years. He took it that the object of the Bill was to assist agricultural settlement. Take an estate like the Jimbour Repurchased Estate. The Government were giving one man 1,280 acres on that estate at an average of £4 an acre. If one of those selectors was only to spend £200 in the first two years, what kind of a return would he get? What earthly chance had he of meeting his instalments when they fell due? Of course, £200 might be all right in certain districts and for certain classes of land, but they had to look at the question from all standpoints. The hon. member for Wide Bay had referred to the dishonest man, against whom the State had to protect itself. The bank had a very good way of protecting itself. The dishonest man, after all, was not a very important factor. He was there to a limited degree, but the department had administrative officers who checked all advances, and the manager of the bank could give instances where two men had applied for similar amounts and had similar security, and one man had got all he wanted, while the other man had only got half. That was done simply on the report of the inspector, who was sent out not only to closely scrutinise the property and security but also to pass judgment on the man. In one instance he was better satisfied with the work done, while the other man was rather doubtful. In that respect the bank was protected from dishonest men or uncertain men. If they were going to make provision in the Bill that it was absolutely impossible for anyone to get at the bank, and leave nothing at all to the administration, it would be a failure. He had no sympathy for the dishonest man. An advance of £200 might be all right in the cases referred to by the hon. member for Wide Bay, but Queensland was a very large State, and they had all sorts of conditions and various phases of the agricultural industry to consider.

The bell indicated that the hon. member's time had expired.

Mr. ALLEN: He would take a further five minutes. Owing to the continued reference by Ministers to what was done in the other States, he had got the habit of referring to the other States too, and he wanted to beat the other States. He wanted the Secretary for Agriculture, when the Bill was passed, to be in a position to say as a matter of absolute fact that the Bill was the most progressive and the most useful in the Australian States, but if the Minister kept his back to the wall as he had done up to the present time, it would be a very backward and a very conservative measure. It would certainly be safe, but he would not have risen to the occasion. He reiterated the opinion he had expressed earlier in the debate, that the agricultural industry was a perfectly safe industry, and an industry which they wanted to develop to a much greater extent in Queensland, and the people who were making money out of these advances were the money-lenders in this particular institution—the Agricultural Bank. They were building up a very tidy reserve fund. Up to the present time they had never had any loss on the operations of the Bill. That had been the experience not only in the rest of the Australian States but in other countries of the world. If the amendment came to a division, he hoped that the good sense of members would see the force of carrying it.

Mr. FORSYTH: If the conditions in Queensland were the same as those in Western Australia there might be a good deal in the contention of some hon. members, but the records of the last ten or fifteen years showed that they did not get the same rainfall in Queensland as they did in Western Australia. There had been a drought in Western Australia the last season, but that was the first they had had for a good many years. When the wheat crop failed here, Western Australia got a good one, and the consequence was that she was going ahead by leaps and bounds. After all, this £200 was a distinct advance upon anything we had had in connection with the Agricultural Bank before. He thought they should go ahead a little slowly, to see how they developed.

Mr. MULCAHY: We have been ten years going slowly.

Mr. FORSYTH: There were a good many clauses in the Bill which were very liberal, but anyone who referred to Western Australia in connection with agriculture would find that for years and years the rain had always come at the right time. He thought that our wheat crop to-day was not any more than it was ten years ago; he did not think wheat was going ahead.

Mr. FOLEY: They have lent the farmers £1,000,000 in Western Australia.

Mr. FORSYTH: The conditions of Queensland were not the same as Western Australia. For the last fifteen years they had scarcely had a drought there, but this year they had had one. They invariably got a good rainy season in Western Australia, and the consequence was that they had good crops. He thought they had better go along as things were now, and if they saw that this £200, in the first instance, was working satisfactorily, then it would be the duty of the Government to introduce a measure later on so as to increase the amount. There must be all the protection possible, under fair conditions, so that the State might not lose money. He thought they might allow the clause to pass, and go on with the other clauses of the Bill. It was only now when they were getting this advance that people said, "What is the good of £200?" During the last five years farmers who would otherwise have gone in for agriculture had been going in for dairying because they found that it paid the best. Ever since we had been able to establish butter factories throughout the State things were altogether different to what they used to be, and a lot of people who used to go in for agriculture now went in for dairying. They all knew that for many years the farmers had a bad time. He did not think they were getting a good time now, because the season had not been a good one. He thought that the farmers as a whole—although it was not all that members on the other side wanted—would be satisfied that the Government were doing something to help them, and would welcome the clause; and his amendment on the basis of £200 would do a great deal to advance the agricultural community.

Mr. MULCAHY regretted that the Minister did not see his way to meet them in this matter. They had had one member after another on the other side impressing the necessity of caution, but he thought they had waited long enough; they were a laughing-stock in Australia to-day on account of the way in which they had handled the Agricultural Bank. While all the other States had been doing good work in this connection, Queensland had been practically doing nothing. The hon. member for Wide Bay said that £200 was quite enough to advance. A man going on to a farm had to cut the scrub down, buy seed, and erect fencing, and get cattle; and £200 did not go far. The hon. member referred to the fact that other banks had lent up to £5 or £6 per acre on the land, and were going to call the money in. He (Mr. Mulcahy) had always contended that that was a real danger which the settler had to contend with in dealing with financial institutions. It was only in a time of drought that other banks started to squeeze, but that was the time when the dairyman wanted assistance. That was why he was such a strong advocate for the settlers getting money from the Agricultural Bank—they got it for a long term of years, and as long as they paid interest and redemption they were safe. No Government would foreclose on a man in a drought period. It was the business of the Government to nurse a man through, or allow his interest to stand over until the good seasons came back again, when the man would be able to pay off his arrears. It had been said that this was a most liberal measure, but to his mind there was no liberality about it. What had been the net result of the working of these banks in Australia? The point he wished to make was this: That the losses were infinitesimal. When that was so—and that had been the experience of the operation of the bank in other States—surely they did not want to wait for two years. Why should [7.30 p.m.] they take any notice of the hon. member for Moreton, who said that £200 was sufficient, when they found that £400 was the amount decided on by other States, and worked really well? The hon. member for Moreton said that Queensland was a drought-stricken country, but so far as he knew the earnings of the people of Queensland compared favourably with the earnings of the people in other States. He (Mr. Mulcahy), at any rate, was not going to cry "stinking fish" and say that Queensland was not as good as South Australia or Western Australia, or any other State. Why, they had often heard members get up at banquets and say that Queensland was the very best State of the lot.

Mr. THORN: So it is.

Mr. MULCAHY: Yet the hon. member for Moreton said that it could not be compared to South Australia.

Mr. FORSYTH: Not for wheat-growing.

Mr. MULCAHY: The hon. member now wanted to put in a qualification. Unless they kept abreast of the other States, the people on the land were going to suffer, and were not going to get that benefit from the Act which they should get. The hon. member for Wide Bay told them that the financial institutions were calling the money in, and the result of that would be that it would crush the man on the land, and end in putting him off the land. It was the duty of the State to step in and advance the money, and see that the lands of the people were not foreclosed on. That was how the big financial institutions made their money. They foreclosed during a drought period, and then by waiting a couple of years the property they foreclosed on was worth three times as much as when they foreclosed. They wanted to make more liberal advances to the settler, because the history of Australia and New Zealand showed that there would be no loss if there was proper management and proper care. He hoped that members would look at it in the proper light, and agree to the amendment.

Mr. J. M. HUNTER thought that the amendment was a reasonable one. They were told that they would have to reduce the number of customers who would receive advances from the bank, but he did not see how that could happen. They provided in the principal Act that no one could borrow more than £800 from the bank; so, if he borrowed £400 under the provision covered by the amendment, he could not borrow more than £400 in other directions. So they would not be limiting the number of borrowers at all. The hon. member for Croydon said he would vote against the amendment for the same reason that he voted against the increase in connection with the Workers' Dwellings Act. He (Mr. Hunter) also voted against the increase under the Workers' Dwellings Act, but it was a different thing altogether in this Act. Here part of the money was being advanced without security. A person could borrow £400 on work that was done, and he could also borrow £400 without security as the work was done. The Minister, in talking about the liberality of the measure, was only throwing dust in the eyes of the public, because there was no liberality in it at all. They were dragging at the tail of

Western Australia, the smallest State in the Commonwealth. Queensland had a population twice as big as Western Australia, and a bigger revenue, yet they lagged behind Western Australia.

The SECRETARY FOR AGRICULTURE: We are ahead of New South Wales and Victoria.

Mr. J. M. HUNTER: No. Queensland was behind both New South Wales and Victoria. He knew what the other States were doing, and he did not want to misrepresent the facts. They were there for anyone to see. Western Australia had increased the amount from £300 to £400. Did the Minister mean to say that the selectors in Queensland were less trustworthy than those in Western Australia, or that his officers were not as capable? Western Australia had advanced £1,500,000 under their Act, and had placed another £1,000,000 at the disposal of those on the land; while Queensland had only lent a paltry £250,000. He admitted that the Queensland rainfall was not so regular as that on the coastal districts of Western Australia, but there were millions of acres in Central Queensland which were capable of producing wheat. In the Maranoa district they were producing 30 bushels of wheat to the acre on 2 inches of rain, and there were hundreds of thousands of acres of land of that description throughout Queensland which could do the same. It was only a matter of conserving the rain when they got it. Some of the finest wheat that was ever grown was that turned out on the Western lands this season. The statement about the financial institutions calling in their money was one which should make the Government advance more money under the Agricultural Bank Act. It not only applied to Wide Bay but to the Darling Downs people, who had to go to the private money-lenders and commercial banks.

Mr. THORN: Not the Darling Downs. They don't want it.

Mr. J. M. HUNTER: The Darling Downs farmers had borrowed £500,000 from insurance companies. These people should not have to go to private money-lenders for money, as when bad times came the money would be called in, and they would be crushed off the land. The reason the people went to the private banks was because they could not get liberal advances from the Agricultural Bank. On the whole, he thought the Committee would be well advised to deal with this matter in a more liberal manner. We were not going through bad times, and the State was not in such a position that it could not afford to be liberal. We were not giving the farmers this money; on the contrary, they had to pay it back with interest, and we should endeavour to take a step in advance. He had very much pleasure in supporting the amendment.

Mr. FERRICKS: Some of the opinions expressed by hon. members opposite were decidedly conflicting. Some speakers said it was not necessary to increase the sum set down in the clause, and in support of that contention they gave some of the very best arguments that could be advanced for the abolition of the Agricultural Bank altogether. If what they said was true, there was no necessity for the Agricultural Bank at all. Again, others said the amendment was not needed, and that it would be safer and better to wait for two or three years to see how the £200 advances would work. During the last ten years the Agricultural Bank had been a pretty conservative institution. Members had proclaimed this as a liberal measure. It might be liberal in comparison with the existing Act, but it was terribly conservative in comparison with the Acts in other States of the Commonwealth. He did not agree with the statement that if the amount was raised to £400 only a few people would be served by the bank. It was a decidedly weak argument to say that if we were to assist 1,000 people, and we agree to allow them the higher sum of £400, we should only be able to assist 500 people. If that was true it did not not say much for the credit of the State, and to say that it was true was simply crying "stinking fish"—giving Queensland about the worst advertisement it could have. Members opposite said "Go slow; the State finances won't allow us to go fast; a drought may be impending." Could we not place the State of Queensland abreast of New South Wales or Western Australia? Could we not go in advance of those States, especially Western Australia, where this very principle had been tried and where it had proved a success? If members said we could not do that, they were not showing that faith in the country which it warranted. The hon. member for Wide Bay, in his remarks, cast an implied imputation on applicants for advances under the Agricultural Bank Act when he said the State might be defrauded. That remark had not been borne out by the facts of the past. He did not think the hon. member intended to cast any slur or reflection on those persons, but his remarks certainly suggested what he had said. The same hon. member went out of his way when he said that £200 was as much as any selector should be allowed to spend in two years. The hon. member also mentioned that private banks had advanced up to £6 an acre on selections.

Mr. D. HUNTER: That was on freeholds.

Mr. FERRICKS: The members of the Opposition wished to make advances on leaseholds, because they desired to encourage settlement. If we waited until every man had made his land freehold before they made advances, then we should make about as much progress in settlement as we had made during the last ten years, and that had been stagnation compared with the agricultural expansion in other States. Members opposite professed to be sincere in their desire to increase the population by immigration. Where were they to put the people when they came here? How were they going to accommodate them if they could not settle them on the land? The Scottish Agricultural Commissioners had pointed out that if Queensland wanted population she could rear that population on her own farms. He said that population was necessary, but he held that the people who came here should be put on the land, and not kept about the cities. It was a great pity that members of the Cabinet, when legislation was being passed, should keep on repeating the statement that the Labour Government of South Australia had only the provision we had in our Act, and that the Labour Government of New South Wales did not go as far as we did. Why did they not go to Western Australia for an example in this Bill being passed? He realised that the mining industry was just as important as the agricultural industry; that both had done a great deal for Queensland, and was not going to make any comparison between them. They were now deal-

ing with the agricultural industry, and they should concentrate their attention upon that, and broaden the principles of this Bill as much as possible. The amendment was not a very extreme proposal; it had been in force in another State, and it had proved a success there. Surely they had enough faith in their own State to put the energies of the people to their best use—the cultivation of the soil—by giving settlers as much assistance as possible! They were passing along lines of rapid development, and if Queensland was to keep to the fore it would be necessary to bring about more land settlement and land cultivation.

Mr. MANN: Anyone looking through the Commonwealth statistics could see that Queensland appeared to be a long way behind the other States in the matter of lending money for the purpose of agricultural settlement, but in Queensland the Government had advanced a great deal of money for the purpose of assisting the sugar industry. In regard to Proserpine, the hon. member for Bowen said the growers did not receive sufficient for their cane to enable them to pay decent wages and carry on. In spite of that, he found that the Proserpine Mill was advanced the sum of £69,000, and now owed £18,658 for interest and principal. Nearly £500,000 had been advanced for central mills, in round figures, and there was now owing more than £364,000, and there was not the least doubt that the Government would lose money on some of those mills. That showed that in making advances to assist settlers the Queensland Government lost more money than any of the other State Governments. The Government here spent a great deal of money in trying to establish village settlements, but they were almost all failures.

An OPPOSITION MEMBER: Meant to be failures—the land was bad.

Mr. MANN: That might be; but some of the men who went on them tried to make them a success, and he did not think it could be shown that in every case the land was bad. After the 1891 strike some men went on the Alice River, where the land was almost purely sand; yet, by their energy and industry, they raised splendid crops. There was some land near Maryborough that was supposed for many years to be of no use, but a German came along and proved it to be the best grape-growing land. No land could be classed as being totally unfit. While he would probably like the Government to be more liberal in regard to these advances, it must be remembered that there was practically no security but the first year's rent.

Mr. J. M. HUNTER: The same as Western Australia.

Mr. MANN: They did not know what Western Australia might meet with if bad seasons were experienced there. In the case of our central mills, there were only three out of twelve that had met interest and redemption up to date, and if the present dry time continued he was doubtful if the Mulgrave and the Mossman would be able to do so next year. In spite of that, the Government were going to borrow more money to erect more sugar-mills.

Mr. J. M. HUNTER: And you are going to aid and abet them.

Mr. MANN: Yes; because it was the most certain system he knew of by which the sugar lands in the North could be settled. There was a good deal of truth in the statement that if a man had too much money to play with he might get implements he did not require at the start; and a man who made implements instead of buying them was the man who was going to be successful. A man might pay £25 for an up-to-date iron roller when he could go into the bush and cut a wooden one that would serve his purpose equally well for a time.

The CHAIRMAN: Order! I must remind the hon. member that he is not keeping to the question before the Committee.

Mr. MANN: He had been drawn off the track by interjections. It was a very good thing for a settler to feel his feet, and if the Government advanced £200 to a man who had no security they were not doing badly. He had designs on the Treasury at some future date, and he wanted
[8 p.m.] to conserve the interests of Queensland; and while he was willing to advance all the money it was possible to advance, they must remember that they were lending other people's money, and they should only lend sufficient to allow people to carry on and improve their holdings. £200 was a fair thing in most cases. In the case of the sugar lands, where a big outlay was required, every one of the sugar-mills advanced to the growers certain moneys on the growing crop, and he would remind the Committee that when the Treasurer took control of those mills he must make similar advances to the selectors; and, although the amount did not look big on paper, it was very considerable when they considered the amount advanced to central mills, the amount spent in trying to develop village settlement, and the amount spent on State farms. It was all spent to assist agriculture. The other States had done the same, but the other States could not show such a big amount still outstanding. Hon. members had referred to the Scottish Agricultural Commission. The Scottish Agricultural Commissioners had told him that the very men that were wanted in Queensland they wanted themselves.

The CHAIRMAN: Order! I must ask the hon. member to confine his remarks to the question before the Committee.

Mr. MANN: He must apologise, but he was led off the track by interjection. He could only say that this was an experiment which the Government had first to test. They heard a great deal of what was happening in Western Australia, but he would like to go there and see for himself if things were as well as they looked on paper. No matter what might be said in regard to statistics, they could only tell what was exactly happening in a country if they went there and saw for themselves, because figures could be made to prove anything; and, while conditions in Queensland might look bad, if they took the figures, it was nevertheless a fact that settlers were coming from the other States and taking up land in Queensland.

Mr. FERRICKS: They should be assisted by the Government.

Mr. MANN: The Government had assisted them very liberally, and as a matter of fact some hon. members complained of the assistance given to people to inspect the lands.

Mr. FERRICKS: It was hardly fair for the hon. member for Cairns to pick out the Proserpine Central Mill in connection with the moneys that had been advanced for the construction of central mills, because the Proserpine Mill had been unfortunate in that respect, having built a mill of 80,000 tons capacity, and ever since it had been erected they had hardly ever had more than 50,000 tons of cane to crush; consequently the mill was not a fair illustration of the good effects that had followed the advancing of money for the erection of central mills.

The CHAIRMAN: Order! The hon. member is not in order in dealing with the question of central mills.

Mr. FERRICKS: The amendment dealt with the question of advances, and as an illustration, he wished to refer to the money that had been advanced by the Government for the erection of central mills and the settlement that followed.

The CHAIRMAN: Order! The question of central mills has nothing to do with the amendment.

Mr. FERRICKS: It had when the member for Cairns was speaking, and you allowed him to wander all over the shop.

Mr. HODGE (*Burnett*): The Bill was of very material interest to the district which he represented, and he claimed more settlement was taking place in that district than in any other part of Queensland. The Bill was one that would materially assist the selectors who were making their homes in the Burnett district, and the proposition was a very fair one indeed. If a selector could get £200 during the first two years of his tenure, he was doing very much better than he could possibly do outside by going to the financial institutions, even if he had his lease in his hand. He certainly thought that the Government, in the proposition put before the Committee, were doing the right thing, and their action would be fully appreciated by those settling on the land at the present time, and by those who intended to do so in the future. In the Burnett district there was a vast area of good land, and he recognised that, with the railway development which the Government proposed and which had already taken place in that district, there would be a tremendous influx of population there, and they would take full advantage of the provisions of the Bill. He also recognised that those people would be working under very much better conditions than in most districts, because they were going on to the very best lands they could possibly go on. (Laughter.) The Burnett was the pre-eminent district in Queensland, and this Bill was going to be the greatest factor in assisting settlement that had ever been brought before the Parliament of Queensland to date. There was no necessity to increase the amount above £200. He had gone carefully through the Bill, having been closely identified with settlers, and having been a selector himself, and he could assure the Committee that, had it been possible for him to obtain £200 under the conditions laid down in the Bill, he would have had a very much easier time. The hon. member for Bowen confined his remarks to the application of the Bill to the sugar districts.

Mr. FERRICKS: I never referred to the sugar districts.

Mr. HODGE: But the same conditions applied to settlement in districts where they had general agriculture. He considered the provisions of the Bill more liberal, and calculated to assist settlement very materially. He was sorry that he should have to deprecate, in a sense, the spoonfeeding that had been done in connection with one settlement in his district. It had been over spoonfed, and was absolutely no good to the district. The conditions under which the people had been settled in the Ideraway group were such that nobody, unless he had previous experience, could possibly make a "do" of it. He believed it was that settlement to which the hon. member for Bowen referred when he said that the Government had no intention of making a success of it. That was going too far.

Mr. FERRICKS: They were put there to show that socialism was not successful.

Mr. HODGE: The intentions with regard to the settlement were shown by the fact that, in addition to providing them with £140 and stocking their holdings, the Government had provided them with from £280 to £300 in excess of what should have been advanced to them.

The SECRETARY FOR RAILWAYS: And gave them an extension of time.

Mr. HODGE: Owing to droughts and other unforeseen contingencies, the Government assisted those people again and again. There was no doubt that the land was good. There were men in the settlement to-day who were living on worse land than some that had been thrown up. If the conditions had been made more stringent and better supervision had been exercised with regard to the qualifications of the men who were sent to settle on that land, the settlement would have been a greater success than it was. On many occasions he had been asked by some of those settlers to do things that were not altogether right. They had asked him to get the Government to wipe off their liabilities; but nothing like that was wanted. The Bill as it stood was a good business proposition, and it was not necessary to go to the extent of £400. A man should be able to become a successful settler in any part of Queensland if he got an advance of £200. They were offering better conditions than had been offered to any previous settlers. He intended to support the provisions of the Bill and not the amendment.

The PREMIER: There had been a very long discussion on one clause, and it was only fair to intimate to the Committee that they would complete the Bill before they rose. The question was a very simple one—the omission of the word "two" with the view of inserting the word "four." If the Committee wanted to have a late sitting he was quite willing, but he thought they might now come to a vote.

Question—That the word proposed to be omitted (*Mr. Lennon's amendment*) stand part of the clause—put; and the Committee divided:—

AYES, 35.

Mr. Allan	Mr. Mann
,, Appel	,, Murphy
,, Barnes, G. P.	,, Paget
,, Barnes, W. H.	,, Petrie
,, Booker	,, Philp
,, Bouchard	,, Rankin
,, Brennan	,, Somerset
,, Bridges	,, Stevens
,, Corser	,, Swayne
,, Denham	,, Thorn
,, Forsyth	,, Tolmie
,, Fox	,, Trout
,, Grant	,, Vowles
,, Grayson	,, Walker
,, Gunn	,, Welsby
,, Hodge	,, White
,, Hunter, D.	,, Wienholt
,, Mackintosh	

Tellers: Mr. Bouchard and Mr. Hodge.

NOES, 20.

Mr. Allen	Mr. Lennon
,, Barber	,, Lesina
,, Collins	,, May
,, Coyne	,, Mulcahy
,, Ferricks	,, Mullan
,, Foley	,, O'Sullivan
,, Hamilton	,, Payne
,, Hardacre	,, Ryland
,, Hunter, J. M.	,, Theodore
,, Land	,, Winstanley

Tellers: Mr. Collins and Mr. Winstanley.

PAIR.

Aye—Mr. Macartney. No—Mr. Blair.

Resolved in the affirmative.

Mr. J. M. HUNTER moved the omission of "one-half," on line 43, and the insertion of "one-fourth" in lieu thereof. It was not a very deep amendment, and one which therefore called all the more for acceptance. Under the Bill as it stood, the Government proposed to advance £200, and they retained half for prickly-pear purposes, but if the amendment were accepted there would be only £50 kept for pearing, and £150 would then be left for the more necessary improvements.

The SECRETARY FOR AGRICULTURE regretted that he could not accept the amendment. The hon. member, just before tea, had pointed out the extreme danger there was of advancing too much for the purpose of clearing prickly pear, as the pear grew up time after time, and year after year it was necessary to look after it. All the clause proposed to do was to retain a portion of the advance—it might be one-half or it might be less, just as the inspector of the bank would report—for the purpose of clearing off any pear that might grow after it had been cleared. As soon as all danger of the pear reappearing had passed, the advance would then be made in full. It was only detaining the amount for a short time in order to see that the work was done. He hoped the Committee would negative the amendment without any discussion.

Mr. J. M. HUNTER: In reply to the hon. member, the statement he made before tea was in connection with what frequently happened when thick pear was cleared—a good deal of young pear sprung up.

The SECRETARY FOR RAILWAYS: Year after year, you said.

Mr. J. M. HUNTER: For that reason it would not be advisable to keep a lot of money for this purpose. They were asking the hon. gentleman now to keep less. The department would have to exercise a good deal of caution in advancing money for clearing pear. When it was possible to have pear cleared, by all means clear it, and keep the money to do it; a small amount of money like this would not go far towards clearing prickly pear, but would go a great way towards fencing and ringbarking and cropping the land. To keep £100 out of £200 was of no value. He was anxious that there should be no part of the £200 spent on prickly pear, and that they would get an advance in another way for that purpose. There was a provision in the Lands Act which gave the Minister full power to clear prickly pear; it did not enter into this Bill at all, and this was a miserable subterfuge to advance a smaller amount than what they had even put in the Bill. Under the Lands Act a man could not receive his title to the land until he cleared his pear. Now they had another department poking their nose into the prickly-pear question. The Minister for Lands could deal with this without anybody else interfering. They were proposing to give something and then snatching it back again. There would always be a report that there was some pear on the selection, and instead of a man getting £200 to go on with his improvements he would only get £100. He ventured to make that prophecy, although he was no prophet.

Question—That the words proposed to be omitted (*Mr. J. M. Hunter's amendment*) stand part of the clause—put; and the Committee divided:—

AYES, 32.

Mr. Allan	Mr. Hunter, D.
,, Appel	,, Mackintosh
,, Barnes, G. P.	,, Paget
,, Barnes, W. H.	,, Petrie
,, Booker	,, Philp
,, Bouchard	,, Rankin
,, Brennan	,, Somerset
,, Bridges	,, Stevens
,, Corser	,, Swayne
,, Denham	,, Thorn
,, Forsyth	,, Tolmie
,, Fox	,, Trout
,, Grant	,, Walker
,, Grayson	,, Welsby
,, Gunn	,, White
,, Hodge	,, Wienholt

Tellers: Mr. G. P. Barnes and Mr. Grayson.

NOES, 22.

Mr. Allen	Mr. Lesina
,, Barber	,, Mann
,, Collins	,, May
,, Coyne	,, Mulcahy
,, Ferricks	,, Mullan
,, Foley	,, Murphy
,, Hamilton	,, O'Sullivan
,, Hardacre	,, Payne
,, Hunter, J. M.	,, Ryland
,, Land	,, Theodore
,, Lennon	,, Winstanley

Tellers: Mr. Ferricks and Mr. May.

PAIR.

Aye—Mr. Macartney. No—Mr. Blair.

Resolved in the affirmative.

Mr. FOLEY had a small amendment which he hoped the Minister would accept. It was his anxiety on behalf of the struggling farmer which tempted him to move the amendment. (Government laughter.) It was his anxiety for the farmer that made him try to get the Government to [8.30 p.m.] give him as much help as possible. He moved the omission of the words "twelve shillings" on line 48,

with the view of inserting the words "thirteen shillings and fourpence." The Government could accept the amendment without hurting themselves very much. The provision for advancing 13s. 4d. was in the Agricultural Bank Act of New South Wales, and the same thing applied to the Western Australian Act. If it was a right thing to advance two-thirds of the value in Western Australia and the other States, it was a right thing to advance it in Queensland, where they were supposed to have so many struggling farmers on the land. With his amendment in the paragraph would read—

"In no case shall the total amount of the advances under this Act, exclusive of the advances made under the last preceding paragraph, exceed thirteen shillings and fourpence in the pound of such estimated value."

If the Minister was sincere in the intention that the department should assist the farmer as much as possible, he would have no objection to accept the amendment. If the bank would advance 13s. 4d., that would leave 6s. 8d. for the farmer to find himself. The Minister smiled, so he felt sure that he would accept the amendment.

The SECRETARY FOR AGRICULTURE: He could not accept the amendment.

Mr. COLLINS: Do you intend to accept any amendments at all, because it is just as well to tell us now.

The SECRETARY FOR AGRICULTURE: Hon. members did not realise how very generous the Bill was. (Opposition laughter.) At the present time a person having improvements to the value of £80 could borrow £120. In Western Australia a person only got 10s. in the £1. The provision made by the Queensland Government was the most liberal provision of any State in the Commonwealth. He could not accept the amendment, as there had been no complaint whatever to the bank about its liberality in that respect. (Opposition laughter.)

Mr. LENNON: The Minister had told the Committee that our Agricultural Bank Act was more liberal than any Agricultural Bank in the other States. The hon. member who had moved the amendment stated that 13s. 4d. in the £1 was advanced in two other States, and the Minister practically said that 12s. in the £1 was more liberal than 13s. 4d. in the £1.

The SECRETARY FOR AGRICULTURE: No; not that 12s. is more liberal than 13s. 4d. in the £1, but that they do not make advances as we do.

Mr. LENNON: The hon. gentleman had shown that on a property of a total value of £200 the bank would advance £120, and that, in like manner, if it was worth £300 the bank would advance £180. But, really, the difference between the proposal in the clause and that contained in the amendment was so small that it was hardly worth the Minister's while to fight it. The amendment seemed to him a very reasonable one, but the Government had intimated that they would not accept it, and he was not going to delay business by discussing it at length.

Mr. J. M. HUNTER: It was said that if a person said a thing often enough he would come to believe it, and it seemed to him that if the Minister would only keep on saying that this was the most liberal measure that had ever been introduced by any Government in Australia, even the hon. gentleman himself might come to believe that it was; but he had no chance of convincing hon. members on that side of the House that it was so, because they had too much evidence to the contrary. The Minister also said that no complaints were made about the advances made by the bank to customers.

The SECRETARY FOR AGRICULTURE: I said about the liberality of the advances.

Mr. J. M. HUNTER: He had in his hand a letter which dealt with that very point. It was addressed to himself, and was as follows:—

"I am sorry to say a bank that should help the man on the land is the bank that will cripple him. I have been dealing with the Agricultural Bank myself, and I made application for about £190 on my agricultural farm of 1,200 acres. The improvements I had on, and agreed to put on, for that amount was as follows:—

"Four-roomed house, insured for £80; 5 mile and 20 chain of six-wire fence; stockyard, valued at £20; 5 acres of clearing, value £5; 100 acres of ringbarking, value £5. The fence I value at £28 per mile. I also agreed to put a well down to cost £25, which I have got abundance of water in.

"To this application the Agricultural Bank would only give me £83. The first call I made on the bank was £58 2s. for wire for the said fence, which I received on the 30th September, 1910. My application was made in February, 1910. In January this year I asked for the balance, £25, to buy sheep. The bank replied, asking me if I had water in the well. Letters of this kind went on for about two months. Then the bank said they would send the inspector to report. By this time I lost the sale of sheep I had in view, and I decided to try fresh fields. I went to the Bank of New South Wales and stated my case, and now the Bank of New South Wales are lifting the mortgage from the Agricultural Bank, and giving me a further advance of £200 at 6½ per cent. This is cheaper money than the Agricultural Bank, which only claims to charge 5 per cent. I have only borrowed £58 2s. from the Agricultural Bank, and up to the present it has cost me £5 9s., as follows:—£3 with the application, 5s. for registration, 15s. interest for 1910, £1 9s. interest up to July, 1911.

"Mr. Hunter, you may make whatever use you like of this letter in the House, as all I have stated here are facts, and I do hope, when this amendment comes before the House, our worthy Premier (Mr. Denham) will not answer you as Mr. Kidston did, by saying the bank was in the hands of the trustee. The country elect Parliament to see that business is done aboveboard, and if not the Government is deserving of censure. You will see by this letter that I was twelve months trying to get money from the Agricultural Bank, and then found them a failure. I have been informed by good authority that in Chinchilla district the bank is lending money indiscriminately where the inspector has reported against."

That man signed his name, and was a recent arrival. He (Mr. Hunter) knew that the statements made in the letter were facts, and that was a sample of how applicants were treated by the bank. There was no question about that sort of thing having been done; it had gone on for years and years and years, and yet they had the Minister there that evening in a happy, contented state of mind, refusing to believe that such things took place. The hon. gentleman seemed to think that all was well with the bank; but all was not well, and the Bill would not improve the bank very much. The present Act would do very much more good than it was doing if there was better administration. The amending Bill would make very little difference to the public out-

side. The Minister said that what the bank could do was to bring the advances up to the value of the improvements that were asked to be done and the improvements that were done; that was to say, that if a man had £200 worth of improvements, and he wanted to put another £100 worth on his land, he could get advances at the rate of £1 10s. in the £1 on that £300. He presumed that that was what the hon. gentleman wanted the Committee to believe; but it was not the case. Under the principal Act and the present Bill no more than 12s. in the £1 on that amount would or could be advanced. The improvements on a property always represented money, so that the bank was not giving a man an advance on something he had not got, though that was how the hon. gentleman wanted to twist it.

Mr. ALLEN: He was not going to New South Wales or Western Australia to show that this measure was not as liberal as it might be; he was going to stay in Queensland and prove that it was not as liberal as another measure on our own statute-book. Any man who had done anything on his land would not be able to get the benefit of the £1 for £1 advance up to £200. For making improvements up to £200 the advance would be at the rate of £1 for £1; and for the next £600 it would be at the rate of 12s. in the £1. In other words, it would be £2 for £2—leaving out the hundreds—and £3 12s. for £6, or £5 12s. for £8, which was 14s. in the £1. That was the highest a selector could get from this bank; but under the Workers' Dwellings Act a person could get an advance at the rate of 15s. in the £1. Why was that?

The SECRETARY FOR RAILWAYS: The security is safer.

Mr. ALLEN: It was not safer. The improvements made by the selector increased the value of the security, which was absolutely good. If there was any danger, he would not ask the Minister to accept the amendment, but he contended that the amendment was a reasonable one, and one that the hon. gentleman ought to accept.

Mr. BOOKER was opposed to the amendment. The whole trend of the discussion indicated a desire to develop a type of settler whom it would be necessary to wrap in cotton wool soaked with oil, while the people who had built up Queensland and made things better for newcomers would have to carry the burden. One of the amendments proposed would have involved the State to the tune of nearly £1,000,000. This was a small matter, but it was the thin end of the wedge, and he thought this kind of business should cease. He did not see that the taxpayers of Queensland should carry any further burden for new selectors.

Mr. ALLEN said he would be against the amendment if he thought it was going to increase the burden of taxation; but this was a money-making concern, and a reserve had been built up already. This money cost the Government 4 per cent., but these people paid 5 per cent. interest. In Victoria they proposed to charge 5 per cent., which would cover interest and redemption. The hon. gentleman made the insinuation that this was to be done at the expense of the general taxpayer, whereas the general taxpayer was making money out of it. The hon. gentleman wanted to see the present generation of selectors struggling like the selectors of some years ago, when there was no measure like this to help them and they had to borrow money from private institutions at 9 and 10 per cent. Those were the bad old days to which the hon. member for Maryborough wished to drag them back. It [9 p.m.] spoke well for Queensland that a great many of the pioneers had been able to surmount all the difficulties, seeing the way they were treated through being subject to the tender mercies of the monopolists and capitalists. Those days were gone.

Mr. BOOKER: They were not nurtured in cotton wool soaked in oil.

Mr. ALLEN: While he was a member of the House he would always raise his voice against going back to those days.

Question—That the words proposed to be omitted (*Mr. Foley's amendment*) stand part of the clause—put; and the Committee divided:—

AYES, 31.

Mr. Allan	Mr. Mackintosh
,, Appel	,, Paget
,, Barnes, G. P.	,, Petrie
,, Barnes, W. H.	,, Philp
,, Booker	,, Rankin
,, Bouchard	,, Somerset
,, Brennan	,, Stevens
,, Bridges	,, Swayne
,, Corser	,, Thorn
,, Denham	,, Tolmie
,, Forsyth	,, Trout
,, Fox	,, Vowles
,, Grant	,, Walker
,, Grayson	,, White
,, Gunn	,, Wienholt
,, Hunter, D.	

Tellers: Mr. Corser and Mr. Vowles.

NOES, 21.

Mr. Allen	Mr. Mann
,, Barber	,, May
,, Collins	,, Mulcahy
,, Coyne	,, Mullan
,, Ferricks	,, Murphy
,, Foley	,, O'Sullivan
,, Hamilton	,, Payne
,, Hardacre	,, Ryland
,, Hunter, J. M.	,, Theodore
,, Land	,, Winstanley
,, Lennon	

Tellers: Mr. O'Sullivan and Mr. Theodore.

PAIRS.

Ayes—Mr. Macartney, Mr. Hodge, and Mr. Welsby.

Noes—Mr. Blair, Mr. Crawford, and Mr. Lesina.

Resolved in the affirmative.

Mr. ALLEN moved the insertion, after the word "value," on line 49, of the words—

"except in the case of advances for the purchase of stock, which shall not exceed sixteen shillings in the pound of such estimated value."

He hoped the Minister would accept that amendment. The hon. gentleman had told the Committee about making advances up to £1 10s. in the £1, and the amendment would mean that the value of the holding and the value of the stock combined the advance would be something under 10s. in the £1. A fairly safe investment, he should say. He also

pointed out that under the Closer Settlement Act selectors were granted land on payment of one-tenth of the purchasing price; that was equal to an advance of 18s. in the £1, and they paid no more for five years. In this case they had the same kind of property, and the bank advanced 16s. in the £1, and the selector would start to pay it off immediately; and not only had they the property as security, but the stock also, to fall back on. Of course there was always the danger of a drought wiping out the stock, but Queensland was not the home of droughts—they did not have a drought every year. Apart from the stock, there was better security than there was under the Closer Settlement Act, and yet they were not proposing to repeal that Act. That reminded him that the Closer Settlement Act was passed when the Labour party were sitting on the other side supporting the Government of the day; and, if the Secretary for Agriculture refused to accept this amendment, he would be driven to the conclusion that there was no hope of getting concessions for the people on the land until the Labour party were back on the Government benches. The position was quite plain. The clause, if amended as he wished, would give the bank fully twice the security that the Lands Department had under the Closer Settlement Act.

The SECRETARY FOR AGRICULTURE: No hon. member was better aware of the danger of advancing against stock than the hon. member for Bulloo. At present the bank advanced 10s. in the £1 for the purchase of stock, and the Bill proposed to increase the amount to 12s. in the £1, which was a distinct advance. Beyond that it was not deemed advisable to go.

Mr. ALLEN: But you make the advance on the security of the property, and not on the security of the stock.

Mr. FERRICKS: Advances for the purchase of stock were made on the security of the property to the extent of 10s. in the £1, and it was proposed to increase the amount of advances to 12s.

The SECRETARY FOR AGRICULTURE: We do not hold the stock as security.

Mr. FERRICKS: They had the security in the first instance, otherwise no advance would be made for the purchase of stock; and, when the stock was purchased, there was an opportunity for the bank to take a mortgage over them as collateral security, thereby making assurance doubly sure. There was nothing in the contention that there was any uncertainty in advancing money for the purchase of stock under these conditions.

Question—That the words proposed to be inserted (*Mr. Allen's amendment*) be so inserted—put; and the Committee divided:—

AYES, 21.

Mr.	Allen	Mr.	Mann
,,	Barber	,,	May
,,	Collins	,,	Mulcahy
,,	Coyne	,,	Mullan
,,	Ferricks	,,	Murphy
,,	Foley	,,	O'Sullivan
,,	Hamilton	,,	Payne
,,	Hardacre	,,	Ryland
,,	Hunter, J. M.	,,	Theodore
,,	Land	,,	Winstanley
,,	Lennon		

Tellers: Mr. Land and Mr. Ryland.

NOES, 30.

Mr.	Allan	Mr.	Mackintosh
,,	Appel	,,	Paget
,,	Barnes, G. P.	,,	Petrie
,,	Barnes, W. H.	,,	Philp
,,	Bouchard	,,	Rankin
,,	Brennan	,,	Somerset
,,	Bridges	,,	Stevens
,,	Corser	,,	Swayne
,,	Denham	,,	Thorn
,,	Forsyth	,,	Tolmie
,,	Fox	,,	Trout
,,	Grant	,,	Vowles
,,	Grayson	,,	Walker
,,	Gunn	,,	White
,,	Hunter, D.	,,	Wienholt

Tellers: Mr. Swayne and Mr. Trout.

PAIRS.

Ayes—Mr. Blair, Mr. Crawford, and Mr. Lesina.

Noes—Mr. Macartney, Mr. Hodge, and Mr. Welsby.

Resolved in the negative.

The SECRETARY FOR AGRICULTURE moved the addition of the following words after line 54:—

"The following words are added to subsection (3) of section 3 of the Agricultural Bank Act Amendment Act of 1904:—

"Who has not first obtained in the prescribed manner a certificate that he is able to read and write from dictation words in such language as the Secretary for Agriculture may direct."

He might briefly point out that in the 1904 Act it was prescribed that no advances under this Act should be made to any aboriginal native of Asia, Africa, or the Pacific Islands, but that section did not meet with the approval of His Majesty the King, and it was repealed. The repealed section was to this effect—

"No advance under the principal Act or this Act shall be made to any alien."

The effect of that clause was much wider than was anticipated. Under that no immigrant from any European country outside the United Kingdom was able to obtain an advance under this Bill. He might come here and take up land—he had five years to become naturalised—but as a settler it was impossible for him to get any advance. They had been discussing a week or two ago the case of a large number of settlers in the Burnett district, whose circumstances were such that they required assistance, but unless an addition was made to the clause, it would be impossible to grant them the assistance they required. It was also brought under his notice by two or three selectors in the Dalby district, who had put very valuable improvements on their selections, and if this was done they would be able to get an advance. From other parts of the State they had had the same intimations made, and it was desirable that the clause should be amended in the direction that he had indicated. When amended it would read thus—

"No advance under the principal Act or this Act shall be made to any alien who has not first obtained in the prescribed manner a certificate that he is able to read and write from dictation words in such language as the Secretary for Agriculture may direct."

With the clause in that form, it would be possible for the Secretary for Agriculture to exclude all those aliens necessary to exclude, several of whom might possibly be British subjects.

Mr. MANN: Some British subjects are most undesirable people, especially the Hindoos.

The SECRETARY FOR AGRICULTURE: This was the best way to deal with it.

Mr. MANN: Yes.

Mr. LENNON rose for the purpose of saying that he accepted the amendment with pleasure. (Laughter.)

Amendment agreed to.

On clause 7—"Amendment of section 6"—

Mr. J. M. HUNTER moved the insertion, on line 1, page 4, after "Produce," of "or any police officer."

The SECRETARY FOR AGRICULTURE had much pleasure in accepting the amendment.

OPPOSITION MEMBERS: Hear, hear! and laughter.

Amendment agreed to.

Mr. MULCAHY asked for some information with regard to the matter of inspection. It largely depended on the inspector as to whether this work was going to be well done or not. Recently, they had dispensed with one inspector. There was one selector in his district who had been waiting for about a month to get an inspection made, showing that selectors were being put to a great deal of inconvenience by inspectors not being able to get round. He wanted to get an assurance from the Minister that in those districts where the bank was largely availed of they would have competent men to make a thorough inspection. That would give more satisfaction to the applicant, and there would be more security for the Crown. The inspectors who were enumerated under this clause would perhaps have the work tacked on to them as an extra duty. Further, there should be greater power given to inspectors than there had been in the past. One inspector, who was a very capable man, had told him that he had not the power to hire a horse. He said, "My hands are completely tied." This man was out of the service now, having been able to get a better position, but he just mentioned that to show how they were hampered, as this officer told him [9.30 p.m.] that he was hampered over and over again in that way. If a man could be trusted to go round and make inspections of land on which money had to be advanced he should be trusted sufficiently to enable him to hire a horse, or anything of that kind, subject, of course, to the application being made to the manager of the bank. When private firms sent out inspectors they gave them a free hand to do what they thought was necessary in order to carry out their work. He hoped the Minister would see that these men had greater power in the future than they had in the past.

The SECRETARY FOR AGRICULTURE: At the beginning of the year they had two inspectors, and now they had four, and as the business of the bank increased they would increase the number of inspectors, and the objections referred to by the hon. member for Gympie would disappear.

Mr. ALLEN asked what salary would be paid to the inspectors.

The SECRETARY FOR AGRICULTURE: That does not come under this clause. I just gave that information to the hon. member for Gympie, but the matter of salaries does not come up here.

Mr. MULLAN moved the insertion of the following paragraph after line 3:—

"Wherever practicable, in the appointment of officers and agents of the bank preference shall be given to officers of the State public service."

Of course if the State officer was an incompetent man and an inferior man for the position to a man outside, it was not intended that he should be appointed, but, all things equal, preference should be given to the State officer.

The SECRETARY FOR AGRICULTURE: The practice had always been to appoint public officers. All their inspectors, for instance, had been in the public service.

Mr. LENNON: You did not follow that in the Land Court.

The SECRETARY FOR AGRICULTURE: There was really no necessity for the amendment, but he had much pleasure in accepting it. (Hear, hear!)

Mr. FERRICKS asked if the Hon. the Minister sent out an officer to make an inspection under the Agricultural Bank Act, were the fees which were collected from the applicant paid to the public servant or did they go into the coffers of the bank? If a police officer or Crown lands ranger inspected land to ascertain its fitness or otherwise for an advance, the applicant had to pay in a fee of £3 3s.; and, if the application was rejected, the applicant was charged £1 10s. for the honour of being refused. Were those fees paid to the public servant?

The SECRETARY FOR AGRICULTURE: The fees were paid over by the bank to the department whose officer was employed; and he did not know what was done with them then.

Amendment (*Mr. Mullan's*) agreed to; and clause 7, as amended, put and passed.

Mr. FERRICKS moved a new clause to follow clause 7, as follows:—

"In subsection four of section fifteen of the principal Act the words "eight hundred" are repealed, and the words "one thousand two hundred and fifty" are inserted in lieu thereof."

Subsection (4) of section 15 of the principal Act provided that the advance or advances of any one person should not exceed £800, and the amendment was to extend the amount to £1,250 with the view of enlarging the usefulness of the Act. The sum of £800 was too restricted, especially as in New South Wales the amount was £2,000, and in Western Australia they proposed to extend the amount from £800 to £1,500. Queensland should advance with other places. It was not desired that the sum should be advanced all at once. It might be advanced in instalments. He had intended making the amount £1,500, but having heard so often to-night that the Government were canny and cautious, he curtailed it to £1,250. He had heard complaints about the restricted amount, and the amendment would tend to popularise the Act if it were accepted by the Minister.

The SECRETARY FOR AGRICULTURE asked for the Chairman's ruling as to whether the amendment was in order.

The CHAIRMAN: The amendment as it stands is pretty much in the same category as the one I have already given a ruling on. If the sum is increased it will decrease the number of customers of the bank. I rule it in order.

Hon. J. Tolmie.]

The SECRETARY FOR AGRICULTURE said he could not accept the amendment.

Mr. ALLEN: Can't you give us a reason?

Mr. LENNON thought the Minister might have taken the trouble to give the Committee a reason why he could not accept the amendment. The hon. member who had moved the amendment had pointed out that the amount which might be advanced in one State was £2,000, and that another State was at the present time proposing to increase the limit from £800 to £1,500. The Queensland Government might be so cautious in conducting their business that they wouldn't, or daren't, follow the enterprising methods adopted in other States, but he did not think it was a sufficient reason for the Minister to say that he could not accept the amendment. Perhaps the hon. gentleman, who was generously inclined, had referred the matter to his colleagues and had been overborne in the matter, but it was to be regretted that Queensland did not keep abreast of the other States in this business. There seemed always to be a fear in the minds of the Government that they might do something to offend the associated banks; they did not like to compete with them. He would, however, urge the Government not to allow Queensland to be always lagging behind in a matter of this kind—not to wait to see what other States did, and then come in a long way after in their wake.

Mr. FERRICKS was sorry the Minister could not accept the amendment. The Government could not advance £1,250 to settlers, but they could hand over, the other day, £10,000 worth of river frontage land to John Drysdale in connection with the Inkerman Estate.

Question—That the new clause (*Mr. Ferricks's*) stand part of the Bill—put; and the Committee divided:—

AYES, 19.

Mr. Allen	Mr. Mann
„ Barber	„ May
„ Collins	„ Mulcahy
„ Coyne	„ Mullan
„ Ferricks	„ O'Sullivan
„ Foley	„ Payne
„ Hardacre	„ Ryland
„ Hunter, J. M.	„ Theodore
„ Land	„ Winstanley
„ Lennon	

Tellers: Mr. Collins and Mr. Payne.

NOES, 30.

Mr. Allan	Mr. Mackintosh
„ Appel	„ Murphy
„ Barnes, G. P.	„ Paget
„ Barnes, W. H.	„ Petrie
„ Booker	„ Rankin
„ Bouchard	„ Somerset
„ Brennan	„ Stevens
„ Bridges	„ Swayne
„ Corser	„ Thorn
„ Denham	„ Tolmie
„ Fox	„ Trout
„ Grant	„ Vowles
„ Grayson	„ Walker
„ Gunn	„ White
„ Hunter, D.	„ Wienholt

Tellers: Mr. Stevens and Mr. Vowles.

PAIRS.

Ayes—Mr. Blair, Mr. Crawford, and Mr. Lesina.

Noes—Mr. Macartney, Mr. Hodge, and Mr. Welsby.

Resolved in the negative.

Mr. ALLEN moved that the following new clause be inserted after clause 7:—

"The following subsection is added to section fifteen of the principal Act:—

"(6.) No fees shall be charged or payable in connection with any application for an advance under this Act."

His reason for moving the amendment was that, compared with the operations of other banks in the Commonwealth, our Agricultural Bank was making too large profits, and the matter of inspection fees was a very great grievance. For the year ending June, 1911, the profits of the bank amounted to £2,547, while the sum of £1,753 was collected by way of inspection fees. These fees were excessive, and the struggling settlers on the land might very well be relieved from paying them. They were told that a man who had practically nothing but willing hands would be able to settle on the land with the assistance of this Bill; and, if that was the case, it would be hard for such a person to find £3 for inspection fees.

Mr. MANN: Why should they not pay inspection fees?

Mr. ALLEN: They had to pay in other directions. The Government borrowed the money at 4 per cent. and lent it to the settlers at 5 per cent. The object should be to assist settlers with cheap money and carry on the business of the bank without loss to the State.

Mr. CORSER: There is some contingent liability for bad debts.

Mr. ALLEN: At the end of 1910 the accumulated profits were over £6,000, and he did not think they had ever been called upon to make up losses; and, with efficient administration, it was not likely to be called upon. No private bank charged inspection fees.

Mr. MANN: They get them in other ways.

Mr. ALLEN: For the reason that they were out to make profits, whereas the Agricultural Bank was out to help the man on the land. The only argument he could imagine against the amendment was that there might be so many applications with no business in them as to put the bank to endless trouble and expense.

The SECRETARY FOR AGRICULTURE regretted that he could not accept the new clause proposed by the hon. member for Bulloo. On the second reading he intimated that it was proposed to amend the regulations in the direction of reducing the inspection fee to two guineas; and, if the hon. gentleman would withdraw his clause, he would have that regulation put into operation in due course. He might point out that the inspection fee was for inspections covering the whole of the twenty-five years.

Mr. LENNON: How is it that other banks do not charge inspection fees?

Mr. FORSYTH: They do. I know a case where the fee was £5.

The SECRETARY FOR AGRICULTURE: In Western Australia they charged 1 per cent. on the amount advanced; and in case of a loan not being granted they made no refund, whereas the Agricultural Bank in this State refunded half the amount of the fee. He hoped the hon. member would withdraw the amendment.

Mr. LENNON: When the Minister was speaking he interjected that the other banks made no charge. He did not refer to other Agricultural Banks, but to the banks carrying on the banking business of Queensland,

and immediately some further interjections fell from the other side, and [10 p.m.] one hon. member stated that he knew of an instance where £5 was charged. He (Mr. Lennon) had had eleven years' experience of banking, and during the whole of his experience he had never known that bank to charge a fee for inspection.

Mr. FORSYTH: He was told of a lady who went to a bank only last week and asked for an advance of £40, and the bank told her they would have to send a man to inspect the property. She asked what the fee would be, and the bank said "£5," and the lady said, "That being the case, as I only want £40 I will not accept the loan."

Mr. LENNON: What bank was that?

Mr. FORSYTH: He would not mention the name.

Mr. LENNON: It must have been a tinpot bank.

Mr. FORSYTH: It was one of the banks in Brisbane.

Question—That the proposed new clause (*Mr. Allen's amendment*) stand part of the Bill—put; and the Committee divided:—

AYES, 18.

Mr.	Allen	Mr.	Land
,,	Barber	,,	Lennon
,,	Collins	,,	Mulcahy
,,	Coyne	,,	Mullan
,,	Ferricks	,,	O'Sullivan
,,	Foley	,,	Payne
,,	Hamilton	,,	Ryland
,,	Hardacre	,,	Theodore
,,	Hunter, J. M.	,,	Winstanley

Tellers: Mr. Allen and Mr. O'Sullivan.

NOES, 31.

Mr.	Allan	Mr.	Mackintosh
,,	Appel	,,	Mann
,,	Barnes, G. P.	,,	Paget
,,	Barnes, W. H.	,,	Petrie
,,	Booker	,,	Philp
,,	Bouchard	,,	Rankin
,,	Brennan	,,	Somerset
,,	Bridges	,,	Stevens
,,	Corser	,,	Swayne
,,	Denham	,,	Thorn
,,	Forsyth	,,	Tolmie
,,	Fox	,,	Vowles
,,	Grant	,,	Walker
,,	Grayson	,,	White
,,	Gunn	,,	Wienholt
,,	Hunter, D.		

Tellers: Mr. Thorn and Mr. Walker.

PAIRS.

Ayes—Mr. Blair, Mr. Crawford, Mr. Lesina, and Mr. Murphy.

Noes—Mr. Macartney, Mr. Hodge, Mr. Welsby, and Mr. Trout.

Resolved in the negative.

Clauses 8 and 9 put and passed.

Mr. ALLEN moved the insertion of the following new clause to follow clause 9:—

"In subsection two of section nineteen of the principal Act, the word "twenty" is repealed, and the words "twenty-six" are inserted in lieu thereof; also the words "four pounds and three pence" are repealed, and the words "three pounds nine shillings and seven pence" are inserted in lieu thereof.

"The following words are added to the proviso of the said subsection, namely:—"or in any instalments of five pounds or multiple of five pounds."

The amendment dealt with the length of time given to borrowers for repayment. At the present time the term was twenty-five years, and during the first five years the borrower only paid interest, and then during the next twenty years interest and redemption. Under the amendment the time for repayment would be extended to twenty-six years after the first five years, making thirty-one years in all, the same as in New South Wales and some of the other States of the Commonwealth. The latter part of the clause provided for repayment of principal if the borrower was in a position to pay more than the amount due.

The SECRETARY FOR AGRICULTURE regretted that he could not accept the amendment, because at present a customer had twenty-five years in which to pay back an advance, and it was considered that that was sufficiently liberal. With regard to the proviso, the bank was much more liberal than the proposal contained in the proviso, as it would accept any sum—even 1s.—in reduction of the principal.

Mr. ALLEN: After the statement of the Minister, he asked leave to withdraw the proviso.

Proviso, by leave, withdrawn.

New clause put and negatived.

On clause 10—"Amendment of section 20"—

Mr. J. M. HUNTER moved the insertion, after line 37, of the following:—

"The following provision is added to the said subsection:—

"Provided further that, before any land is sold by private sale under this section, it shall first be offered at public auction, due notice of which shall be publicly advertised as prescribed in the locality where the land is situated."

The SECRETARY FOR AGRICULTURE: I accept that.

Mr. J. M. HUNTER: He had a letter in connection with a case which the amendment was proposed to prevent a recurrence of, but, as it was rather lengthy, he would ask the Committee to take it as read, which would serve the purpose for which the letter was sent.

The CHAIRMAN: The hon. member has handed me the letter, and I suppose it may be taken as read.

Mr. MULCAHY: He wants to get it into *Hansard*.

Amendment agreed to.

Clause, as amended, put and passed.

Clauses 11 and 12 put and passed.

On clause 13—"Amendment of section 22"—

Mr. MANN asked the Minister if he would agree to include lantana and inkweed as noxious weeds? If the Minister would give him an assurance that the bank would insist, as far as possible, on the eradication of those weeds, he would not move an amendment.

The SECRETARY FOR AGRICULTURE: I will ask the Director.

Mr. GUNN: I think Stinking Roger ought to be included, too.

Mr. MANN: Hear, hear!

Clause put and passed.

On clause 14—"Amendment of section 23"—

Mr. FERRICKS moved the omission, in line 58, of the word "thirty," with the view of inserting the word "fourteen."

Amendment agreed to.

Mr. J. M. HUNTER moved the insertion after "years," on line 58, of—

"Provided that, upon the determination of any such lease and before any new lease or

renewal of lease is granted, the trustees shall offer to sell the fee-simple of the land at public auction as hereinbefore prescribed."

Instead of selling in a private way, as proposed by the bank, the fee-simple was not to be sold until after a limited time.

The SECRETARY FOR AGRICULTURE: I accept it.

Amendment agreed to; and clause 14, as amended, put and passed.

Clause 15 put and passed.

On clause 16—"Protection of trustees and officers from personal liability"—

Mr. O'SULLIVAN moved the omission of "six," on line 18, with the view of inserting "twelve." It was a reasonable amendment, because a person might not know that he had an action against the bank until after the six months had expired. He might find it out seven or eight months after.

Amendment negatived; and clause put and passed.

Clauses 17, 18, and 19 put and passed.

The SECRETARY FOR AGRICULTURE moved that the Schedule to the Bill be omitted, with the view of inserting a new schedule which had been prepared. Some amendments in the early part of the Bill had changed the numbering of the clauses, consequently a new schedule had been prepared showing the correct numbers.

New schedule agreed to.

The House resumed. The CHAIRMAN reported the Bill with amendments.

The SECRETARY FOR AGRICULTURE: I move that the Bill, as amended, be now taken into consideration.

Mr. ALLEN (*Bulloo*): I move the insertion after "holding," on page 3, clause 5, line 15, of—

"or any permanent improvements already effected thereon."

The SECRETARY FOR AGRICULTURE: Mr. Speaker,—I desire to ask your ruling as to the validity of the amendment—as to whether it transgresses the order of leave. The amendment, if passed, would mean an expenditure of money involving very many millions—(Opposition laughter)—and I do not think provision is made in the message from His Excellency the Governor for such an appropriation.

The SPEAKER: The point raised by the Secretary for Agriculture was one that was brought under my notice by the Secretary for Agriculture at an earlier period, when this Bill was under consideration. The practice of this House has always been that [10.30 p.m.] upon the report stage, and, in fact, on all the subsequent stages after the second reading of a Bill, it is impossible for the Committee to increase the charge which has been previously recommended. I do not say that it is a good practice, but at the same time it has been the practice of this House, and I do not propose to depart from it at this juncture. I shall, however, upon a more convenient opportunity, inform the House of my views upon this subject. The amendment of the hon. member for Bulloo will entail a very large expenditure—will increase the expenditure that will be incurred under the Bill, as recommended by the Governor, to such an extent that it will amount to four or five times the amount which is being at present expended under the Agricultural Bank Act appropriation. I am therefore of opinion that it exceeds the recommendation, and the amendment cannot be put. The question is that the Bill be now taken into consideration.

Mr. J. M. HUNTER: I have an amendment to move which I omitted to move in Committee. I move that in clause 10, lines 33 to 37, all the words from "the words" on line 33 be omitted to the end of the paragraph, with the view of inserting the following: "All words after the words 'pays the same' are repealed." This amendment is to do away with the system of inflicting penalties, instead of charging interest on overdue payments. At the present time, if a man is overdue in his payments, he has to pay 5 per cent. the first month, 7½ per cent. the second month, and 10 per cent. the third month, making an interest charge in such cases of 60 per cent. per annum on the overdue payments. That is adding further penalties to the man who is already unable to pay his liabilities. It simply means that a man is asked to pay more than what he should pay. In a commercial bank the practice is that if the interest or principal is overdue, the amount is added to the principal amount. If the bank is satisfied that there is not sufficient margin between the amount advanced and the security held, they take the proper course to put themselves in the right position. That is the position that banking companies and private individuals adopt, but to say to a man who is overdue, "You will not only pay the interest and redemption which is due, but you will be charged a penalty of 5 per cent. for the first month, a penalty of 7½ per cent. for the second month, and a penalty of 10 per cent. for the third month," is really making it an exorbitant charge. It is such a charge that a Jewish money-lender could not make. I believe that if a money-lender, to-morrow, were to go into our courts and make such a claim as the bank makes under this clause, he could not recover it. I never heard of such a system in connection with banking. I believe there is some such provision in connection with building societies and in insurance companies for not paying premiums, but I never heard of any institution calling itself a bank attempting to make such a charge. I know that there is another system in vogue where a certain percentage is allowed off if the amount is paid in a certain time, as an inducement for a man to meet his payments promptly, but no one ever heard of such a system as this, and I hope that the House will decide that it is a pernicious system to inflict on a man who is already suffering from his inability to pay, and that we will wipe it out for ever. I do not think that such a provision will help to popularise the bank at all. Sometimes farmers are not in the position to meet their payments just when they are due, although perhaps in a month's time they would be able to do so. I have known cases where payments are due in September, and they could not pay because they have not got their crop harvested. Immediately there is a penalty, next month there is another penalty, and the following month a further penalty. By this time the man has become so annoyed at seeing the increased amount he has got to pay, as compared with

the small amount he would have had to pay a month before, that he says he will not pay it. A system of correspondence then takes place between the man and the bank, and finally a bad feeling springs up between the bank and the client, and eventually he says that the thing is no good. The bank does not make a great deal out of these penalties. I believe that last year only £260 was collected from this system of penalty. I do not think it is worth the while of the bank to collect that small sum for the amount of injury done in destroying the public confidence in the bank and irritating the clients of the bank. It will be better for the bank and better for the selector if it is left out, and I hope the Minister will accept the amendment.

The SECRETARY FOR AGRICULTURE: I am unable to accept the amendment. The amount involved is not very excessive. Under the law as it stands to-day the amount of penalty for the first month is 5 per cent., and we are reducing that amount to 2½ per cent., so I think we are making a big concession. We are reducing the penalties by one-half all round. If a borrower is behind in his interest and redemption on £100 for one month, the penalty will only amount to 2s., and that is not very excessive; it cannot be called a heavy penalty. There is something necessary to be charged to stimulate borrowers to pay up.

Mr. MULLAN: Give them a discount for paying earlier and that will stimulate them.

The SECRETARY FOR AGRICULTURE: The trouble is caused by the man delaying his payments, and a small penalty must be inflicted, as it facilitates the work of the bank to get the payments in. I do not think there is a feeling against it on the part of borrowers, as stated by the hon. member for Maranoa, and I hope he will withdraw his amendment and allow the clause to go as it is. We are making a big concession by reducing the penalties by one-half.

Mr. RYLAND: Why not make the penalties the same as the Land Act, which are at the rate of 10 per cent. per annum? There used to be the same penalty in the Land Act.

Mr. CORSER: You are trying to increase the penalty.

Mr. RYLAND: No; the amendment he sugested would not increase the penalty. The penalty in the Land Act was 10 per cent. per annum, but outside institutions only charged 7 per cent. on unpaid premiums.

The PREMIER: That would be far heavier than this.

Mr. RYLAND: No; it would not. Five per cent. for sixty days as in the Bill was equal to 30 per cent. per annum.

Question—That the words proposed to be omitted (*Mr. J. M. Hunter's amendment*) stand part of the clause—put; and the House divided:—

AYES, 29.

Mr. Allan	Mr. Mackintosh
,, Appel	,, Mann
,, Barnes, G. P.	,, Paget
,, Barnes, W. H.	,, Petrie
,, Booker	,, Rankin
,, Bouchard	,, Somerset
,, Bridges	,, Stevens
,, Corser	,, Swayne
,, Denham	,, Thorn
,, Forsyth	,, Tolmie
,, Fox	,, Vowles
,, Grant	,, Walker
,, Grayson	,, White
,, Gunn	,, Wienholt
,, Hunter, D.	

Tellers: Mr. Bouchard and Mr. Vowles.

NOES, 17.

Mr. Allen	Mr. Land
,, Barber	,, Lennon
,, Collins	,, Mullan
,, Coyne	,, O'Sullivan
,, Ferricks	,, Payne
,, Foley	,, Ryland
,, Hamilton	,, Theodore
,, Hardacre	,, Winstanley
,, Hunter, J. M.	

Tellers: Mr. Allen and Mr. Theodore.

PAIRS.

Ayes—Mr. Macartney, Mr. Hodge, Mr. Welsby, and Mr. Trout.

Noes—Mr. Blair, Mr. Crawford, Mr. Lesina, and Mr. Murphy.

Resolved in the affirmative.

Question—That the Bill, as amended, be now taken into consideration—put and passed.

The third reading of the Bill was made an Order of the Day for to-morrow.

The House adjourned at thirteen minutes to 11 o'clock.