

Queensland



Parliamentary Debates
[Hansard]

Legislative Assembly

FRIDAY, 19 SEPTEMBER 1919

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The TREASURER (Hon. E. G. Theodore, *Chillagoe*) replied—

“In cases where the income derived from land has decreased owing to the absence of the owner, allowance has been made under section 46 of the Act, and penalties for late payment have been remitted. No income tax has been charged on the military pay of a soldier, but tax was levied on income derived from any business in which he was interested and which was carried on during his absence, and on any salary paid by his late employer, and on income from property. A rebate of tax has been allowed in all cases in which it has been proved to the Commissioner that the business of the soldier suffered owing to his absence.”

PUBLIC DEFENDER NOT AVAILABLE IN McVEIGH MURDER CASE.

Mr. ROBERTS (*East Toowoomba*) asked the Attorney-General—

“1. Has his attention been called to the leading article appearing in the ‘Darling Downs Gazette’ of 11th September, based upon the fact that the public defender was not available to defend a Mrs. McVeigh, tried for murder before the Circuit Court at Toowoomba on 9th instant?

“2. Was any application made by Mrs. McVeigh for a defender?

“3. If so, why was it not granted?” *

The ATTORNEY-GENERAL (Hon. T. J. Ryan, *Barcoo*) replied—

“1. No.

“2. No.

“3. See answer to No. 2.”

FRIDAY, 19 SEPTEMBER, 1919.

The SPEAKER (Hon. W. Lennon, *Herbert*) took the chair at half-past 3 o'clock p.m.

COMMISSION TO ADMINISTER OATH OF ALLEGIANCE.

The SPEAKER: I have to inform the House that I have received from His Excellency the Governor a commission authorising me to administer the oath of allegiance to new members, which commission I now direct the Clerk to read to the House.

The commission was read by the CLERK.

QUESTIONS.

DISCHARGED SOLDIERS' SETTLEMENTS.

Mr. FRY (*Kurilpa*), in the absence of Mr. Sizer, asked the Minister in charge of soldiers' land settlements—

“Will he make provisions during the present session to bring the returned munition workers under the benefits of the Discharged Soldiers' Settlement Act, or extend to them similar benefits in connection with land settlement?”

The SECRETARY FOR PUBLIC LANDS (Hon. J. H. Coyne, *Warrego*) replied—

“The matter is under consideration.”

LAND AND INCOME TAXES DURING ABSENCE ON MILITARY DUTY.

Mr. FRY, in the absence of Mr. Sizer, asked the Treasurer—

“Are soldiers liable, on their return to Queensland, for the full amount of land and income tax accrued during the period of their absence at the front?”

PURCHASE OF LYNDBURST STATION.

Mr. MORGAN (*Murilla*) asked the Minister in charge of state enterprises—

“1. Was Lyndhurst Station purchased by the Government from Mr. J. H. S. Barnes?

“2. Is this the same Mr. Barnes from whom Wando Vale was purchased?

“3. Upon whose (a) inspection, (b) report, was the station purchased?”

The PREMIER (Hon. T. J. Ryan, *Barcoo*) replied—

“1. Yes.

“2. Wando Vale was not purchased from Mr. J. H. S. Barnes, but from his wife.

“3. (a) and (b) General manager, State stations.”

REPORT OF PUBLIC SERVICE BOARD.

Mr. GRAYSON (*Cunningham*), in the absence of Mr. G. P. Barnes, asked the Premier—

“1. When was the last report of the Public Service Board issued and published?

“2. When is it intended to issue and publish the next report of the board?”

The PREMIER replied—

“1. During session of 1917. Tabled 16th October, 1917.

“2. The report is in course of preparation.”

SUSPENSION OF SAVINGS BANK OFFICER.

Mr. FRY asked the Premier—

"1. Has his attention been drawn to an open letter to the Premier appearing in the September issue of 'The State Service,' the official organ of the Public Service General Officers' Association of Queensland, in the course of which a paragraph appears calling attention to the case of a Savings Bank officer who was suspended by the Commissioner about eight months ago?

"2. Did the Acting Premier call for a report as promised on the 28th August last?

"3. Will the report be furnished; if so, when?"

The PREMIER replied—

"1. No.

"2 and 3. Inquiries will be made."

PERSONAL EXPLANATIONS.

Mr. HARTLEY (*Fitzroy*): I desire to make a personal explanation.

The SPEAKER: Is it the pleasure of the House that the hon. member for Fitzroy be allowed to make a personal explanation?

HONOURABLE MEMBERS: Hear, hear!

Mr. HARTLEY: In speaking in the House on Wednesday last on the motion of the hon. member for Oxley for the adjournment of the House, I am reported in "Hansard," No. 13, page 777, as making the following remarks—

"It is a very remarkable thing that this motion is moved this afternoon by a man who was present at a meeting of Nationalists after the terrible turmoil in this city during the month of March, when police constables in the execution of their duty were wounded at Merivale street, when the "Standard" office was threatened by returned soldiers, misled by men of the calibre of hon. gentlemen opposite. The leader of the Opposition on that occasion said, 'We are coming to a happier time.'"

That is a correct report of my remarks on that occasion. What I want to point out is that yesterday the leader of the Opposition, in commenting upon a portion of my speech quoted me as saying—

"The leader of the Opposition on that occasion said, referring to the occasion of the meeting in Albert Square, when the hon. member for Port Curtis had mentioned, 'We are coming to happier times.'"

I pointed out to the hon. member at the time by way of interjection, and afterwards by rising to a point of order, that I did not mention the words "Albert Square" on that occasion. I did not refer to the meeting in Albert Square. But the hon. member insisted in the assumption that that was the meeting I referred to. I want to explain that that was not the meeting I referred to, as the hon. member could easily have ascertained had he done as I asked him, and looked at the preceding sentence. Had he done that he would have seen that I referred to the time "after the terrible turmoil" during the month of March. The meeting the hon. member for Port Curtis referred to, and which was mentioned by the hon.

[*Mr. Hartley.*

member, took place on the 28th March, whereas the meeting I referred to took place on the 4th April in the hon. member's constituency of Toowong, and before his own National Democratic party, so that could not be one and the same utterance or refer to the same occasion, as the hon. member wished to make it appear was the case. Further, I wish to explain for the same reason that my remark as regards the statement of the leader of the Opposition in the same "Hansard" must stand. This is the statement I attributed to the leader of the Opposition—

"The returned soldiers have now laid it down that they are not going to stand for disloyalty, and would see that a different state of things existed in the future. He would say, 'Good luck to them, and the sooner the fullest results of their efforts were obtained the better it would be for the country'."

The comment of the leader of the Opposition that he made yesterday in commenting on my remarks that he advised the soldiers to observe the law and act in a constitutional manner does not affect my statement, because that statement was made after that meeting. But evidently his ideas had undergone a change, because what I have read was the advice he tendered to the National Democratic party in his own electorate at that time. I make this explanation with the object of giving the House the fullest information on the subject. The report of that meeting can be found in the "Courier" of the 5th April, in which those remarks are reported.

Mr. MACARTNEY: What is wrong with them, anyhow?

Mr. HARTLEY: I am not saying what is wrong with them. What I am objecting to is the comment on my speech which made it appear that I was in error or giving a false statement, whereas the hon. member was simply drawing a red herring across the track trying to make it appear that the occasion I refer to was the meeting in Albert Square. I make these remarks that the members of the House and others may judge who were inciting to revolution and riot.

Mr. CARTER (*Port Curtis*): I desire to make a personal explanation.

The SPEAKER: Is it the desire of the House that the hon. member for Port Curtis be allowed to make a personal explanation?

HONOURABLE MEMBERS: Hear, hear!

Mr. CARTER: Yesterday, the hon. member for Toowong made an attempt to lead this House, and the public outside, to believe that I had made a statement, in speaking of his speech in Albert Square, that was untrue. When the hon. member got up on that occasion, with a number of members on that side of the Chamber—a number of rejected, disgruntled candidates for Parliament, and a number of their personal friends, he made a speech which would fill, at least, half a page of the "Courier."

Mr. MORGAN: Is this a personal explanation?

Mr. CARTER: Yes, it is. You make yours if you like. There were two or three inches given in the "Courier" to the hon. member for Toowong, and he would lead this House to believe that that was a report of his speech. These speeches were made

under the cover of a loyalty meeting. We know there are many speeches made under that cover and many attempts to deceive the public of Queensland. The true loyalists are those who are loyal to Queensland and the people of Queensland, and incidentally loyal to the whole Empire. The hon. member for Toowong made statements quite in accord with those made in his own electorate. They were a bitter attack upon various members of this party, particularly upon the Premier and the Treasurer—the then Deputy Premier.

Mr. MACARTNEY: You are a liar. (Uproar.)

Mr. CARTER: I myself was attacked by one of those men, and the hon. member knows he is lying when he says that; because Mr. Gelston—

Mr. FRY: I rise to a point of order. Is the hon. member for Port Curtis in order in making a general defence of everybody inside and outside the House, and charging the leader of the Opposition with making false statements? It is an abuse of the privilege of this House. He has asked the privilege of the House to make a speech which, to my mind, is untrue.

Mr. WINSTANLEY: I rise to a point of order. Is the hon. member for Toowong in order in calling the hon. member for Port Curtis a liar?

The SPEAKER: The hon. member is not in order, and I must ask him to withdraw that statement.

Mr. MACARTNEY: Having made the record, I withdraw. I regret I had to make it.

Mr. MORGAN: I rise to a point of order. I desire to draw your attention, Mr. Speaker, to remarks made by the hon. member for Port Curtis, when he said the leader of the Opposition made a lying statement. I ask if he is in order in making that remark, and I ask that he withdraw?

The SPEAKER: The hon. member should have called attention to it at the time.

Mr. MORGAN: It was made to-day, and it was the moment after the hon. member for Toowong had called him a liar.

Mr. WINSTANLEY: I rise to a point of order. I would like to ask whether the hon. member for Toowong is in order in making a reserved withdrawal? He should make an unconditional withdrawal.

The SPEAKER: I think the hon. member leader of the Opposition is sufficiently experienced to know he should make an unreserved withdrawal. I am sure his good sense will prompt him to do so.

Mr. MACARTNEY: I have not only withdrawn, but I have expressed regret for having had to make it.

Mr. MORGAN: I have a point of order.

The SPEAKER: Order! The hon. member for Kurilpa preceded the hon. member. In reply to the inquiry whether the hon. member for Port Curtis is justified in elaborating his explanation to such an extent as he is doing, I only have to say that yesterday I afforded the leader of the Opposition a very considerable latitude in his explanation.

Mr. MACARTNEY: I took no advantage of it whatever.

The SPEAKER: I do not say the hon. member took advantage of it. The hon. member must know that I protected him

when the statement he was making was objected to. If "imitation is the sincerest flattery," the hon. member for Port Curtis will be afforded similar latitude.

Mr. FRY: That is not my point of order. It is: Is the hon. member for Port Curtis in order in making personal attacks and defending all and sundry, inside and outside this House, under the privileges of this House? If, under a personal explanation, he can attack all and sundry, I say it is entirely out of order.

Mr. MORGAN: I rise to a point of order. After the hon. member for Toowong had called the hon. member for Port Curtis a liar, the member for Port Curtis immediately said that the hon. member for Toowong had made a lying statement. I think the hon. member ought to withdraw that statement. It was said here to-day, only a few minutes ago. I ask for the withdrawal of that remark.

The SPEAKER: I did not hear the hon. member for Fitzroy, but if the hon. member did use those terms, I call upon him to withdraw.

Mr. HARTLEY: I emphatically deny having made any such statement.

Mr. MORGAN: I did not refer to the hon. member for Fitzroy; it was the hon. member for Port Curtis to whom I referred.

The SPEAKER: Order! I understand the hon. member referred to the hon. member for Port Curtis. If the hon. member for Port Curtis used those words, I ask him to withdraw them.

Mr. CARTER: I am prepared to withdraw that, seeing that the hon. member has withdrawn what he said. When he made that statement I was just saying I had been attacked by a person in Albert Square, one of the company the hon. member for Toowong was in—Mr. Gelston, late candidate for a Northern constituency. He attacked me, and made statements trying to induce the crowd to believe I belonged to some Bolshevik society. So it will be seen that not only was the hon. member for Toowong making those statements, but he was in the company of men who were making them.

Mr. MACARTNEY: I was not on the same platform at all.

Mr. CARTER: The hon. gentleman was not on the same platform, but he was not far away from it. He did not need to be on the same platform to be heard making the statements he did make. He spoke for nearly half an hour, and made statements of a most offensive character in speaking of members on the Government side of the House, and particularly of Ministers.

Mr. MACARTNEY: You are not speaking the truth.

Mr. CARTER: I am speaking the truth, and the inference is—

Mr. ROBERTS: I rise to a point of order. According to Standing Order No. 108 a member is entitled to make a personal explanation as affecting himself. I want to know if the hon. member has not gone beyond the bounds of a personal explanation.

The SPEAKER: I have already said the hon. member is having more latitude than is usually allowed. I hope now the hon. member having availed himself of that privilege, he will not abuse it.

Hon. W. Lennon.]

Mr. CARTER: Had they left me alone, I would have finished long ago. (Laughter.) The inference has been made by the leader of the Opposition that I made certain statements. I intend to put myself right in the eyes of the public, and I want to say that not only did he make those statements, but he was in the company of a number of men who are strongly opposed to us who also made those statements. It is true I did not see there the hon. member who referred to "monkeying with dangerous men." (Government laughter.) I suppose he is too small fry to be on the platform. (Renewed laughter.)

PAPERS.

The following papers, laid on the table, were ordered to be printed:—

Seventeenth annual report of the Commissioner for Taxes on income tax.

Fourth annual report of the Commissioner for Taxes under the Land Tax Act of 1915.

CO-OPERATIVE AGRICULTURAL PRODUCTION AND ADVANCES TO FARMERS ACT AMENDMENT BILL.

SECOND READING.

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*), who was received with Government "Hear, hears," said: It gives me a great deal of pleasure to be associated with this Bill. I think I can compliment you, Mr. Speaker, on embodying in this measure what we of the Labour party endeavoured to include as part of the Bill introduced by the Hon. John White in 1914. Of course, the war intervening prevented you from liberalising the measure before to-day. I have just been refreshing my memory by "Hansard" of 1914, from which I find that the improvements—if I may use the term—which have been embodied in this measure are thoroughly in accord with the amendments moved by myself and other members when sitting on the Opposition side of the House. When that Bill was brought before the House in 1914, Mr. Ryan, as leader of the Opposition, urged that the same liberal treatment should be given to dairy farmers as was given to sugar-growers under the Co-operative Sugar Works Act; that is to say, that two-thirds of the cost of the factory should be advanced by the Government. I myself moved, as is shown in "Hansard," page 2418, for that year, that the advance under the most important section of the Act should be increased from one-half to two-thirds. The present Bill proposes to do that. It will be conceded, I think, that this measure, when amended, will be the most advanced Act of its character probably in Australia, and it will do more, in my opinion, to foster agricultural production and promote co-operation, and at the same time to assist individual settlers, than any other measure on the statute-book of this State. We have all got used to the expression, or listened to the declaration of politicians, journalists, and others, as to the alarming extent to which people—especially young people—are leaving the country and coming into the cities. We are also alarmed about the increased cost of living. Statesmen throughout the world are bending their energies to try and discover some remedy to prevent increased cost

[*Mr. Carter.*

of living. Indeed, if we can believe the cables of recent dates, very drastic remedies have been introduced in other parts of the world, particularly Canada, Great Britain, and France, to prevent profiteering, and to try and bring down the cost of living to the worker. I believe that in a young country like this, any permanent measure to reduce the cost of living must be in the direction of encouraging primary producers to raise foodstuffs, and bring producer and consumer together. This measure is being put forward to enable co-operative companies to establish factories, and at the same time to assist individual farmers to stock up their farms. The latter, of course, Mr. Speaker, is a new principle which has been introduced into this Bill for the first time and one which certainly meets with my hearty approval—to assist selectors to buy dairy cattle, sheep, and pigs, and provide silos, so as to enable them to develop their holdings. (Hear, hear!) When the 1914 Bill was going through, Sir, you will remember that I, with others, expressed certain views with regard to the calling up of the capital of co-operative companies. "Hansard" will show that we protested against that provision of the Bill, and pointed out to the then Minister for Agriculture that when a co-operative company was formed in the country in a new district, such as my own, they would not be able to call up the half of their capital before they got their factory established, and I urged then, as my second reading speech will show, that we should not seek to call up the half of the capital, but that when the application and allotment money on the shares were paid up to, say, 5s. in the £, that should be sufficient to show the bona fides of the farmers in the company, and that the Government should advance them the money, providing the security is sufficient. You, Sir, having administered the Act for three years, find that that principle was unworkable, and I am very pleased to see it deleted from the Act.

Another improvement which I urged when the former Bill was in Committee, and which you, sir, have given effect to in this Bill, was to give a definition of "dairy farmer." I remember suggesting to Mr. White that he should extend the provisions of the Bill also to persons who intended to become farmers; that is to say, if a man takes up a selection, he is not actually a farmer until he fells the scrub, plants artificial grasses, and gets his yards and buildings erected. I repeat again that those selectors should be helped to come in and form companies, and get the benefits of this measure before they actually become producers.

Generally speaking, there are two important principles contained in this Bill. One is to increase the advances to co-operative companies, such as butter companies, cheese companies, and other companies of that character—to provide two-thirds of the capital instead of one-half as could previously be advanced to these companies under proper security, of course, to enable them to establish butter and cheese factories throughout the State. That, in my opinion, is one of the most important provisions in the Bill, and the second one is the new principle whereby it is provided

[4 p.m.] that individual farmers will be advanced up to £200 on a seven years' loan for the purpose of purchasing dairy cattle; £50 on a three years' loan for

the purchase of pigs; £200 on a two years' loan for the purchase of sheep; and also up to £150 on a five years' loan for the erection of silos. It is also provided that the advances under this Bill will not in any way interfere with advances under the State Savings Bank Act, which is a very important point. Security will be taken over the improvements on the land and any other assets or security that the Minister may deem necessary. I can see that this Bill, when it becomes law, will place a great deal of power and a great deal of responsibility in the hands of the Minister. I have no doubt that there may be people throughout the country who will be anxious to avail themselves of the advances under this measure without offering the reasonable security which the State must demand, and without good prospects of making a success on the land. I take it that the same principle will apply to the administration of this Bill as applies to the Agricultural Bank Act; that is to say, the qualification of the applicant as a farmer must be taken into consideration, and the nature of the security must also be taken into consideration. I hope the Bill will be administered in a sane, wise, and generous way, so as to do what it sets out to do—that is, to encourage production and to encourage more men to go on the land and utilise the land, which, in many cases, up to the present time, they have been unable to do because of their not being able to finance. In my opinion, this Bill will go a long way towards assisting new selectors who have started without capital. A great deal of care, of course, will have to be exercised in the selection of stock, and the necessary regulations will have to be drawn up and the machinery created whereby proper inspection of the stock shall be made by reliable persons with as little delay and as little inconvenience, I hope, to the selector as possible. At the same time, in order to safeguard the consolidated revenue, great care will have to be taken to prevent auctioneers, dealers in cattle, and other middlemen of that class from exploiting this measure, and at the same time exploiting the Treasury or of the intending farmer. As we know, there are many men who desire to leave the labour market and become their own masters, which is a very laudable desire, and one that should be encouraged. But there are such men who have attempted and failed—I have met a number of them in my time—who have read agricultural literature about farmers making £1 a cow per month, and so on; who have been led to believe that they could make a success of farming when probably they have no knowledge whatever of the quality of land, and, what is of greater importance still, no practical knowledge of dairy cattle, and great care will have to be exercised to see that the *bonâ fide* selector is not taken down by people who want to dispose of worthless stock. It will be the function of the Minister to see that the provisions of the Act are carefully and sympathetically carried out. One of the principal clauses in the Bill is the definition clause. The definition of "Dairy Farmer" is a very good one. It includes, amongst others, "a person desiring to engage in dairying." That overcomes the difficulty with regard to the selector who has not actually become a farmer. The definition of "Farmer" also is a very good one. It says "Farmer—a person who annually

cultivates not less than 10 acres of land." Provision is also made that improvements shall be included in the security on which the Minister will make advances. The principal features are to be found in clause 4 of the Bill, which increases the amount to be advanced from one-half to two-thirds of the estimated cost of the factory. That clause also deletes from the principal Act the provision which makes it necessary for one-half of the capital of the co-operative company to be called up before any advance is made. I am pleased those words are deleted from the Act, because that provision has been found to be unworkable. It has been found necessary—and, no doubt, this will receive a little criticism from the Opposition side—in view of the changed financial position throughout the world and the dearness of the money market, to increase the interest charge. It is only proposed, of course, to charge such interest as will cover working expenses and the actual cost of the money to the Government.

Mr. ELPHINSTONE: What amount do you require to be paid up before you make an advance?

The SECRETARY FOR AGRICULTURE: It will be a matter for the discretion of the Minister under this Bill as to when he will make the advance, and as to what part of the capital it will be necessary to call up.

Mr. MORGAN: The Minister will be the sole judge.

The SECRETARY FOR AGRICULTURE: The Minister will be guided by his officers, and, perhaps, it will be a good thing if the Minister is the sole judge, because in this case, it will be a Minister with a practical knowledge, who has a considerable amount of sympathy towards the farmer.

Mr. MORGAN: It is a nice little political pull to have.

The SECRETARY FOR AGRICULTURE: I can assure the hon. member that if he makes any attempt to buy votes by means of this Bill, he will get the same treatment as any other person will get. I intend, if I have the honour to administer this Bill, to administer it in the interests of the State, and with particular regard to the interests of the man on the land. Another important principle to which I have referred is the one whereby advances will be made to enable farmers to purchase dairy cattle, sheep, pigs, and to erect silos. It provides that—

"The Governor in Council may from time to time, by Order in Council, add to this table by including other objects therein, and fixing the maximum amount of advance for each such object, and limiting the maximum period of time within which each such advance shall be repayable."

That is an important provision, because as time goes on, it may be found necessary to increase the objects for which advances may be made. We may desire, for instance, to encourage tobacco-growing or the growing of cotton, castor oil, etc. Many other industries, no doubt, will be established in this State as time goes on, so it is rather a good idea to have that provision here so that the Governor in Council may extend the benefits of this Bill to other classes of farmers. The Bill is a short one of only nine clauses, and I really do not expect that there will be much genuine opposition to it. Of course, it is the function of the Opposition to

Hon. W. N. Gillies.]

endeavour to embarrass the Government, and to try and convey the idea to the country that they would always liberalise measures of this sort. This Bill has been prepared after a full consideration of the claims of the general taxpayer, and with due regard to the importance of agriculture, and it is introduced in order to encourage co-operation amongst farmers and, generally speaking, to assist in the development of our primary industries. I have no doubt that this Bill will be passed without any serious opposition and become law, and I am sure that when it does it will do a great deal to assist the farmer to develop our primary industries. I have much pleasure in moving the second reading of the Bill.

Mr. MORGAN: The Minister in charge of this Bill has given us a fairly full explanation of what is contained therein, and I can honestly assure him that it is not the intention of the Opposition to oppose it in any shape or form. We welcome a measure of this sort, but it is our intention to try to make it a better Bill than it is at the present moment, and I feel sure that the opinions of the experienced men on this side of the House who are practical farmers, and who represent the greatest section of the farmers of Queensland, should be well worth consideration, and that the Minister will give due consideration to any amendments that we may desire to introduce when we get into Committee.

It appears to me that this Bill is really an acknowledgment of the Government's opinions of the working of another Act. The Government evidently recognise that the present Agricultural Bank Act is not a success. I remember that when the last amending Bill went through, introduced by this Government, they told us it was the most liberal Bill in Australia, and that it would help the farmer and settler in every direction. Yet we find that, after a few years, it is necessary to come along with an amendment of another Act altogether to lend assistance to farmers, although the Agricultural Bank Act provides for practically everything we are discussing under this Bill.

Mr. COLLINS: Does the Agricultural Bank provide for everything, or most of them?

Mr. MORGAN: Practically for most of them.

The SECRETARY FOR AGRICULTURE: The money from the Agricultural Bank is from the Savings Bank, and these advances will be out of consolidated revenue.

Mr. MORGAN: Is that the only excuse the Minister has? What is the difference? If the security is not good enough for the Agricultural Bank, it will be good enough for the consolidated revenue. That is what the Minister practically says. If the Agricultural Bank Act was administered as it should be, by a sympathetic Commissioner, and not by the individual who now administers it, there would be no necessity for this Bill, because, as hon. members opposite have themselves said, what the Act provides for and what the Commissioner does are two different things. That is why there is a necessity for a Bill of this sort. It will be discovered that the autocrat who runs the Agricultural Bank at the present time refuses to assist the genuine farmer as he should do, and as should be done under the provisions of the Act. The Minister went to the trouble of telling us that this was going to be the most liberal Act of the kind in

Australia. He stressed the point that it would provide for the advance of two-thirds of the money required for co-operative purposes, whereas the original Act provides for the advance of only one-half, but he dealt very shortly with the fact that the measure provides for increasing the interest from 4 per cent. to 6 per cent. If this Bill becomes law, those who wish to get advances for co-operative concerns will have to pay 6 per cent., whereas they now can get advances for 4 per cent. Yet the Minister tells us it is a most liberal Bill. The Minister has not told us the reason for the alteration. The money used for the purpose of making advances to co-operative concerns is generally from the State Savings Bank. Is the increase made owing to the fact that the Government have depleted the money in the State Savings Bank? (Government dissent.)

The SECRETARY FOR AGRICULTURE: No.

Mr. MORGAN: Is it because they have not the money now available there? The interest allowed to depositors in the Savings Bank is $3\frac{1}{2}$ per cent., and that has not been increased. The Government are borrowing money from the Savings Bank depositors at $3\frac{1}{2}$ per cent., and are going to lend it to the poor unfortunate settler at 6 per cent. They are going to make practically $2\frac{1}{2}$ per cent., and yet we are told that this is a liberal Bill.

The SECRETARY FOR AGRICULTURE: No profit at all.

Mr. MORGAN: Does it take the difference between $3\frac{1}{2}$ per cent. and 6 per cent. to run the business. Will the Government who lent money at 4 per cent. lose money by doing so? The idea of the original Act was to lend money at the lowest possible rate without losing money on it, but the Government are making this a State Enterprise Bill. They are going to become profiteers; they are going to profit by the money they lend to the farmers; they are going to make interest out of it. It is going to be a good investment from the Government point of view if the people come along and borrow money from them at 6 per cent., whereas they only pay $3\frac{1}{2}$ per cent. Yet the Minister has the temerity to say that this is a liberal Bill!

The SECRETARY FOR AGRICULTURE: They have to go to the private companies now, because they can only get an advance of one-half from the bank.

Mr. MORGAN: What has become of the millions that the Commissioner has deposited in the Savings Bank at $3\frac{1}{2}$ per cent? Has that all been taken up by State enterprises? Has it all been absorbed by State stations, where at the present time cattle are dying by hundreds? Has it been absorbed in other enterprises in which losses are being made?

I want to refer to the definition of "dairy farmer" included in the Bill. It shows that it has not been drawn up by men of experience. It is as follows:—

"A person engaged in dairying who is the owner of not more than twenty cows, the produce of which is sold to a factory for the manufacture of butter, cheese, or condensed milk—"

Can you call a man a dairy farmer who owns only twenty cows? Everybody knows that the whole of them are not in milk at the same time, and that a man will have to have at least thirty cows to have twenty in

profit. Are twenty cows in profit more than sufficient for a dairy farmer? This Bill is not to assist the dairy farmer, but to assist some suburban individuals who may have blocks of a few acres around Brisbane or somewhere else. Fancy a dairy farmer being defined as a man who does not own more than twenty cows!

Mr. COLLINS: I thought you wanted to assist the poor man.

Mr. MORGAN: You want to keep him poor. If a man has twenty cows, that will mean that he has got only fifteen cows in milking condition. You cannot milk the whole herd the whole year through, and anyone who knows anything about dairying must know that. There are times during the year when the cows are out of milk, and you know quite well that you cannot milk them during the whole period. There is an alteration needed there, and we will endeavour in Committee to bring in amendments to make that alteration—to make it thirty cows instead of twenty. If we do that, it will be at least reasonable and not ridiculous as it is at present. Then, again, the definition of "farmer" is given as—

"A person who annually cultivates not less than 10 acres of land, plants that area, and harvests the crop from that area."

Why does not the Bill apply to the little fruit farmer? Why does it not apply to the soldier who is cultivating 5 acres at Beerburum and the soldier who is cultivating 5 acres on his fruit farm at Stanthorpe and other localities? Why should they not receive the benefit of this Bill? I think that that area should be changed from 10 acres to 5 acres in order that we may give the small fruit farmers the benefit of its provisions. Why should these small men not be considered?

The SECRETARY FOR AGRICULTURE: A man with 10 acres is a squatter, is he not?

Mr. MORGAN: The hon. gentleman does not want to treat this matter as a joke. It is a serious matter and should be treated seriously. It is ridiculous to say that a man is a dairy farmer when he has got twenty cows.

The SECRETARY FOR AGRICULTURE: Twenty cows is a very good start for a dairy farmer.

Mr. MORGAN: Then it says that a farmer must "plant that area, and harvest the crop from that area." He must harvest the crop from 10 acres. How many times does it happen in Queensland that a man cannot harvest the crop from the area which he planted? According to this Bill he will have to harvest something which he cannot grow, because the rain does not come to germinate the seed. Under this Bill, he must harvest the crop, otherwise he will not get an advance. We know that for the past two or three years in Queensland many people have not harvested any grain at all although they endeavoured to grow it every year. Then, again, in connection with sheep, when the Bill was being introduced the members of the Opposition drew attention to the fact that sheep were not included and asked that provision be made for sheep. I am pleased to know that at the suggestion of the Opposition the Minister is including those selectors who desire to go in for sheep in a small way. Then, again, we have the definition of "sheep farmer," and he is described

as a person who is the owner of not more than 200 sheep. That is ridiculous.

Mr. COLLINS: It is not ridiculous at all.

Mr. MORGAN: It is not worth bothering about to go in for 200 sheep. It is not worth a man's while to go to the expense of putting up fencing for 200 sheep.

The SECRETARY FOR AGRICULTURE: This Bill is not introduced for your squatter friends. This is a farmers' Bill, not a squatters' Bill.

Mr. MORGAN: This Bill is going to make the sheep farmer keep his nose to the grindstone, and he will not get more than a bare living out of it. The hon. member for Bowen is always complaining about not being able to live on £300 a year, although he travels round the country with the Public Works Commission and earns more money in that direction. But here you provide that a farmer will not be able to get a decent living because you limit him to 200 sheep.

The SECRETARY FOR AGRICULTURE: Two hundred sheep will be a fair start.

Mr. MORGAN: There was another matter which the Secretary for Agriculture failed to tell the House, and that is that at the present time the original Act makes provision for only 4 per cent. to be paid to the dry shareholders of a company until such time as the debt of the company is liquidated, but under this Bill you are enabling 6 per cent. to be paid to the dry shareholders. The Government can be accused of allowing the dry shareholders to get 6 per cent. or 2 per cent. more than is allowed under the existing Act.

The SECRETARY FOR AGRICULTURE: You know very well what the object is.

Mr. MORGAN: Yes, I know the reason. Because you have increased the rate of interest from 4 to 6 per cent. in the case of men borrowing money, you increase the rate also from 4 to 6 per cent. so far as the amount the dry shareholders shall receive. That is the object of it. While you increase the rate of interest that the poor, unfortunate man on the land will have to pay to borrow money you also increase the amount to be paid to the money-lender.

The SECRETARY FOR AGRICULTURE: You were in favour of the dry shareholders when the original Bill was going through the House.

Mr. MORGAN: Quite so, because it is impossible to establish co-operative companies without dry shareholders. I think I have had more to do with the establishment of co-operative companies than the hon. gentleman.

The SECRETARY FOR AGRICULTURE: I am sure you have not.

Mr. MORGAN: I have been appointed canvasser for co-operative companies, and I have canvassed from house to house to get shares in the company, and I know that if it were not for the assistance the co-operative companies received from dry shareholders there would not be any co-operative companies in operation at the present moment. My experience is that the dry shareholders were always willing to put their money into a co-operative company without any interest at all, because they were interested in the district. They would put their money in, not because of what they could get out of it. It made no difference to them whether they

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got 4 or 6 per cent., but they had business places in the district and were anxious to see the district progress, and they knew that by the establishment of co-operative companies that it would mean increased business for themselves. That was the reason they put their money into it, and not because of the 4 per cent. or 6 per cent. they got for their money. They had other irons in the fire, and they knew it was to their benefit to put their money into it because they had big interests in the district.

The SECRETARY FOR AGRICULTURE: This Bill will not stop them from doing that.

Mr. MORGAN: This Bill increases the interest.

The SECRETARY FOR AGRICULTURE: No. It makes it possible to increase it.

Mr. MORGAN: This Bill increases the interest from 4 per cent. to 6 per cent., and the Minister cannot deny it. I might point out that this schedule is not sufficient. I admit that provision is made for the Governor in Council by Order in Council to include other objects in the measure. At present the only objects provided in the Bill, with the maximum amount which may be advanced, are purchase of dairy cattle, £200; purchase of pigs, £50; purchase of sheep, £200; and erection of silos, £150. Why should any further objects be left to the Governor in Council? We can suggest other objects where money can be well and profitably invested in addition to the purchase of pigs, cattle, and sheep and the erection of silos. The Minister himself mentioned one matter, and that was the cultivation of cotton. That should also be included, and it should be stated in the Bill. The Bill provides that a man must cultivate a certain number of acres, but it makes no provision for the purchase of horses. He cannot cultivate without horses, but this schedule does not propose to lend him one shilling for horses. Everyone will admit that horses are necessary on a farm. We should also include in the schedule provision for water conservation and irrigation. Water is absolutely necessary if you are going to have a successful farm. I admit what the Minister says that in order to cheapen the cost of living we must produce more. The more we produce the cheaper will the cost of living become. To encourage people to produce more you should help them all you possibly can, but this Bill will not do it. I admit that it will help a man on the land and assist him to a certain extent, but it does not go far enough. It is not going to do all the Minister anticipates. Why not make it a good Bill now, and make it a Bill that will be of some benefit instead of having to come back in a year or two years' time to bring in amendments. I also wish to point out that under this Bill the Minister has got too much power. Everything depends on the Minister, and it is the Minister may do this and the Minister may do that. The Minister may refuse or grant an advance just as he desires, and so far as the security is concerned, it rests entirely with the Minister. It gives the Minister a power which he will be able to use purely and simply for the purpose of obtaining votes. That is the unfortunate part of it. In a certain locality there may be a number of struggling settlers, and the member for the district may say to them, "I suppose you want some help?" They say, "Yes," and make application for an advance to the

Commissioner, but he turns them down. But in another electorate which is represented by a Government supporter, he goes to the Minister, and says, "Brown, Jones, and Smith are struggling along; the elections will come on shortly, and if you only give [4.30 p.m.] them £100 or £200 you will gain their confidence and their votes."

In that case the applications will probably be granted, because this Bill will enable the Minister to do that sort of thing.

The PREMIER: What provision is that?

Mr. MORGAN: The provision which says—
"Every such advance shall be subject to such further conditions and stipulations as to the Minister may seem fit or as may be prescribed."

And which further says—

"The Minister may, upon the application of any dairy farmer, farmer, or sheep farmer, make advances to the applicant for any of the objects mentioned in the first column of the table hereunder set forth."

The whole thing is left entirely to the Minister. It is not handed over to the Commissioner of the Savings Bank.

The PREMIER: Do you think it ought to be?

Mr. MORGAN: I do not say it should be, under present conditions, but it should be if we had a business man in that position. I have had such dealings with the Commissioner of the Savings Bank that I would not hand over anything to him as far as the farmers are concerned, because he is not in sympathy with them, and has no mercy towards them. He is a cruel, hard-hearted man, and I have no faith in him at all.

Mr. KIRWAN: He will go "foul."

Mr. MORGAN: Yes, he will go "foul." Whatever his ability may be in dealing with Savings Bank business, he has not the ability necessary to deal with the settlers in matters that come under his control.

The PREMIER: You would prefer the Minister?

Mr. MORGAN: That is the reason, no doubt, why the Minister is given such great and drastic powers under this Bill.

The PREMIER: But you would prefer the Minister?

Mr. MORGAN: I certainly would prefer the Minister to the Commissioner, but I would prefer an unbiassed and independent practical man. The Minister ought not to have power in his hands which may be used for political purposes.

Mr. COLLINS: Give us one case where that has been done.

Mr. MORGAN: I have had such an experience in my own electorate. A man came along as a candidate in my electorate and said to a settler, who had received no assistance from the Government, "You make application to the Agricultural Bank; I am all right with Mr. Ryan, and you will get an advance." An application by that settler had previously been turned down; but, acting on the suggestion of this candidate, he made another application, and he got the money.

The PREMIER: Didn't he deserve the advance?

[Mr. Morgan.]

Mr. MORGAN: Well, he got it when this candidate came along, though his application had been turned down previously.

The PREMIER: Does the hon. member say that he should not have got an advance?

Mr. MORGAN: I am not going to say that he should not have got an advance, but I say that the fact that he got an advance after he was recommended to apply by that person was used all over the district to show that that candidate had more influence with the Government than I had, though I was member for the district.

The SECRETARY FOR AGRICULTURE: Have you ever gone to the Commissioner for a man who was turned down?

Mr. MORGAN: Yes, I have done that.

The SECRETARY FOR AGRICULTURE: Yes, very often—every day in the week almost.

Mr. MORGAN: That is one reason why I welcome this Bill. I hope that if the matters dealt with in this measure are left in the hands of the Minister, he will not turn down the application of a man who resides in a district represented by an Opposition member and approve of applications recommended by Government supporters. That, unfortunately, can be done under this Bill, and that is what I object to.

The SECRETARY FOR AGRICULTURE: You are not prepared to trust the Minister, and you are not prepared to trust the Commissioner.

Mr. MORGAN: We all know what has been done at election times in such matters, and we all know that if it is possible to obtain a little support by being liberal just at the time of an election, the Government are liberal. As far as this Bill is concerned, members on this side of the House will help the Minister in every direction. We have prepared and circulated amendments, which are now in the boxes of hon. members, and I hope that the Minister will favourably consider those amendments and adopt a number of them, notwithstanding the fact that they have emanated from the Opposition, because our idea is to make the measure as liberal and practical as possible. We do not care whether the Bill is introduced by the Labour party or the Liberal party, so long as it will give assistance to the farmers.

Mr. COLLINS (*Bowen*): I should like to say a few words on this Bill, because it is the most radical measure that has ever been introduced into the Parliament of Queensland. It is one of those measures which will, in my opinion, stimulate production, and I am very pleased to think that you, Mr. Speaker, have had the honour of initiating the Bill. My reading has led me to believe in such a measure. I do not care about the sneers of the hon. member who has just resumed his seat about making advances in connection with sheep. The hon. member seems to think that the number of sheep in respect of which advances may be made is too small, but I would remind him that the idea behind the Bill is to assist the poor man who goes on the land, and not the wealthy man. Everyone knows that sheep increase rapidly.

Mr. MOORE: And often decrease rapidly.

Mr. COLLINS: And sometimes they decrease under our present system of large

holdings. Sheep may be looked after a little better now than they used to be, because they are of more value, but at one time they were not considered to be of sufficient value to look after them properly, and they died by the million. This Bill does not deal with such cases, but it deals with the men who possess small holdings. I am one of those who believe that sheep—I do not say merino sheep, but the ordinary sheep—will later on be found right from here to Cape York, under the stimulus which will be given by the provisions of this Bill. I want to make reference to what is being done in other countries in connection with this matter, because I find that other countries are in advance of us. By the way, they have not even got Labour Governments there. I find in Saskatchewan, one of the provinces in Canada, they have gone a long way in this direction. In the "Canadian Annual Review" for 1917, at page 755, it says—

"The department claimed that it was the first in Canada to pass legislation enabling the farmers to buy meat-producing live stock on credit terms; so any Saskatchewan farmer in good standing, or a member of any recognised agricultural association, could buy live stock from the Government of Saskatchewan to the extent of 1,000 dollars, 25 per cent. of the price to be paid in cash, and settlements for the balance by lien note with interest at 6 per cent."

The hon. gentleman who has just resumed his seat criticised this Government for introducing a measure such as this, because it contained a provision that they were to pay 6 per cent. It is owing to such legislation as has been introduced this afternoon that Saskatchewan has shown such a wonderful growth—from 17,000 people in 1901 to about 700,000 people in 1917—and their wealth production has increased by leaps and bounds. Quoting from the same book, at page 756, it says—

"On 20th November Hon. C. A. Dunning said: 'This year the total production in the province of Saskatchewan, with a population of 700,000, is 400,000,000 dollars, the production per capita probably not being equalled anywhere else in the world.'"

Or nearly double the total production in the State of Queensland. No one can say I am a new convert to this proposal, because long before we had an Agricultural Act in Queensland I advocated something similar to what is in this Bill. At that time it was considered extreme, as some of my ideas to-day are considered extreme, but I will live to see a lot of them realised.

Mr. KIRWAN: And the Opposition barracking for them. (Laughter.)

Mr. COLLINS: Then, again, I find on page 778—

"On 27th November, the Legislature debated plans for increasing hog production, and Mr. Motherwell promised an effective departmental campaign to provide hogs—as in the last few years it had helped with cattle and sheep—with purchase, credit, and shipment all to be arranged."

Showing the wonderful progress that has been made in that province, Alberta is another province which has made wonderful progress.

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Its population has gone up from 70,000 to over 400,000 in a period of sixteen years.

Mr. MORGAN: Do they have droughts there?

Mr. COLLINS: They do, judging by the crops. If the hon. gentleman reads this book he will find they do not get the same average crops.

Mr. MORGAN: Have they ever had a complete failure?

Mr. COLLINS: We have never had a complete failure in Queensland, because it would mean the wiping out of our herds altogether. The two of those provinces put together are not quite as large as Queensland. Even at the present moment there are parts of Queensland where droughts are unknown, where sheep could live as well as in some of the drier parts.

Mr. MORGAN: You will find that the agricultural departments in those provinces spend more than all the other departments. We in Queensland spend less.

Mr. COLLINS: This is a Labour Government, we can only go step by step. The hon. member, in his remarks this afternoon, has pointed out that the advances to settlers under the Savings Bank have not been the success he anticipated they would be. I remember his speeches when that measure was going through the same as I remember my own. We can only advance step by step, but they are a good Government who, when they find any measure is not giving the relief the people who introduced it thought it would give, do not sit idly by and do nothing, but amend the legislation. I just want to give a quotation from page 797 of this book, regarding Alberta—

“A Live Stock Encouragement Act provided that any five or more persons engaged in practical farming in the province could jointly apply to the Live Stock Commissioner for a loan not to exceed 500 dollars each, for the purpose of buying cows and heifers. The five or more signing the application were to constitute an association. An immense number of details were given, and the Commissioner stood in the position of a mortgagor to the association and its members.”

I have quoted from this work to show what has been done in other parts of the British Empire—in Canada, and those two provinces, which have shown a most remarkable growth, not only in their population, but in their wealth-production. I would just remind the hon. member for Aubigny it would be as well for him to study those two provinces, because their municipal franchise is based upon “one man one vote,” practically “one adult one vote.” The hon. member for Murilla sneered regarding the advances to be made to a farmer, saying it only provided for twenty cows; that is, a man was considered to be a dairyman who owned twenty cows. What does the hon. gentleman expect us to do? What would be the income of a man with thirty milking cows, as proposed by the hon. member? I am quite aware that they do not all milk at the one time. He need not think I am so stupid as not to know that.

Mr. MORGAN: Twenty-two men can milk at the one time.

Mr. COLLINS: I do not intend to enter into a debate about how many cows one man

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shall milk. I have seen dairies as large as the hon. member has. At any rate, I say this is a measure to assist the poor man. It is just as well to quote what they do in Great Britain, because there are very few sheepowners in Great Britain who own large herds. A man would be considered a very large sheep owner who owned 5,000 sheep. We find that in Great Britain, according to “The Statesman’s Year Book,” 1913, page 61, in 1917, the number of sheep was 27,770,555. Anyone who has read anything about that country knows full well that on the law of averages he would be a very large sheep farmer who owned 500 sheep. We all know that the area of the British Isles is very small indeed compared with Queensland.

Mr. MORGAN: They are worth five times as much as they are in Australia.

Mr. COLLINS: They are not worth five times as much.

Mr. MORGAN: Yes, they are, at the present moment.

Mr. COLLINS: Not only that, but we find in that country there are 12,342,168 cattle, showing what can be done in a country which goes in for cultivation. Coming to our own State we find, with its large area, that we only have 15,524,293 sheep, and they are mostly owned by the large pastoral companies. This Bill is not introduced to benefit large pastoral companies; it is being introduced to try and stimulate production, to enable the farmer not to “put all his eggs into the one basket,” as we say. The hon. member for Cooroora said for the past seven years he had 100 sheep on his farm, and they were a success. That is right on the coast. I take it that that is what this Bill is for, not only to make advances for sheep and cattle but also for pigs. Everyone knows we have only got a small number of pigs in the State, and there is plenty of room to increase the number. The farmers in my electorate, I am satisfied, will welcome this measure. By way of illustration, take Proserpine in my electorate, which is the second wettest part of Queensland. Although it may not be altogether suitable for sheep, I notice there are 3,000 sheep in my electorate on the islands between Mackay and Bowen, notwithstanding the rainfall, and they are doing fairly well. Apart from canegrowing, the farmers in that part of my electorate could make use of their lands for dairying, and also for pigs and sheep, and in other parts of the electorate also. I welcome the measure, not only on behalf of the Bowen electorate, but right throughout Queensland. I think it is one of the measures which is going to stimulate production, and I hope that our wealth production will be double what it is at the present time. I am one of those who believe that it can be doubled, and that this is one of the methods by which that can be done. I notice that they have 18,000 motor-cars in the Province I have mentioned, showing that the people must be very well off, and I also in my study of that Province noticed that most of the wealth has been built up by emigrants from the British Isles. We should do all we possibly can to assist the man on the land. Not that I agree with the hon. member for Murilla that you should increase the cost of living by increased production. That does not always follow, because it all depends who corners the production after it has been produced. In the hon. member’s native State I have

seen them corner the wheat production—I saw it cornered when I was there in 1891. It does not always follow, but it should follow, that with increased production we should lessen to some extent the cost of living. Not that I want the artisan in the city or the professional man to live at the cost of other people's labour. I know that in Queensland at one time a number of people were living on the farmer's labour when he practically got nothing for his produce. (Hear, hear!) I do not want to see that. I do not think we are going to see the cost of living as low as it was in 1914. I do not want any man to sweat and toil for me so that I can get cheap food, unless he is being paid for his labour. (Hear, hear!) I have always said that.

Mr. MOORE: I wish you had had more influence a year or two ago when the butter price was fixed.

Mr. COLLINS: I am not going to talk about the butter price now; we are aiming at the production of butter. I understand there are three products which this State is well suited to produce—butter, cheese, and bacon. Those three products, I think, we can go on producing and still find a market, not only in the Commonwealth, but throughout the civilised world. I do not think I need say anything further on the matter, but to congratulate you, Mr. Speaker, and also the present Minister for Agriculture, because I believe he is the right man in the right place with his practical experience, and, this Act being under his administration, I am satisfied that the farmers will get justice done to them. Not that I expect that this is the be-all and end-all of all things, because it is not. I look upon all legislation as evolutionary, not revolutionary—not like the leader of the Opposition—that we can only progress step by step, just as fast as the people can grasp the legislation that we pass. Once more I congratulate the Minister on having introduced what I consider the most radical measure that has ever been introduced into this Assembly since I have had the pleasure of a seat in Parliament.

Mr. SWAYNE (*Mirani*): I would like to say a word or two in connection with this measure before it goes through, although I do not feel in a condition to speak. Anything in the character of co-operation appeals very directly to me. I hope to see the time when the farmers co-operatively will control the whole system of manufacturing and marketing their products, when the factories and means of marketing will be entirely in their own hands. But I am sorry to say that this Bill, no matter what good features it may contain, really makes no advance in that direction, and I think that in view of the utterances which have been made on the other side on previous occasions, we have very great ground for disappointment. However, there is one thing it contains—there is a reversal of policy as compared with the action of the Government in connection with the Government Savings Bank. When that institution was severed entirely from political control and put in the hands of a Commissioner, it was loudly acclaimed by the Government as a great step in advance—that they were going to entirely take away any chance of such measures as this being controlled politically or used for political purposes. They took great credit to themselves for so doing. Whether it has been a

success or not, we have already heard from the hon. member for Murilla. I think myself that it is not the fault of the policy of non-political control which is making it a failure as it is at present, but I am not going into that now. I would point out that whereas on that occasion it was sought to remove these institutions from the control of politicians, this Bill rebounds in the opposite direction, and leaves open many ways by which political support and so on can be bought through the administration of this measure. However, I do not feel able to do much talking this afternoon. What I particularly wanted to do was to call attention to the utterances by hon. gentlemen opposite when in opposition when the original Act of 1914 was before us. The hon. member for Maranoa said—

“I contend that this motion does not give the facilities to the manufacture and marketing of farming products that it should give. I fail to see how it is going to improve present conditions.”

If that applied to the principal Act, it applies with far greater force to this Bill. Again, the hon. gentleman said—

“I fail to see that the primary producer is going to be in any way benefited more than he is at the present time under the Meat and Dairy Produce Encouragement Act, and why duplicate legislation of this kind?”

I find that in this Bill there is no improvement in regard to the duration of the loans that are to be made; the term is too short. In connection with concrete silos, for instance, I do not see why the provisions contained in the Agricultural Bank Act should not be embodied in this Bill instead of only five years. I notice, [5 p.m.] however, that the Minister in charge of the Bill had something to say on that matter, and I would ask him, now that he is introducing this Bill, why he does not embody in it what he said should be in the original Bill? The hon. member further said—

“The term of fourteen years mentioned in the Bill is insufficient in itself.”

The longest term in this Bill is only half that of fourteen years, and I cannot see how he can reconcile those statements. Then, Mr. Fihelly, the present Minister for Railways, stressed the need for provision for marketing.

The SECRETARY FOR AGRICULTURE: We have done so.

Mr. SWAYNE: What have you done? You have done nothing. Then, the Treasurer, Mr. Theodore, said—

“The farmers are suffering from a number of disabilities, but their worst disability is having their products handled by private enterprise. We wish to eliminate the middleman from the business altogether, and establish some system whereby the farmers can have their own co-operative societies.”

Again, I ask: Does this Bill carry out those ideas? Has anything been done in the measure before us in the direction suggested by the Treasurer? I find the hon. gentleman further said—

“The whole transaction, from the production to the purchase by the consumer can be done through co-operative societies. We want to get such a scheme established in the Bill we have now

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before us. The Bill is too restricted, and does not give the farmers the machinery for marketing their produce."

That is a fair sample of the sort of stuff that they talked when in opposition; and now, when they have the opportunity, they do nothing. It is the policy of false pretence on which they got into office. I do hope that they will be amenable to reason and will take advantage of the knowledge possessed on this side of the House by men who have been personally connected with co-operative enterprise, and that we will get some amendments in the Bill which will make it a much more useful measure than it is at present. Of course, as far as marketing is concerned, we will be ruled out of order as being beyond the scope of the Bill. That is one of the many instances in which they have not carried out the policy they claimed votes on before they got into office.

Mr. GRAYSON (*Cunningham*): The Bill is introduced to assist small farmers and to help the new selectors to make a success of farming. I notice that the Government are prepared to lend £200 for a term of seven years for the purchase of dairy cattle. That is a very wise provision. I know many farmers who, if they could have borrowed £200 to purchase twenty dairy cattle ten years ago would have made a great success of dairying. Then the Government are prepared to lend £50 for three years for the purchase of pigs. That also is a wise provision. Then the Bill provides for a loan of £200 for two years for the purchase of sheep. That amount, at the present prices, would buy 250 sheep. Any sheep farmer who had only 250 sheep would make a miserable failure of it.

Mr. KIRWAN: They would not always remain at 250.

Mr. GRAYSON: Two hundred and fifty sheep would not keep him in rations for the first year.

Mr. KIRWAN: You do not imagine any man would try to live on 250 sheep. He would go in for mixed farming.

Mr. GRAYSON: The amount to be advanced for the purchase of sheep should be at least £400. If you allowed a small farmer to purchase 500 sheep it would give him a fair start. Then the Bill provides for an advance of £150 for five years for the erection of silos. That is a good principle, and one that should have been adopted by the Department of Agriculture many years ago. If that encouragement had been given to the farmers ten years ago they would not have suffered during the very disastrous droughts that we have experienced of late, and there would not have been the large decrease in dairying stock that has taken place. I am a strong believer in co-operation, and always have been. There is nothing that will encourage the farmer more than co-operation. I will give an instance of what has been done by one co-operative company on the Darling Downs. I refer to the Warwick Co-operative Butter and Dairy Company which started operations fifteen or sixteen years ago. That company commenced operations on a small capital of about £1,500, and their capital to-day is £20,000, all of which is paid up, and they have called a special meeting of their shareholders to increase their capital to £50,000. That company has got four butter factories—one in Warwick, one in Allora, one in Texas, and

one in Goondiwindi. Not only have they got those four butter factories, but they control six cheese factories around Warwick; and, furthermore, they have two stores running in connection with their business. Those are the fruits of co-operation amongst the farmers. I have no hesitation in saying that the Warwick Co-operative Butter and Dairy Company is one of the best managed companies in Queensland, and it is managed entirely by dairymen. The whole directorate is composed of practical dairymen, and they have managed that company most successfully. This Bill is intended to assist co-operative companies in new districts.

Mr. SMITH: It will assist them.

Mr. GRAYSON: There is no doubt about that, and I do not intend to condemn the Bill. We have many new districts in Queensland that have opportunities equal to those in the Warwick district. The Bill will certainly assist farmers in new districts to erect butter factories, particularly as the Government are prepared to advance two-thirds of the cost. There is one thing I would like the Minister to explain more clearly, and that is, how much capital does he expect the farmers to pay on each share before he makes the advance? Suppose they are £1 shares, how much capital would the dairy farmers have to pay up on each share before he would make the advance? I heard the Minister say that if 5s. in the £1 was paid up he would be prepared to make an advance to the company.

Mr. SMITH: The Bill provides for two-thirds being advanced.

Mr. GRAYSON: There is no mention in the Bill as to the amount that must be paid up. It is a well-known fact that in new districts it is impossible for dairy farmers to find 20s. in the £1.

The SECRETARY FOR AGRICULTURE: Hear, hear!

Mr. GRAYSON: I am glad to hear the Minister say "Hear, hear!"

Mr. MORGAN: It should be in the Bill.

The SECRETARY FOR AGRICULTURE: You can deal with each case on its merits.

Mr. GRAYSON: No mention is made in the Bill as to the amount of capital that must be paid up before the Minister may grant an increase. I notice that, whereas under the present Act the rate of interest on advances is 4 per cent., under this Bill is it proposed to make it 6 per cent. I do not know the reason for this amendment, and I am not going to suggest the same reason as the hon. member for Murilla. Apparently, the money that is to be advanced is to be voted out of consolidated revenue.

The SECRETARY FOR AGRICULTURE: It will be loan money in the first place.

Mr. GRAYSON: I think that 6 per cent. is too much. Under the present financial difficulties, I think that 5 per cent. would be a fair thing, and, personally, I do not think that the farmers would object to pay 5 per cent.

Mr. MORGAN: You are speaking for your own district?

Mr. GRAYSON: In my opinion, the more liberal the Government can be in a measure of this kind, the better for the State of Queensland, because everyone who is representing a farming district must admit that the dairying industry is going to be one of

[*Mr. Swayne.*

the biggest industries in Queensland. It is, indeed, almost the salvation of Queensland. I believe that during these last three or four years the income from the dairying industry has been equal to that of almost any other industry. I trust that the Government will administer the Act most liberally.

Mr. SMITH: They are sure to do that.

Mr. GRAYSON: Well, my experience has been that they have not been too liberal to the farmers.

Mr. SMITH: Not too liberal, but they have been just.

Mr. GRAYSON: Probably they have seen the error of their ways, and judging by the introduction of what I consider a very liberal measure, they are beginning to find out that it is not only to their own interests, but for the welfare of Queensland, to give every encouragement to the dairying and farming industries of this State.

Mr. SMITH (*Mackay*): I desire to support the second reading of this Bill. In common with my friend the hon. member for Bowen, I think that it is going to assist the farmers of this State considerably, and will help to deal with the problem of production which confronts us at the present day. We hear on every side, from every platform, we read in every paper of the need for increased production, and a measure of this kind with that end in view will have that effect.

It appears to me that one of the principal alterations contained in this amending Bill is this: in the principal Act provision is made for advances to co-operative companies for the establishment of factories, and so on. In the Bill advances are to be extended to the suppliers of those factories, a very sensible thing to do, because we know there is little good in making provision for a butter or cheese factory if, at the same time, we do not provide the necessary means of supplying it with the material to enable it to produce its commodity.

It is very interesting to listen to the objections of the hon. member for Murilla. He objected, in the first instance, to the rate of interest being increased from 4 per cent. to 6 per cent., but we can easily understand that that is due to the increased cost of money at the present day. I consider the charge of 6 per cent. to be eminently reasonable, having regard to the form of security.

The hon. member also went on to inveigh against the methods of the Agricultural Bank. In dealing with advances, we have always to bear in mind that the Commissioner is dealing with trust funds. The funds which enable him to make advances to settlers come out of the workers' savings, and I hold that the paramount consideration of any Commissioner is to secure the savings of the people of this State. I think the Commissioner is doing that. He may, perhaps, be a bit tight in some respects, but that is the consideration which members opposite appear to have forgotten, or, at any rate, to ignore. We remember that before the present system of control, hon. members opposite used to go to the board of directors and get advances made to certain of their friends, where often the security did not exist at all. Everyone of us know that that was the case—where

there was political influence under the old system, advances were often made to an amount greater than the security warranted, and that appears to be the idea which animates the hon. member to-day. He has little regard for the safety of the savings of the worker, who puts in a few shillings a week with a view to saving as much as he can, so long as he, by the use of any influence he may be able to exert, is able to secure an advance for a friend. We know that the Act which this Government introduced and passed is the most liberal of any Act in Australia, and it is of the utmost importance that security should be held for any advances made.

Mr. MORGAN: This Bill provides for security, too.

Mr. SMITH: I say that the hon. member appears to object to security being offered. He would, apparently, like to be able to make a raid on the Treasury, to be able to go to the Minister, and be able to get an advance where no security existed, or where the security was of a very questionable nature.

Mr. MORGAN: Anybody would think that you are giving the farmers something for nothing. You are not.

Mr. SMITH: This Bill also deals with the question of dry shareholders. I have always objected as far as possible to dry shareholders in what is called a co-operative company.

Mr. MORGAN: That is because you have had no experience in floating loans.

Mr. SMITH: The hon. member has experience of floating loans for many purposes, I have no doubt. We know that trouble has occurred in the past in some of the sugar mills with regard to dry shareholders. The Minister has pointed out that it is almost impossible to eliminate this element altogether in certain industries. Under the principal Act it is provided that a bare majority must be bonâ fide producers. In the Bill it is provided that two-thirds must be bonâ fide producers. That is an improvement. Hon. members opposite oppose everything introduced here by members of this Government. We know that this Bill, while it will not do everything that we would like it to do to stimulate agriculture, still, it is a step in the right direction, and it will assist farmers to carry on the production of necessary commodities in this State. As such, I welcome it, and I am prepared to support it. We hear a good deal of talk by hon. members of the Opposition about revolution and so on, but we know that we have to frame our legislation at the present time according to the finances at our disposal. All reforms of every kind depend on our being able to finance them, and consequently we are proceeding cautiously, and on safe lines. This Bill is an important advance on the principal Act. It will be of considerable benefit to the farmers of this State, and it will help and stimulate production. No doubt, later on we will be able to still further improve it. It is a policy we stand for on this side, and therefore I have much pleasure in supporting the second reading of the Bill.

Mr. TAYLOR (*Windsor*): Any measure such as the measure we are discussing this afternoon must claim the careful consideration of every member of this Chamber.

Mr. Taylor.]

Any measure which will at the present time, or at any time, help to increase production, and do—as the Minister and other speakers have pointed out this afternoon—namely, lessen the cost of living, must be a good thing. But anyone who has the time, or who has the knowledge to know what is actually happening in this State at the present time, on account of the dry period that we are going through, and on account of the lesser production which has come about largely on account of that drought, must feel somewhat staggered as to what is really happening in Queensland at the present time. I would like to tell the Minister what I estimate Queensland has been doing during the last twelve months, or perhaps for a greater period than twelve months. She is sending out of the State every day £2,000 to pay for one item alone, and that is chaff. If we consider such figures we will know what it means to send so much money out of the State for one commodity alone. Added to that the amount of money we are sending out of the State for wheat and flour—I have not got the exact figures—but the money we are sending out of the State for commodities to feed our own people is something appalling. If anything could be done at all to stop this money from going out of the State, then I think that we should do it. I read in one of the afternoon papers to-day that there is a crop of wheat at Clifton at the present time which, on appearances, is going to produce twenty-four bushels to the acre, yet I received a letter from another farmer at Clifton, who tells me that he could whip a flea over the whole of his wheat area. If it is possible for one man on the Darling Downs at the present time to grow a crop of wheat under the conditions that have been existing during the last six or eight months, then, I take it, by the same parity of reasoning, that fifty or a hundred farmers should be able to do it.

Mr. MORGAN: A thunderstorm makes a great difference.

Mr. TAYLOR: Yes, I know, but there has not been much rain there. The report I read in to-day's "Observer" states that that farmer took certain measures to conserve the moisture in the soil on his farm prior to sowing the wheat, and the cultivation of the land was vigorously proceeded with, with the result that I have mentioned. Personally, I have not great faith in our wheat production, but when you come to read a report such as that, it makes one ask the question: Why are we not doing more in that direction? In discussing this Bill, I feel that it is naturally going to be of considerable help in some directions, but it wants to be still further liberalised than is proposed to be done at the present time. (Hear, hear!) It has been pointed out this afternoon, in regard to the dairying industry, that the limitation of the number of cows which a man must have is not sufficient. A calculation of the secretary of the dairy herd book societies of Queensland shows that the yield from cattle valued at £10 per head would be more likely to be 7s. 6d. per month, so that if the benefits of the Bill were extended to a dairy farmer with twenty cows, it would show a gross income of only £150 a year. Every hon. member will admit that that amount is not sufficient for a man to live on; therefore, the

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Bill, if passed in its present form, will benefit no one. I take it that in order to enable a man to make a decent living the Bill will have to be liberalised in that direction. The benefits which the Bill will confer will, no doubt, be great, but, as has been pointed out this afternoon, we want more production, and we want the cost of living reduced, as it is abnormally high at the present time, and, unfortunately, we do not see much prospect ahead of a reduction for some time. Unless we are going to get more out of the soil and more out of the land, and unless we are going to use more intelligent methods, probably, than we have done in the past, I do not see how we are going to bring down our cost of living. The dairying industry has advanced in Queensland during the last fifteen or twenty years. The whole trouble in connection with that particular industry has been that, while the industry has grown, and while the manufacture of butter and cheese has increased, the cultivation of the farms which are dairying at the present time has not increased to the proportionate extent it should have done, in order to meet the demands upon the products which have been grown on those farms. Hence we find the great cost of a number of articles to-day. We have only to cast our minds back over the short period of twelve months, as I think I am fairly correct in my estimate, when I state that Queensland during the year ended on the 31st July, 1918, exported in maize alone to the Southern States to the value of something like £250,000 or £300,000. Queensland does not do any exporting now. Fortunately, there is very little importing, as we have small crops of maize, and we are able to drag along with the high prices. I appeal to the Minister to pay some attention to some of the matters I have mentioned to-day. Down on the South Coast district, on the Logan, I have seen as fine oaten chaff as could come from any part of Australia, and it really looks to me as if that part of our State is specially adapted for the production of that particular commodity. That being so, we should grow more of it, instead of pouring out our money as we are obliged to do, and have been doing for some considerable time. Instead of importing tons, and thousands of tons, we should endeavour to increase our production on those areas, and provide more money for our farmers to enable them to do it. Anyone who has any love for his country at all must feel that we are not making the progress that this country should make. We are continually going on to platforms and talking about our wonderful potentialities. We have wonderful potentialities, but it really appears that we are standing on [5.30 p.m.] the threshold of things, and only talking about our potentialities, and not developing them as we should. I believe that good work may be done under this Bill. The hon. member for Mackay stated that one reason why there should be an increased rate of interest charged is that the savings of the people which are loaned by the bank for these enterprises should be safeguarded. I agree with the hon. member that those savings should be safeguarded, and I would point out to him that this Bill will enable the Minister to get ample security for any advances made. If a man wants £150 for the purchase of stock, the Minister will take good care that he gets sufficient security for

that advance of £150. I believe that 4½ or 5 per cent. would be ample to cover all that the Minister desires to do under the Bill. The great point we want to keep in mind is, that we should endeavour to encourage increased production and bring about a lesser cost of living. It is only by increased production and by scientific methods of production that we shall be able to reduce the cost of living. I read in one of the newspapers last night that scoured Australian wool brought 7s. 6d. per pound in London. In view of facts such as that, we have to ask ourselves how can we expect to get cheap clothing?

AN HONOURABLE MEMBER: Make it ourselves in Australia.

Mr. TAYLOR: Exactly. With the hon. member, I say we should make it ourselves, but we are not making clothing ourselves. We are letting other people make it. We raise the material, pass it over the fence, and ask the other fellow to make it up for us, and we pay him the cost of making it up, with a small profit in addition. So long as we continue this method of doing business, so long shall we find the cost of living high. To reduce that cost we must increase our production and increase our secondary industries.

One matter mentioned by one hon. member in the course of this debate is the matter of irrigation and water conservation. What have we as a State done during the last thirty or forty years—in fact since we have had responsible government in Queensland—with regard to water conservation and irrigation?

Mr. COLLINS: The Government are spending £150,000 in the hon. member for Bowen's electorate on what is known as the Inkerman irrigation scheme.

Mr. TAYLOR: I am very pleased to know that the Government are spending £150,000 on irrigation in the hon. member's electorate. But what are £150,000 over the long period of Queensland's history? Certainly it is a start, and if that £150,000 is wisely spent good results will probably accrue from the expenditure. We have a great paucity of water and streams in Queensland, and knowing that fact, surely when we get falls of rain and our streams are flowing, we should conserve that water and use it to the best possible advantage. We cannot irrigate as they do in some parts of America. We have probably very few districts which we could irrigate in the same way as they are going to irrigate in the electorate of Bowen, but something more should be done than is being done in that direction. What is the good of making roads for motor-cars to travel over—to enable those millionaires the hon. member for Bowen likes so much to make easy trips over the Range and over the Downs? We want roads which can be used for the transport of goods we are producing in the country. This Bill is one in which, as an Australian born, I feel particular interest. I reckon that Australia is the finest country in the world, and that Australians are the finest people in the world, and I say that with all due respect to those who have not been born in Australia. I am deeply interested in anything which will advance my country and the people of my country, and any measure which will do that shall have my whole-hearted support, as it

should receive the support of every member of the House. This Bill is a step in the right direction, but it needs liberalising in several respects. If we want small beginners to get on—and I take it that this measure is intended to assist farmers who are small beginners—then we should make this Bill more liberal than it is, and I am sure if we do, good results will accrue.

Mr. BRENNAN (*Taroomba*): The fact that members of the Opposition have praised this measure as one which will be very useful to farmers is the greatest tribute that could be paid to the Minister who has introduced it to the House. The farming industry should be looked after better than any other industry in Queensland at the present time. I do not see why members of the Opposition should ridicule the idea of silos, seeing that during the recent drought we have found the advantage of farmers conserving fodder in ensilage. I remember when I first came into the House hearing the Premier refer to our huge war bill, and say that the natural products of Australia, properly developed, would be the means of paying off that war bill, without the necessity of introducing excessive taxation. This is the first move made by the Department of Agriculture from which we may expect big things in the interest of the farmers. I am sure that the farmers on reading this Bill will see that the Labour party are the true friends of the farmer, and I expect that under sympathetic administration the measure will be found such an advantage to them that the next election will prove that the farmers are thoroughly behind the Labour party, and the Farmers' Union will probably sign the platform.

Mr. MOORE (*Aubigny*): This is a Bill very much in the same sort of style as the Unemployment Bill which has been brought in. The administration of the Government has necessitated the bringing in of such a Bill as this, to enable the farmers to pick up after the losses they have incurred. A few years ago, when wheat was very scarce, the farmers of Queensland had to sell their wheat at 3s. 6d. a bushel, while the Argentine grower got 8s. 6d. They were compelled to sell it by the Government. Is that the sort of thing which is likely to encourage production? The Government at that time also seized the butter, and sold it at a less price than the farmers were able to get for it. Is that the way to encourage production? The decrease in the production of wheat and hay is the natural outcome of the administration of the Government that we put up with three years ago. I am pleased to see the Government are at last beginning to realise that some other methods will have to be followed. What is the use of their talking about the liberal measure they have brought in? In New South Wales the Government have recognised that production is necessary. They are prepared to give a farmer 5s. an acre to fallow his ground. They are prepared to guarantee him 5s. 6d. a bushel for his wheat for the next two years, and have guaranteed it. Is not that the way to encourage production? When a man goes into an industry he knows what he is going to get. Here, no guarantee is given. When he applies for seed wheat to help him to produce more, he has to sign an agreement which gives away his body and soul to the

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department, before he can get it. He has to disclose his whole private business. I think you will admit, Mr. Speaker, that it is that sort of policy which has brought about the conditions that exist to-day.

Mr. BRENNAN: You should not laugh when you are talking of such a serious question to the farmers.

Mr. MOORE: The thought crossed my mind at the time that I was rather sorry the Speaker was in the chair, because I felt he was uncomfortable. One thing the farmers do want is the means of getting water on their properties. I would like to read a newspaper paragraph to show what is happening in New South Wales, and what is required in this State—

“The lack of rain in the western districts of New South Wales has caused landholders to turn their attention to boring. It is said that for a comparatively small expenditure in boring, sub-artesian supplies may be found throughout the whole of the lower valley of the Macquarie, from Wellington to its junction with the Darling. There are now eight shallow boring plants operating in the district, from Wellington to Trangie, under the direction of the New South Wales Water Conservation and Irrigation Commission, and about 150 bores have been put down without a single failure being experienced. The depths vary from less than 100 feet to about 250 feet.

“Landholders are now largely availing themselves of the concessions offered by the commission, which finds the water at a cost varying from 9s. to 12s. 6d. per foot, with casing supplied, and it grants five years to each landholder, irrespective of his financial status, to pay off the cost without interest. Hundreds of applications have yet to be dealt with, and to hurry on the work some of the plants are working three shifts. The main difficulty of the commission is to find experienced drillers. If the supply of these experts was up to the demand, the whole of the eight plants would now be working three shifts.”

An OPPOSITION MEMBER: There is a National Government there.

Mr. MOORE: It is a National Government, certainly.

Mr. KIRWAN: Nobody knows what sort of Government it is at present. You should read what the president of the Farmers' Union said about Holman and his crowd.

Mr. MOORE: The farmers and settlers are the best persons from whom to get information regarding whether or not they are satisfied. I say that is the principle we want brought into this Bill, so that a man could obtain money to get water on his farm. He cannot do any agriculture or dairying, or anything else unless he gets water. He must have water to start with. That is the difficulty with which a large number are faced to-day. We know on the Downs, and in a great many other parts of Queensland, water can be secured at shallow depths. The only difficulty is, they are not in a position to secure the money. I think the most important thing that could be put in this Bill is a provision to enable the farmers to obtain money for that purpose. It will give them an opportunity of

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getting on with their dairying and agriculture. After all, it requires something more liberal than this to encourage agriculture in Queensland. Some guarantee is necessary, so that a man will know what he is going to get. We find it in New South Wales and Victoria, but Queensland did not come into the wheat pool.

Mr. BRENNAN: Why? You stopped it.

Mr. MOORE: The Premier was the gentleman who stopped it. (Government dissent.) He said, “Have a referendum of the farmers and see what they want,” at the very last moment, when he knew the people would not have an opportunity of expressing an opinion.

The PREMIER: I offered it, and you would not agree.

Mr. MOORE: There is no question of the Premier offering. He said he was prepared to take it if the majority of the farmers asked; and the farmers never had an opportunity.

The PREMIER: If the members of the Opposition agreed; but you did not agree.

Mr. MOORE: There was one small area down at the Warwick end that said they did not want to go into the pool, because they had a co-operative mill, and had it filled with wheat.

The PREMIER: No, there were two prominent members of your party.

Mr. MOORE: It was the one small co-operative mill in Warwick that said it, and the Premier took advantage of that to get himself out of a difficulty. The result is, to-day we are importing wheat into Queensland—sending out money that should have remained in the State.

Mr. BRENNAN: Why?

Mr. MOORE: Because of the price given for the wheat.

Mr. BRENNAN: We have had drought and rust for the last five years.

Mr. MOORE: We had a serious drought this year, undoubtedly. I do not suppose there is going to be much wheat this year. Is it likely that any farmer is going to plant wheat and have the price fixed at much less than he can get outside? The Federal Government kept the wheat pool open for Queensland to come in.

Mr. BRENNAN: No, they excluded Queensland.

Mr. MOORE: They did not exclude Queensland. The Farmers' Union on the Downs wrote down and asked the Minister that it should be kept open. He kept it open for over three months so that Queensland could come in if she wanted to; but the Ministry were wobbling from side to side and did not know on which side they were going to get the votes.

The PREMIER: What do you think should have been done?

Mr. MOORE: We should have gone into the pool. I went round the districts and advocated it.

The PREMIER: If you want my opinion, I think the wheat farmers have been badly treated in the pool.

Mr. MOORE: I am not going to say the farmers in the wheat pool have not been badly treated, but they are like kings compared with the wheat farmers in Queensland who are outside the pool.

The PREMIER: I say the whole lot of them have been badly treated.

Mr. MOORE: We quite agree on that point. I cannot understand why the Premier, having this knowledge, did not treat the farmers in Queensland better than he has done. Instead of that, what does he do? He fixes the price at 3s. 6d. a bushel, when they can get 5s. in New South Wales, and paid 8s. 6d. for the Argentine wheat coming in. Then he says the farmers are badly treated.

The PREMIER: The price of wheat was not fixed.

Mr. MOORE: The price of flour was, and it had to be made from local wheat. We know that that fixes the price of wheat. We know they have their numbers, and they can fix the farmers in that position. When the farmer grasps the position, and finds out that it is only by organisation and combination that he can get a living wage for himself, and insists on his rights, he will get what he ought to have; but, until he grasps that fact, he is at the mercy of any party which happens to be in power which has a large body of consumers behind them to feed at a cheap rate. I wish the farmers in Queensland would combine. They have no tribunal now, and if they combined they would soon put themselves in a position to be able to get a living wage. I can speak feelingly in regard to the experiences of farmers. I know dozens of farmers on the Downs who are next door to starving. It is almost unbelievable what people are putting up with to-day without complaining.

Mr. GILDAY: It is the drought.

Mr. MOORE: Undoubtedly, it is the drought, but that does not alter the fact that people in the cities, when there is a drought or strike and unemployment, get every assistance free from the Government. This is supposed to be a liberal Bill, under which advances are going to be made to the farmers on extraordinarily generous conditions; but the farmers are in such a position to-day that they will have to be given more liberal conditions still. I wish to show what has been given in Government relief to the city consumers outside the country. In 1916 there was £16,188 given; in 1917, £9,379; in 1918, £9,152; and in 1919, £28,162.

Mr. MORGAN: All free.

Mr. MOORE: All free.

The PREMIER: Do you say it should have been less?

Mr. MOORE: I do not say it should have been less at all. I say that, if the farmers are in a worse position than those people who got that relief, they should be given more consideration than having money offered to them at 6 per cent. with drastic conditions, when the working men's deposits in the Savings Bank only earn $3\frac{1}{2}$ per cent. Why should the farmers not be entitled to receive exactly the same as the striker who goes out and breaks the law?

Mr. WHITFORD: What about the farmer who breaks the law—the Dickson award?

Mr. MOORE: The unfortunate farmer had an award placed on him which the industry could not carry.

The PREMIER: Why do you say they should be put in the position of the men who break the law?

Mr. MOORE: To get relief. Why should the farmers not get relief, instead of having to pay 6 per cent. for borrowed money? A howl is raised because a certain amount of wheat has been distributed to the farmers, the cost of which has not been paid back with interest.

The PREMIER: Do you say it should be given to them for nothing?

Mr. MOORE: If we are going to encourage wheat production in Queensland, why not give it to them? They are prepared to give their labour and grow the wheat to feed people in the towns. If they have not got the money, why not give them the opportunity?

The PREMIER: They are given the opportunity.

Mr. MOORE: At 6 per cent. interest. There was £62,000 given in relief to the towns. Why should there be such a discrepancy? You require some capital before you put in the seed wheat.

The PREMIER: Had they been allowed a similar price to Canada, they would not have been allowed relief.

Mr. MOORE: Does the Premier not know that the parity of wheat in Australia to-day is 5s. 6d. compared with Canada? We are going to have wheat fixed at a price in Australia below the price of Canada, yet we have to import wheat from Canada and pay 15s. for it.

The PREMIER: Do you say the freights from Australia are justified?

Mr. MOORE: No, I have never said anything about that; I take the facts as they are. The Premier says we are not getting a proper price for our wheat. How is he going to alter it? Can he lower the freights? We are getting 5s. 6d. to-day, which is the parity of Canadian wheat, because the New South Wales Government has guaranteed 5s. 6d. for two years to wheat dealers in New South Wales.

The SPEAKER: Order! Will the hon. member endeavour to say something with regard to the Bill? (Government Hear, hears! and laughter.)

Mr. MOORE: I can quite believe that it is unpalatable to the Premier. I am pointing out the necessity of more liberal terms being put into a Bill like this.

Mr. WHITFORD: Are you in favour of the Bill?

Mr. MOORE: I am in favour of it, but I want to make it more liberal than it is. I want to see that interest is not charged at an exorbitant rate to men who are in the position to-day of having to place themselves in the hands of the Minister in connection with wheat. They should be able to get money on reasonable terms.

Mr. BRENNAN: They would not take it.

Mr. MOORE: Who would take it under the conditions? I should think they would

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not take it. They had to sign an agreement, make known their private affairs, and have their statement verified by a justice of the peace before they could get it.

Mr. BRENNAN interjected.

Mr. MOORE: I suppose the farmers went to the hon. member as a legal gentleman, and that he said, "This is all right—fill it up," and got 6s. 8d. for doing it. (Laughter.)

Mr. BRENNAN: It is political feeling.

Mr. MOORE: I would like to see the Bill amended, so that money will be available for other purposes, such as getting water, and that the interest will not be so high as it is. The Agricultural Bank is supposed to afford the same relief as this Bill does, but the Commissioner apparently thinks that, in a number of cases, the security is not good enough. The Minister may possibly, in this case, be more sympathetic. If you are able to get on without giving the liberal terms granted in other States of Australia, so much the better for Queensland. My experience of dairying and wheatgrowing for twenty years leads me to believe that there should be some method of giving an assured price for labour and cost of producing.

Mr. WHITFORD: Why not send the produce to the State Produce Agency?

Mr. MOORE: Even the hon. member for Normanby did not go to the State Produce Agency when he wanted to get some chaff up to his own district. The reason we do not go to it is because practically everything sold at the State Produce Agency is purchased in New South Wales and brought up to sell in Queensland.

(Sitting suspended from 6 p.m. to 7 p.m.)

Mr. ROBERTS (*East Toowoomba*): I notice that the title of this Bill is "A Bill to amend the Co-operative Agricultural Production Act of 1914 by extending its provisions so as to enable advances to be made to farmers for certain objects, and for other purposes," and I notice that one of those purposes, to which I am very much opposed, is to increase the rate of interest. Reference has been made by every speaker this afternoon to the difficulties with which the man on the land has had to contend for a number of seasons in Queensland. We find that this measure will put more burdens on the men who are unable to bear them, that is the men who want assistance. I certainly think it would be to the advantage of the Government if they would reconsider the rate of interest to be charged on these advances. I do not know what they are going to pay for money, but we know that all they are paying to the public through the Savings Bank is $3\frac{1}{2}$ per cent., and to bring down a provision to increase the rate of interest to 6 per cent. on advances made to farmers is not at all calculated to encourage men to go in for increased production. It is cheap money that these men want. Reference has been made to the need of water. We know the want of water is one of the unfortunate conditions appertaining to Queensland. Not only are we unfortunate in the matter of rainfall, but in many of our districts there is a scarcity of water. A few nights ago when this Bill was before the House, Mr. Corser, the hon. member for Burnett, pointed out the difficulties the settlers in his district had to contend with owing to the want of

water, and we know the same thing applies to a great many agricultural districts in Queensland. It is pleasing to know that men who are interested in cultivation evidently occasionally take note of what is said in this House, and I find that the remarks of the hon. member for Burnett, who certainly knows what is required by the people in his district, were read by a farmer in the Helidon district. That farmer addressed a letter to Mr. Corser, and when going home at the weekend he mentioned it to me, and I explained to him that it was most unfortunate that Mr. Corser, this weekend, would be engaged in his own electorate. The result was that he sent me a copy of the letter, and I propose, in the absence of Mr. Corser, the hon. member for Burnett, to read it in this House, as it will explain clearly what men in the agricultural districts have to contend with. The letter is dated Orange Vale, Helidon, 11th September, 1919.

Mr. WINSTANLEY: Is that a private letter?

Mr. ROBERTS: It is not a private letter.

Mr. WINSTANLEY: It is from a private individual to another private individual.

Mr. ROBERTS: I would not call Mr. Corser a private individual. It is addressed to Mr. Corser, M.L.A.

Mr. WINSTANLEY: You are not in order in reading it.

Mr. ROBERTS: I think I am. The writer says—

Orange Vale, Helidon,

11th September, 1919.

Mr. Corser, M.L.A.

"Dear sir,—In reading your speech of the 2nd instant, re co-operative advances to farmers, you said, 'even if it meant sending for another order for His Excellency the Governor, we'll make it a much broader Bill, so that assistance may be given where it is desired. The greatest want of the farmer to-day is permanent water.'

"For this I wish to say thank you, for I have been struggling since 1887 on a dry farm, spending every farthing I could get hold of to find water. The last try was a Government picked site sunk to a depth of 400 feet. I wrote to Mr. Hunter, then Minister for Lands, asking him if he could help me in any way, but it was the old tale, no funds available. [Letter enclosed.] Now, if I could get a loan under this Bill to have another try it would be a great help to me, for with a supply of water on the place other difficulties would be small.

"I am sorry I did not see this sooner, but hope you have succeeded, if not, hope you will try and get in an amendment in the Council.

"Thanking you in anticipation.

"Yours faithfully,

"JAMES TYSOE."

An interjection was made a few moments ago that I was not justified in reading what someone termed a private letter. I propose now to read what may be termed a public letter. This is a letter which was sent to Mr. Tysoe, and to which he refers in the letter I have just read. It is dated 23rd July, 1917, from the Department of Public

[Mr. Moore.

Lands, and it shows that hon. gentlemen sitting on the front Treasury bench have had brought directly under their notice the needs of these men, and yet when they bring in an amendment of the Act they make no provision for what is really most essential in connection with land settlement to-day, and that is the providing of water. This is the letter that went out from the Lands Department—

“Dear Sir,—In reply to your letter of 19th instant, I regret to say there is no fund in the Lands Department by which it is possible to do as you wish. Unless you get assistance from the bank I fear nothing can be done. I very much regret to hear of your misfortune, and trust you may succeed in getting your bore to a depth which may procure you a supply.

“Your truly,

“J. M. HUNTER.

“Mr. James Tysoe,

“Orangefield, Helidon.”

It is most regrettable when these things are brought directly under the notice of Ministers, that when a Bill is brought before this House where some provision for assistance in the direction asked might be made, there is no response from the Ministry of the day. We know that in connection with mining, advances are made on very easy terms. The Government will advance £1 for £1 to enable a man to look for minerals, and I certainly think they might consider the man on the land who desires to go in for increased production, which we are told is essential. Yet a man who has sunk almost every penny he can get hold of, and has gone down a depth of 400 feet on a site selected by a Government expert and all the expense lost to him, is told that there is, unfortunately, no provision for assistance. When may we expect that provision will be made? I know that there are some provisions in this Bill which will be availed of, but the two essentials are those which I have stressed. For instance, the increased rate of interest will not assist the man on the land. Some people, of course, will borrow if they have to pay any interest—unfortunately, there is sometimes the consideration that they will not pay the principal. With regard to the contention that the Government are doing things for the man on the land in many other ways, we know that we used to have a Railway Guarantee Act. The Government take credit for having taken that measure off the statute-book. Unfortunately, they have done something else—reduced the railway service.

Mr. CARTER: What has that to do with this Bill?

Mr. ROBERTS: The Government are offering what may be a small attraction to the man on the land, but when it comes to the general principle of solid assistance to those persons who have their livelihood to get from the land they are sadly wanting.

Mr. BAYLEY (*Pittsworth*): I am sure that members of the Opposition will agree with me that, after having such a number of Bills both unjust and unnecessary forced upon this House, it is quite refreshing to find a Bill of this description before us, and although it is not perfect in all particulars and is capable of very considerable improvement, yet I am quite satisfied that it will

meet with the general support of this House, and with the general support of members of the Opposition. It has been said many times over that, if this State is to be prosperous, the primary producers must be encouraged. At the present time the primary producers of Queensland, or a very large number of them, are being crushed to the ground to an extent almost beyond belief. A large proportion of them hardly know where to turn. They are troubled with drought. It is several years since we had what might be called a good wheat crop, and the primary producers generally speaking, throughout a very large portion of Queensland have had an excessively bad time. I am therefore pleased to see that the Government are taking steps to give them some relief. If only for the good of Queensland the primary producers should be assisted. Those persons connected with the secondary industries, and the citizens of Queensland generally, cannot succeed in business unless the primary producers likewise are prosperous, so that it is not only good for the farmers themselves, but for the good of the whole of the State that they should be assisted in this and other directions. And then it is only justice that this should be done. It has already been stated that many thousands of pounds have been distributed by the Government in the form of outdoor relief to necessitous persons. Few questions, if any, were asked; and in many instances men and women have been kept for long periods of time at the expense of the Government—at the expense of the general taxpayer. Those sums of money were given as a free gift, the recipients were not asked to pay them back; these amounts were not loaned to those workers at interest. That being the case, I take it that it is only just that the farmers, who are a most deserving class, should be assisted by the Government to the greatest possible extent. A few months ago the Government brought forward a proposition to distribute seed wheat to the farmers of Queensland, and I think that most reasonable people will agree with me—I am certain that the wheat farmers will agree with me—that the proposition made by the department was absolutely unworthy of the Government in any respect. On looking at the application form, for instance, we find that it was inquisitorial in the extreme. Any farmer wishing to purchase seed wheat from the Government was forced to lay bare practically the whole of his private and business affairs.

The SPEAKER: Will the hon. member be good enough to connect his remarks with the Bill?

Mr. BAYLEY: Yes. I am pointing out that it is highly desirable that the farmers should receive every possible assistance, that they should receive help which is of some practical use and not such assistance as was given in the form of the seed wheat scheme, because it was made practically impossible and undesirable for a large section of them to avail themselves of the offer made upon that occasion.

I should like to speak for a few moments on some of the principal features of the Bill. We find, in the first place, that only those persons who possess less than twenty cows, and only those farmers or would-be farmers who agree to have less than twenty cows are able to get assistance from the Government.

Mr. Bayley.]

The SECRETARY FOR AGRICULTURE: That is to say, if they have twenty already they do not come under the Bill.

Mr. BAYLEY: Twenty cows form only a small herd. I am quite prepared to admit that very many men start their dairying operations with far less than twenty cows. At the same time, I claim—and most persons who understand the dairying industry will admit—that they are cutting things rather fine in this regard. I do not think it is at all desirable to fix such a small limit; I think that the men who wish to milk or possess a larger number of cows should also be assisted. As has already been pointed out, a considerable proportion of a herd of cows will not be in milk, and in the dry seasons which we have been experiencing for some years past it has been no uncommon thing for practically the whole of a herd to go dry, and it behoves the farmers of Queensland—as well as the farmers of other places blessed with better seasons—to have a fairly large number in the herd.

Then we find that only those producers are to be assisted per medium of this Bill who send their produce to a butter, cheese, or condensed milk factory, and I would point out that that means that many persons would be prevented from taking advantage of the provisions of this Bill. Many dairymen are situated many miles from the nearest factory; it is impossible for them to send their milk or cream to any factory. Perhaps there may not be a factory within 20, 30, 40, or even 50 miles. What are they to do?

The SECRETARY FOR AGRICULTURE: Establish a factory under the Bill.

Mr. BAYLEY: They simply manufacture their own butter or cheese, and if this Bill is passed in its present form we will find that a large number of pioneers in the distant and sparsely settled districts will be deprived of its benefits. I am sure that the Minister is only too desirous of assisting this deserving class of the primary producers, and that it is only necessary to point out the defect to have it remedied.

Mr. CARTER: You should try to read your speech with more vim.

Mr. BAYLEY: I should try to read it as a gentleman, and that is more than some do.

The SPEAKER: The hon. member is not permitted to read his speech.

Mr. BAYLEY: I am not reading one word.

The SPEAKER: The hon. member said that he would try to read it as a gentleman.

Mr. BAYLEY: Well, I mean that I shall try to speak it in that way.

Mr. MACARTNEY: A certain gentleman on the other side, well known for the truth, said so.

Mr. CARTER: Like yourself.

The SPEAKER: Order!

Mr. BAYLEY: I have a copy of the Bill in my hand, and I am referring to that.

Mr. CARTER: I know you are doing your best.

Mr. BAYLEY: We are limiting the people desiring to engage in dairying to twenty

[*Mr. Bayley.*]

cows. Unfortunately, during a drought cattle are very cheap, and a dairyman could purchase far more than twenty cows with the money allowed under this Bill, but he is not allowed to do so. That is a defect in the Bill which I would like to see remedied. It would be far better to allow the settler to purchase cows up to the limit allowed in another clause, and not confine him to twenty head. In ordinary times cows cost £10, £15, or more per head, but one can often buy them for one-fourth of this in times of drought. I notice that the Bill provides that a person who annually cultivates not less than ten acres and harvests the crop from that area is described as a farmer, who will be able to get Government assistance under this Bill. It is only those who harvest their crops who are to get assistance, but I know that for several years Queensland farmers have not been able to harvest their crops at all. During the dry seasons large numbers of farmers throughout Queensland have had no crops worth considering, and under this Bill they will be absolutely precluded from taking advantage of the advances made by the Government.

The SECRETARY FOR AGRICULTURE: It applies to others besides dairy farmers.

Mr. BAYLEY: I would also point out that in many cases dairymen do not harvest their crops, but feed them to the cows.

The SECRETARY FOR AGRICULTURE: If you look at the definition you will see that you are wrong.

Mr. BAYLEY: Under this Bill they must harvest their crops.

The SECRETARY FOR AGRICULTURE: Not dairy farmers.

Mr. BAYLEY: I find also that non-shareholders are not encouraged in this Bill. It has been pointed out by the hon. member for Murilla, who knows something of this matter—and I claim to have had some slight experience in this regard too—that in many of the sparsely settled districts it would be impossible for dairymen or primary producers to get a factory going unless they had the financial assistance of their neighbours, who although not directly interested in primary pursuits are anxious to give some financial help to their neighbours who are. It is a pity that the Government are taking steps to discourage this type of man and prevent him from giving assistance in this way.

The SECRETARY FOR AGRICULTURE: The hon. member for Murilla says that we favour the dry shareholders too much, and give them increased dividends.

Mr. CARTER: There is a difference of opinion between them.

Mr. BAYLEY: I am not criticising this Bill just for the sake of criticism, but I am pointing out its defects in order that some of them may be removed. I think I know the Minister sufficiently well to know that he is anxious to do what is the best possible for the producer.

Mr. WHITFORD: Camouflage.

Mr. BAYLEY: I am satisfied that when these matters are pointed out to him that he will be pleased to make these alterations. A good deal has been said about the amount of interest to be charged on loans. At the present time the depositors in the Government Savings Bank are only receiving 3½

per cent. interest. That is the maximum amount paid whether on fixed deposits or not. Seeing that the Government claim that they are anxious to help the primary producer they should make the rate of interest as low as possible. The Government say that they are anxious to help the primary producer, yet they raise the rate of interest from 4 to 6 per cent. I strongly urge the Minister to do all he possibly can to assist the primary producer, and let him have the money at as low a rate of interest as possible. The Government will lose nothing by it, because if they charge 4 per cent. they will still make $\frac{1}{2}$ per cent out of it, and they will have ample security for the loans effected. If they do that they will be acting wisely and with a degree of justice.

Mr. MORGAN: Hear, hear! 4 per cent. is quite enough.

Mr. BAYLEY: I notice there is an improvement in this amending Bill as compared with the original Act inasmuch as it has been decided that two-thirds of the cost of the factories will be advanced under it. That is a step in the right direction, and I congratulate the Minister on his improvement on the original Act. In regard to the money which will be advanced for the erection of silos—I think this is a step in the right direction. Farmers are just waking to the fact that if they are to successfully combat droughts, and if they are to have a regular supply of dairy produce at all times, they must go in for the conservation of fodder in a more scientific manner. I have had a good deal of practical experience in the matter of conserving fodder per medium of the silo, and I am glad that the Government intend to help the farmer in this direction. I hope that the Government will go further and take steps to give the farmer every possible facility for learning how to conserve fodder in the form of ensilage.

Mr. LAND: You should not laugh at Frank Brennan.

Mr. BEBBINGTON: You ought to get a practical man to advise you.

Mr. BAYLEY: It is a pity that some mention is not made of water conservation because it is a crying need in the country at the present time. Just now throughout the length and breadth of Queensland there are numbers of settlers at their wits end to find sufficient water for their stock. In my own electorate many of the settlers have to drive many miles to secure water for their horses and cattle. That is not as it should be. I would like to see an amendment providing for water conservation. I hope that a spirit of sweet reasonableness will be shown by members on both sides of the House so far as this Bill is concerned. This Bill is going to be of considerable assistance to the farmers, and it will be of still greater assistance if the Minister will listen to the advice given by members on this side who have had considerable experience in regard to farming, and who will propose amendments which will be in the interests of the farmers. I hope the Government will not refuse to accept the amendments coming from this side. I am sure that members on this side will give reasonable support and reasonable credit to the Government for the Bill which they have introduced.

Mr. BEBBINGTON (*Drayton*): I congratulate the Government for bringing in

this Bill. It does not go far enough, but, at the same time, we are thankful for small mercies. So far as the spirit of co-operation is concerned, that is the policy of this side of the House. (Hear, hear!) We have no policy which means a co-operative State. Our policy is that the farmers themselves shall get the benefit of their co-operation, and not other people. There is a big difference. I was glad the other afternoon on private members' day, when the whole of the members on this side of the House stood behind me when I proposed that the workers themselves should come under this Bill—should receive the whole of the benefits in the secondary industries—and that the workers themselves should be assisted to own their own factories to manufacture their products into marketable articles. But it was a remarkable thing that the [7.30 p.m.] moment that this proposal with regard to co-operative production was made, the hon. member for Mackay tried to get the motion ruled out of order, and that, later on, an hon. member on that side of the House moved an amendment to the motion.

The SPEAKER: Order! Will the hon. member address his remarks to the question before the House?

Mr. BEBBINGTON: I will. That was just the beginning of my remarks. First of all, I want to assure hon. members opposite that there is no charity in this Bill, but that on the whole, there is rather a little profiteering by the Government. The Government are borrowing money from the workers at $3\frac{1}{2}$ per cent., and advancing it to the farmers at 6 per cent. That is a very good piece of business. Very few of the banks get that profit on the money they advance, and yet members opposite talk a good deal about the profiteering of banks and big companies.

Mr. COLLINS: Who said there is charity under the Bill?

Mr. BEBBINGTON: Some members on that side of the House. They seemed to get the idea that the Government are giving something to the man on the land, when, as a matter of fact, they will make a profit on the money they advance to farmers. I can go to a bank and get money at 6 per cent; but I do not want it. I have had money offered to me at 6 per cent. I want to know why the Government are increasing the interest on these advances from 4 to 6 per cent. Can they give any reasons why they are becoming profiteers—borrowing money from the workers at $3\frac{1}{2}$ per cent., and lending it to farmers at 6 per cent? I was one of those who, with the leader of the Opposition and members of the Country party, spoke to Mr. Denham and got 4 per cent. inserted in the present Act, and it has been acknowledged that whatever money was advanced under that measure, the State has done well out of it at 4 per cent. There has not been a tenth of the money advanced that there should have been.

The SECRETARY FOR PUBLIC LANDS: What was the price of money at that time?

Mr. BEBBINGTON: That does not matter. The Government are now borrowing money from the workers at $3\frac{1}{2}$ per cent., and they propose to lend it to farmers at 6 per cent. They are only paying $3\frac{1}{2}$ per cent on millions of pounds. The interest

Mr. Bebbington.]

paid on the deposits of the workers at that time was the same as it is to-day.

The SECRETARY FOR PUBLIC LANDS: Why do you say we are borrowing the money?

Mr. BEBBINGTON: Because you are borrowing it, and are mighty glad to get it; you will borrow every cent you can.

The SPEAKER: Order! I must again ask the hon. member to address himself to the question before the House.

Mr. BEBBINGTON: That is the question, the vital question.

The SPEAKER: Order! I do not think it is, and the hon. member must obey my ruling.

Mr. BEBBINGTON: I will obey your ruling.

The SPEAKER: I want the hon. member to connect his remarks with the Bill.

Mr. BEBBINGTON: I will do so. I shall read the part of the Bill that I am addressing my remarks to. Clause 6 provides that—

“In subsection one of section nine of the principal Act, the words ‘four pounds’ are repealed, and the words ‘six pounds’ are inserted in lieu thereof.”

The SPEAKER: I must remind the hon. member that he will have an opportunity when the Bill is in Committee, to move an amendment on that clause, but harping on that question after he has been twice called to order will not be permitted.

Mr. BEBBINGTON: I said that the Government are borrowing money at $\frac{3}{4}$ per cent., and the Minister for Lands told me that they are not borrowing that money.

The SPEAKER: Order! The hon. member is persisting in defying the chair, and I shall have to ask him to resume his seat if he does not obey my ruling.

Mr. BEBBINGTON: I will obey your ruling; I think the Minister understands the matter now. With regard to the people who supply milk to factories borrowing money, I can quite understand the provision dealing with that matter. Under that provision the Minister will be able to get a garnishee order on the farmer to garnishee his milk in order to secure the repayment of the money advanced to the farmer. With reference to the provision relating to advances to farmers cultivating 10 acres of land and harvesting their crops—

Mr. CARTER: Not less than 10 acres.

Mr. BEBBINGTON: Well, not less than 10 acres. I may say that I have cultivated 200 acres for the last six or seven years, but have not been assisted by the land tax imposed by the Government.

The SPEAKER: Order! The hon. member must address himself to this particular question, and not to another Bill.

Mr. BEBBINGTON: It is all very well to talk about harvesting crops; you may sow crops for many years, but sowing and harvesting are different things. I regard this extra interest charge as a retrograde step. Four per cent. is quite sufficient to charge for the money, considering the price at which the Government are borrowing that money. With regard to the amount to be advanced for the purchase of cows, I shall certainly propose an amendment to that provision, or

[Mr. Bebbington.

will support an amendment by somebody else to increase the amount that may be advanced to £300. We have to allow that 25 per cent. of dairy herds shall be dry. Under this Bill you are only allowed to have twenty cows, and if you have five of those always dry, it leaves you with only fifteen. If a man has to look after fifteen cows, he cannot go away and work, as he has sufficient to keep him there; and yet he has not enough to live on. What kind of existence is that going to be? It is going to be neither one thing nor the other. To make a practical proposition of it, I say it should be £300. Then there should be a little provision for irrigation. Water conservation is a very important thing. I know many men would very much rather have £100 to spend in getting water. They may have sufficient cows to enable them to make a living. If the Minister will look at it in a reasonable way, I feel sure that when we get into Committee he will accept an amendment to allow farmers that amount to get water. Then we come to the vexed question of silos. This is supposed to allow a man £150. I would like to ask the hon. member for Toowoomba, through you, Mr. Speaker, what would be the average expense of working a $\frac{1}{2}$ -ton silo, which he advised the farmers to put up? To show you how that would work out, we can say that, as a rule, we grow 15 tons of corn to the acre for ensilage. The hon. member would have thirty silos to the acre, even with only a 15-ton crop. If a man had a 20-ton crop, he would have forty silos to the acre.

The SPEAKER: Order! I ask the hon. member to show me anything with regard to $\frac{1}{2}$ -ton silos in the Bill. If he will not keep to the question, he will have to resume his seat.

Mr. BEBBINGTON: I only wanted to show how it would work out.

The SPEAKER: Order! The hon. member knows very well he is guilty of tedious repetition.

Mr. BEBBINGTON: I will stop at that, and say that half-ton silos are not practicable.

The SPEAKER: Order! Order!

Mr. BEBBINGTON: I would prefer to have the £150 to put into water supply, and to make my ensilage into a stack. There are several reasons for that. One is, that you can stack your ensilage where you grow your stuff, and cart it out as you want it. If you have your silo up at your home, you have to cart all your stuff to it.

Mr. BRENNAN: You have to cart it to the stack, too.

Mr. BEBBINGTON: You can stack it where you grow it.

The SECRETARY FOR PUBLIC LANDS: You prefer to shift the silo?

Mr. BEBBINGTON: You may as well try to shift a freezing works.

Mr. MACARTNEY: I rise to a point of order. Is the hon. member not entitled to be heard in silence?

The SPEAKER: Yes.

Mr. BEBBINGTON: I have had a good bit of experience in that line, and I prefer to make my ensilage in a stack. You should have 100 tons at least. By stacking

it where it is convenient for you to cart it from your paddock to your cows, you often save 50 per cent. of your labour. It is a question whether this is the best investment for the money or not. I would prefer to have the money to put into a water supply. I am quite sure hon. members opposite will not turn down a proposition to provide a farmer with £100 to get water. If they did, I would put them in the position of a man who has to drive his cows perhaps four or five miles to water, and it is as much as he can do to keep them alive. As the hon. member for Pittsworth said, we will approach that in a conciliatory spirit. This is not a party matter, it is a matter of helping people who are worthy of all the assistance they can get. It is not charity, it is merely a business arrangement out of which the Government will be making a good profit.

Mr. SIZER: In the introduction of such a measure as this, there is what I might call a deviation from the Government's general policy. With many other members on this side, I have looked forward to co-operation as being the solution of much of our troubles, industrial and otherwise. We are generally met with a spirit of antagonism when we advocate such a system, particularly when we advocate that it should apply to secondary industries. The stock argument is that the worker, whether he be of one class or another, would benefit to a very small extent by co-operation, profit-sharing, or anything like that. We are generally met with the contention that we must have the nationalisation of everything. I am pleased to see that the Government are realising at last that there is much in the argument of co-operation in so far as the primary industries are concerned, and I am hopeful that in the not distant future they will adopt the view that co-operation is a good thing in the secondary industries. I quite agree with the hon. member for Drayton when he advocates the extension of this measure to secondary industries, to enable the workers to form co-operative societies and organisations, and so establish new industries, both primary and secondary. I think much of our progress will be made in that direction in the future. Turning to the Bill—generally speaking, there are a number of points to which one cannot say he is entirely favourable. But I think the Bill is one which will find acceptance, with a little amendment, by members on both sides of the House. I admit there is much good in the Bill, and I believe that, with a little modification in some directions, it will do a lot of good to the State. One thing which has been emphasised particularly is in connection with the increase in the amount of interest chargeable. I listened with interest to the hon. member for Bowen to-day when he referred to the fact that it was nothing new; it was nothing to complain about, because in Saskatchewan they had charged 6 per cent. He rather emphasised the remark, as much as to say, "Well, in Saskatchewan they charge 6 per cent., why should not we do likewise in Queensland?" Let me remind the hon. member that last night, when we informed him of similar places which did not actually agree with his argument, he said he did not care what happened in any other part of the world; he took no notice of any other country. He did not trouble about what they were doing, at any rate. It is all very well to use arguments for mere convenience; but, to be

consistent, the hon. member for Bowen cannot take as an example that State in Canada, which is placing such an exorbitant rate of interest on its farmers. With regard to interest, I think the contentions raised on this side are in the true interests of those who are likely to come under the operation of the Bill. We know that the Government allow the money in the Government Savings Bank, for which they give the investor $3\frac{1}{2}$ per cent., to be lent out through the Agricultural Bank at 5 per cent. The Commonwealth Government, which is advancing money for repatriation—and in some respects in connection with the war service homes on no security—lend the money at 5 per cent. Why should it be necessary in Queensland to charge an extra 1 per cent. and make the interest 6 per cent.? One per cent. is a considerable item in these days.

Mr. BRENNAN: What are banks charging?

Mr. SIZER: I believe banks will lend you money at about $6\frac{1}{2}$ per cent. (Government dissent.)

Mr. BRENNAN: They would not lend you a penny on this sort of security.

Mr. SIZER: I presume that most of the money advanced under this Bill will be Savings Bank money, on which the Government will only be paying $3\frac{1}{2}$ per cent., but charging 6 per cent. for it, or allowing $2\frac{1}{2}$ per cent. for administration. Surely no one will contend that it will take that $2\frac{1}{2}$ per cent. to administer the provisions of this Bill. That is the main feature of the Bill on which I cannot see eye to eye with the Government. I cannot see why it is necessary under the Bill to compel the farmers to pay $2\frac{1}{2}$ per cent. interest more than what the Government are paying. During my short career in this House I have heard many protestations by hon. members opposite against those whom they call the blood-suckers who are extorting money from the people. I think that the Government are turning into a blood-sucking institution under this Bill by taking an excess $2\frac{1}{2}$ per cent. on a transaction which is supposed to be in the interests of the farmers.

Mr. WHITFORD: What do the blood-suckers charge for supporting you.

Mr. SIZER: This Bill can be made a reasonable and beneficial measure, provided the interest is made 4 per cent., or, at the most, $4\frac{1}{2}$ per cent. That is the main objection I have to the Bill. There are other objections which I will deal with very shortly. I think the Bill could well be extended to many industries not mentioned in it. You, Mr. Speaker, interested yourself in cotton-growing, and it is rather remarkable that no provision has been made in the Bill to assist those who wish to extend that industry, which, if firmly established in Queensland, would be of immense benefit to the State. Then, tobacco could be very well grown in Queensland.

Mr. BRENNAN: There is a combine already.

Mr. SIZER: I suppose the hon. member means the tobacco combine. If hon. members opposite are so anxious to fight combines, one of the best ways to do that is to get a fresh source of supply, which can be obtained in Queensland. The Government would be able to make regulations to fight the combine, but there is no provision in the Bill with regard to this matter. I

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cannot understand why such an important industry has been overlooked.

Another important matter I would like to bring under the notice of the Minister is the definition of "farmer." Although in probably ninety-nine cases out of a hundred it will apply satisfactorily, I hope some provision will be made for a number of men—I do not think there will be many of them—particularly returned soldiers, who will be cultivating areas of 10 acres; men, for instance, who have just started fruitfarming. His Excellency the Governor, at every show I have been to, has wisely stressed the need of raising more pigs, and I am glad to see that provision is made in the measure in that direction. I believe that the Bill, if properly administered, will give an impetus to that industry, which is a very profitable one. It has been advocated, and I think it is highly desirable, that men who cultivate a small area for fruit should be encouraged to have something else as a side line, and there is nothing better than the raising of pigs; but, at the present time, a large number of returned men will only be cultivating about 5 acres, and it will probably be some considerable time before they cultivate 10 acres. If I understand the Bill—and if I do not the Minister will correct me—such a man would not be eligible for the benefits of the Bill in that direction, and it will be necessary for him to cultivate 10 acres before he gets assistance with regard to pig-raising. That will, to my mind, act harshly towards a number of returned men who are just starting. I hope that the Minister will accept some amendment in Committee to meet cases such as this.

That would be an amendment which would certainly improve the Bill, and it would encourage the raising of pigs, particularly in small numbers. After all, we know the old saying in Ireland that the pig pays the rent, and I believe he could be made to pay

[3 p.m.] the rent in Queensland in very many cases. I know that the bacon factories are experiencing a most difficult task in securing the necessary supplies for their requirements, and they are paying very high prices at the present time and have been doing so for some considerable time past. There is, therefore, every inducement to launch out in that direction under favourable conditions, and with every prospect of making a success of the business from its initiation. Another matter is that of sheep farming. I am glad that the late Minister for Agriculture, in his wisdom, accepted the amendment suggested from this side of the House at the initiation of the Bill and included sheep. I am sure that that action has been appreciated, particularly by a large number of returned men who have expressed their satisfaction at the action which was taken in securing that amendment to the Bill. I am sure that the department will receive a large number of applications for assistance under that provision, and I do hope that they will increase the advance in that connection to provide for the purchase of 300 sheep. There are many reasons for doing that, and one is that it will be necessary to securely fence the paddocks for the running of sheep. At the present high price of fencing it would hardly be worth a man's while to go to the expense of making his paddocks sheep-proof for the sake of 200 sheep, but if the Government made provision to enable the farmer to

purchase 300 sheep it would alter the position considerably. I again say that such an alteration would improve the Bill considerably. Another point that was raised by the hon. member for Murilla was in regard to the Commissioner of the Savings Bank. Whatever that gentleman's qualifications may be, I sincerely hope that he will not deal so harshly with the administration of funds under this measure as he has done in connection with the Agricultural Bank. I have not had much to do with the Agricultural Bank as not many of my electors have availed themselves of its provisions, but on one or two occasions when I have gone to that institution the decisions have been very harsh indeed, and have not been of a nature calculated to encourage men to avail themselves of the institution in the way intended by Parliament.

Mr. SMITH: Can you give us a specific case where that was so?

The TREASURER: What were those decisions?

Mr. SIZER: Generally speaking, I intend to support the Bill, but I am going to endeavour, with other members on this side of the House, to make the Bill a better measure, and to make it more acceptable to the mass of the people who are likely to avail themselves of its provisions. I also intend to assist in trying to persuade the Government not to be so harsh as to raise the interest from 4 per cent. to 6 per cent., and thereby saddle an undue burden on the farmers. If the Government accept that amendment the Bill will have a speedy passage through this House, and if it is kept free from political influence and administered on fair and sympathetic lines, then it will be a measure that will do good in Queensland.

Mr. JAMES (Logan): I think, from the standpoint of the farmers, that this is the most important Bill introduced this session. I am very pleased to see that this Government are carrying out their professed intentions of becoming a farmers' party as well as representing the city and other wage workers. Since this Government has been in office it has exceeded all past Governments in the way they have taken a real interest in the needs of country electorates.

Mr. MORGAN: They do that by raising the interest to the farmers.

Mr. JAMES: The Labour party, in its early days, did not always have a sufficient appreciation of the needs of country electors. It has not been our experience to find one section of the community advocating the interests of another section at their own expense, and in the past when the Labour party was composed almost exclusively of wage workers they naturally, first of all, thought of their own interests, in the same way that the meat trust, for instance—would think first of its own interests to the neglect of all other interests in the State. But the Government show by introducing this Bill that they desire to make it easier for the man on the land to get advances in different directions. They show a keen appreciation of the fact that the country needs developing, and combat the tendency of cities to become swollen at the expense of the country.

The provisions of this Bill to make available upwards of £200 in respect of the different purposes mentioned will be invaluable to the farmers throughout the State. The criticism by the Opposition because certain worthy activities are not mentioned

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in detail in the Bill is totally unjustified, because it will be found that immediately following the table of advances for which provision is made it is provided that the Governor in Council may, from time to time, add to this table by including other objects therein. That shows that this Bill is wide enough to cover all worthy objects for which assistance may be sought.

Mr. BEBBINGTON: Do you not think we should put it in ourselves and not trust to the Governor in Council?

Mr. JAMES: I often wonder, when the hon. member is so eloquent on behalf of the producers, that when his Government were in power he did not do a little more for them than he did. There is another point in regard to individual farmers which is worth pointing out. This Government are not going to wait till a man has actually made a start with his own capital in the dairying industry, but have provided in the definition of "dairy farmer" under the Act that any person who wishes to engage in dairying may get an advance for the purchase of cows not exceeding twenty in number. We find there a liberal-mindedness which has never been known in any previous Government, and a sympathy with the needs of the small settlers apart altogether from the standpoint of business logic.

There is one point in respect of which the suggestions of the Opposition might be taken into consideration by the Government; that is, the 6 per cent. to be charged for advances. I do not pretend to have gone into the reasons why the Cabinet have made it 6 per cent. instead of 5 per cent., but I know that money is very dear, and advancing money for any object at 5 per cent. really means a loss to the Government, and the point at issue is whether the State should be prepared to stand the loss in respect of advances under this Bill in order to help certain sections of the people who need assistance. In my opinion, if it can possibly be done without incurring too much loss, the Cabinet might well consider the advisability of bringing these advances into line with others for which 5 per cent. is charged.

Mr. BEBBINGTON: Hear, hear! We will help you.

Mr. JAMES: Where we see eye to eye—I should like to inform the hon. member for Drayton—it is because the objective may be worth gaining, and not simply because I wish the hon. member's support on a party basis.

The real reason why I rose to speak on this Bill was because it brings forward the very important question of co-operation—in my opinion, one of the most important that we have—and one in which I think lies the hope of many of our different interests in this State. The Logan electorate has always been known for its success in co-operation. (Hear, hear!) The fruitgrowers of Redland Bay and other districts banded together a few years ago for the purpose of establishing a co-operative canning factory in Stanley street, South Brisbane. That has been a complete success, having contributed a great deal to the incomes of the fruitgrowers down in the Logan and also of providing a market for fruit which would otherwise have gone to waste. At Redland Bay there is a co-operative timber mill for the cutting of timber for fruit cases. That also has been a

great success, and we have to decide as legislators to what extent this co-operative principle should be encouraged and to what extent State enterprise should take its place or the place of individual enterprise. In my opinion, the spheres of the two activities are very clearly defined, and I am glad that the Government show breadth of vision in recognising that certain industries and activities can be better controlled by co-operative means than by State ownership. In regard to our State markets, I mentioned in the course of the Address in Reply debate that a very good system of management would be the appointment of an advisory board consisting of suppliers to and purchasers from those markets, who would assist in their management so as to preserve the natural interest which we usually find in privately-owned concerns.

Mr. BEBBINGTON: Come over on this side. (Laughter.)

Mr. JAMES: I do not think that members opposite have a monopoly of common sense, and I do regard it as significant that they can occasionally show an appreciation of common sense. (Laughter.)

Mr. MORGAN: You will have to be careful.

Mr. JAMES: I am on perfectly safe ground, and I know where I stand—which is more than I can say for the hon. member for Murilla. Whilst I was in England I met a fruitgrower from California who had had a great deal to do with co-operation regarding citrus fruits in California. The whole of the citrus fruits of California are controlled by a co-operative concern of which the growers and those connected with the industry are shareholders; and the thing is so well organised and managed that the citrus production of California is spread evenly over the whole of the United States and Canada, so that there is never a glut in the market at any place or in any season. I do not know why we cannot do the same thing in Queensland. We have pretty well a monopoly of the banana and pineapple trade of Australia. Yet we do not control the markets in Sydney and Melbourne. But we ought to. We find that fruitgrowers watch the papers to find out when the price of fruit is high in Melbourne and send their fruit there. By the time their fruit gets there perhaps there is a glut in that place and a scarcity and high prices in Sydney. I think that if we had this co-operative control of the State markets, with the advice of men such as those whose control has proved so successful in the Logan co-operative concerns—if we had the State market controlled co-operatively, at the same time backed up by the finances of the State, which is an extension of the principle of this Bill—they would be able to control the markets of Sydney and Melbourne so that the fruitgrowers and others in this State would be saved great loss. (Hear, hear!) I think that is a reform which we might well consider—one which I think ought to be introduced.

Mr. MACARTNEY: Under this Bill?

Mr. JAMES: It does not come under this Bill, as this Bill does not deal with State enterprises. I think the hon. member knows that without asking me any questions about the matter. One good proposal in this Bill is that which provides that in these co-operative concerns seeking assistance from the Government two-thirds of the shares shall be

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held by producers. One of the evils in co-operative institutions is that the shares come to be owned sooner or later in many cases by dry shareholders—even by two or three such persons—so that they become practically a limited liability company.

Mr. MORGAN: Name one in Queensland which would come under this Bill.

Mr. JAMES: The ones I would name would not be under this Bill now, because they are limited liability companies; and, if the hon. member would exercise his brains for one moment, he would see that. I have in my mind two concerns which have gone that road. Since I have not the correct figures and facts, I am not going to refer to them by name. One is a coalmining company, which some years ago was started co-operatively, and which, I think, to-day is owned by two or three men in the form of a limited liability company. Another is a boot factory, started by the boot employees of Queensland. That, too, is now a limited liability company. So we see there is a tendency all the time in co-operative concerns for the control, management, and ownership to drift into a few hands, so that the good which should come from co-operation is no longer possible.

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

The committal of the Bill was made an Order of the Day for Tuesday next.

DAIRY PRODUCE BILL.

CONSIDERATION OF LEGISLATIVE COUNCIL'S AMENDMENTS.

(*Mr. Smith, Mackay, in the chair.*)

On Clause 32—"Regulations"—

The SECRETARY FOR AGRICULTURE: The Council have added a subclause. I move that the Council's amendment be agreed to.

Mr. MACARTNEY: In connection with this amendment, I think it would be just as well if hon. members opposite would recognise the other Chamber as long as it exists. The Council have inserted an amendment providing that that branch of the Legislature may disallow any regulation. That subclause was omitted from the Bill when it left this Chamber, and it was inserted by the Council. It would save considerable expense in printing if these provisions were inserted in Bills by this Chamber. There would then be no necessity for such amendments, and it would save a lot of legislative time, and a lot of expense directly and indirectly.

Question put and passed.

On Schedule I.—"List of Diseases"—

The SECRETARY FOR AGRICULTURE: The Council have added several diseases. I move that the Council's amendment be agreed to.

Question put and passed.

The House resumed. The ACTING CHAIRMAN reported that the Committee had agreed to the Council's amendments. The report was adopted, and the Bill ordered to be returned to the Legislative Council by message in the usual form.

The House adjourned at twenty-five minutes past 8 o'clock p.m.

[*Mr. James.*]