

Queensland



Parliamentary Debates  
[Hansard]

**Legislative Assembly**

**TUESDAY, 23 SEPTEMBER 1919**

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**LEGISLATIVE ASSEMBLY.**

TUESDAY, 23 SEPTEMBER, 1919.

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

**PAPER.**

The following paper, laid on the table, was ordered to be printed:—

Third annual report of the State Government Insurance Office.

**QUESTIONS.****STRIKE BALLOTS.**

Mr. SWAYNE (*Mirani*) asked the Secretary for Public Works—

“On what occasions since 2nd August, 1918, has the Registrar of the Industrial Arbitration Court had the results of ballots in connection with strikes or projected strikes communicated to him, as provided in section 65 of the Industrial Arbitration Act?”

The SECRETARY FOR PUBLIC WORKS (Hon. E. G. Theodore, *Chillagoe*) replied—

“Metropolitan and Ipswich Water Supply and Sewerage Board engine-drivers, 2nd August, 1918; railway employees, North Brisbane, 2nd December, 1918; coalminers, Bundamba, 23rd January, 1919; engine-drivers, Mount Morgan, 17th April, 1919; railway shunters, Maryborough, 11th June, 1919; carters and storemen and packers, Townsville, 26th June, 1919; railway engine-drivers, Townsville, 30th June, 1919.”

COMPUTING CLERK IN GOVERNMENT PRINTING OFFICE.

Mr. ROBERTS (*East Toowoomba*), in the absence of Mr. Fry, asked the Treasurer—

“1. Has his attention been called to a paragraph appearing in the September issue of ‘The State Service,’ official organ of the Public Service General Officers’ Association, in which it is stated that a young lady is being employed on computing clerk’s work in the Government Printing Office on a salary of 5s. 6d. per day, whereas in private employment this work would return her at least £4 per week; and whereas, further, her predecessor received 10s. 10d. per day?”

“2. Will he have inquiry made with a view to remedying any grievance which may exist?”

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

- “1. No.”
- “2. Yes.”

TEMPORARY CLERKS IN PUBLIC SERVICE.

Mr. ROBERTS asked the Premier—

“1. Has his attention been called to an article entitled ‘Temporary Clerks’ Invasion,’ appearing on page 3, September issue of ‘The State Service,’ official organ of the Public Service General Officers’ Association, protesting against the employment of large bodies of temporary clerks and their subsequent appointment without qualifying examination to permanent positions in the public service?”

“2. Will he consider the advisability of allowing no entries into the junior grades of the service without examination?”

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

- “1. Yes.
- “2. I shall look into the question.”

COST OF PUBLICATION OF ARTICLE “WHAT QUEENSLAND OFFERS.”

Mr. ROBERTS asked the Premier—

“1. Is the article ‘What Queensland Offers,’ published in issue of the ‘Daily Standard’ of 19th September, a Government advertisement?”

“2. If so, what was the cost of—(a) Its preparation; (b) its insertion in the ‘Daily Standard’?”

The PREMIER replied—

- “1. Yes.
- “2. Full particulars will be disclosed when the Estimates are under discussion,

together with particulars of advertisements given to anti-Labour newspapers by previous Governments.”

SUSPECTED THEFTS OF CATTLE FROM STATE STATIONS.

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

“1. Have there been any established or suspected thefts of cattle or other stock from any of the State stations during the past eighteen months?”

“2. If so, from which stations were cattle proved or suspected to have been stolen, and what were the numbers of the losses?”

“3. Were any persons arrested or detained in connection with thefts or suspected thefts of cattle?”

The PREMIER replied—

- “1. Yes; one suspected.
- “2. Dunbar; there were no losses.
- “3. One person arrested, subsequently found not guilty, and discharged.”

MOUNT HUTTON AND WANDO VALE STATE STATIONS.

Mr. MORGAN asked the Minister in charge of State enterprises—

“What has been the total profit or loss on—(a) Mount Hutton; (b) Wando Vale Station since their purchase by the Government?”

The PREMIER replied—

“This information will be furnished in the report of the Trade Commissioner to be submitted to Parliament shortly.”

CHILLAGOE MINE.

Mr. BEBBINGTON (*Drayton*), in the absence of Mr. Moore, asked the Premier, for the Secretary for Mines—

“1. What is the position of the operations at the Chillagoe mine; is the mine as yet producing any copper?”

“2. If so, how much has it produced?”

“3. When was the mine taken over by the Government?”

“4. What charges have been incurred by the Government in respect of—(a) salaries and wages; (b) interest charges; (c) freight and general working expenses in connection with the mine and smelters since the date of the Government purchase?”

“5. What has been the financial return from the mine during the whole of the period?”

The PREMIER replied—

- “1 to 5. Inquiries will be made.”

WORKERS' HOMES BILL.

SECOND READING.

The SECRETARY FOR PUBLIC WORKS, who was received with Government “Hear, hears,” said: This Bill, no doubt, will receive the approval of all hon. members, as usual. (Opposition laughter.) The necessity for the Bill exists in the fact that at present in the State there is a great scarcity of houses, a scarcity which operates very harshly on workers. (Hear, hear!) In consequence of the scarcity, rents are high and housing conditions are unsatisfactory. The

*Hon. E. G. Theodore.]*

Interstate Commission appointed particularly by the Commonwealth Government for the purpose of making an investigation into the question of housing in the various States, in its report, which I have no doubt is available to all hon. members, indicates that there is a very serious shortage of dwellings, especially in the Eastern States. As a consequence of this shortage, there is a serious overcrowding in the cities, especially in the cities of the three Eastern States, and this has led to bad sanitation in the principal towns. It has led to high rents, and, to some extent, to the destruction of home life, and altogether results in evil conditions with regard to the housing of population. It will have been noticed that the workers' dwelling scheme which has been in operation for some years now does not sufficiently cope with the problem. The workers' dwelling scheme, under the present conditions, requires the proposed borrower to deposit 25 per cent. of the actual cost of a dwelling; that is to say, if the borrower proposes to purchase from the Government under that scheme a house which will eventually cost £500, he must deposit £125 in cash. This has the effect of preventing a large number of workers who have not sufficient means from availing themselves of the advantages of the existing provisions.

Hon. W. H. BARNES: Does he not get credit for his land?

The SECRETARY FOR PUBLIC WORKS: The fact is that, as I have said, he must have security up to 25 per cent. of the total cost, and that, consequently, debars a great many from taking advantage of the workers' dwellings provisions of the Savings Bank Act, and it is desired to introduce a new system which will obviate that difficulty, and enable those who are really homeless and so desire to establish themselves in homes of which they will have some chance of becoming proprietors. Under this Bill, land may be acquired by the Government for the purpose of erecting homes. The homes will be erected by the Government and will be made available to those who are eligible under the scheme. The homes will be erected in groups in the various centres of population where a shortage of dwellings now exists. Where the group is large the scheme will take the form of a model suburb or a model township.

Mr. MORGAN: Will they be attached as they are in Daceyville?

The SECRETARY FOR PUBLIC WORKS: I will deal with that later on. In carrying out the scheme, we will have due regard to the principles of town planning. It is desired to establish homes under the most hygienic arrangements, and to build model suburbs under the most modern conditions. I have mentioned that the homes to be erected on the land acquired will be available to those who are eligible under the Bill. It will be noticed that there are qualifications laid down in the Bill for an applicant, who must *bonâ fide* intend to use the dwelling as a home for himself and his family, and he must not be the owner of any dwelling-house elsewhere in Queensland. He must be a homeless worker, and he must *bonâ fide* intend to use it as a dwelling for himself. The terms laid down are that he must deposit 5 per cent. of the probable cost of the home, or the final cost when that is determined. That is the cash deposit required, and that really is the only security at the time when the dwelling comes

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into the possession of the worker that he has to offer the Government.

Mr. ROBERTS: If he is the owner of land will he be able to take advantage of the provisions of the Bill?

The SECRETARY FOR PUBLIC WORKS: The qualification is that he must not be the owner of a dwelling-house. Until the contract is completed, the purchaser shall be deemed to be the weekly tenant of the Government. That is to say, the Government will erect dwellings on the land set apart for this purpose, and if there is more than one applicant for the one house, there will be a ballot and then the purchaser will become the weekly tenant of the Government until such time as the debt is discharged. The Government will let the houses to anyone, whether qualified under the Bill or not, until qualified applicants are available. The rents which the borrowers will be required to pay will cover interest on the money involved in the erection of the dwelling calculated at 5 per cent. Instalments for the purchase of the dwelling, which will be governed by the length of the term at the option of the purchaser, will cover insurance, painting, and repairs to the dwelling. The fire insurance will be paid by the Government, and the painting and repairs will be undertaken by the Government during the period of the loan, but the amount will be paid weekly by the borrower.

Mr. BEBBINGTON: All by day labour?

The SECRETARY FOR PUBLIC WORKS: It is my opinion, after carefully considering the matter, that the rents chargeable against the borrowers under this scheme will not be higher on an average than the rents paid now by workers for houses giving similar accommodation, that is, houses of the same number of rooms, but the accommodation will be superior under this scheme. The rents will not be higher than the rents now paid by workers for a dwelling of similar size, but the advantage the worker will get will be that the weekly payments that he makes to the Government will make the dwelling his own within twenty years. That will be the maximum term and the dwelling will be a modern dwelling, built upon recognised town-planning lines, and it will be kept in thorough good order and painted during the whole term, so that it will be seen that under this Bill the workers who obtain homes will obtain a very material advantage. I have a number of tables, one relating to the operation of the loan itself, showing the manner in which the loan will be redeemed under the various periods, and also the payments. The list will be informative to hon. members, and will put them in full possession of the facts relating to the scheme for their consideration when we go into Committee, and with the permission of the House I would like the table to be taken as read.

The SPEAKER: Is it the wish of the House that the table be taken as read?

HONOURABLE MEMBERS: Hear, hear!

Mr. MACARTNEY: That will not help us on the second reading.

The SECRETARY FOR PUBLIC WORKS: I have one or two other tables which I desire to have put in in the same way with the permission of the House, but I will refer to the salient points. The information is more for the information of hon. members when the Bill is being considered in Committee

than on the second reading debate.

WORKERS' HOMES.  
Statement showing the amount required to repay a loan of £100, bearing interest at the rate of 5 per cent. per annum, for 10, 15, and 20 years, respectively—  
Interest convertible quarterly. Also the amount outstanding at the commencement of each year.

Term. Years.		PAYMENTS.			AMOUNTS STANDING AT THE COMMENCEMENT OF EACH YEAR.																				
		Weekly	Monthly	Quarterly.	1st.	2nd.	3rd.	4th.	5th.	6th.	7th.	8th.	9th.	10th.	11th.	12th.	13th.	14th.	15th.	16th.	17th.	18th.	19th.	20th.	
		£ s. d.	£ s. d.	£ s. d.	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
10		0 4 11	1 1 4	3 3 10	100	92	84	75	66	56	46	35	24	12											
15		0 3 8	0 15 11	2 7 7	100	95	91	85	80	75	69	62	56	49	42	34	26	18	9						
20		0 3 1	0 13 3	1 10 8	100	97	94	91	87	83	80	76	71	68	62	57	52	47	41	35	29	22	15	8	

The table which I have just put in refers to the amount required to repay a loan of £100 bearing interest at the rate of 5 per cent. for ten, fifteen, or twenty years respectively, interest convertible quarterly. Also the amount outstanding at the commencement of each year.

In addition to the ordinary advantages usually attaching to propositions of this kind,

there is embodied in this scheme compulsory life insurance, and there is a material advantage to the Government and to the borrower under this scheme. It is intended that each borrower shall insure his life in order to be able to afford to the Government some security, and, at the same time, in order to induce him to practice thrift. In the insurance clauses it is intended to offer to the borrower three alternative schemes. He must insure his life in accordance with a table which will be laid down in the regulations as a minimum requirement, the policy to subsist during the period of the loan. Arrangements have been made with the State Insurance Commissioner to undertake this business in order that the borrower will get the advantage of the minimum rates applicable to such cases. There are three schemes. Under the first scheme the policy will expire with the extinction of the debt due to the Government. The second scheme which may, at the option of the borrower, be taken up in lieu of the first, is an endowment policy; the endowment being payable at the end of the term of the loan or at previous death; and the third scheme is an ordinary life policy, the full amount payable at death, whether it occurs during the period of the loan or subsequently. I have tables showing the amount of the premiums that will have to be paid under these schemes, whichever is taken up, and which should be of considerable value to hon. members when we are considering the Bill in detail in Committee.

Mr. ELPHINSTONE: Are they the ordinary rates charged by the Commissioner outside?

The SECRETARY FOR PUBLIC WORKS: I cannot answer that question off hand, but probably the answer to that would be that in regard to the ordinary life policy which the borrower has the option of taking up, the premiums would be on the lines offered to anyone. But schemes 1 and 2 are formulated to meet the special case so they will not be comparable to any existing scheme of insurance at present in force. Scheme No. 1 provides that the borrower, at the time when he becomes an occupier of one of the dwellings, must take out a policy on his life which involves this advantage: On the borrower dying the then remaining amount of indebtedness to the Government will be paid by the Insurance Commissioner to the Government, thus freeing the home to the successors of the borrower. You can see the advantages of a scheme of that kind. That is the minimum required under the Bill, but there are alternatives to that. If the borrower thinks that it would be preferable for him to take up a whole life policy, or an endowment policy, then the alternative schemes are offered. He must insure his life, although there is a provision that where an applicant for one of these dwellings cannot pass the medical examination which is required by the insurance companies, then the Minister may waive the provision requiring insurance, but only in exceptional cases of that kind—where the applicant would not pass the medical test or where he is of an age which would make the premium burden too heavy. Under the minimum requirements the extra amount he will have to pay per week for each £100 is infinitesimal in my opinion. The extra amount for each £100, if the applicant is between twenty and twenty-five years of age, would be 4d. per week; if he is between twenty-six and thirty years of age it would still be 4d. per week for each £100; from thirty-one to thirty-five years it would be 5d. per week; from

## WORKERS' HOMES.

Loan of £100—10, 15, and 20 years.

SCHEME 1.—Table showing the total amount to be paid by a Borrower for Rent of Home, Painting, Repairs, Insurance on Dwelling, and Cost of Management on a Loan of £100, with Interest at 5 per cent. per annum, convertible Quarterly, together with an Insurance Premium to secure at the death of the Borrower, within the time of the Mortgage, the Redemption of the Capital outstanding.

Age of Borrower.	WEEKLY PAYMENT.			MONTHLY PAYMENT.			QUARTERLY PAYMENT.		
	10 years.	15 years.	20 years.	10 years.	15 years.	20 years.	10 years.	15 years.	20 years.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
	0 4 11	0 3 8	0 3 1	1 1 4	0 15 11	0 13 3	3 3 10	2 7 7	1 19 2
	0 1 2	0 1 2	0 1 2	0 5 0	0 5 0	0 5 0	0 15 0	0 15 0	0 15 0
	0 6 1	0 4 10	0 4 3	1 6 4	1 0 11	0 18 3	3 18 10	3 2 7	2 14 8
	And Insurance Premium according to age.			And Insurance Premium according to age.			And Insurance Premium according to age.		
	TOTAL WEEKLY PAYMENT, INCLUDING INSURANCE PREMIUM.			TOTAL MONTHLY PAYMENT, INCLUDING INSURANCE PREMIUM.			TOTAL QUARTERLY PAYMENT, INCLUDING INSURANCE PREMIUM.		
	10 years.	15 years.	20 years.	10 years.	15 years.	20 years.	10 years.	15 years.	20 years.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
20 to 25..	0 6 5	0 5 2	0 4 7	1 7 7	1 2 2	0 19 7	4 2 3	3 6 2	2 18 6
26 to 30..	0 6 5	0 5 2	0 4 7	1 7 8	1 2 4	0 19 9	4 2 7	3 6 7	2 18 10
31 to 35..	0 6 6	0 5 3	0 4 8	1 7 10	1 2 6	0 19 11	4 2 11	3 7 1	2 19 6
36 to 40..	0 6 6	0 5 3	0 4 9	1 8 0	1 2 9	1 0 3	4 3 7	3 7 10	3 0 5
41 to 45..	0 6 7	0 5 5	0 4 10	1 8 4	1 3 2	1 0 9	4 4 6	3 8 11	3 1 8
46 to 50..	0 6 8	0 5 6	0 5 0	1 8 11	1 3 10	1 1 6	4 6 1	3 10 11	3 3 11

thirty-six to forty years it would be 6d. per week; from forty-one to forty-five years it would be 7d. per week; and from forty-six to fifty years it would be 9d. per week extra per £100 insured. Although it may be considered that on a dwelling costing, say, £500, the extra weekly payments would be considerable in the case of a man of forty or upwards, it must be remembered that from the time a man becomes a borrower, or from the time he has the right to occupy one of these houses, he ensures to his family at death that house fully paid for, even should

he die during the next week, so that there are many advantages under the scheme, and at the same time it places the business on a thoroughly sure footing. There are three tables relating to these schemes which I should like embodied in "Hansard," and if no objection is taken now it may be taken that the formal permission applies to them. They are not bulky documents, but at the same time they are very informative.

The SPEAKER: Is it the wish of the House that the tables be taken as read? HONOURABLE MEMBERS: Hear, hear!

WORKERS' HOMES.

Loan of £100—10, 15, and 20 Years.

SCHEME 2.—*Endowment Policy*.—Table showing the total amount to be paid by a Borrower for Rent of Home, Painting, Repairs, Insurance on House, and Cost of Management on a Loan of £100, with Interest at 5 per cent. per annum convertible quarterly, together with an Insurance Premium to secure for the Borrower the sum of £100, payable at the end of the term or at previous death.

Age of Borrower.	WEEKLY PAYMENT.					
	10 years.		15 years.		20 years.	
	£	s. d.	£	s. d.	£	s. d.
	Includes— Rent .. Painting .. Repairs, Insurance on House, and Man- agement..	0	4 11	0	3 8	0
	0	1 2	0	1 2	0	1 2
	0	6 1	0	4 10	0	4 3
	And Insurance Premium according to age.					
	TOTAL WEEKLY PAYMENT, INCLUDING INSURANCE PREMIUM.					
	10 years.		15 years.		20 years.	
	£	s. d.	£	s. d.	£	s. d.
20	0	8 2	0	7 0	0	5 10
21	0	8 2	0	7 0	0	5 10
22	0	8 2	0	7 0	0	5 10
23	0	8 3	0	7 0	0	5 10
24	0	8 3	0	7 0	0	5 10
25	0	8 3	0	7 0	0	5 10
26	0	8 3	0	7 0	0	5 10
27	0	8 3	0	7 1	0	5 10
28	0	8 3	0	7 1	0	5 10
29	0	8 3	0	7 1	0	5 10
30	0	8 3	0	7 1	0	5 10
31	0	8 3	0	7 1	0	5 10
32	0	8 3	0	7 1	0	5 10
33	0	8 3	0	7 1	0	5 10
34	0	8 3	0	7 1	0	5 10
35	0	8 3	0	7 1	0	5 11
36	0	8 4	0	7 1	0	5 11
37	0	8 4	0	7 1	0	5 11
38	0	8 4	0	7 1	0	5 11
39	0	8 4	0	7 1	0	5 11
40	0	8 4	0	7 2	0	5 11
41	0	8 4	0	7 2	0	5 11
42	0	8 4	0	7 2	0	5 11
43	0	8 5	0	7 2	0	5 11
44	0	8 5	0	7 2	0	6 0
45	0	8 5	0	7 3	0	6 0

The SECRETARY FOR PUBLIC WORKS: Provision is made that should a borrower, through any circumstance, find it necessary to leave the locality in which he has been occupying a house, he may transfer his home. He may sell it to someone else and permission may be given for him to transfer. If a purchaser becomes the owner of another house elsewhere in Queensland, in addition to the one he is occupying under this scheme, then he must forthwith pay off the unpaid balance to the Government, thus continuing the policy which we establish under the Bill—that the provisions of the Bill can only be extended to those who are homeless.

Mr. VOWLES: What if he derives his property by will?

The SECRETARY FOR PUBLIC WORKS: No matter by what means he becomes possessed of another home, he must pay off the unpaid balance to the Government as the Bill is only intended to apply to those who are homeless. That provision is directed against those who, through any circumstance, become possessed of sufficient means to acquire a home. The scheme is not to aid

WORKERS' HOMES.

Loan of £100—10, 15, and 20 years.

SCHEME 3.—*Life Policy*.—Table showing the total amount to be paid by a Borrower for Rent of Home, Painting, Repairs, Insurance on House, and Cost of Management on a Loan of £100, with Interest at 5 per cent. per annum, convertible quarterly, together with an Insurance Premium to secure for the Borrower the sum of £100, payable at death.

Age of Borrower.	WEEKLY PAYMENT.					
	10 years.		15 years.		20 years.	
	£	s. d.	£	s. d.	£	s. d.
	Includes— Rent .. Painting .. Repairs, Insurance on House, and Man- agement..	0	4 11	0	3 8	0
	0	1 2	0	1 2	0	1 2
	0	6 1	0	4 10	0	4 3
	And Insurance Premium according to age.					
	TOTAL WEEKLY PAYMENT, INCLUDING INSURANCE PREMIUM.					
	10 years.		15 years.		20 years.	
	£	s. d.	£	s. d.	£	s. d.
20	0	6 8	0	5 5	0	4 10
21	0	6 8	0	5 5	0	4 10
22	0	6 8	0	5 5	0	4 10
23	0	6 8	0	5 5	0	4 10
24	0	6 8	0	5 5	0	4 10
25	0	6 9	0	5 6	0	4 11
26	0	6 9	0	5 6	0	4 11
27	0	6 9	0	5 6	0	4 11
28	0	6 9	0	5 6	0	4 11
29	0	6 9	0	5 6	0	4 11
30	0	6 10	0	5 7	0	5 0
31	0	6 10	0	5 7	0	5 0
32	0	6 10	0	5 7	0	5 0
33	0	6 11	0	5 8	0	5 1
34	0	6 11	0	5 8	0	5 1
35	0	6 11	0	5 8	0	5 1
36	0	7 0	0	5 9	0	5 2
37	0	7 0	0	5 9	0	5 2
38	0	7 0	0	5 9	0	5 2
39	0	7 1	0	5 10	0	5 3
40	0	7 1	0	5 10	0	5 3
41	0	7 2	0	5 11	0	5 4
42	0	7 2	0	5 11	0	5 4
43	0	7 3	0	6 0	0	5 5
44	0	7 3	0	6 0	0	5 5
45	0	7 4	0	6 1	0	5 6

those who desire to become landlords. The unpaid balance to the Government may be paid off at a more rapid rate than that which is provided under the scheme, or any scheme that may have been adopted by the individual at the time he became a borrower. Every facility will be given to the worker to pay off the unpaid balance to the Government as early as possible. Those are the salient features of the scheme. They do not require much stressing, in my opinion, to make the Bill acceptable to everyone. We know the evils of overcrowding and the difficulties which have been brought about through the scarcity of dwellings in the State. Possibly it may be said that these evils are not so great in Queensland as they are elsewhere, but it is well to deal with the question as early as possible. The intention is to observe, as far as possible, the rules relating to up-to-date town planning in the erection of these model suburbs or model townships, as the case may be. I think I have already indicated that we shall only be building homes in groups in order that sufficient control may be kept over them, and in order that these rules may be properly

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observed. There is a mass of literature dealing with this question of insufficient housing, and no doubt it has been available to hon. members. Many investigations have been made in the Southern States and in the older countries, and much of the data collected should be of use to us in Queensland in laying down a scheme of this kind. I know that many of the evils of the older countries, and even of the Southern cities, do not apply to Queensland, because of

[4 p.m.] the greater space provided here, and the populations are not so dense, but notwithstanding that, it is well that we should make an early start in order to provide every facility for workers and others to become possessed of up to date, modern sanitary dwellings for themselves and their families. There is no doubt that a great deal of discontent and unrest would be removed from the community if the community were properly housed, and if the evils of overcrowding were eliminated and facilities given to workers to house themselves with pleasant surroundings. I have much pleasure in moving—

“That the Bill be read a second time.”

HONOURABLE MEMBERS: Hear, hear!

HON. W. H. BARNES (*Bulimba*): I am sure that every member has followed the Treasurer very carefully, and I think it is only fair to say that the Treasurer, as usual, has gone into the matter very fully, very clearly, and very concisely. The Treasurer has a habit of doing that kind of thing. Let me say at once that this side of the House are absolutely in sympathy with any movement which will have for its object the assistance of those who are not in possession of a home.

Mr. HARTLEY made an interjection with reference to “the crocodile.”

HON. W. H. BARNES: I am certain that in saying this we may point back to the splendid work which was done by this Government in connection with workers' dwellings. An hon. member has interjected that it is a question of crocodile tears.

Mr. HARTLEY: Crocodile sympathy.

HON. W. H. BARNES: As a matter of fact amongst the statutes passed by this side are to be found some of the most liberal measures in connection with housing, and also some of the most liberal measures introduced in connection with other matters appertaining to the workers. It will at once be admitted that anything that can be done in the direction of preventing overcrowding or in the direction of model communities will be a good thing. I think no man associated with local authorities can help being struck with some of the disabilities that exist to-day owing to the way in which land has been cut up. I did not hear the Minister say, nor do I notice anything in the Bill which will limit the area on which the houses are to be erected. If I know anything of the difficulties that exist in connection with homes, not only in the city, but also in the suburbs, there is too often a tendency to build on the 16-perch allotment, and I think provision should be made to prevent buildings being erected on such small areas, especially in the suburbs.

HONOURABLE MEMBERS: Hear, hear!

HON. W. H. BARNES: It is not at all fair to the children that they should be brought up under such conditions. I have again and again pointed out in this House

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that from my standpoint it is altogether wrong to allow buildings to be erected in that way. It is perfectly certain that in places not very far from Parliament House buildings have been erected in a way which should never have been allowed—jammed up against each other as they are in a way which means very great danger, and gives no possible chance of a fair deal to the rising generation. I say emphatically that that can only produce the very worst conditions for young life, whether it be morally or physically, because it is disastrous to the community to put young children into the street in order that they might get exercise. It would be very interesting if the Minister, during the time the Bill is going through Committee, would favour the House by giving the amount of money that has been advanced up to date under the Workers' Dwellings Act, because again and again very severe criticism has been made against the Act by some members on the other side.

Mr. O'SULLIVAN: It did not go far enough for us.

HON. W. H. BARNES: I shall show before I sit down that not only did some members on the other side not favour the Bill when it was first introduced in 1908, but distinctly opposed it. I am prepared to admit that in 1909, when the Bill was actually passed, they modified their views somewhat.

Mr. WINSTANLEY: You modified the Bill too.

HON. W. H. BARNES: We modified the Bill in some directions, but the main principles were in the Bill as passed in 1909, and I hope before I sit down to quote some statements which were made by hon. members in direct opposition to the Workers' Dwellings Bill. Therefore, I say we ought to have for the purposes of the discussion in Committee of this Bill the amount of money spent on workers' dwellings up to the present time as a guide to the usefulness of the measure.

Mr. SMITH: Why do you not ask for a return?

HON. W. H. BARNES: The fact remains that in Queensland, as a result of the administration of Liberal Governments we are probably far better off in point of provision for the workers without dwellings than are other States. It will be admitted that there is no State that has made the provision for its workers that the State of Queensland has made.

A GOVERNMENT MEMBER: Nonsense!

HON. W. H. BARNES: Although the other side may want to claim credit for that, the facts revealed in “Hansard” are absolutely against it. An hon. member has said that the Workers' Dwellings Act does not go far enough. All I can say is that hon. members opposite have been pretty slow in bringing forward something else to make the system perfect. After five years we have a Bill. It is perfectly certain that some reason has been at the back of the delays.

Mr. PETERSON: Who built up the slums? Your Government.

HON. W. H. BARNES: The hon. member, if he is not very careful, will find that, by the legislation of the Labour Government and the treatment of the question in general, slums will be built up indirectly, because the people will not be able to live under the conditions now being laid down by the



Government. I think that anyone who follows the trend of things must realise that what I have said is correct.

The HOME SECRETARY: Barnes and Co. are doing pretty well.

HON. W. H. BARNES: Whatever Barnes and Co. do, they do straight. I think the Treasurer made some reference to the requirement of 25 per cent. security under the Workers' Dwellings Act. Perhaps unwittingly the hon. member overlooked the fact that credit is given for any land held by the applicant for the loan if approved of. In other words, the land is taken, not only as part of the security, but the applicant gets credit for it.

The TREASURER: He must have 25 per cent. of the total value of the security.

HON. W. H. BARNES: I quite recognise that that is so, but the land is counted in. The hon. member tried, perhaps unintentionally, to disguise that fact. I am with the Treasurer in any movement that goes in the direction of forming model groups in the community, because there is a great danger to-day in connection with the cutting up of land which has to be watched very closely. Land is cut up in such a way as to be detrimental to the community. The local authorities, whatever they may have done in the past when they had not the power, now see that there is proper provision for roads.

I notice that under the Bill the bonâ fide applicant must not have any land elsewhere. I am not saying that he should be allowed to have land elsewhere. I am not saying that any Bill should be introduced to give an opportunity to speculators; but I notice two things to which I want to call attention. The first question I want to ask is: "What is going to be the effect on the members of the community who are likely to seek advantages of this Bill of the fact that only perpetual lease is given?" I am voicing my own view when I say that perpetual lease is not as effective as freehold, from the standpoint of the man who wants a home of his own, nor does it offer him conditions so good as those under the Workers' Dwellings Act at the present time. If you want to create some standing in the community, my view is that you must give a man the freehold of his land. I think that nearly every man, whatever his brand of politics, whether he sits on this side of the House or on that side, when he enters into an investment sees that it is an investment under which he gets the freehold. I venture to think that a gentleman of your business training, Mr. Speaker, or a gentleman of the business training of the Treasurer—as a result of his connection with the Treasury—would never think for a moment of going into a speculation unless it meant a freehold and the handing of the deeds over to you or to him, as the case might be. I am not going to blame the Treasurer, but it seems extraordinary that, on the one hand there should be a policy of freehold and on the other hand an offering to the community of something that is not nearly as good. I am quite prepared to admit that sometimes there are difficulties in connection with the getting of homes, and I think that in any measure brought forward to give relief to the worker it would be very much better—if the Treasurer wanted to liberalise the getting of homes for the homeless worker

as defined in this Bill—to make provision for giving to the persons concerned freehold instead of perpetual leasehold. We know that, so far as a home is concerned, the inducements under perpetual lease are not very great, whereas if absolute freehold were given the individual would be encouraged to make the very best of his purchase.

I recognise that I cannot go into detail, but I should like to refer to the fact that the amount of income of an applicant must not amount to more than £260. I would like to say here and now, looking at the Bill closely, that it opens the door for moneys to be paid out indiscriminately. I want to strike a warning note. It seems to me, with a Treasurer or a Minister who is not careful, that the door might be opened to evils in connection with the buying of land by the Treasurer under the Bill. What is the position to-day? Take, for instance, the question asked by the hon. member for Dalby to-day in connection with the pastoral land—that there has been, rightly or wrongly, a strong desire on the part of the Government to go strong for lands which, until recently, were under the control of private individuals. It seems to me it is going to open another door for the purchase of estates in Queensland. I certainly think that there should be someone in control of this particular business. The Bill makes provision for the Treasurer to finance the position with debentures not exceeding £500,000. That means that the Treasurer wants the authority of Parliament to provide debentures not exceeding that amount. If the scheme is going to be a great success, then £500,000 will not go very far.

The SECRETARY FOR PUBLIC WORKS: We can get additional authority.

HON. W. H. BARNES: I quite recognise that, but I ask the Treasurer, in financing such an institution as this, has he given it the consideration it deserves? There are debentures here and debentures there, including debentures for stations aggregating a large sum of money. I remind the Treasurer that these debentures will mature some day, and it may happen that the debentures will be sold to such a large extent that it may be difficult in days to come to meet them.

The SECRETARY FOR PUBLIC WORKS: Our difficulty has been in reissuing stock which was floated originally by your Government.

HON. W. H. BARNES: That is not so. The Treasurer must know that the position in Queensland to-day is a disastrous one.

The SECRETARY FOR PUBLIC WORKS: Some millions of your debentures will mature in 1924, while these debentures will not mature for twenty years.

HON. W. H. BARNES: The Treasurer may not be there by that time. Judging by the way Ministers are flitting, one going here and one going there, apparently they are in anticipation of the difficulties that are going to arise. They are like "Johnny Walker," "going strong." (Opposition laughter.)

The SECRETARY FOR PUBLIC WORKS: Is "Johnny Walker" your particular brand? I am surprised at you giving it an advertisement like that. (Laughter.)

HON. W. H. BARNES: Clause 14 makes provision for perpetual town and suburban leases, for the purposes of homes, businesses, or public purposes. That is prescribed clearly in the Bill. It would almost seem as if the

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Government are making some provision for further industries in that particular regard.

The SECRETARY FOR PUBLIC WORKS: We must make provision for businesses in townships.

HON. W. H. BARNES: I am not saying that you should not do so, but it is reported that the Government are going into other ventures. It is to be hoped that they will be more satisfactory than the ventures the Government have on hand just now, especially the trawler. I do not know how the trawler is going to get on. Someone suggested that she would be suitable for something else in connection with the Government, but she is of no use so far as trawling is concerned. Clause 16 relates to the interest on the rentals, which is calculated at the rate of 5 per cent. A sum equal to one fifty-secondth part of the interest calculated at 5 per cent. computes the rent. Provision is made for expenditure on insurance, painting, and repairs of the home. I think that is a very necessary safeguard in connection with the erection of buildings, especially wooden buildings. Let me say now that I think that the advent of the workers' dwellings has materially improved the general run of buildings now going up in the community. Many of the workers' dwellings are of the nicest designs, and I take this opportunity of congratulating those who have to do with the erection of those workers' dwellings. The Bill provides that those borrowing money have to insure their lives with the State Insurance Office. There, again, there is another open door. If it is thought a man will not be able to conveniently pay his insurance because of his age, the Minister may have the right to exclude him from the insurance provisions.

The SECRETARY FOR PUBLIC WORKS: He can exempt him from the insurance.

HON. W. H. BARNES: Yes. While it may be absolutely just, it leaves an open door. It gives the Minister a great power, and such a provision might become a danger in the community.

The SECRETARY FOR PUBLIC WORKS: Why?

HON. W. H. BARNES: Because, personally, I do not trust the Treasurer or the Government. I mean in their administration.

MR. O'SULLIVAN: If a man cannot pass the Medical Board, do you think he should be debarred from the benefits of the Bill?

HON. W. H. BARNES: No. Cases of hardship may arise, and that is why I say that these matters should not be left to one man to deal with. In another portion of the Bill provision is made for handing some of the duties over to the Commissioner of the Savings Bank.

The SECRETARY FOR PUBLIC WORKS: He may do that.

HON. W. H. BARNES: I probably misread the Bill. I understood that the Commissioner of the Savings Bank is to have the management.

The SECRETARY FOR PUBLIC WORKS: The Minister may make an arrangement with the Commissioner.

HON. W. H. BARNES: The Bill provides for putting it under the management of the Commissioner. When a thing is put into a Bill like that it is generally done, and it looks as if the Commissioner is to guide the

affairs of this institution. Clause 18 makes provision for the purchaser to keep the land free from all noxious weeds and plants. I might remind the Treasurer that it would be a good thing if the Government cleared up their own household first. One of the difficulties which the local authorities find at present in connection with the eradication of noxious weeds is that the Government allow their own properties to be overrun with prickly-pear, Bathurst burr, and other noxious weeds, while they compel the other fellow to keep his land clear. Whilst I agree with the provision which goes in the direction of making people keep their land clear from weeds, it would be a good thing if the Government practised a little of that themselves. (Hear, hear! and laughter.) There is another clause which deals with the transfer of homes. It is a necessary clause in order to deal with circumstances which will arise in the administration of the Bill. It is one of the difficulties in connection with the perpetual lease system, because it will be much more difficult for a man with a perpetual lease to transfer his home than it would be if he had the freehold. We know that the working classes, by reason of a change in their calling, have to frequently move about, and it will not be as convenient for those individuals to dispose of their home as they can to-day under the Workers' Dwellings Act. It is an easy matter for an owner of a workers' dwelling to transfer his home, unless it is not in a good locality. We should not allow people to build houses in places which are not regarded as good localities. We should not allow houses to be built in flooded areas or low-lying areas. We should take the responsibility of that as a State. People build in low-lying areas because the land is cheap, but that is detrimental to health and detrimental to child life. There is one portion of the Bill which I was wondering how the Minister is going to deal with, and that is the clause relating to bad neighbours. It seems to be a very open clause. It looks as if the man who can make the most noise, or a man who has a noisy instrument, can get rid of his neighbour. There is a provision for dealing with bad neighbours.

MR. VOWLES: He may disagree with him politically.

HON. W. H. BARNES: Yes, he may. There is a clause which provides for the cancelling of the sale, and there is a most extraordinary provision that the Minister may keep the amount received and repay to the purchaser the whole or such proportion as he thinks fit. That is a clause which opens the door for all kinds of instruments to be placed in the hands of the Minister, to do certain things if he desires to do them. It is hoped that this Bill will result in the genuine worker getting a home. Speaking for myself, I do not believe in the perpetual lease at all. If we are going to do anything for the worker let us do it generously and fully, and let us give him the freehold straightaway, because the security, even to the Government, will be very much more satisfactory. I want to draw attention to the change of attitude on the part of hon. members opposite since the Workers' Dwellings Bill was first introduced in 1908. Mr. Speaker, I wish to refer to some remarks of yours when you were sitting in opposition. I hope you will not think I am disrespectful to you, because I have no desire to be disrespectful. On page 375, of volume cii., 1908,

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we find a speech by the late Mr. Bowman on the Workers' Dwellings Bill. Mr. Bowman was a very esteemed man, and I say, in all sincerity, he was a man who was a great friend of the workers. I say that fairly and frankly regarding the late David Bowman. This is what he said—

“I am opposed to this Bill as it is introduced, because it is only a sham of a Bill compared with the New Zealand Act.

“The Treasurer: Are you opposing the principle?

“Mr. BOWMAN: I am giving reasons why I am opposing the narrowness of the scope of the Bill. I have indicated that the hon. gentleman has introduced purely a sham Bill to tickle the ears of the wage-earners of Queensland.

“Opposition Members: Hear, hear!”

On that occasion, members opposite were in opposition, and they said “Hear, hear!” to Mr. Bowman's statement.

Mr. MULLAN: You are reflecting on a dead man—Mr. Bowman. You know he wanted a better Bill.

HON. W. H. BARNES: I am not reflecting on Mr. Bowman at all. Then, on page 375, Mr. Bowman also said—

“This is not for the benefit of the wage-earners generally at all. (Hear, hear!) This is merely to tickle the ears of the workers, and is very much like that proverbial bunch of carrots that the hon. gentleman has held out so often before to the people of Queensland.”

There is another important member in the House at the present time who also made a speech in connection with that Bill in 1908. Speaking on page 387, this gentleman said—

“The poet tells us that ‘a rose by any other name,’ etc. This Bill is designated a Workmen's Dwellings Bill, with a smoothness which is worthy of praise to people who desire to delude the workers of Queensland as far as possible, and make them believe that this is the real democratic party in Queensland. I think the Bill would be better named were it designated ‘A Land Shark Encouragement Bill.’ I am satisfied that whatever operations do occur under such a Bill as this will be largely confined to Brisbane; it will have the effect of enhancing the value of land in that district, and some of the scheming people in Brisbane who make money out of land transactions will be ready to retail it to applicants for advances under this Workers' Dwelling Bill. It appears to me that the Bill will not benefit the workers at all; it will benefit another class of people entirely, people who can afford to pay money at the rate required by this Bill.”

The SECRETARY FOR PUBLIC WORKS: Who quoted that?

HON. W. H. BARNES: I will give you the gentleman's name directly, but I will finish the quotation first. This hon. member continued—

“I have condemned this Bill as warmly as I could, notwithstanding the interjections made by the Premier, who is no doubt anxious to throw dust into the eyes of the people.

“The Premier: You are doing very well.”

The hon. member to whom I refer, speaking also on page 389, made use of these words—

“I am very much obliged for the compliment, but I do not care for the hon. gentleman's opinion. I hope that if the Bill goes to its second reading some very large improvements will be made before it is put on our statute-book. As it stands at present, it is no credit to its promoters or to the House. I do not think it is worth passing the first reading; but if the second reading be passed I sincerely hope it will be so amended that its own father will not know it.”

I was asked who uttered those words, Mr. Speaker. Will you forgive me, Mr. Speaker, for saying it was yourself. (Laughter.) And the amount advanced under that Bill—not the amount owing—was probably £2,000,000. And yet this Bill, at the time of its introduction, was opposed by hon. [4.30 p.m.] members opposite. I hope that the Bill now before us, and of which the hon. member lauded so fully in its introduction, will be as great a success as the Workers' Dwellings Act.

Mr. CORSER (*Burnett*): It is not my intention to altogether condemn the Bill, but I do certainly condemn the Government's action in introducing a Bill to amend the workers' conditions in Queensland in narrowing it down in the way they have done. We had a sample some years ago, when the present Government were in opposition, and the Workers' Dwellings Bill was introduced to provide a system of workers' dwellings that has not been excelled by any other State in the Commonwealth; and, whilst the Labour Government in New South Wales tried to do something within the bounds of Labour legislation and ideals in their settlement, it is apparent to anybody viewing the two Acts, and the settlements under those Acts, that Queensland stands alone in the great advantages and the democratic administration of its Workers' Dwellings Act. It is most essential in any country that workers should be well housed. In Queensland, owing to the action of the late Government, we find that the workers for the most part are enjoying good housing accommodation.

What I complain about in the Bill now before us is that there is no provision for a great majority of our workers who live in country districts, nor is there any intention, or desire, on the part of the Government to provide reasonable homes without a tremendous amount of security from the worker who takes up Crown lands in our outback districts—either perpetual lease or freehold. Those people in the bush who have perpetual leases from the Crown are living in tents, or under bark, with their families; they are denied the advantages of a home because their perpetual lease does not provide sufficient security for the Crown to make advances through the Savings Bank. Yet there is no provision, neither is there any desire or hint from the Government that they are going to extend similar provisions to this class of our Queensland workers.

Mr. PETERSON interjected.

Mr. CORSER: The hon. member for Normanby must and does know that in a number of our country districts we have workers taking up Crown lands, and battling with their families who are denied £100 to

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build a home because they have not the security to offer.

Mr. MORGAN: Sometimes they get £40.

Mr. CORSER: And sometimes they get nothing. In my own district I have numbers of applications from young men with families asking for £100 or £150 to build a home, and they have been refused, while in some instances they have been offered £30. If it is necessary with the democratic Workers' Dwellings Act, as administered in Queensland, to go further and provide homes for people who have not the security necessary under that Act, why not extend that provision to our outside workers who are taking up land from the State, and whose conditions, under perpetual lease, do not provide for the security necessary to the Crown for any applications they may make?

Mr. PETERSON: Don't you consider a 5 per cent. deposit and insurance policy a security?

Mr. CORSER: If it is security for the worker in the city it should be security enough for a man on perpetual lease. I say if the security is not sufficient under the Workers' Dwellings Act, and something further in the shape of this Bill has to be provided, why not extend the provisions to the man taking up State lands in our outback districts? The necessity is there, and is much more apparent than in the city. A great number of our country people are living under conditions for a number of years which are a disgrace to the State of Queensland, while there is practically nothing of this kind in the city. If the Government want to be lenient in this way, they should extend the provisions first and foremost to those who require it most—that is those who live in the country districts, and who are toiling against droughts and other adverse conditions. Give them the possibility of a home; make it possible for them to live comfortably during the hardest days of their struggle.

One sore point about the Bill is the fact that it may be administered by the Commissioner of the Savings Bank. I think that will go towards minimising the benefits that may accrue under the provisions contained therein. When the Commissioner was appointed as adjudicator and head of the State Savings Bank, I opposed his appointment, because he did not, and could not, have the practical experience and sympathy necessary in all matters where leniency and a little broadmindedness were required. He has not been successful in the State Savings Bank, as far as advances to settlers are concerned, and I cannot see that he will be successful as far as leniency in respect of advances made to city dwellers—those who have not the security and have to go to the State for assistance. The insurance that is provided for—the insurance of the life of the worker—is, no doubt, a good provision. I cannot see why the Government cannot bring in a scheme to insure all workers, and if all workers were insured, then, by the same machinery, we might provide the whole of the funds necessary to carry on the working of the Bill that went through the other day—the Unemployed Workers Bill. I think it would be a good thing in all our Government works throughout the State to provide for compulsory insurance of all workers, in order

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to safeguard their interests and the interests of their children.

Mr. KIRWAN: Why did the past Government drop it in the railway?

Mr. CORSER: Do you want it now in the railway?

Mr. KIRWAN: No, I don't.

Mr. CORSER: The hon. gentleman asks why we dropped it, and still claims that the railwaymen do not want it. We always look after the interest of the railway employees. (Laughter.) They are very often wrong. If we try to please them, and they are wrong, it is no use the hon. member asking questions across the House.

Mr. KIRWAN: I asked you a question, and you did not answer it. I will give notice of it now. (Laughter.)

Mr. CORSER: Right oh! You will get a reply "in due course." (Laughter.) The Bill provides that ultimately these homes are to become the property of the workers. Is this an election sop, or is it intended that the worker is to get the private ownership of his home? We know that the latter is contrary to the socialistic teachings and schemes that are advocated by our friends the Socialists, who now occupy the Treasury benches, when they are on the hustings. When hon. members are dealing with the unemployable and screaming for their support and their patronage, they claim that they are out to nationalise the home and everything that pertains to comfort so that the unemployable may share in those comforts, and the Socialistic papers throughout the State and the Commonwealth are advocating to-day the nationalisation of the factory, the farm, and the workshop. It would be very interesting to know how it is possible for them to sincerely hope to pass this Bill while they advocate that policy. They claim that they are going to make private ownership of the home possible, to extend the possibility provided by the late Government under the Workers' Dwellings Act, which they opposed when it was going through the House, and yet they advocate the policy of nationalising the factory, the farm, and the workshop! I cannot see how our friends are going to attempt to carry out one thing and advocate the other.

Mr. PAYNE: What do you mean by that?

Mr. CORSER: I have not time to explain to the hon. member. Does he believe in the private ownership of the home?

Mr. PAYNE: Of course, I do!

Mr. JAMES: We have not got it now. We have landlord ownership.

Mr. CORSER: If we have got landlordism, how it is that hon. members do not introduce something to do away with that system, instead of only extending the provisions of the present system? They cannot mention any landlords in Brisbane, or anywhere else in Australia, who are not enjoying their conditions to-day. Our friends are introducing a Bill to alter the present state of affairs, and the boast of the Secretary for Public Works is that the rents will not be higher than the rents now paid for the same sized home.

The SECRETARY FOR PUBLIC WORKS: And the worker will be purchasing the home under this scheme.

Mr. CORSER: He will be purchasing the house, but not the land. I hope that the

Government do not intend, in any great degree, to build homes round their Government shops and Government enterprises. For instance, with the promises that we have had from the Minister for Mines and the Chief Secretary with regard to the Warra State Coalmine and the mineral oil well at Roma, had this Bill been in operation at the time, no doubt the Government would have advanced huge sums of money to workers to build homes around those State undertakings, and it is to be hoped that the Government—although they may be enthusiastic about some of their State undertakings—will be wise enough to stay their hands and not permit the erection of homes around such undertakings until it has been found whether they are going to be a success or not. It is not my intention to unduly delay the introduction of this Bill into Committee, where it will be possible to make the Bill considerably broader. I am sorry that it is such a narrow Bill. I am sorry that the same broadmindedness could not be expected here as was apparent when the Workers' Dwellings Act was before the House. I hope when we get into Committee that the Bill will be broadened, and that it will include the great body of workers in the bush who are struggling on their farms or perpetual leases.

Mr. SMITH (*Mackay*): I desire to support the second reading of this Bill. The Secretary for Public Works, in introducing the measure, pointed out that the problem of housing the workers is the concern of every Government in the world to-day. We know that this Bill is very opportune in Queensland at the present time, because anyone who visits the metropolitan areas, or visits the country towns of Queensland, will recognise that very little provision is being made for housing the people of this State. We know that that is the result of the present system of private enterprise. We know that people do not build houses at the present time for the purpose of providing homes for the workers; they build those houses for the purpose of exacting rents on which they will make considerable profits, whereas, under the principles of this Bill houses will be built which will be actual homes, and in which the people will live in decency and in comfort. The houses will be built on the most up-to-date approved methods, and under the most hygienic surroundings. That will be of considerable importance, and will be of much benefit to the people of this State. We know that from the point of view of health, as well as from the point of view of efficiency, that this Bill should be supported by everyone who believes in the future of this State. We know it is one of the greatest disgraces to Brisbane at the present time that houses are built so closely together. I noticed in the Press last week that Alderman Barry, of the Brisbane City Council, drew attention to the fact that in many cases two, sometimes three, and occasionally four families, were living in the one house. The common decencies and comforts which everyone should demand, and which everyone has a right to expect, cannot be carried out under conditions such as those described, so that it is the duty of the State to provide homes for the people. It was somewhat difficult to find out exactly where the hon. member for Bulimba stood when he was speaking on this measure. He devoted the greater portion of his speech to the Workers' Dwellings Act, and the question of

the tenure of the land on which homes should be built. We know that under the Workers' Dwellings Act a great many people in the State have been able to provide themselves with homes. No one on this side seeks to deny that, and in that connection I wish to say that the hon. member's quotations from "Hansard," in which he endeavoured to show that we opposed that measure, are not very apropos. A perusal of the debates of 1908 will show that the Labour party drew attention to the fact that that Bill was very narrow in its scope, and would have no actual result in providing homes for the people, but when the Bill was finally passed, and became an Act, it had a much wider scope than it had at the time to which the quotations referred. We all know, as I have said, that that Act has been of some advantage, but I venture to say that it has not provided homes for the people in proportion to the need for them. We know that 25 per cent. has to be provided by the person who desires to build a home. At the present time a great many people are not able to do that. We all know from going through the State, and coming in contact with workers in their daily lives, and what they have to put up with, that the great question is not how to get a loan under the Workers' Dwellings Act, but how to get suitable land. This Bill does away with that difficulty altogether. We know that a majority of the workers at the present time are not in a position to pay the high prices at present demanded for land. Take, for example, Brisbane, Rockhampton, Mackay, and other great centres of the State. Town allotments and land for building purposes in those places are sold at very high prices. I know after the cyclone in the Mackay district people who had built houses in flooded areas under the administration of the hon. member for Bulimba, were required to find new areas on which to erect their homes, and very high prices indeed were asked for the land. That is the trouble with which the worker has to contend at the present time. Go to any suburb of any city or town in Queensland with a view to building a home for yourself or with a view to assisting the workers to get suitable homes for themselves and their families, and you will find that very high prices have to be paid for land. We know that a few years ago in the suburbs of Brisbane land that is now very valuable could have been purchased at very low prices, but land values have increased enormously. I had occasion to look at some land in the Kedron district quite recently, and I found that for a 16-perch allotment they are asking from £60 upwards, and we find that the worker, who is being bled by the profiteers, who are the friends of hon. members opposite, is not in a position to pay high land values.

Mr. BEBBINGTON: Where do the breweries come in?

Mr. SMITH: Of course, they are profiteers the same as the rest of them, and they support the hon. member and his party. Then, with regard to the opposition of hon. members to the perpetual lease system, we know that this tenure is becoming very popular in the State. The hon. member for Bulimba says that this tenure is not likely to be popular. I know perfectly well that many workers in my district, and the working class throughout Queensland, when this Bill becomes law, will be very pleased indeed to take advantage of its

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provisions. The object of the Bill is to provide decent homes for the accommodation of the workers and their families, and perpetual lease of the land is provided. That is to say he has that land in perpetuity. What difference is it to the worker, so long as he has security of tenure, whether he has the fee-simple of that land or not? And there is this further advantage: that the worker who comes within the scope of this Bill is not asked to pay interest on a high capital value; he simply pays a certain rental on the perpetual lease, which is a mere fleabite to what it would be if he had to buy the freehold. Supposing the land on which his home is built is worth £100. If he pays a certain percentage rent on the value of that perpetual lease, the amount is very small, and something which makes the payments, as laid down in this Bill, no hardship to him, but if you add that £100 to the cost of his dwelling you will force up the weekly payments so much that it would be a hardship for the worker to make those payments. The object of the perpetual lease is to prevent the workers having to pay a high interest on a high capital value, and the hon. member for Bulimba, in advocating the freehold principle, is endeavouring to assist the speculator, and is endeavouring to force upon the worker a system which will involve him in paying much more per week than he will be required to do under the Bill, while, at the same time, he would have no corresponding advantage. Of course, we know that hon. members opposite are in favour of the freehold system. We know that all land speculators in the community are supporters of hon. members opposite. Just let us imagine for a moment what the position would be if the workers were asked to take up the freehold of these lands. We know that in my own district, and in every district in the State, there is a great demand for decent workers' homes, and the Government would be asked to resume land for the purpose of building workers' homes, and we know that the friends of hon. members opposite, who own the land, would do everything in their power to force up the price of that land; and what a glorious harvest there would be! Suppose, for example, that thousands of homes are being built in Queensland for the workers. What a nice position

the land speculator would be in [5 p.m.] if he were in a position to cut up the land which at present he is holding for high prices! The workers in the last analysis would pay high rates for their homes. The methods laid down in this Bill are eminently sound. The perpetual lease system is a system of land tenure which is supported by every thinker and economist at the present time. Hon. members who seek to deny that do not come within the category of thinkers or those who have a knowledge of political economy at all.

Mr. BEBBINGTON: Why should you charge the farmer 6 per cent.?

The SPEAKER: Order!

Mr. SMITH: The hon. member for Drayton is simply a blatant, babbling blatherskite—

Mr. MORGAN: I rise to a point of order. Is the hon. member for Mackay in order in calling the hon. member for Drayton a blatherskite? (Laughter.)

Mr. BEBBINGTON: He does not know any better. I don't mind.

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The SPEAKER: It might be a very apt description of the hon. member for Drayton, but the hon. member is not justified in using it.

OPPOSITION MEMBERS: Oh! Oh!

The SPEAKER: I take this opportunity of reminding the hon. member for Drayton that I have called him to order two or three times this afternoon for referring to what the Government may charge for money advanced under a Bill not under discussion. The hon. member is out of order, and I warn him that he is setting a very bad example to young members of this House. He will have to behave very much better or I shall have to deal with him very severely.

Mr. SMITH: If the hon. member for Drayton resents the description, I have no hesitation in withdrawing it. There is no doubt that the hon. member is very irrelevant in his interjections, but that may be put down to his lack of knowledge. As one representing a Northern electorate, I have much pleasure in welcoming the Bill. I take it that when the Bill becomes law no time will be lost in putting the measure into operation, and when that is done those of us who belong to the North will see to it or endeavour to see to it that the districts of the North and the remote portions of the State receive equal conditions with the larger cities and metropolitan area.

Another very important provision in the Bill is clause 14, which provides that leases shall not be auctioned. That also shows that the Treasurer, in drafting the Bill, had the best interests of the worker at heart. We know that provision is made that where there is more than one applicant for a home on a particular site, regard will be had to the size of the respective families and so on, and preference might be given to one applicant on that account. I suppose that in other cases where there are more than one they will ballot for the home. If there were competition for a particular place the value of the lease might be unduly inflated in a way which this party opposes and which I have opposed at all times. Inflated land values are a fruitful cause of high, racking rents, to the detriment of the best interests of the workers. Another important provision in this measure is that for the life insurance policy which a worker is required to take up. This is a clause that may be opposed by those who have not thoroughly analysed the Bill, and it is one upon which I have been questioned by workers outside who desire to come within its scope. When we analyse the clause we find that it is not only a very important provision but also one which is in the interests of the workers themselves. We know that under the present system of society a worker who would come within the definition under this Bill has practically no security of employment, that the spectre of want is always hanging over his head. We know that he is always troubled about the position in which his wife and dependents will be if anything should happen to the breadwinner, and consequently this clause makes a very wide, wise provision, indeed, because the worker can be assured that having become a tenant of the State—having effected a policy of life insurance—immediately upon his death his home becomes the absolutely free property of his wife and dependents. That is a very important provision, and one which the workers I am sure will like to use. How much will it improve the conditions of the

men who may be suffering from some disease or complaint if they feel assured that in the event of their death their wives and dependents will be left in the security of their homes entirely free from any encumbrance? It is a provision which should be supported very strongly. It will relieve the workers to a very large extent of the worries that affect them at the present time.

Another very important matter to which I have referred, and upon which the hon. member for Bulimba dilated, is the question of suitable areas for homes. He talked—and I agree with him—about the bad policy of building homes on 16-perch allotments. And here again we come back to the evil of inflated land values, which the hon. member believes in. People at the present time do not build on 16-perch allotments because they desire only 16-perch allotments. They do so because they have not the wherewithal to buy a greater area. Under perpetual lease there will not be that factor operating, and the Treasurer has pointed out that all the latest and most up-to-date methods of town planners will be adopted and that model suburbs will be created. We only need to look at the present time to the designs of the houses built under the Workers' Dwellings Act to gain an indication of what will be done under this new system. Those designs are a credit to those who are responsible for them. Workers' dwellings are generally of a better design and better constructed than those which are not built under that scheme, and consequently we can have little doubt that the Government, in administering this measure, will see to it that the houses are built in proper localities and free from their conveniences that exist under a system of private enterprise. The evils of the present time are due to the system of society which hon. members have supported from time immemorial, and they oppose us tooth and nail in every endeavour we make to get away from that system. The Treasurer is quite right in saying that the evils which exist in the cities in the Southern States and parts of the old world are not so apparent here, but, having a pretty intimate knowledge of the building trade, I venture to say that we have in Brisbane and Queensland all the elements which have given rise to slum areas in other parts of the Commonwealth and in other parts of the world. Did we not see only in this morning's or yesterday's paper a description of certain places in Sydney? Can we not see in the metropolitan area, and was it not found out during the influenza epidemic, that we have really slum areas rapidly growing in our midst?

That brings me to another point. I have already said that these homes should be on a proper area of land—certainly not less than 32 perches each; that they should be of a good design and contain all the up-to-date convenience necessary to provide for the comfort and maintain the health of those inhabiting them. The only pertinent interjection I have heard the hon. member for Drayton make this afternoon was in reference to the way in which these homes would be built. He asked whether they would be built by day labour? I hope and expect that they will be built under that system, because we know that by the methods which can be adopted by the Works Department the best possible job can be obtained at the minimum of cost. We all understand, or at least we should understand, that the greater the volume of production the less the average

cost becomes. We will assume that the Works Department is building fifty houses under the Workers' Homes Act. It could do that on the average at much less a cost than that at which the applicant could get a house built for him by contract. That is perfectly obvious to anyone who understands the present system. It is also worth while pointing out this important point—that dealing with these homes on a large scale, and having regard to the resources of the State in the way of joinery shops and so on, the necessary doors, window sashes, and other furnishings can be produced much more cheaply than by a man who is only producing sufficient for one house. And there is this third consideration—that there is no incentive to slum the job. The Works Department, working on a large scale, and having at their disposal the best available tradesmen, with proper management and proper men in control—because after all the efficiency of any department depends upon proper management—can carry out work more cheaply than under private contract, can also produce better work, and, in addition to that, is not faced with the disadvantage of any incentive to slum the job. In connection with that I want to refer to some contract jobs, so much beloved by the hon. member for Bulimba and his friends on the other side. I do not know whether it was your experience in the Innisfail district, Mr. Speaker, but immediately after the cyclone in the Mackay district an officer of the Works Department was sent North to have a look at the homes under the Workers' Dwellings Act which had been injured or in some instances destroyed. I went with him and inspected many buildings that had been blown off their stumps. I saw buildings which were a total wreck, and I found in some cases that the stumps were in the ground only 18 inches, and in some instances only 16 inches. We know that in all Government work, whether it is let on contract or not, provision is made for considerably more than that according to the size of the house, but the depth is never less than 2 feet 6 inches. Yet I have seen houses built under contract of which 6-foot stumps had only 18 inches in the ground. Those homes were built under the administration of the hon. member for Bulimba, when he was Minister for Public Works.

Mr. SIZER: And under the administration of the very man whose Bill you are talking about.

Mr. SMITH: Under the administration we will adopt if this Bill becomes law we will have nothing of that kind. It is well known that where competition exists, if there is a scarcity of jobs, prices are cut down to the lowest possible point. As men naturally do not work for the love of the thing, and as men work to provide a livelihood for themselves, they desire as much profit as possible, and naturally where prices are cut down by competition there is always a temptation to slum the job. That will not take place under this measure. By building these houses on a large scale they will be able to do it at a minimum of cost, both by way of purchasing materials and providing the labour for them. That will all be to the advantage of the worker. I think the Minister was very conservative in his estimate of the amount of rent that the worker will pay per week. He pointed out that fixing the interest at 5 per cent., together with the other charges

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outlined in the Bill, it will mean that the worker will not be expected to pay more than the average rent now existing. I do not think he will have to pay so much, because standardised houses with proper management in their erection will mean less cost in erection than they do at the present time, consequently the capital cost will be less. Another provision which I approve of in the measure is where the department cover the buildings by insurance themselves, and provide for their proper maintenance. That is a very important thing. We know, particularly where houses are built of wood and perishable material, that if they are neglected for a little while they get out of repair, and the lifetime of that house is considerably reduced. When houses are neglected they cost a good deal sometimes to bring them back into proper order. In a climate like the Queensland climate those houses need to be kept painted regularly. With a large staff of painters, plumbers, etc., engaged by the Works Department, they will be able to go to these buildings and keep them in proper repair at a minimum cost to the department and to the worker. The Bill is one which I think will be of great advantage to the workers of this State, because it provides a means whereby people will be able to secure homes for themselves in which they will have security of tenure. They have not got that at the present time. We know that at present it often happens that someone will come along and offer to pay a higher rent than the existing tenant. The result is that people often get notice to quit. Rents are inflated that way, and there is no security of tenure at all. Under this scheme a man will have a home for himself. I welcome the Bill. It will mean that houses will be built with the most up-to-date conveniences. That is not possible at the present time. We know that when houses are erected at present they are not always built in places where due regard is had to public health. In Brisbane, particularly, many people are living in dwellings which, in my opinion, should be condemned. I believe in providing decent homes for the people, and this Bill will do it. The erection of these buildings will improve the surroundings of the workers. That will mean an improvement of their health, and will go a long way to solving the housing problem which exists at the present time. I have much pleasure in supporting the second reading.

Mr. MORGAN: I have listened attentively to the hon. member who has just resumed his seat. If he had confined his remarks to the Bill itself they would have carried more weight and his speech would have been more appreciated by members listening to him this afternoon. In connection with a Bill of this kind, I do not think the members on the other side should endeavour in any way to introduce party feelings or should endeavour to gain kudos owing to the fact that they are introducing such a measure. We have had a Workers' Dwellings Act in operation for ten years. It was introduced by a previous Government, and it cannot be denied by any man inside this House or out of it that that Act has proved a pronounced success.

Mr. SMITH: No one seeks to deny that.

Mr. MORGAN: The Workers' Dwellings Act has been in operation for ten years, and although the present Government have been in office for five years they have not

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attempted to amend that Act, except in one small particular—to provide that money could be borrowed on perpetual lease selection. When that Act was first introduced perpetual lease was not compulsory in Queensland, so it was necessary for the Government to introduce an amendment in that direction in accordance with their land policy. That Act has been an unqualified success, and it is only after being five years in office that the Government find it necessary to bring in a measure of this sort. It is owing to the financial position of the workers of Queensland at the present time that it has been found necessary to bring in this Bill. Ten years ago the workers of Queensland could find sufficient money to enable them to become the owner of a worker's dwelling under the Workers' Dwellings Act. To-day their position is altered. Their financial position to-day is not to be compared with what it was ten years ago, and it is necessary to bring in a fresh Bill altogether to give more liberal conditions to provide for those who are, unfortunately, not in the same position as people were ten years ago. The hon. member for Brisbane may quote statistics and show that the amount of money which the people have in the Savings Bank has increased, but I can tell the hon. member for Brisbane that the money in the Savings Bank is not the money of the workers. There are any amount of business people in Queensland to-day who have got their money in the Savings Bank, and they have not only one account, but two or three accounts. It is the business people who have their money in the Savings Bank—the profiteer whom the hon. member for Brisbane is always so anxious about.

Mr. KIRWAN: Where did they get their money from? Who keeps the business man but the worker?

Mr. MORGAN: The workers themselves have not got money in the Savings Bank, so that if the hon. member for Brisbane quotes figures to show that there are more deposits in the Savings Bank to-day than there were six or seven years ago, it will count for naught, owing to the fact that a great number of business people here put that money in there themselves.

Mr. KIRWAN: Which they made out of profits.

Mr. MORGAN: I might point out one weakness in connection with this Bill, and I would like the Minister to give an explanation of it. I understand that this Bill will apply to the country districts just the same as to the city of Brisbane. I understand that it is not a Bill wholly and solely to help the city workers. I understand that it will help the workers who are unfortunate enough to live on small areas of land in a country district. If a man buys a 32-perch allotment in the city of Brisbane it will be valued at £60.

Mr. KIRWAN: You will not get 32 perches in Brisbane for £60.

Mr. MORGAN: If a man has half an acre of land in the country it may not be worth more than £10 or £15, or £20 at the most. Anyone noticing the Government land sales will see that. The man with half an acre in the country will not be able to come under the present Workers' Dwellings Act, because his land will not be of sufficient value to enable him to provide the one-fourth necessary for the erection of the building. Will he be able to get the money under this



particular Bill? He is a poor worker living in the country. That is an important question I would like the Treasurer to answer. I see nothing in the Bill that will enable that worker to come within its provisions to enable him to get a home for himself. Will the Minister say if I am right or wrong in that conclusion? It may be a matter for consideration, but, in my opinion, an amendment in that direction is necessary. I hope you are not going to debar the man in the country from getting a home. It is a matter that deserves serious consideration, and in Committee we may be able to introduce an amendment so as to put the matter beyond any doubt whatever. If this Bill is to apply only to the city worker I will oppose it tooth and nail, because I consider it should be applicable to the country residents as well. We should not bring in measures unless they apply equally to the country and the city, otherwise the people will be leaving the country and coming into the cities where they have more advantages. We want to induce the people to go into the country instead of flocking into the cities. I hope that my suggestion will receive consideration.

The SECRETARY FOR PUBLIC WORKS: I will look into it.

Mr. MORGAN: I hope the Minister will go into the matter before we get to the Committee stage, and make provision for the Bill to apply equally to the country worker as to the workers living in the cities and towns. The hon. member for Mackay, in his speech, reflected on the inspectors engaged by the Works Department. He referred to certain buildings which were erected in Mackay under the Workers' Dwellings Act, and mentioned that it was discovered that the posts were only 16 inches or 18 inches in the ground. In saying that he made a reflection on Government officials.

Mr. KIRWAN: It was done under your Government under the contract system.

Mr. MORGAN: Those buildings were erected under the Workers' Dwellings Act, and they are supposed to be erected under the supervision of Government officials. The hon. member, therefore, reflected on our inspectors. If any Government inspectors allowed buildings to be put up where the posts were only 15 inches in the ground, then the quicker an official inquiry is held into it the better it will be for dwellings that are likely to be erected in the future.

Mr. WHITFORD: Is it not a reflection on the contract system?

Mr. MORGAN: It may be a reflection on the contract system, but it is certainly a greater reflection upon the inspectors, who evidently did not do their duty. If inspectors allow that sort of thing to be done in connection with workers' dwellings, then they are not fit to remain any longer in the Government service. If inspectors do that sort of thing, then the sooner they are hauled over the coals the better. I notice that this Bill gives preference to the married men and to the men first of all who have the largest families. That is a principle which is in operation in Victoria in connection with land settlement. If two or more men go in for a block of land there, they

[5.30 p.m.] give preference to the married man with a wife and family over a single man or a married man who has no family at all. I suppose they recognise that the man with a large family has been a

better worker, and intend to assist him in preference to the others in a matter of this sort.

Clause 5 enables the Governor in Council to set apart certain Crown lands for the purposes of the Bill. I hope provision will also be made to set apart Crown lands in country districts. It is just as necessary for the workers in the country to have homes.

Another matter in connection with this Bill—which is practically similar to all Bills introduced by the Government—is that it gives the Minister too much power.

Mr. KIRWAN: Who do you want to get the most power—the Minister or the Commissioner?

Mr. MORGAN: That is a difference of principle. Evidently this Government believes in doing away with all Commissioners and making the Minister the person holding the whole responsibility. Perhaps that is the principle which is going to be adopted in connection with the railways. Perhaps the Government are going to have no Commissioner, but are going to make the Minister the responsible head, with whole and sole control. Perhaps, also, when the present Commissioner of the Savings Bank's time has expired they will have had such an experience of what a Commissioner is capable of doing that they may also give the Treasurer complete control of the Government Savings Bank.

The SPEAKER: Order!

Mr. MORGAN: We have, in connection with the Government Savings Bank, a department which administers the Workers' Dwellings Act. That administration has not been condemned or criticised by any hon. member of this House. It seems to be giving general satisfaction. Why should not this Bill be placed under the control of that section of the Government Savings Bank?

Clause 26 says—

"The Minister may arrange with the Commissioner of the Queensland Government Savings Bank to manage, and such Commissioner shall thereupon, as the fully constituted deputy and attorney of and for the Minister, be authorised to manage the whole or any part of the business of the Minister under this Act."

Mr. KIRWAN: Doesn't the Commissioner run the Workers' Dwellings Department?

Mr. MORGAN: Yes. It is a sort of branch, the same as the Agricultural Bank is a branch of the Government Savings Bank. It says the Minister "may." I would like to see "shall" inserted there. This is not a matter where the Minister should be personally responsible after this Bill becomes law. We have the officials and the office in operation at the present time, and why should it not be compulsory that, when this Bill becomes law, it should be handed over to the Commissioner of the Savings Bank to work in conjunction with the Workers' Dwellings Act? The Workers' Dwellings Act provides that a man who wants to build a home must not be in receipt of more than £250 per annum, and he must find one-fourth of the total value of the building. We handed over the whole of the administration in connection with that particular worker—because he is only a worker, the same as this Bill will provide for—the Commissioner and his officials. Why not hand over the administration of this particular Bill to the same

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people? They have the staff and know exactly how it should be administered. There has been no complaint in connection with that, the same as in connection with the Agricultural Bank, where there have been general complaints from hon. members on both sides.

There is another matter in connection with this Bill which the Minister did not make quite clear. Supposing a worker enters into a contract with the Government to build a home under this Bill. He may have fulfilled the conditions for ten years, and at the end of that time, owing to unforeseen circumstances—he may be offered a good position 200 or 300 miles away—he has to leave the district. The Minister said he would be able to sell. Supposing he cannot get another person who is eligible—and they must be eligible, they must not own another home and must be in receipt of less than £250 per year. He has paid off half the value, he cannot get a buyer, but can get somebody willing to rent it at, say, 14s. or 15s. per week. Under this Bill there is nothing to say that he can rent it—in fact, he is debarred from renting it. That rental, in my opinion, could be used for defraying the cost of the building. What is going to become of the interest that that man has had in it for ten years? Is he going to lose it all? That ought to be made clear. It is not fair that he should lose what he has paid during those ten years simply because, through no fault of his own, he is compelled to remove from that locality. That is another matter for consideration in Committee. The Minister should give consideration to it, and it is necessary to have an amendment to provide for a case like that, because I feel sure it is not the intention of any person in this House to do any workman an injury or deprive him in any way of what he is legally entitled to. In dealing with a matter of this sort, the Bill should be made as plain as possible, and leave nothing for doubt; and, if that is done, it will certainly make it a better Bill than at present.

Here I just want to read a quotation from the "Daily Standard," of 22nd September, showing just what a section of the workers of Buranda think in connection with this particular matter. The quotation is as follows:—

"After discussion, the following motion was carried, and directed to be forwarded to the Minister in charge of the Workers' Homes Bill, and also to the secretary of the Parliamentary Labour Party:—

That this organisation protests against the Workers' Homes Bill, as proposed, owing to its expensiveness, and urges that, as an alternative, the Government embark on a socialistic scheme of erection of dwellings, and that same be let to workers at a reasonable rental, in conformity with the party objective, namely, the collective ownership of the means of production, distribution, and exchange."

The same old phrases that you hear in connection with all these matters. The same old phrases in connection with speeches which are repeated parrot-like at election period. This particular Workers' Political Organisation objects to this Bill. First of all, they say it is going to be expensive, the homes are going to be erected by day labour and under the control of the Works

Department. Notwithstanding what the hon. member for Mackay said in regard to the fact that they are able to make a certain number of window frames, doors, etc., they should be able to make them cheaper, but I say they do not.

Mr. WINSTANLEY: They are always standardised.

Mr. MORGAN: Notwithstanding the fact that the department should be able to do this cheaper, our experience, unfortunately, has proved that they do not.

Mr. WINSTANLEY: They do.

Mr. MORGAN: I have figures which show that at the present time in the country districts, in connection with schools, the work is costing 200 per cent. to 300 per cent. and 400 per cent. more under the day-labour system by men sent up under the Works Department than the local man would do the same work for.

OPPOSITION MEMBERS: Hear, hear!

Mr. MORGAN: And the same thing applies right through the whole of Queensland. (Government dissent.) I have figures to show that what I say is correct. Regarding the latter portion of the motion passed by the Buranda Workers' Political Organisation, they object to the Workers' Homes Bill owing to the fact that it is not fulfilling the policy of the Labour party. They say the policy of the Labour party is that the State should own the home, that the people have no right to own a place of residence. I am very pleased to know that this Bill does provide that the worker shall own his home. I am pleased that the caucus have defied these socialists who belong to this particular Workers' Political Organisation, and other workers' political organisations, who advocate that the State should own everything. I am sorry that the Bill does not go far enough in the direction of the tenure of the land, and while members opposite will say that a ninety-nine year, or a lease of perpetuity, is equal to freehold, I say let the man decide that for himself. I am not against this Bill containing a clause which gives a man the option of freehold or perpetual lease, but the time has come in Australia when each man should be free enough to decide for himself, and that should be the policy of the Government. They should go still further and defy the Workers' Political Organisation and the socialistic element that are at the present time operating in connection with the Labour party. They should use common sense, and recognise the fact that members on that side of the House who have been able, during the past few years, to save sufficient money to buy a home, have gone in for freehold. The hon. member for Mackay also referred to land speculators. One of the biggest land speculators during the past few years in Queensland has been the Premier himself. (Government dissent.) We know that just before the abolition of the freehold system the present Minister for Agriculture selected a large area of country under freehold tenure near Beerburum. That has not been denied. Then, the same applies in regard to the Secretary for Public Works, who has bought freehold property. Even the hon. member for Maryborough, as reported in the Press recently, has acquired a freehold property; and good luck to him. I am very pleased to know that he is becoming a stakeowner in the country, because

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a man who owns a stake in the country is better than the man who does not. That is the policy that should be embodied in every Bill, and I am very pleased to know that that policy is embodied in this Bill—that the worker will eventually own his little home. If that is so, he will certainly keep it in better repair than if it belongs to the State, and I hope, when these homes are being erected, that the Minister will insist that there is no such thing as homes being erected with a thin wall separating the buildings. That is a disgraceful state of affairs to have in connection with any home. All homes should be detached, and there should be no such things as terraces. A man with his wife and family should live in as much privacy as possible.

Mr. WHITFORD: How many workers would own homes under your past policy? You would starve them into submission.

Mr. MORGAN: The reply to that question is this—that under the Workers' Dwellings Act, which was originated and put into force by the Liberal party, over £2,000,000 have been advanced to enable workers to own their own homes. That shows what we did for the worker, and what the present Government is doing for the worker under this Bill is being done owing to the fact that the worker to-day is not in the same position that he was in five or six years ago, and it is necessary to bring in more liberal legislation. I give the Bill general support, but I would like to see the Minister go more fully into the question to see whether what I have pointed out as the weaknesses of the Bill cannot be provided for. If that is done, this Bill will receive general support, and there will be no trouble in making it into an Act of Parliament.

Mr. McLACHLAN (*Merthyr*): The hon. member who has just resumed his seat has made one of his typical speeches. He has endeavoured to convince the House that he is not opposed to the Bill, while he is opposed to the party which has introduced the Bill. During his remarks he has endeavoured to "run with the hare and hunt with the hounds." He has endeavoured to make workers in his electorate whom he thinks may support him in his next election believe that he is supporting a Bill of this kind, and, at the same time, he is trying to sail in a fair wind with those people who think politically as he does. The hon. member accused this Government of being dilatory in introducing this measure. He said the party have been in power between four and five years, and, at this late hour, they introduce a measure of this kind. Surely the hon. member must know that this party has been advancing ever since it got into power. (Hear, hear!) The whole history of the Labour party since it has occupied the Treasury benches has been one of democratic reform: many Acts that appear on the statute-book have been amended in the interests of the people, and the whole work of the Government has been devoted to the passing of legislation in the interests of the people. The hon. member would have us believe that it is possible to introduce the whole of the Labour platform in one session. The Labour platform, making, as it does, for the benefit and advantage of the whole of the people, is so large that it could not be introduced in one year or in one Parliament, or even in ten Parliaments, but it will be introduced as time goes on, because the

people of Queensland have shown in the past that they have confidence in the party that at present occupy the Treasury benches. I am very pleased that the Government have introduced this Bill, and the Secretary for Public Works is to be congratulated on the very able manner in which he explained its provisions. (Hear, hear!) The Bill is a further evidence of what this party is doing in the interests of the people as a whole. We have, during our term of office, introduced quite a number of reforms, and we have shown that we are prepared to continue giving effect to the pledges which we made to the people when we were seeking their support; and that the people are satisfied that we are doing what we promised we would do is proved by the fact that the Government were returned to power when on a second occasion, they sought the suffrages of the people. This Bill provides, not only for the homeless man, but also for the landless man, and that is one of the points that was made by the then leader of the Opposition, Mr. Bowman, when he was speaking on the Workers' Dwellings Act that was introduced in 1908. I listened very attentively to the hon. member for Bulimba when he was speaking on this question, and it was principally to reply to the unfair manner in which he referred to the attitude taken up by the late lamented and revered David Bowman on the Bill, as then introduced, that I rose to my feet. The hon. member when speaking tried to lead us to believe that he was the father of the Workers' Dwellings Act, when, as a matter of fact, as hon. members will see if they turn up "Hansard," that hon. member was then sitting in opposition. The Bill was introduced by the Hon. Mr. Hawthorn somewhere about the time that the hon. member for Bulimba said some very nasty things about Mr. Kidston, who was then Premier of the State. As the Secretary for Railways reminds me, so incensed was the hon. member at the time with the work that was being done by the Government who then occupied the Treasury benches, that he made an attack on the then Premier and said Mr. Kidston was drummed out of Falkirk, and yet he tried to make us believe, by the manner in which he delivered his speech to-day, that he actually supported the Government which introduced the Workers' Dwellings Act. Instead of doing that, he opposed them. He was not fair to Mr. Bowman, because, as I will prove by quotations from Mr. Bowman's speeches, Mr. Bowman opposed the Bill because it was not a Bill that was likely to do for the workers what the then Opposition thought the Bill should do. The Opposition to the measure was because it was not liberal enough, and because it did not make provision for the landless man, as this Bill does. A very lengthy debate took place on that measure, and in looking through the reports I have not been able to find where the hon. member who this afternoon made an attack on Mr. Bowman once addressed himself to the measure when it was before the House. He did not make a speech from his place on the Opposition benches, and yet to-day he would have us believe that he was the father of the Bill. The hon. member was unfair in quoting Mr. Bowman as he did, and I want to show to the House that Mr. Bowman's opposition to the Bill was not because he was opposed to a measure having for its object assistance to the workers to enable them to get homes for themselves, but because he was opposed to the measure as it was then

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introduced. In speaking on the Bill, Mr. Bowman, as reported on page 374 of "Hansard" for 1908, volume cii., said—

"Mr. BOWMAN: I agree with the principle, but I say that the Bill is not sufficiently broad. The hon. gentleman is confining it to the man who has an allotment of ground, whatever the value of that allotment may be. It may be worth only £50. Supposing a man living in the hon. gentleman's own electorate of Enoggera had an allotment valued at £50, and he wanted an advance of £300, would that value of £50 be satisfactory to him, seeing that he can only get an advance up to 15s. in the £1?"

"The Treasurer: No; we propose to lend on the value of the building."

Mr. Bowman further said—

"If it is the desire of the Government to benefit the workers—and, according to the statement made by the Treasurer this afternoon, such is their desire—why do they confine the advantages of the Bill to persons who happen to own freeholds? There are men besides those the hon. gentlemen spoke of who live under insanitary conditions. Why is it not proposed to give them the same opportunity to obtain good sanitary conditions for their dwellings? Unfortunately, it is the large bulk of the wage-earners who are paying rent, and those who are receiving the lowest wages live in the worst kinds of habitations. Under this Bill a man who has an allotment of ground will be able to participate in the benefits offered by the measure; but a man who is equally industrious, who may have greater trouble in getting employment, who may receive a much less wage, and who may have greater responsibilities in regard to the maintenance of a wife and family, will be debarred from obtaining an advance, simply because he has no freehold."

That was one of the objections that was offered by the then leader of the Opposition to the Bill. A very legitimate objection, too, and one that has been remedied in this Bill, because the present Bill provides that the landless man will have facilities afforded to him to get a home the same as the homeless man will have. Mr. Bowman, speaking on the same subject, said—

"My point is—and I am going to pin the hon. gentleman down to it—my point is that the hon. gentleman said it was the desire of the Government that workers should have better sanitary conditions—better housing accommodation. In that every hon. member on this side of the House is with the hon. gentleman; what we want is that the Government should make the Bill more liberal. Let them make it a measure similar to the New Zealand Act."

During the course of his speech he quoted the New Zealand Act extensively, to show that the measure then introduced was not in any way similar to that Act, and was not nearly liberal enough in the interests of the workers of Queensland. He further said—

"If there is any sincerity in the hon. gentleman and his leader, let them come with an up-to-date Bill on the lines of the New Zealand Act."

And he suggested, at the conclusion of his

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speech, that the measure should be withdrawn, and a more liberal measure introduced in its place. A lengthy discussion took place, and the result of the discussion was that the Bill was not further proceeded with, and the next year another Workers' Dwellings Bill was introduced by the Hon. Mr. Hawthorn, who then admitted that the Bill was a great improvement on the Bill of the previous year. So much so that he was of the opinion that it would meet with the favour of the Opposition and of the Labour party. If anything is needed to justify the Opposition that the late Mr. Bowman gave to the original Bill, it is the fact that the Government of the day recognised the force of the arguments used against that Bill, and the following year introduced a measure which embodied many of the suggestions that were thrown out by speakers the previous year.

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

Mr. McLACHLAN (continuing): The Bill will also have the effect, in my opinion, of introducing into our city and town life a system of modern villages, as it were, which is now conspicuous by its absence. We find in the city of Brisbane—and I suppose the same obtains in many of the larger towns of Queensland—that people are huddled together in houses on small areas. This afternoon some hon. members referred to the fact that houses were being built on 16-perch allotments, and said that was not a sufficient area.

Mr. KIRWAN: On Petrie terrace they are only 10-perch allotments—the whole terrace.

Mr. McLACHLAN: I was going to say that I know many instances in the city of Brisbane where there are two houses on a 16-perch allotment. It is quite easy for any person to notice in some suburbs cases where an allotment has frontages to two streets, and, although the allotment is only 16 perches, the owners have availed themselves of both frontages, and have built a house on each. The result is that the houses are huddled together, and the health of the people must certainly be impaired to a certain extent by the proximity of the dwellings one to the other, and the sanitary conditions that should obtain are not as much in evidence as they could be if the houses were further apart. I am of the opinion that even 16 perches is too small a piece of land. In cities such as Brisbane, and other towns in Queensland, where there is ample land available, there is no need—there should be no need—for the close building of houses on small areas. The evil is brought about to a very large extent by the desire on the part of landowners to get as much rent as possible out of as small an area of land as possible. I trust it will be the business of this Government in the not far distant future to take steps to remedy the evil. The Bill they have introduced has for its object the providing of homes, model homes for the people, and the bringing into being of what we might call villages, which will be a credit to the city or the town, and I trust that the Government will also soon bend their minds and energies towards the amendment of our real property laws, including the Local Authorities Acts, if necessary, so that the area of land on which people are allowed to build a house may be fixed at not less than 16 perches at all events. I think that this Bill itself will fulfil a very useful mission. If it is carried—and I trust it will be carried—one can easily

imagine very beautiful suburbs springing up where now acres and acres of vacant land exist, suburbs where the people will be housed in dwellings which will be at the same time comfortable and attractive in appearance. They will have those homes provided with very little expense to themselves, and they will be homes in which they will be able to take an interest, knowing that in the improvement of the surroundings in which they find themselves they are improving something which will eventually become their own. I welcome the measure very cordially, indeed, and, notwithstanding that there might be some criticism from members on the other side, I trust the Bill will pass, and will be of very great benefit to the workers of Queensland. (Hear, hear!)

Mr. BEBBINGTON (*Drayton*): In reply to the hon. member for Merthyr, I would say that any criticism that comes from this side will be merely with the object of improving the Bill. We have quite as much interest in the worker as members on the other side. In fact, there are more genuine workers on this side than on the other—many more. There are at least half a dozen members here who hold engineering certificates, and men who live by cultivating the land. If that is not work I do not know what is.

Mr. KIRWAN: What do you think we did before we came to the House?

Mr. BEBBINGTON: Not much. I am not saying that hon. members did not do anything, but they seem to think that we did not. I am certainly in favour of this Bill, or any other measure that would improve the homes of the workers, or the standard of our manhood, and I trust that its operations will not be confined to Brisbane, which apparently was going to pretty nearly be the case but will extend over the whole State. I know that these homes are going to be fairly costly, as they are to be constructed by day labour, and will have so many conveniences. But I have found it far better to pay a few shillings more rent or interest on a farm and have a fair amount of land than to be pent up on a small place and, perhaps, pay very little interest. You have very much better conditions, and a very much better chance of making your way in the world. So I say it will be very much better for the workers to pay a little higher rent and live in better surroundings for themselves and families. There is one little misunderstanding which I would like the Treasurer to put right. The hon. member for Mackay made a statement that the interest on the land would be  $\frac{1}{2}$  per cent. I would like to ask the Treasurer whether that is correct?

The SECRETARY FOR PUBLIC WORKS: No.

Mr. BEBBINGTON: The hon. member said that this would be cheap land, that the rent on the leasehold would amount to about  $\frac{1}{2}$  per cent.

Mr. SMITH: I never said that.

Mr. BEBBINGTON: What did the hon. member say? I know what he said. If that is not correct—

Mr. SMITH: I rise to a point of order. I want to know whether the hon. member for Drayton is in order in stating that I said that the rent of this land would be  $\frac{1}{2}$  per cent.? I emphatically deny that. I never said it.

The SPEAKER: The hon. member for Drayton must accept the denial of the hon. member for Mackay.

Mr. BEBBINGTON: I will accept it, but I will see it in "Hansard." (Laughter.)

The SPEAKER: The hon. member is not in order in adding that remark. He must accept the denial of the hon. member for Mackay without qualification.

Mr. BEBBINGTON: I will, but at the same time if this land is going to be bought with money obtained on debentures, or in any other way—I presume the Government do not intend to steal it—

Mr. PAYNE: The Crown has land.

Mr. BEBBINGTON: The Crown has not got land near Brisbane or any other city that will be available for carrying out what this Bill seeks to do. In that respect, I say that the House has practically been misled, seeing that the workers cannot expect to get this land at a less interest than what the Crown pays for it. If you talk about  $1\frac{1}{2}$  per cent. and  $2\frac{1}{2}$  per cent. and  $3\frac{1}{2}$  per cent. you are misleading the workers. What is the good of trying to mislead the workers?

Mr. SMITH: That is what you are trying to do now.

Mr. BEBBINGTON: What is the good of trying to mislead the workers by talking about  $1\frac{1}{2}$  per cent. and  $2\frac{1}{2}$  per cent. and  $3\frac{1}{2}$  per cent. when the land has got to be bought and paid for on debentures on which the Government have to give  $5\frac{1}{2}$  per cent.? Now, who is the blatherskite? (Laughter.) The man who was trying to mislead the workers—the man who was and is now. If you talk about allowing interest at 2 per cent. or 3 per cent. or 4 per cent. when, at the same time, we have before us a Bill which is going to increase the interest of the farmers to 6 per cent., where is your consistency? Trying to mislead one class out of two—for they are all workers—into believing that they will have cheap land, and at the same time bringing in a Bill to raise the interest of the farmers to 6 per cent.

Mr. PETERSON: You would not give him money for a cow.

Mr. BEBBINGTON: The hon. member is quite willing to raise the interest from 4 per cent. to 6 per cent.—he will have to vote for it or against it—I shall see that he votes for 4 per cent. or 6 per cent., whichever he likes. (Laughter.)

Mr. PETERSON: What have you done for the man on the land?

Mr. BEBBINGTON: The hon. member has not done very much. The most hon. members opposite have done for the man on the land has been to reduce the scholarships from three to two years and raise the interest of his advances. As the hon. member has mentioned the matter, here is a little thing that I asked should be done for the farmers—merely that the Railway Department should put up a small arm to catch their mail bag. We know that the bit of timber in one of those arms is put down here at 9s., but the cost of the whole thing is £10.

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

Mr. BEBBINGTON: It has everything to do with it. Hon. members talk about getting cheap land and houses. How can they get them with their day-labour system?

Mr. HARTLEY interjected.

Mr. BEBBINGTON: I will give the hon. member something nearer his own electorate.

*Mr. Bebbington.*]

I have here an extract to the effect that Mr. Collins expressed some resentment that while grocers in a certain town were allowed to charge 4½d. per lb. for sugar, the price at the Government stores at the works was 6d. per lb. There is something extra placed upon the worker, who is supposed to get everything cheaper. I am not one of those who advocate that everything should be cheap; I say that a man should get a living wage out of it. This action is evidently another evidence of the preference of the Queen street Government to the people in the city. It is certainly an inducement for the people to rush to the cities. We do not want the people to rush to the cities, and that is why I consider that the people in the country should be given the same privileges as those who live in the city.

Mr. GILDAY: Can't they get that under this Bill?

Mr. BEBBINGTON: You raised the interest to 6 per cent. on the farmers, and that shows that we do not get the same privileges. All legislation should extend to the country districts the same as to the cities. It shows that the man in the country is to be without a home, so far as this Government is concerned, while the city man is pandered to. I do not say that we should not give assistance to those in the cities, but we should extend it to the country. What possibility has a man in the country got of getting a home unless he is given the same chance as others? The late David Bowman said that the first Bill did not go far enough. I say that about the present Bill. It does not go far enough.

Mr. PAYNE: Why?

Mr. BEBBINGTON: This Bill makes provision for the same class of men as the Workers' Dwellings Act, except that under the present Act they have to pay 25 per cent., and under this Bill they have only to pay 5 per cent., or 20 per cent. less. Under the Workers' Dwellings Act a man can make his home his own, but he cannot do it under this Act. Under the present Bill the Government have the right to raise the rent every ten years. If a man pays off £400 the Government can raise his rent, although they take his £400. That is not so under the existing Act. I certainly will do everything I can to help these people to get homes of their own. If I have the opportunity, I will grant them the freehold and give them the title deeds to the land.

Mr. CARTER: And no rates.

Mr. BEBBINGTON: The hon. gentleman talks about no rates. Who is going to pay for the repairs of the streets? Are they going to loaf on the people, the same as the Government have always done? The Government, with their butchers' shops and everything else, have not paid any rates to the local authorities. Who keeps the streets in repair? Who pays for the Brisbane streets for the lorries to cart the meat to the Government butcher shops? They are paid for by the ratepayers, and not by the Government. The Government have got into such a habit of loafing on other people that they cannot help it. It is only right that they should pay their fair share of the rates and taxes. If I had my way I would make every Government business pay the same taxes as a private business. Let us see if they can make their State enterprises pay then. I consider that this Bill does not meet the

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requirements of the people who want homes. There are a lot of people coming here—immigrants and others—who have no houses to go to when they get here, and some provision should be made for them. The Government should consider some scheme to provide a big flat somewhere in the city where these people can stop for a few days until they get homes of their own. The rich man can take one or two rooms at an hotel or provide a flat for himself, and we should make the same provision for a poor man. The present Treasurer may not be in office very long, and it will be left for the next Treasurer to do it when this party occupy the Treasury benches. We will make provision for the man arriving here from the old country bringing his wife with him. That is not done at the present time. I shall give all the assistance I can to this Bill, and will try and improve it when it gets into Committee.

Mr. PETERSON (*Normanby*): I would not have risen at this hour were it not for the remarks made by the hon. member for Drayton and others on that side in condemnation of the Government in regard to the treatment of farmers particularly in the housing question. I consider that the Government in power are doing more for the people in the country under the present Bill than any previous Government have done. (Hear, hear!) Instead of trying to ridicule the Government when they are trying to do something, it would be better if the hon. member would give something tangible and assist the Government to improve the Bill. The hon. member for Drayton said that the Government were prepared to assist the people in the cities to obtain houses but were not prepared to extend the same consideration to people on the land.

Mr. BEBBINGTON: That is correct.

Mr. PETERSON: I would like to remind the hon. member that when members on this side were in opposition the hon. member did not assist them to get any benefits for the farmer. What did the hon. member do when he was sitting behind the Government in the matter of introducing a Housing Bill for the benefit of the farmers? When the Agricultural Bank Amending Bill was being introduced there was one clause which stated that the Government would advance £1 for £1 up to £40 to enable a farmer to get a house. The Labour party, then in opposition, introduced an amendment to increase it to £70. Where was the friend of the farmer then? The hon. member for Drayton voted against the proposal to increase it to £70. (Hear, hear! and laughter.) When the Labour party came into power they increased the amount from £40 to £80. Again, when the question came up of giving increased benefits to farmers, the proposal in the Bill was to grant 13s. 4d. in the £1, and the Labour party tried to get it increased to 15s. in the £1. Where was the friend of the farmer then? The hon. member for Drayton voted against it. (Government laughter.) What about all his talk about looking after the primary producer? All the time that he sat on the Government side he did nothing for the producers at all.

Mr. BEBBINGTON: Yes we did. We gave them the money at 4 per cent.

Mr. PETERSON: At the last election the majority previously held by the hon. member for Drayton almost vanished, but in my

electorate the farmers doubled my majority. Why? Because they knew the Government were assisting the producers as they had never been assisted before.

GOVERNMENT MEMBERS: Hear, hear!

Mr. VOWLES: Were there not some inquiries made in your electorate in connection with the Savings Bank?

Mr. PETERSON: I have not been able to use the bank any more than the hon. member. When the proper time came to criticise the Commissioner of the Savings Bank I have not been found wanting in my criticism. (Hear, hear!)

Mr. VOWLES: Was there not an inquiry about the dealings of the bank in your district?

Mr. PETERSON: No.

Mr. SMITH: Another "mare's nest."

Mr. PETERSON: I have the records here showing how hon. members opposite voted so far as the producers' interests were concerned.

Mr. MORGAN: We unanimously supported 15s. in the £1.

Mr. PETERSON: At the present time a farmer can get £80 to build a house, and he can obtain 15s. in the £1 over that amount, whereas previously he only got 13s. 4d.

Mr. MORGAN: If he is lucky.

Mr. PETERSON: The point is not whether they are lucky or unlucky, but what did hon. gentlemen opposite do when they had the opportunity? They voted against any increases to the producer to get a better class of home, yet this Government increased the amount to £80.

Mr. VOWLES: £80 for a home!

Mr. PETERSON: £80 is better than £40, and the amount over £80 was increased to 15s. in the £1. That shows that so far as that is concerned the workers in the country receive as liberal conditions as the workers in the cities. Under a Liberal Government the farmers did not receive the same benefits as the workers in the cities did under the Workers' Dwellings Act. Under a Labour Government to-day the farmers in the country receive the same terms as the city people. The hon. member for Burnett and the rest of his friends opposite voted against the increase being granted to the farmers. At least the hon. member for Burnett stood to his guns on that, but he was not strong enough to get the members of his party to support him on that.

Mr. CORSER: They are free to do as they like.

Mr. PETERSON: Be that as it may. I contend that it is the function of the Government to assist the man in the city to get out of the slum areas and bring about a healthful state of affairs, and the Government are adopting the right policy. It will not be long before we will be able to extend the principle, not only in the cities of Queensland, but in every small town and village in Queensland. But we have to make a start. Our Agricultural Bank Act contains specific provisions to enable a settler to obtain his home under most advantageous terms. No hon. member can take exception to the most liberal terms which have been offered under this Bill, and I hope hon. members will give us an opportunity of

getting the Bill through Parliament. Goodness knows there is such a dearth of buildings in Brisbane and other towns that it is high time some provision was made in connection with our housing problem. This is the sort of Bill which we should not waste any time in discussing. I only stood up to commend the Government for introducing the measure. It is one of the finest Bills that has ever been introduced.

Mr. MORGAN: Why stonewall a good Bill?

Mr. PETERSON: Because I cannot allow hon. members opposite to condemn the Government on their attitude towards the farmers. (Hear, hear.) If this Bill is passed through both Houses it will have a great deal to do with bringing about the success of the Labour party at the forthcoming general election.

GOVERNMENT MEMBERS: Hear, hear!

Mr. FRY: I welcome this Bill, and intend to support it. The demand for houses in Brisbane cannot be denied. The house shortage at present is appalling. There are people coming to Brisbane and the cities generally, and they are unable to obtain houses. The houses that become vacant are very few, and people offer big [7.30 p.m.] prices for them. The Commonwealth Government evidently

recognised this when they introduced the scheme for the soldiers' homes. The difference between the two schemes is that one is to be leasehold and the other freehold. With these two schemes in operation there is going to be a great demand for land surrounding the cities. I hope the competition between the Commonwealth and State Governments will not have the effect of increasing the price of land. If there is going to be any clashing at all I hope some arrangements can be come to by which the claims of the soldiers will be considered. I am supporting this Bill because I think it is a step in the right direction. I have suggested its introduction several times, with of course a little difference, in the case of ownership, for instance. I consider that the worker, after a stated period, should have the opportunity of becoming the owner of the freehold, but our differing on that point should not interfere with the passing of the Bill. I recognise that in time to come the people themselves will decide, by referendum or otherwise, whether the property which they hold as leasehold is to continue as such, or be converted into freehold. This same question, by the way, came up in connection with soldier settlements. Some of the soldiers said to me that they would sooner have freehold. I said, "Look here boys, take it as leasehold, then later on you will be able to decide, by referendum of the people, whether it is to become freehold."

A GOVERNMENT MEMBER: When is that referendum coming?

Mr. FRY: I do not know when it is to be. I think that is rather foreign to the question we are discussing at the present time. The question of the referendum will be decided at the right time by the people in the right way.

Regarding the Bill, I do not know of any gentleman in this Chamber, to whom I have had anything to say about the Bill, who objects to it. They object to the question, mainly, of ownership. So far as city land is concerned, I would like to refer to my own electorate of Kurilpa—just across the river.

*Mr. Fry.]*

I do not think there is an available piece of land there which is not built upon, and in many cases the area, in my opinion, is too small for the erection of a cottage. In a country like this the building of a home—or I might say a cottage—because I do not regard them as homes—on a 16-perch allotment, is limiting to a great extent the expansion and happiness of the home, because the enjoyment which should accrue where a house is built on a piece of land which has ample space for recreation and gardening, is restricted; and, after all, if we encourage our people in gardening, we will do away with a great deal of the baser elements and the baser thoughts. A man who goes in for gardening extensively is not likely to get into trouble by breaking our laws.

To my mind, the greatest obstacle in the way of acquiring a home is the securing of a deposit, and, in connection with the workers' dwelling, the securing of the piece of land. In my own case, the greatest obstacle to my owning a home was that I was unable, out of my earnings, to keep a family and save sufficient money to pay the deposit. Eventually however, I secured the deposit, and then got my home fairly easily. I therefore have sympathy with this Bill, because I know there are thousands throughout the State who are placed in a similar position.

Seeing that these homes are standardised, they should be rigidly inspected. It is much cheaper per house to build a number of homes, than to build singly, and, provided the timber is well inspected at the sawmills, and the interest of the purchaser is protected on the job, these houses should be put up at a fairly reasonable price. The only drawback I can see is as regards proper supervision. I have seen houses put up here—not so very long ago, when the demand under the Workers' Dwellings Act was great—that were a disgrace to the workmen who put them up. They just slumped and knocked them up as quickly as possible. I suggest, therefore, that proper supervision should take place on the job, to see that the purchaser secures good workmanship as well as good material.

Mr. SMITH: That was under the contract system.

Mr. FRY: The hon. member says it was under the contract system. Might I tell him I am referring to workers' dwellings. However, I say we must look to the future, and I am speaking now for the protection of those people who are going to acquire these homes. Let the past be an example to us; let us see that the work will be efficient in the future which we have found to be inefficient in the past in these buildings. These houses are not going to be the boon that hon. members may think, unless the travelling to and from the city is made more reasonable. The reason why house property within a penny section of the city is so expensive, is because the cost of travelling makes it heavy for a family. If a workman resides at a place which costs him 3d. or 4d. to reach the city, and he has a number of children, travelling becomes very expensive; and, when that is added to the cost of the home, his house does not become as cheap as it appears on the surface. It is therefore necessary to see that these houses are built as economically as possible, and there is no doubt that the bulk of these houses will be

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built outside of the city area, because the land is not available in the city area, and travelling will be a consideration in most cases.

Mr. BERTRAM: Why don't you take over the trams and reduce the fares?

Mr. FRY: So far as the area of land is concerned, I think it should be as large as possible—in any case not less than 32 perches.

Mr. PAYNE: Make it 40 perches.

Mr. FRY: The hon. member for Mitchell says 40 perches. I say that is not too much if the land can be procured, because it would allow of a free indulgence in home life. There would then be sufficient room for gardening and for the children to play. It is a disgrace that some of the places in Brisbane are built upon such a small area of ground, but we cannot help that at the present time. I trust that sooner or later this evil will be removed. Let us deal with the matter in this Bill from a humanitarian standpoint. When these houses are going up there will probably be a certain amount of undue haste, which will cause neglect; and when the competition takes place between the soldiers' homes and the workers' homes, it will be a question, not of providing homes for the people, but of the Commonwealth and the State playing the game of politics. That is what I fear. If we cannot rise above party politics—above the question of the Queensland Government versus the Commonwealth Government—it will be a poor lookout for these homes. Let us not make it a question of party politics. You can only come to one conclusion from the speeches which have been made—that all parties are united in trying to bring about the welfare of the people in this direction.

The question of the inflating of land values has been referred to, and I might say that the inflation of land values is due to the keen demand. We had ample evidence of that when the Government threw open Crown lands at Coolangatta, Maroochy, and other places. It put on an upset price and then submitted the land to public auction, and the price went up because the competition at the auction sales was very keen. If the Government are sincere in carrying out the principle which they are establishing to-day, they should say that the upset price of the land is the maximum value; instead of that, it was fixed before as the minimum value, on which the public competed and the highest bidder got the land.

In conclusion, I might refer to the resolution of the Buranda Workers' Political Organisation, which has been quoted by the hon. member for Murilla. They lose sight of the fact that, whilst they advocate that the Government should build these houses and let them to the worker, the Government to be the landlord, the Government does not want to be saddled with the responsibility of making repairs to the properties. If the Government built the houses and let them, as the resolution asks, the Government would be obliged to make repairs, and then a peculiar situation would arise. If any of the people there did not agree with the Government, the Government candidate in that electorate would lose his seat.

Mr. PAYNE (Mitchell): I have listened attentively to the speeches of Opposition members in this debate. I think that if members of the Opposition are in earnest in their desire to provide homes for the workers



they will support the Bill. It contains two important principles. It provides homes for the landless men, and gives preference to the men with the largest families, and those two principles alone, if the Opposition are in earnest, will enable them to support the measure. The hon. member for Bulimba dealt for a considerable time with the leasehold system. One would think, listening to the arguments of the Opposition on leasehold versus freehold, that a house built on freehold land would give more comfort than a house built on leasehold land. What difference does that make, as far as the comfort of a home is concerned? The hon. member said that the perpetual lease security was not sound, and that it would not satisfy the people who wished to make homes of their own. The largest industry in Queensland—the pastoral industry—which contributes 60 per cent. of the consolidated revenue, is built up on leaseholds.

Mr. MORGAN: Short leases.

Mr. PAYNE: Yes, on short leases. The longest lease that you can get to-day is twenty-eight years. I do not suppose there is a holding in any of the western electorates, the lease of which is for more than thirty years. I have heard a good deal about industries and business concerns not being a success because the land was held under lease; but I cannot see what difference leasehold makes to a man who is building a home for his wife and children. It makes no difference as far as the comfort of the home is concerned what the tenure is. After all, perpetual lease is a much safer tenure to a man building a home than a freehold. Some people will contend that, from a commercial point of view, leasehold is not as valuable as freehold, but I think that idea is becoming more exploded every day. Only a short time ago a holding in my electorate was sold for £16,000. Some years previously it was sold for £10,000, with sixteen years to run, but after a further six years of the lease had expired it was sold for £16,000.

Mr. VOWLES: What about improvements?

Mr. PAYNE: There were no more improvements on it at the last sale than at the first. I admit that the value of stock and wool had become greater. A perpetual lease means a never ending lease, and the only question is as to whether it is of more or equal value to freehold. At the present time, freehold may be more fascinating to a man than what leasehold is; but I am satisfied that, before long, the leasehold system will be just as popular as the freehold system is now. There is another reason why the Opposition should support this Bill. Dr. Lillian Cooper made a statement not very long ago that the death rate of Brisbane and the metropolitan area was greater than some parts of London. That is an alarming thing to me. I am not surprised at some people calling this a dirty city. I am not surprised at some people not caring about living in some of the suburbs. Go round some of the dwelling-places in the Valley. There is nothing in Sydney worse, and it is time the Government took some steps to give the people clean, healthy homes to live in.

Mr. MACARTNEY: What about the Health Department?

Mr. PAYNE: I suppose the Health Department are doing their duty as well under this Government as they did under the Government of which the leader of the

Opposition was a member. I suppose the Health Department are like everybody else—they have a good deal to contend with. If they find homes closely crowded together and more people living in a house than should live in it, when the whole matter is investigated they may find that those people cannot possibly get a better home to live in, and the matter is allowed to go on. That is my opinion. I have heard a good deal said to-night about the day-labour system. The late Minister for Railways—Mr. Paget—placed an elaborate statement before this House, comparing day labour with the contract system as far as concerns the building of our railways, and it was proved beyond any doubt that the day-labour system did cheaper and very much better work. I honestly think that you can do better work with the day-labour system, properly supervised, than under the contract system. There is a tendency always with contractors, if they take a contract at a bedrock price, to slum matters in order to make it pay. I think the Government will be very foolish indeed—if they start to build these homes—if they do not build them under the day-labour system. I have heard someone say that the rent is too great. I have gone into this Bill before, and I would like to see them get it at a cheaper rate; but if you take everything into consideration, the painting of the place, keeping it in repair, and the insurance is all calculated in the rent. Taking all those things into account, it is not, after all, a very big rent if they get a clean, healthy home to live in.

There is another principle in this Bill of which hon. members will approve if they are honest in stating their desire that workmen should get clean, healthy homes to live in. For the sake of argument, say a man who has a home under this Bill has a wife and three or four children, and dies three months after he took on the home. The home immediately becomes the property of his wife. To me that is a wonderful thing. I do not mean to say that the Government will bring all the delicate cases along and build houses for them, but very healthy men sometimes die suddenly. Or they may have an accident; and, in any case, it is a great boon for the wife to get the home. I hope the Opposition will show their earnestness by supporting the Bill. It is all nonsense to compare this with the Workers' Dwellings Act, because that Act does not provide for building homes for people unless they own the land. A big feature about this Bill is that it makes provision for the landless man, for the man with a large family, and provides an insurance if he dies soon after he enters into the contract, under which the home becomes the property of his wife and children.

Mr. ELPHINSTONE (*Orley*): It is a pity that in a Bill of this nature the Minister in charge is not present to listen to the suggestions of the Opposition for its improvement. I would like to say that this Bill is a good one, and the hon. member who has just resumed his seat need not be at all exercised in regard to what the Opposition are going to do. They appreciate a good thing when they see it, just as they condemn a bad measure when they see it. We believe this is a measure which has many excellent qualities in it, but there are points in it which deserve criticism, and it is the duty of the Opposition to criticise so that the best scheme may be evolved. We have recently had introduced

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into this House the Unemployed Workers Bill. The Minister who is to be the chairman of the Council which is going to work that measure is taking upon himself extra duties by accepting the administration of this measure. In my judgment, that is a mistake. He cannot possibly give the attention which such an undertaking demands, and I suggest that that particular feature in the Bill be amended by having a board in charge of these homes just as they have in New South Wales, so that the whole of the powers which are at present allocated to the Minister can be exercised by that board, and questions can be decided on their merits, and the administration will be absolutely above any party suggestions. A good deal has been said during this debate on the question of perpetual lease as against freehold. Of course, that is a question on both sides of which argument of considerable merit can be advanced. There is a good deal to be said in favour of perpetual lease when the object is to provide cheap homes for the worker, for there is no gainsaying the fact that a perpetual lease will tend to economise in the matter of rental payments compared with what it would be if freehold were the practice. My view about this question is that the person should have an option of saying under which tenure—freehold or perpetual lease—he wishes to hold his property. It is a matter purely of the circumstances of the particular individual.

The hon. member for Drayton has touched upon a very important point in this measure, and that is that the rate of interest which is going to be charged on the capitalisation in connection with these dwellings is 5 per cent.; whereas in a measure which was introduced into this House last Thursday the farmer whom it is proposed to assist co-operatively to engage in industries is going to be charged 6 per cent. I cannot for the life of me see why the town resident should be benefited in the rate of interest. Surely we must admit—and if the hon. members opposite are sincere they will admit—that the whole of the prospects of Queensland depend upon our primary production. That is my firm conviction. Yet by a measure introduced into this House last week the primary producer is to be charged 1 per cent. more for any advance the Government may make to him as against the town dweller. I cannot see why that should be so. Surely, if any preference at all should be given, it should be given to the primary producer, upon whom the town dweller depends. If hon. members opposite are convinced of the reasonableness of the argument, I hope they will support us when we move an amendment—as we shall do—in Committee to reduce the rate of interest to the farmer from 6 per cent. to 5 per cent. That is an anomaly which must be remedied, if only for the sincere desire of all of us to be fair to the man on the land and encourage him. Listening to the Secretary for Public Works this afternoon, I noticed that he referred in particular to the group system of erecting these houses. If by that he means adopting plans or principals which have been adopted in connection with Daceyville, in Sydney, it is an excellent example to follow. Those who have seen that suburb at Daceyville must admit that it is as near an approach to the ideal as we can conceive.

Mr. PETERSON: Have you seen Haberfield, in Sydney?

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Mr. ELPHINSTONE: Yes, I have. It gives the worker an opportunity to enjoy life under reasonable conditions. It gives him those facilities and comforts which I think every worker is entitled to. I am hopeful that the interests of the town are not going to be so considered as to detrimentally affect the country districts. I sincerely hope that the discouragement which [8 p.m.] has been displayed in the direction I have already indicated will not be displayed by giving the town all the attention to the detriment of the country, because those who travel around the country must admit that there are families in the country living under conditions which are quite as bad as any conditions under which people of the cities have to live. The country districts should be given full consideration in this matter, so that they may have and enjoy whatever benefits this Bill will confer.

I wish now to deal for a few minutes with the question of insurance. The hon. member who has just resumed his seat suggested that this Bill will confer some special benefits on the worker.

Mr. PAYNE: The wife of the worker.

Mr. ELPHINSTONE: No, the worker. The worker will get exactly the same benefits from the State Insurance Department, or from any insurance company outside of the Bill, as he will get under this Bill. The worker who applies for the privileges which will be conferred by the provisions of this Bill will have to pay his insurance premium exactly the same as if he had taken out a policy in any other insurance office. Therefore, the Government are not giving any advantage to the worker in that regard. But there is a great disadvantage under this Bill, and that is that the worker will be compelled to insure with the State Insurance Department. That is a method of compulsion which is open to very great objection. Why should not the worker be free to take out his policy with any insurance company he likes? There are three systems of insurance which are recognised by every insurance company. One is styled term insurance, which gives cover if the insured dies within a given period. Another is the endowment system of insurance, under which the policy-holder pays a higher rate of premium, and which matures at a certain age, or at previous death; and the third is the ordinary life insurance, under which a policy matures at a man's death. Those systems have been in force in Queensland and in Australia for the last fifty years. There are insurance companies outside the State Insurance Department which give just as good terms as are given by the State Insurance Department, and even better terms in some cases. How can the State Insurance Department possibly give as large profits as a company like the Australian Mutual Provident Society, which has been in existence for sixty years or more, and which has tables which are the best in the world? It is impossible for an infant insurance enterprise like the State Insurance Department to give the same benefits as are given by a company with world-wide ramifications like the Australian Mutual Provident Society. As the hon. member who has just resumed his seat has said, there are districts in Queensland in which the death rate is higher than it is even in London. If that is so, then it shows that the Queensland Insurance Department is not

exercising its activities in districts where the death rate is the most favourable. It is said that the death rate in Brisbane is getting higher than the death rate in London. If that is so, then it is obvious that an insurance department which confines its risks to Queensland is going to be at a disadvantage as compared with companies who have their risks throughout the world. I do not think it should be mandatory on the person who intends to benefit under the provisions of this Bill to take out a policy in the State Insurance Department. He should be given the option of taking out his policy in whatever insurance company he wishes. There is another point which is worthy of consideration. We know quite well that a man has to pass as a first-class life before he is accepted for insurance, and I presume this condition applies to the State Insurance Department the same as to all other insurance companies. Very often one company refuses to accept a risk when other companies will accept that risk. Assuming then, for the sake of argument, that the State Insurance Department are advised by their medical officer that a particular man is not a fit life to be accepted, he will be debarred under this Bill from getting the benefits of insurance, whereas if he is allowed a selection of insurance company he may obtain the qualification of insurance from one company when refused by another. I hope that when this measure comes to be considered in detail the Minister, will consider the advantage and wisdom of placing the Bill under the control and administration of a board rather than under his own control, because he has quite enough to do now without taking upon himself the responsibility of administering this measure. If he cannot be in the House at the time that a Bill like this is being discussed, it is obvious that he must have too much to do.

With regard to the class of houses to be built, I hope that we shall depart from the antiquated system of erecting wood structures. Wood is getting exceedingly dear in Queensland, and it is going to become dearer still as time goes on. While it is the policy of the State to increase its royalties on timber, as it is doing at the present moment, it is obvious that timber in the State of Queensland is going to become more expensive than it is now, and I sincerely hope that when the class of house and the type of structure come up for consideration, brick and cement will be the type of structure adopted. Timber has served its purpose and its day. We are passing from the days when timber was practically the only material available for building purposes, and we should erect our houses of cement or brick—cement for preference. Cement is a form of structure that is being used throughout the world, and it can be used in such a way as to make a house reasonably cool. Hon. members opposite may know that there is a certain type of cement structure which will permit of a passage of air between the outer and inner walls of a house, so that the temperature of the house may be maintained at a reasonable height. In winter you can moderate the temperature so as to produce reasonable warmth, and in summer time you can reduce the temperature so that it will be reasonably cool. If one visits the two suburbs of Sydney which have been mentioned in this debate, one will see that the houses erected there are excellent examples which might reasonably be followed in Queensland.

None of the previous speakers have touched upon the financial side of this question, and I purpose devoting a few minutes to that particular phase. I presume that we may take it that no house under this Bill can be erected for a less cost than about £500. If I remember correctly, that was the figure which the Minister made use of when introducing this measure.

THE SECRETARY FOR PUBLIC WORKS: Houses can be erected at a less cost than that.

MR. ELPHINSTONE: I do not think so.

THE SECRETARY FOR PUBLIC WORKS: They have been erected at Sunnybank at a less cost than that.

MR. ELPHINSTONE: Surely the hon. gentleman is not going to utilise that class of house in our garden suburbs! I consider that they are a disgrace. I contend that a great opportunity has been absolutely thrown away at Sunnybank. There is a fine block of land there which has been properly laid out and properly surveyed, and there was a great opportunity there of showing what a garden suburb should be, but those houses are abortions, and I certainly hope that that is not the type that is going to be erected under a Bill of this description. That points to the necessity of the administration of this Bill being placed under a board of expert men, so that they can introduce beauty into the designs, because I consider that the worker is entitled to an attractive style of house, as this will tend to develop his finer instincts. I contend that a house of the type which I hope is going to be built under this measure will not cost less than £500. In fact, I am quite certain if timber is going to enter at all into its construction, it certainly will not, and if day labour is going to be the system to be adopted in building these houses, most assuredly they will not cost less than £500, particularly when the Bill makes special provision for men with large families. What does that mean? If a man has a large family, you cannot reasonably expect him to live in a house of less than six rooms. There is no member of this House with a large family—I am one, and the hon. member who has just resumed his seat is another—we cannot live in comfort in a house of less than six rooms, and how is it possible to erect a house to accommodate a man with a large family at a less cost than £500? I shall be agreeably surprised if the houses cost only £500 or less. The person who intends taking advantage of this Bill has to pay £25 deposit, and he has to pay the costs in connection with the contract for the erection of the home. Now, what are his annual charges? In the first place, he has to pay £25 15s. per year, which is 5 per cent. on the unpaid balance of the house. That is an annual charge, which, of course, will be reduced each year by about £1 a year as the man pays off his instalments. In the second place he has to pay instalments at the rate of £25 per year. The third point is, that he has to pay maintenance, upkeep, and administration charges, which certainly will not be less than another 5 per cent. on the cost of the house, totalling another £25 a year. Then he has to pay his perpetual lease rental, which, at the minimum, will be about £3 a year; he has to pay his insurance premium, which, taking a man at the average age of thirty-five, and basing the

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premium on the ordinary life assurance tables, will be about £5 6s. 6d. a year. Then he has to pay his rates and taxes, which can be assessed at the very lowest figure at £3 a year. That means that the worker has to pay an annual charge of about £85 a year.

The SECRETARY FOR PUBLIC WORKS: I gave you some figures when I was speaking.

Mr. ELPHINSTONE: Possibly I was not in the House when the Minister gave them, but I shall be very pleased to study them when I see them in "Hansard." There can be no question about the rate of interest. Five per cent. on the unpaid balance of the contract price—that is 5 per cent. on £475—is £23 15s. There is no gainsaying that. He has to pay off the property in not more than twenty years, which means that he has to pay £25 for nineteen years. He has to pay upkeep and maintenance charges, which cannot be less than 5 per cent. That is another £25. The perpetual lease rent will be a minimum of £3. There is no gainsaying that. Then there is insurance of £5 6s. 6d., which is a low estimate, and rates and taxes amounting to £3, which is another low estimate. That makes approximately £85 a year, which means 33s. a week. Where is this poor, struggling worker who is looking for a home who can put his hand on £25. and who can pay 33s. a week?

Mr. FOLEY: You are overstepping the mark.

Mr. ELPHINSTONE: I am not overstepping the mark. Let hon. members study the figures I have given and show me wherein I am wrong. It is quite easy to criticise, but I have taken the trouble to study this from the point of view of finance; and, if I am wrong, I am quite prepared to be convinced to the contrary. On the other hand, if hon. members opposite are making their calculations on a false basis. I take it that they are sufficiently broad-minded to be shown wherein they are wrong.

Mr. PAYNE: You are basing your argument on a £500 house.

Mr. ELPHINSTONE: Will the hon. member tell me where he can purchase or build a house of six rooms on the principle which it is intended to be followed under this Bill, of making the surroundings happy and pleasant, and giving the worker the comforts to which he is entitled, at a less cost than £500? If hon. members opposite have any other opinion regarding it then they are going to find out their mistake, and at some future date I shall have the opportunity of referring back to the speech I am making on this matter. I am perfectly convinced that it will be found that the annual cost of these homes to the worker, including life assurance, will not be less than £85 per annum. My object in pointing this out is this: that this measure is introduced to improve the lot of the poorer man, and those are the very men that we want to support, and yet the provisions under this Bill put it beyond his grasp.

Mr. BERTRAM: You are assuming that a man will have to pay the full amount, for the whole term.

Mr. ELPHINSTONE: No: I said that the £23 15s. interest on the first year's unpaid balance is reduced by about £1 a year. What is £1 a year? That will reduce the total amount payable to £84 the second year, £83 the third year, and £82 the fourth

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year. Where is that going to relieve the situation?

Mr. McLACHLAN: It is on a quarterly balance, and your deduction is made on a yearly balance.

Mr. ELPHINSTONE: That does not alter the position. The difference in interest, if calculated on quarterly balances, is so minute as to be hardly worth consideration. I lodge this contention because I am sure it is sound. The Opposition are anxious to approach this Bill from a business point of view, and I think the Bill is framed with that object in view, because I must admit that the Minister has made a business measure of it. That I will admit, but he has made his calculation on a wrong basis. If he is going to put up little pillboxes like we have at Sunnybank, which I contend once more are a disgrace. Certainly, he will not be following any town-planning proposals, or any proposition for the making of garden suburbs, such as he indicated in connection with the Bill. If it is his intention to erect suitable and attractive houses, they will certainly cost £500. This means that those figures I have given are substantially correct, and therefore it means that the worker has to find £25, and he has to pay 33s. a week, which will be reduced at the rate of about 6d. per year. That is to say, the second year it will be about 32s. 6d. a week, and the third year 32s. a week, according to the rate at which he pays off his liability. Sincerely and honestly I state that I have endeavoured to advance arguments with the object of bettering this Bill and showing hon. members opposite directions in which I think their arguments are weak, because I would like to see this Bill a success. Queensland wants beautifying; the worker wants an opportunity to live under reasonable conditions, and there is no more sincere well-wisher of the worker in that regard than myself. (Hear, hear).

\* Mr. FORDE (*Rockhampton*): After listening to the diatribes uttered by hon. members opposite, I have come to the conclusion that they are angling for the workers' votes; that they are, as usual, insincere; that they will not come out and tell the people of Queensland who are their true supporters; that they stand for the capitalist, for all the interests opposed to those of the workers. (Opposition laughter). It is just as well that the worker should know that. I have sufficient confidence to think that the workers are not so easily misled by the utterances of hon. members on the opposite side. The hon. member for Murilla was outspoken; he said he thought the Bill would do harm. I was rather surprised to hear the hon. member for Oxley say that he partly favoured the leasehold system. No doubt, he is angling for a certain vote, too. But we know what the hon. member is like, what he has showed himself to be on recent occasions in this Chamber.

I have to congratulate the Treasurer upon introducing a measure calculated to do so much good for the people of Queensland. It is evident to everyone that there is a scarcity of houses, not only in Brisbane, but also in every other town throughout the State. It is only a few days since I heard of a family in Brisbane who could not find a suitable house, and who had to make application to the Home Secretary's Department for tents in order that they might use them until they got a residence. I know that

people have been waiting for months in Rockhampton for houses. Reading a work by a great English medical man recently, who was honorary secretary-general to the Seventh International Congress of Hygiene, I found that he had these remarks to make with regard to dwellings—

“There is probably no more important question than that of providing dwellings for the working classes. The right solution of this question must have immense influence on the moral welfare of the people, and its bearing on many of the so-called labour questions is, I believe, far greater than is generally supposed.”

I know that this measure will be very popular in my electorate, because a great many of the workers are desirous of getting homes, and at the present time there is great scarcity of houses. Indeed, the measure will be popular in all parts of Queensland, but there is no town in Queensland where a housing scheme is more needed than in the capital of Central Queensland. I find that some of the houses in Rockhampton are not fit to live in. Extortionate rentals are being charged by landlords for residences that well might be placed within the category of hovels, and the people have no redress. If they are not satisfied, they have to get out and let somebody else come in, because there is nothing better. Recently, several public servants were transferred to Rockhampton, and they had to stay at hotels and pay up to £2 per week each for themselves and their wives for board because they could not get suitable residences. That could all be remedied if an abundance of houses were built by the Government under this housing scheme. I find that in the “Brisbane Courier” extraordinary advertisements appear, which only go to show that what I say as to the acuteness of the difficulty is correct. This is one of them—

“Bonus £2 will be paid to tenants leaving house to suit incomer.”

That shows clearly the urgency of the housing scheme. We are told by some hon. members that there are no slums in Queensland. Anyone who goes down to the Valley and looks round there must at once come to the conclusion that there are houses not fit for human beings to live in. The same remarks apply to South Brisbane. A housing scheme, I say, is urgently needed in this State for many reasons. Professor Smart, a great authority, has this to say on the matter—

“No centre of moral deterioration and infection is worse than a bad home.”

And it should be the object of every Government to improve the homes of the people, because there the foundation of the character of the future generation is laid. When I was in Adelaide, Melbourne, and Sydney last year, I availed myself of the opportunity of visiting some of the so-called “slum areas,” and in Adelaide—a city that is spoken of as the Garden City of Australia, a city where there are supposed to be no slums—Mr. Birrell, secretary of the South Australian Labour party, took me for a five minutes’ walk from the General Post Office and showed me slums worse than any I have seen in Brisbane. In Melbourne, I saw houses that were not fit for human beings to live in, and in Sydney we visited some slum areas in which the houses were absolutely a disgrace to the Government which controls the

affairs of State in New South Wales. I saw, for instance, a mere wooden out-house of two rooms occupied by a family of seven at a rental of 7s. 6d. per week. Within only three minutes’ walk of the main streets there can be found slums, and along the lanes only a few feet wide, one can see the pale, hungry faces of little children who are apparently not properly nourished and have not proper places to live in. Their only place of amusement is the street, where they stop passers-by and ask for sufficient to enable them to go into the picture shows. I went across to Manly and saw there the palatial residences of capitalists, of persons who have made great wealth out of the people of the State. In front of their beautiful homes could be seen motor-cars with chauffeurs awaiting to take them out on their jaunts.

Mr. BEBBINGTON: You can see that here.

Mr. FORDE: Probably, you can. It only shows that in Sydney there are two extremes, as there are in Brisbane, and the object of this party is to uplift the masses, those who exist under the abhorrent conditions of the slum areas. When I saw those palatial residences at Manly and their contrast—the slum areas of Sydney where half starved people are housed—I thought of the words of Henry George in a book he wrote entitled “Social Problems”—

“How contempt of human rights is the essential element in building up the great fortunes whose growth is such a marked feature of our development, we have already seen. And just as clearly may we see that from the same cause sprang poverty and pauperism. The tramp is the complement of the millionaire.”

I am not ashamed to say that I am here to improve the conditions of the tramp and the worker—the down-trodden man in the community. Hon. members opposite throw out their chests and apparently feel proud of the fact that they represent the remorseless profiteer; hon. members on this side never wish to represent people who, irrespective of what means they adopt, get extortionate prices from the poor for the necessaries of life, and build palatial residences.

Mr. CORSER: Fancy that with a Labour Government in power!

Mr. FORDE: Although there is a Labour Government in power, under the War Precautions Act—so unscrupulously used by the Prime Minister—we are unable to do all we would like to do.

Mr. CORSER: That is a Labour enactment.

Mr. FORDE: We are prevented by that and also by the Legislative Council, which we are endeavouring to abolish.

Mr. BEBBINGTON: The cost of living is greater in Queensland.

Mr. FORDE: When the present Government controlled the fixation of prices in Queensland the cost of living was reduced 13.2 per cent., but as soon as the Federal Government took over the control of prices the cost of living immediately increased.

Mr. MORGAN: What clause of the Bill says that?

Mr. FORDE: I am replying to interjections from hon. members opposite. When I was in Sydney I visited Daceyville, the model

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suburb of Sydney, where hundreds of working people have been able to obtain homes under the scheme initiated by a Labour Minister, the Hon. J. R. Dacey. The suburb is situated 5 miles from the General Post Office, Sydney,

and it has served a very useful purpose in providing homes for a great many married men in Sydney who otherwise would not have been able to get houses at all. I find that the estimated cost of Daceyville, when the scheme was first initiated, was £877,300. That was the amount estimated to complete the scheme. From inquiries made I find that the area was sufficient to provide 1,477 dwellings. From a report dated 30th June, 1918, I learnt that 267 cottages were erected in Daceyville, in addition to six shops and one picture show. The population of the suburb is 1,170, and the capital employed up to 30th June, 1918, was £161,636. When I inspected Daceyville I was reminded of those words uttered by John Ruskin—

“Build nothing or build well.”

I certainly think that Daceyville has been built well, and it is a credit to the Government that initiated the scheme. I find that the rentals charged on leases not exceeding seven years, were as follows:—

“DACEYVILLE.”

No. Built.	Accommodation.	Rental.	Cost of Building.
20	4 rooms, kitchen, &c.	17/- and 18/-	£ 595
18	2 bedrooms, living room, and kitchen combined	14/6	505
3	3 large rooms, kitchen, &c. (cottage)	21/-	640
3	3 large rooms, kitchen, &c. (house)	21/-	640
11	3 rooms, kitchen, &c.	16/-	500
12	3 rooms, kitchen and washhouse combined	16/-	525

I went into some of the houses at Daceyville, and I found that each house contained, in addition to the ordinary living rooms, a laundry, bathroom, pantry, fuel shed, verandas suitable for sleeping out, and also the usual outhouses. The cottages are lighted throughout by electricity, with gas laid on for cooking purposes. The cottages are constructed of brick, with tile and slate roofs. The bricks are from the Government kilns, and the rubble and freestone for kerbings from the Government quarries. Now, hon. members opposite will say that this is another injustice to private enterprise, because they are always espousing the cause of private enterprise, and they vehemently condemn State enterprise of any kind. A housing scheme was urgently required in Sydney, and I regret to say that the present supplies are totally inadequate to meet the growing demand. Only twenty-six houses were built at Daceyville last year. I read a report written by Mr. A. B. Piddington, the Chief Interstate Commissioner, who recently reported on the housing of Sydney, in which he said—

“In the case of a great many places I visited they resembled somewhat the slums I was shown in London. The only difference here is the advantages of

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climate, which make it possible for people to live outside of the houses they are supposed to live in. Nothing is more certain that if Spanish influenza comes to this country such places will be the natural breeding-ground and the people living in such places will suffer.”

That turned out to be true, because we know the havoc the Spanish influenza played in Sydney. There was an acute recrudescence of the disease there, particularly amongst the poor people in the slum areas of Sydney. I was surprised to find that in Sydney they have forty-one municipalities, and each municipality is jealous of its independence, and afflicted with exceptional inability to act in the interests of its neighbouring municipality. It struck me forcibly that a greater Sydney is necessary. A greater Brisbane is also necessary. Without a greater Brisbane there will be no uniformity of municipal government in this city. I am pleased to say that the people of Rockhampton, although they foolishly turned down a greater Rockhampton scheme on a former occasion they afterwards accepted it. It will ultimately prove a great boon to the Central capital.

MR. BRENNAN: We have a greater Toowoomba, too.

MR. FORDE: We cannot go in for a scheme of greater cities without having a town-planning scheme working hand in hand. No scheme will be successful unless it is guided by a man trained in town planning. We must have their expert advice in making improvements to our cities. A great number of the diseases existing in Australia and the old world to-day are remediable diseases, and it behoves this country to learn by the mistakes of the old world. So long as a Government has the moral courage to do its work, and has the confidence of the people behind it, it will continue to hold the Treasury benches of the State. I do not think that the present Government will be defeated for the next ten years, so that under the administration of this Government reforms will come and the State must progress. I was recently reading a work by Mr. James Hole, the author of “Homes for the Working People,” and he had this to say—

“There are two great wants in the life of the poor of our large towns which ought to be realised more than they are—the want of space and the want of beauty.

“Crime cannot harbour in wide open streets so readily as in courts and alleys. It withers in the light of day. It dies when exposed to the public gaze.”

What we must do in Queensland is to have plenty of air space so that there will be no dark lanes where the little children have to play, and so that they may be able to get out into the open spaces. We are interested in seeing that the workers' children get open spaces to play in. Hon. members opposite think only of the children of the rich, and are not concerned about the children of the poor. We think that every child born in Australia should have an equal opportunity of getting to the highest position in the land. The prospects of the poor in slum areas are not bright. We should assist them and their children to get better homes. A man is to a large extent a victim of his environment. If we want children to grow up to

be good men and women and honourable citizens we must provide them with good homes. I was reading a report of the Royal Commission on housing in England, in which it was stated—

“It was found that the lowest average every workman or workwoman lost was about twenty days in the year from simple exhaustion, and the wages thus lost would go towards paying an increased rent for a better house.”

I might also mention that the superintendent of the Chicago Visiting Nurses' Association asserted at a recent conference that two-thirds of the deserting fathers, one-third of the shiftless mothers, and two-thirds of the sick and delinquent children come from the congested districts of the cities of America. That shows the absolute need for having better home conditions for the people of America; and, if it applies to an advanced country like America, it certainly applies to a young country like Queensland. We can rectify, before it is too late, the mistakes which have been allowed to take place in other countries. I find that when this measure becomes law we will have done infinitely more than most of the other States—even than New Zealand—towards providing homes for the worker. The New Zealand Dwellings Act of 1910 makes provision for setting apart Crown lands for the erection of dwellings for workers, and a worker under that Act is one whose earnings do not exceed £175 per annum. Under the New Zealand Act the house may be disposed of by weekly or monthly tenancy. A lease may be given for a term of twenty-one years, or an agreement may be made to purchase on the instalment system. Rentals are to be 6 per cent. on the capital value, and the cost of insurance and rates are in addition to that. Under this Workers' Homes Bill the purchaser will have to pay rent at only 5 per cent. simple interest on the capital value.

I am pleased to know that clause 10 of the Bill stipulates that the purchasing price of the home shall not exceed the capital cost to the Minister. That is a good thing, and it shows there is no intention on the part of the Minister to charge extortionate prices to the workers, or to profiteer on this measure. Hon. members opposite, when discussing the question, have voiced their sympathy for the private houseowner and agent. No doubt, they are in sympathy with the unscrupulous house dealer, the man who is for ever endeavouring to get people to sell their homes in order that he may get commission. I know a certain lady whom an agent visited and asked to sell her house. He told her he could get another one at a cheaper price. She foolishly sold the house, and, although she had difficulty in buying one, she had to pay infinitely more for the one she bought than she originally paid for the one she sold.

Clause 17 is another very good clause. It enables the occupant of the house to keep in operation an insurance with the State Government Insurance Office upon his life for an amount sufficient to pay to the Minister in the event of the death of the purchaser the outstanding amount owing on the dwelling. I find, too, that the Minister may exempt any purchaser from the provisions of that clause of the Bill. I think that it is a good thing in cases of sickness or ill-health to exempt the purchaser from the provisions of the clause.

I find that it is only during the two last decades that housing reformers have been exceedingly active, and considering the opposition of vested interests, the inertia of public opinion, and the common ignorance regarding the connection between housing and the moral and physical conditions of the people, they have made remarkable progress. The housing problem is, in my opinion, concerned mainly with two questions—

“(a) How, in the congested areas of large cities, and in industrial centres, to get rid of the results of unregulated housing, overhousing, overcrowding, high rentals, or inferior accommodation, and all the evils that flow from them.

“(b) How society may best provide for each individual family unit, whether living in the city or country, a self-contained family home, open to sunlight and fresh air, at a rent, consistent with income, and constructive, at least not destructive, of either body or character.”

There should be absolute privacy for the home, and sufficient playground to enable the children to exercise in a healthy manner. In Australia, very little scientific study of the housing question has ever been made, and it is time that something was done in a serious manner, and the Government has set out in a right direction. I find that one has to go abroad for scientific research on this subject. From an article I have read, by Mr. E. E. Hayward in “Progress,” I have selected a few statements which indicate the extent of bad housing conditions in England. Mr. Hayward quotes Mr. Nettlefold's statement that there are 6,000,000 people in England living in houses which urgently require improvements—6,000,000 people are living in houses in England which are not fit for human beings to live in. English statistics, which are fairly complete in regard to details as to number of rooms and occupants, show that in London one person out of seven is living under overcrowded conditions; in Leeds one out of every ten; in Liverpool one out of every twelve; in Manchester one out of every sixteen; in Edinburgh one out of every three; and in Glasgow and Dundee one out of every two. Such a state of affairs will be brought about in Australia if we are not alive to the evil conditions which are encroaching upon us. Mr. Lovatt Fraser, a member of the Cardiff corporation, quotes various cases in England where as many as three families, about eighteen people in all, are living in three rooms. The New South Wales Labour Government appointed Professor Robert Francis Irvine, M.A., of the Sydney University, as a commission of inquiry into the question of houses, and the following is an extract from that gentleman's report:—

“Few of the owners of overcrowded properties have felt any concern for the consequences to the nation as a whole. Their business is to collect the profits which an unfortunate economic situation enables them to exact.”

Referring to the conditions in England, Professor Irvine had this to say—

“Thousands of people live in garrets, thousands in cold and sunless cellars, the permanent home of tuberculosis, and typhoid. Few recognise the value of sunlight and fresh air, and the provision of open tree-planted spaces was still a

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dream of the future. In all the slum areas disease was rampant, and the working population showed unmistakable signs of impaired health and morality. Each successive generation started with enfeebled constitutions."

Those are the remarks of a professor of the University of Sydney. Surely hon. members opposite will not contend that he was associated with the Trades Hall in any way? When authorities are quoted on this side, they try to make it appear that they are partisan authorities, who will not give an opinion opposed to the viewpoint of this party. Up to the year 1850 nothing was done in Great Britain in a serious way to provide houses for the worker, and, at present, the efforts there are totally inadequate to the demand. In England, as in Germany, the local authority is made the instrument of social reform. The State provides the legislation, but the responsibility for the execution of that legislation rests on town councils and suburban committees. The London County Council, which in 1889 became the housing authority in London, had up to the end of 1910 created 1,678 cottages with accommodation for 12,368 persons. Glasgow is noted for its good municipal government, and men of sterling worth, of the calibre of the hon. member for Mackay, have done something there towards housing the poor. Glasgow has a municipal family home, which contains 160 small rooms, with dining-room, recreation-room, kitchen, and crèche. It is heated with hot water, and lighted by electricity. It is found a convenient refuge for widowers with children. The latter are looked after by nurses without extra charge, who reside on the premises. There are other means of caring for poor people in Glasgow, due to a great extent to their up-to-date system of municipal government. In Manchester there is a municipal lodging-house for women. I find, in perusing a report by the Birmingham Housing Committee, something of interest regarding housing conditions in Germany. This housing committee reported as follows:—

"1. That the houses of the poorer classes in German towns are inferior to those of corresponding classes in England.

"2. That there is a general absence of large playing fields.

"3. That, in spite of inferior housing conditions, the general cleanliness of the German working people is conspicuously greater than that of the English manufacturing population."

I find that in some parts of the world industrial companies have taken up the problem of housing, and with very good results. The most up-to-date system of which I have read is by the Krupp Steel Works in Essen, Germany. The company's factory, as is well known, is the largest steel factory in Germany, and the largest gun factory in the world. So far back as the "fifties" Krupps began to take an interest in housing, the works having developed so rapidly that the employees experienced difficulty in finding suitable accommodation. Krupps built numerous houses, and to-day there are hygienic dwellings provided for 46,000 people. Also, I find that the village of Bournville, 4 miles from the city of Birmingham, owes its existence to Mr. George Cadbury, of chocolate fame. There, hundreds of workers are enjoying good housing

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conditions. Any student of social conditions knows that the more congested the population the greater the privation, unless the Government steps in in ample time with a view to avoiding the errors and the dangers which creep upon every growing country. This Government is taking preventive steps. I am pleased to note that clause 6 of the Bill gives the Minister power to acquire land for the Crown, compulsorily if necessary; and that, in estimating compensation, no allowance shall be made for any increase in the value of such land by reason of the exercise of powers under this Act. Land sharks will not like that. They will not be permitted to rob the Government. They will not find a sympathetic ear in Ministers of the Crown to such land deals as I was told by a certain man in Adelaide stank in the nostrils of the people of South Australia. Great difficulty has been experienced by Governments abroad in dealing with the land monopolists—the people who already held the areas on which workers' dwellings were to be built. That is a striking argument why we should not stand for the alienation of Crown lands. The lands were alienated, and those people who secured them asked exorbitant prices for them when the Government wanted to build dwellings. Great difficulty was experienced by the London County Council in acquiring land for municipal housing. It purchased land from the Duke of Bedford for £118,000 at a housing value of only £18,000, thus showing a loss of £100,000 on the transaction. The metropolitan housing board of London, before it ceased operations, spent £1,984,000 in connection with the purchase of insanitary areas and new dwelling areas, but it could only recoup itself to the extent of £377,114, and was therefore saddled with a deficit of £1,606,000. It is no wonder that the party which has the interest of the great majority of the people of this State—the wealth-producers of the State—at heart, stand for the holding of Crown lands and are opposed to their alienation; but are in favour of the leasehold system as against the freehold. This measure will be passed, I feel sure, because the majority in this House stand for better conditions for the workers. It may be amended in the Upper House, but I do not think it will be. I feel sure it will ultimately be placed on the statute-book of Queensland, and it will for ever stand as a lasting monument to this Government for having introduced a measure calculated to do so much good for a great section of the community of this State.

GOVERNMENT MEMBERS: Hear, hear!

Mr. SIZER (*Nundah*): After the travel round the world by the hon. member for Rockhampton in a stonewall speech of about half an hour—

Mr. FORDE: It would do you good to travel a bit. It would open your eyes.

Mr. SIZER: I do not think the hon. member has travelled much more than 100 miles beyond the precincts of this House. After he has returned to Queensland and finished his diatribe—as he attributed to the hon. member for Oxley—to the ladies in the gallery, we may proceed to deal with the question before us. Speaking generally, I think the Bill is one which will receive the support of practically every member in this Chamber. I am quite prepared to support any Bill which is going to give cheap homes to the



workers. There is no doubt that the Workers' Dwellings Act, which was placed on the statute-book, not by hon. gentlemen opposite, is a measure which has probably done more for the workers of Queensland than any other individual measure on the statute-book. I am quite convinced that, if statistics were taken, we would find that the percentage of people in Queensland owning their own houses as the result of the Workers' Dwellings Act is higher than in any other State in Australia, and in many other parts of the world. I think one is quite safe in saying that. No one can deny the argument which was put forward by the hon. member for Oxley. There is no doubt the workers may be deceived—in all probability they will be deceived—if they think they are going to get much cheaper homes than they are getting at the present moment. I am quite convinced that they are not going to get nearly as cheap homes under this particular measure as they are under the Workers' Dwellings Act. I think that at the time that Act was passed the maximum amount was £300. I believe the principal and interest redemption amounted to something like 10s. a week. There are thousands of people in Queensland who are reaping the benefit of that measure in these times when rents are somewhat high.

At 9 o'clock p.m.,

Mr. BERTRAM took the chair as Deputy Speaker.

Mr. SIZER: They took advantage of that measure, and have been paying amounts ranging from 8s. to 10s. per week, and have been purchasing their own homes—a provision which is not exactly embodied in this particular measure. I think the Workers' Dwellings Act could have been amended to meet some of the imaginary difficulties which have been placed in the way by the Minister, without introducing a new measure. Still, we have to deal with the Bill as it is. The cardinal feature of this measure is the perpetual leasehold system. I am not a close student of land matters, as some hon. gentlemen opposite are, but from my point of view there is something far more logical in a perpetual lease in a town area than in an agricultural area. At the same time I think that in places such as Brisbane, where there is no doubt one will be able to get land for £50 or £60, it will be far better if provision were made whereby, if he so desired, he may be able to apply for freehold. The perpetual leasehold system is

[9 p.m.] liable to act detrimentally to the workers of Brisbane particularly.

The system might be all right as far as Crown lands are concerned, but I cannot think of any Crown lands in or around Brisbane which would be adequate or suitable for a scheme such as that proposed in the Bill. This will mean that the Government will have to resort to the repurchase system, and the Land Court's valuation of the land to be repurchased will be such that the amount of ground rent per annum will be considerable. I realise that there is going to be some difficulty in that direction, and that the hon. member for Oxley was modest in not laying particular stress on the high charges which are liable to accrue, owing to the repurchase provisions of the Bill. The measure is probably necessary in order to make conditions easier for the worker, because, though the

present Government have been in power for several years, the cost of living has increased, and no attempt has been made by hon. members opposite to deal with the remorseless profiteers. It is quite obvious that hon. members on that side are concerned with other matters rather than that of dealing with profiteers, because they are inclined to think that many of their friends will be hit by any measure dealing with profiteers. The policy of the Government has evidently so depreciated money values in the State that they find it necessary to bring in some measure of relief in order to make their position more safe at the next election.

Mr. MULLAN: Do you know what "Billy" Hughes said he was going to do with the profiteer? Take a gun and shoot him. But he put it off until after the election. (Laughter.)

Mr. SIZER: Members opposite talk about land sharks and profiteers as if they belonged to some other party than their own; but may I remind them of some of the profiteering and some of the inflated land values which have been brought about by members on that side of the House? Would it be unfair to refer to the Premier having purchased in Queen street a little property for £14,000, and sold it a short time afterwards for £15,000? Would it be unfair to remind hon. members opposite that they have taken up land under the present Government, and have taken up that land as freehold, not as leasehold? Yet, when they speak of land sharks and the remorseless profiteers, they speak in such terms as would lead one to imagine that only members on this side of the House were to be placed in that particular category. But some of the most glaring cases of that kind are to be found amongst members opposite.

With regard to the day-labour system, I do not think it is a better system than the contract system for erecting houses under the provisions of this Bill. I do not think the day-labour system is going to be as cheap as the contract system.

Mr. WHITFORD: Why?

Mr. SIZER: Because the contract system is a cheaper system than the day-labour system. I am the more convinced of that fact because I happen to know that hon. gentlemen on the front bench opposite when they are administering public funds employ the day-labour system, but when they are spending their own money and effecting repairs to their houses they employ the contract system. I might even remind hon. members opposite that some of the union secretaries have referred to this state of affairs. But why do members opposite adopt the contract system in their own private affairs? Because in ninety-nine cases out of a hundred they know they will get a cheaper and better job under the contract system. The hon. member for Mackay referred to the case in which Mr. Peberdy referred to the character of work done under the contract system. But if what the hon. member for Mackay said is true, I think the circumstances reflect seriously on Mr. Peberdy, and show that he neglected his business in passing that money over to the contractors.

Mr. SMITH: Under the present system the inspector had to go from Townsville, and did not see the job until it was finished.

Mr. Sizer.]

Mr. SIZER: I know cases of workers' dwellings which were inspected by inspectors residing in the Brisbane area, and I have seen contracts held up until the contract was satisfactorily completed before the contractor received his final payment. But no one can use that as an argument against contractors. It is simply an argument against the lax supervision of contractors, so that the hon. member's argument in that direction misfires considerably.

I am not opposed altogether to the life insurance provisions in this Bill. I think life insurance is a very good thing, but it seems most remarkable that such a provision should be included in this measure when we reflect that only last week we were debating the Unemployed Workers Bill, which was another social reform, and when it was advocated that some incentive should be given to the workers, the arguments advanced by members on this side of the House were combated by the supporters of the Government. But this particular measure provides that before a person shall be allowed to purchase one of these homes he must take out a life insurance policy. This is to be made compulsory. When discussing the Unemployed Workers Bill, we wished to make a similar provision to provide for unemployment, ill-health, and old age, but our suggestion was combated by hon. members opposite, though they now embody a similar provision in this measure. I have come to the conclusion, as the Treasurer said when introducing the Bill, that it is a system to provide security. If the Government gave them freehold, the Government would already have security in the land; but they are doing away with that principle, and are getting security by means of life insurance. It is another way of protecting the State and getting round a rather awkward plank of their own platform, and I must congratulate the hon. gentleman on his ingenuity.

One of the main objections to the measure is the more or less extraordinary power once again given to the Minister. It would be much better if the administration of this measure were placed in the hands of a competent board, instead of leaving it to one Minister, who may not always be the hon. gentleman. It may be someone who is extremely unscrupulous, and one who would abuse those powers.

Mr. MULLAN: Do you think we are going to be kicked out at the next election?

Mr. SIZER: My mind is fully made up on that matter, and when we see hon. gentlemen opposite flitting hither and thither, not knowing exactly where they are going to land, we have every reason to be hopeful. It is too much power to place in the hands of one individual to allow him to say whether Tom Smith should get this house or not. I would like to see the administration placed in the hands of a competent board of experts in town planning. A majority of these estates which will have to be acquired will be several miles outside the city, and the transportation charges to town and back again, together with the high rates which will have to be paid by those who benefit under this scheme, will amount to a pretty big item. All these things should be taken into consideration, and I would urge the Minister, when we get into Committee on this Bill, to accept an amendment to the

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effect that after a period of years those who prefer to buy their land, as well as their house, should be allowed to get the freehold of it. If he does that, he will be conferring a great benefit on a large number of people in the State. It does not seem logical to me to say, "You can buy the building, but you must not buy the land it stands on." That seems ridiculous. Generally speaking, I support the Bill, and I think the interest which is to be charged to workers is probably reasonable considering the times. I would ask why the workers in the cities are to be charged 5 per cent., while those men who hope to secure the benefits of the Co-operative Agricultural Production Bill are to be charged 6 per cent. We shall probably have some explanation as to why a different rate has been struck, but I take exception to 6 per cent. being charged. If they are going to support 5 per cent. in this Bill, hon. members opposite can hardly support 6 per cent. in another Bill which deals with another section of the community, which needs as much encouragement as the workers in the cities.

Mr. WHITFORD (*Burrum*): First of all, I desire to congratulate the Secretary for Public Works on bringing this Bill before the House. I have heard hon. members of the Opposition side of the House, together with members on this side of the House, speak on the Bill. Members on the opposite side, while criticising the Bill, pretend to support it. It seems a singular thing that the hon. member who has just resumed his seat should speak of the rate of interest the unfortunate worker is to be charged for money received to erect a home, but it did not come to his mind that the profiteers were making 300 per cent. out of the unfortunate workers. It is all very well for hon. members opposite to say that workers should be charged 5 per cent. on any money they receive for building homes. I consider every man is entitled to a home, because he is an asset to the State. He is a producer, and to my mind the worker is the only producer we have in the State. Although men may have two or three hundred pounds, or a combine may have five or six hundred thousand pounds to their credit in the bank, they are not producers of wealth. It is the unfortunate man who goes into the bowels of the earth and is prepared to take all risks in order to bring to the top metals of value, such as gold, silver, copper, and coal, who is the producer. Those are the people who are entitled to a home, and a decent one at that. The Hon. Randolph Bedford, M.L.C., the hon. member for Fortitude Valley (Mr. Wilson), and myself went round the Valley during the recent influenza outbreak, and not a stone's throw from McWhiters' I was most astonished to find narrow thoroughfares—I could not call them streets or even lanes—I do not suppose they would be more than 11 feet or 12 feet wide, and children were living in hovels. We went through the houses, and examined the whole thing, and we found in some instances daylight coming through the walls, and paper stuck up by flour-paste to keep the daylight out. Some of the capitalists of Brisbane were the landlords, and they charged as high as 14s. and 15s. a week for those places. The people, unfortunately, were sick in bed with the influenza, and many of them had not the money to buy firewood. They were buying firewood in pennyworths. The Hon. Randolph

Bedford and the hon. member for Fortitude Valley will bear me out in that statement; and if it were not for Mrs. Wilson, the wife of the hon. member for Fortitude Valley, and other ladies who had a kitchen in the Valley, those people would have been in their graves to-day. Hon. members on the other side of the House will tell you that 5 per cent. is too much to charge the workers. I hope every man will be able to afford to pay a deposit on a house, and if not I hope the capitalist will be compelled to give them the money to put down, as every man is worthy of his hire. I claim that under the present system every man is entitled to at least £1 a day with our present cost of living. It is all very well for members opposite to say that a man is going to be victimised by this Government. Do you think the workers of Queensland sent this Government here to victimise them? It is nonsense to suggest such a thing, or to try and mislead the people into believing so. Hon. members opposite speak of profiteering, but all the profiteers are on the other side of the House. It is all very well for the hon. member for Murilla to criticise the hon. member for Mackay, who said that workers' dwellings were built in Mackay, and that some of the blocks were placed only 16 inches in the ground. Does the hon. member for Murilla think that the overseer should sleep on the job? Does he think for one moment that the contractor has not squared his foreman, which has been done in the past and will be done in the future, if it is allowed. But the Government to-day build their workers' dwellings under the day-labour system, and consequently there is a foreman there to see that the work is properly done. The hon. member for Mackay said they were not all the same, but Mr. Perberdy has proved that such was the case in some instances. As a matter of fact, the statement made by the hon. member was that the stumps were put in 16 inches deep in some cases, and were not mortised to the studs but were held by a screw nail. That is what is done under the contract system, and I venture to say such a thing is never done under day labour. If there is any profit to be made, why should the contractor get it? I think the person building the house, or at least the State, should get it instead of a private contractor.

It appears from the Bill that the benefits of the measure are to be derived by persons in receipt of incomes of not more than £260 per annum; but, when the usual allowance is made of £26 per annum for every child under the age of sixteen years of age, it will be seen that the maximum income for a man with a small family will be somewhere in the neighbourhood of £320. One great advantage of the Bill is that, directly a man has paid his deposit, every week's rent brings nearer the day at which the property will become his own. There are many men in Queensland who have paid in rent as much as would have made the houses their own three times over; and, when they have asked their landlord—the unfortunate capitalist or profiteer—to put in a new set of steps or to mend a tank, or something else, he will only do it after a good deal of discussion, and invariably he raises the rent 1s. or 2s. a week. That is what people have had to endure under the old landlord system. I consider this is one of the finest measures that has ever been introduced into this House, and I am one of those who intend

to support it right through, with all due regard to the criticism of hon. members opposite. The hon. member for Drayton said that the present Government were not out to help the farmers. I am going to prove that they have not only helped the farmer, but that they have swelled his banking account to some extent. In 1912 the farmer received for his sugar-cane an average of 12s. 6d. per ton. To-day, owing to the Labour party passing the Regulation of Sugar Cane Prices Act, the farmer receives up to £2 10s. and £2 15s. per ton for his cane.

Mr. BEBBINGTON: Owing to the price the Federal Government fixed for the sugar.

Mr. WHITFORD: The Federal Government had nothing to do with it; and the hon. member was one of the very gentlemen who voted against that Bill in this House.

Mr. BEBBINGTON: I supported the Cane Prices Boards Bill before you ever came into the House.

Mr. WHITFORD: My predecessor, Colonel Rankin, was the man who introduced that Bill, and the hon. member helped to cut his throat in this House.

Mr. BEBBINGTON: I supported him. That shows how much you know about it.

Mr. WHITFORD: Instead of receiving 12s. 6d. per ton for their cane, the farmers are to-day receiving £2 10s. and £2 15s. per ton under the individual analysis system. That is what the Labour Government have done for the Queensland farmer. I venture to say that hon. members opposite do not believe in the individual analysis system. I do, for the simple reason that I believe that every man should be paid the full fruits of his labour. The criticism of hon. members opposite is absolutely useless in the eyes of the public. They get up here and criticise the measure, but at the same time support the Bill. There is any amount of consistency in their inconsistency.

With regard to town planning, I have heard the hon. member for Rockhampton refer to Daceyville, in New South Wales. I happen to know Daceyville and other portions of Sydney, and I also know the States of Victoria and Queensland; and I think it would be a fine thing if our Government would take pattern by Daceyville, which is one of the finest schemes I have ever seen. Everybody has a reasonable area of land; they have their schools and their parks, and everything that is required for the benefit of themselves and their children. The first duty of a Government is to look after the health of the people. To hear hon. members opposite criticise this Bill, one would never dream that there were such things in this city as the slums in the Valley which I have described. It is a disgrace to the Brisbane City Council to allow those hovels to be there, and I hope the Government will compel the council, in the near future, to condemn every one of those buildings, and to see that reasonable dwellings are erected in their place, so that the future fathers and mothers of the State may have reasonable places to live in.

Mr. FREE (*South Brisbane*): I am very much in favour of this scheme which has been submitted by the Government to provide the workers with better homes. My attention has been drawn on several occasions to

*Mr. Free.]*

a block of houses in my electorate in South Brisbane, near Cordelia street, which would be a disgrace to any city. No man could possibly walk between those houses, they are so close together. The hon. member for Murrumba said that we cannot do anything with the past, and that our task is to deal with the future. I hope the Government will do something to deal with what has been done in the past in this direction. It is time we passed a law to force landlords to knock down such shanties as those I have referred to and compel them to provide a little breathing space between the houses. The following remarks were made the other day in Sydney by the Governor of New South Wales, when laying the foundation stone of the first cottage to be built at Matraville in connection with the Government's general housing scheme—

“We are here to-day to help on the most important thing in the world—to assist in carrying the greatest happiness to the greatest number. I have been surprised, since coming to Sydney, to discover how many people there are owning their own houses. It is most desirable that this should be extended. Huddled up though people are in many localities, and to some extent, I fear, huddled up in houses which do not belong to them, yet in Sydney you have attained great success. I know of no city in the world where so many people of moderate incomes own the houses they live in.”

There is no doubt that the health of the community should be the first consideration of any Government; and, unless the workers have proper accommodation and decent houses, it is impossible for them to rear healthy children. Not only in my electorate is the disgraceful state of affairs to which I have alluded to be seen in this city. Just a little way from the Grammar School the other day I saw where people were living in houses consisting of two rooms and a kitchen for which they are paying 12s. 6d. and 15s. a week. Those are the conditions under which some of the workers in this city are living to-day. The only thing I am afraid of in connection with the Bill is what the hon. member for Oxley referred to—that is the weekly payments. If a man has to pay over £1 a week out of his wages it is more than he can afford to pay; and I hope the Government will be able to devise some scheme whereby they will be able to let people get homes for themselves at a much lower rate than that. If a man is only earning £4 a week and he has to pay £1 a week for his house, it does not leave very much for him to rear his children and to give them fair opportunities in life. They cannot do it with the present price of commodities. I notice that in England the Housing Commission intend to spend £50,000,000 in building 500,000 homes. The municipality of Paris are also devoting a very large sum of money to a similar purpose. These housing schemes are being adopted throughout the world. No doubt, as a result of the war, men are returning to their own countries with better ideas, and they want to see everyone owning his own home. I am pleased to see the Queensland Government taking this step in the same direction. I have been interested in houses myself, being an executor in an estate which owns a good few properties about here, and I know what the upkeep

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of a house in Queensland costs. I must again endorse the words of the hon. member for Oxley that I hope the Government will try to build cement or brick houses, because the upkeep of wooden houses is very expensive. Three hundred pounds or £400 will only build a three or four-roomed weather-board house, with single walls, as you cannot have double walls at that price. Brick houses will cost £500 or £600. The Government will want to look at the matter all round, and will especially need to fix the payments as low as possible, because 15s. a week is as much as a worker can afford to pay at the present time and rear his family. However, this is a very important

question, and I hope the Government will do all they can in building homes for the workers, because we know that the demand in and around this city at the present time is very great. There are five or six people after each house. Consequently, a man who owns property takes advantage, and up goes the rent, until a house of five or six rooms anywhere within a 1d. or 2d. section is bringing anything from £1 to £1 2s. 6d. per week. That is too much for the worker to have to pay.

Much has been said about the question of contract versus day labour. I favour the day-labour system under proper supervision, because a contractor is not going to take on work unless he thinks he can make a profit out of it; and, if the contractor can make a profit, the Government can save that profit. Members of the Opposition know as well as I do that they would not take on a contract unless they were going to make a profit—no more would I nor any other member on this side—so, why not be honest? The Government, if they carried out the work by day labour, would save that profit; the work would be carried out better because there would be no jobbing and putting in those screws hon. members are talking about to hold up the walls, and altogether we would have a thoroughly reliable building at less cost to the worker. Somebody made the suggestion that the workers' dwellings are erected by day labour. We know that they are built by contract and they should not be so built. This Government have always stood up for the day-labour system. I want to see it used in this instance, and I hope that the Minister will try to devise some scheme whereby the workers will not have to pay more than 15s. a week.

Mr. SWAYNE: I would like to draw the attention of the Minister to what appears to be an omission from this Bill, in regard to a matter which does not seem to have been referred to during this debate. I refer to the question of assistance to those persons who go out to the country districts on from 2 to 10-acre blocks. It is a matter to which I have frequently drawn the attention of the Minister, and I find on page 414 of “Hansard,” 1917, I asked the Treasurer—

“Are holders of sugar-workers' blocks able to borrow money either from the Agricultural Bank or the Workers' Dwellings Branch for the erection of their dwelling-houses?”

The Treasurer replied—

“Not at present. The matter will be considered if an application for an

advance is made to the Commissioner of the Queensland Government Savings Bank."

An application was made and was turned down, and, apparently, under the legislation as it stands, there is no power—at any rate, there was no willingness—to meet the cases of such persons. If there is one section of the workers in Queensland who deserve encouragement more than another it is persons like those I am speaking of. Instead of hanging about the towns, spending their money as fast as they get it, they get out into the country and get their blocks—so far fairly good land has been picked for them—and if by any chance they are idle for a month or two they have their own land to cultivate; they are never short of food; they keep their own cow and their own pony and sulky, or whatever other kind of vehicle they choose. If that class of worker were encouraged we should find that the hampering labour troubles of Queensland would to a great extent be minimised, and I think it is a crying shame that no provision is made for State aid to build such persons decent houses. I hope that before the measure goes through Committee the Minister will accept an amendment which will include them. So far, where land has been made available it has been rushed, and if more were thrown open on those lines, there would be very little need so far as the married people in the country districts, at any rate, are concerned for the Unemployed Workers Bill. It must be apparent to the Minister that if one class is more deserving of encouragement than another, it is those who are not attracted by the cheap pleasures of town life, but are willing to place themselves in a position where, if they are out of work, they have something to fall back upon, and where, in the food they grow for their own use, they largely assist in increasing production.

It seems to me that members opposite are very impatient of criticism on this Bill. Whether they have their doubts as to whether the measure is all that it might be, and they do not like to hear any reflection on it at all, I do not know, but, at the same time, any judicious criticism from this side does not appear to have been well received. As to all this claptrap about want of sympathy on our part for anything of the kind, the best answer is that, under the Act we passed some few years ago—the Workers' Dwellings Act—something like £2,000,000 has been spent in furnishing homes to workers; and, according to the latest figures we have, some 4,000 persons have availed themselves of our legislation. I dare say that, if the full figures were known, the total would prove to be between 5,000 and 6,000. Only last year the report disclosed that 458 persons made successful applications for advances—458 different families were relieved of landlordism under our legislation—and a sum of £149,000 was advanced to them.

I think that we are justified in drawing attention to one or two weak spots in this Bill. One of them is the coercion which is exercised in regard to the tenure under which the land is to be held. No choice is given: they must take perpetual lease. To listen to hon. members opposite expounding the virtues of perpetual lease, one would come to the conclusion that there could be no doubt as to which system is the best, and

if that is the case, what harm would there be in giving the choice to borrowers? At the same time, I think it is only right that they should have a choice.

As regards this question of day labour, which, I think, nearly every speaker has mentioned, if we took a ballot of practical men throughout Queensland—men who have been used to having work done and carrying out work—I believe there would be a large majority in favour of contract. I listened to the hon. member for Mackay telling us about the happenings during the cyclone—how houses were carried away and the blocks on which they were built bent over in the ground. But he omitted to give one of the most glaring failures of the system of day labour—I suppose he knew of it; if he has travelled in the district he must have seen it. I refer to the failure of a big railway bridge. It was built under the day-labour system, and the foundations were faulty, with the result that one big concrete pier was carried away bodily. Another pier was also carried away. It also was built under the day-labour system. It broke off short just above its pediment, and the breakage was caused by want of continuity in putting on the concrete, allowing it to dry, and then pouring more concrete on it, with the result that the two lots of concrete did not properly run together. That carelessness cost some £12,000, and it hung up an important section of the North Coast Railway for nearly twelve months. That is what happened under the day-labour system. When people are going to borrow money to build their home, it is not right that we should make it essential for the work to be done under the day-labour system. That will add 50 per cent. to the cost of the houses. Hon. gentlemen opposite say that they want the workers to get the houses as cheap as possible, but the day-labour system will not accomplish that purpose. It will be a heavy burden on the workers. The day-labour system is piling up an intolerable burden on posterity. It now takes £2,000,000 to build the same length of railway that could formerly be built for £1,000,000. Anyone who goes along the railway line and sees what is happening there will have some idea of the day-labour system under the present Government. I know that in past Administrations there were supporters who favoured the day-labour system, but, whatever merits it possessed then, they are utterly wanting now. The whole system is wrong, and it is placing a heavy load on those who have to come after us. Coming back to the sugar-workers' blocks, I would like the Minister in charge of the Bill to accept an amendment in Committee providing for those people, and others, so that they may be able to borrow money for the erection of their homes. There is no class of workers so deserving as they are. If that system were extended it would be most effective, and it deserves encouragement.

Mr. KIRWAN (*Brisbane*): I desire to make a few observations on this measure. I think it is generally admitted by hon. members on both sides of the House that there is a necessity for the measure in Queensland at the present time. It is one of those problems that has been brought prominently to the front as the result of the war. We heard from the hon. member for Burrum that the Government of Great Britain contemplated spending something like

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£50,000,000 in connection with the housing scheme. The Government of New South Wales have practically decided to deal with this important question, and recently a Commission was appointed by the Government of Victoria in connection with the same question. A distinct recommendation was brought in by the Victorian Commission on the absolute necessity for dealing with the housing problem. Perhaps there was no greater instance in which the necessity for this particular question being dealt with in a proper manner, and brought prominently forward under public notice, than the large number of unfit in Great Britain in connection with the late war. It was found, as a result of the slum system in the great cities of Great Britain, that there was a material decrease so far as the eligible number of men for war purposes was concerned. While it is generally admitted that in the older cities of the world the slum problem exists, some of us are inclined to deny its existence so far as Australia is concerned. As a result of the recent influenza epidemic in the Southern cities, the existence of the slums was brought prominently before the public, and even in our city, as a result of the influenza epidemic—though, fortunately, not of the same virulent or fatal character that characterised the epidemic in the Southern cities—and while every credit must be given to those good ladies who formed the nursing corps for the assistance of the sick and distressed, as a result of their visits to the homes in and around the city of Brisbane, the slum question was brought prominently under public notice. In an article which appeared in the "Daily Mail" of 5th July last, written by Mr. Randolph Bedford, I notice the following—

Mr. ROBERTS: Who?

Mr. KIRWAN: I take it that a reputable paper like the "Daily Mail" does not pay fools to write in its columns.

Mr. ROBERTS: Surely I am entitled to ask who wrote it!

Mr. KIRWAN: I understood you were asking in a sneering fashion. If you did not intend to be sneering, I will withdraw what I said.

Mr. ROBERTS: I am not in the habit of sneering.

Mr. KIRWAN: Then, I hope other hon. members opposite will follow your example. This is what Mr. Bedford wrote—

"BRISBANE SLUMS.

(By Randolph Bedford.)

"The visitor to Brisbane, seeing June glowing in the Botanic Gardens, and burning in the poinsettia by Parliament House, cannot think that in the Valley there are slums as bad as any in Surry Hills or Pymont, or Collingwood or Richmond—which are almost as ugly as tenements in the East End of London, but not quite as horrific, because there is not darkness, and the poverty of Australia does not much more than smudge the sunlight. Yet the slums of Brisbane are bad enough to be unbelievable, without demonstration, and none worse than those in the Valley.

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"There, in mean streets of pocket handkerchief allotments, and rotting, verminous shacks, there are families living in one room; families living in mean houses of two and three rooms, with sunlight showing through intermissions of ten minutes in the roof; and rooms so small that the bed prevents the door opening more than half way; rooms where unremitting industry, and a cleanliness almost fanatical in its attempts to make bad look like good; white-ant eaten, and shealings which are merely camping grounds for cockroaches, and excuse for the exaction of rentals ridiculously high. If ever the place deserved the name of Fortitude Valley, it does to-day, in recognition of the endless and courageous fight of the poor with a miserable environment."

A discussion took place in the Brisbane City Council upon that particular article, and the "Daily Mail" of the 15th July had the following under the heading of "Brisbane Slums":—

"BRISBANE HOUSES.

"SCANDALOUS SHAME."

"City Council's Discussion.

"The 'Daily Mail' has recently been calling public attention to the miserable hovels which exist in Brisbane, and the aldermanic mind has been roused to the recognition of a state of affairs which is anything but a credit to the city. At yesterday's meeting of the City Council the matter came up for discussion during the time for miscellaneous business, and, although no formal motion was passed, it was generally agreed that something should be done to abolish a long existing nuisance.

"Alderman Wilson said the council should bestir itself to get an amendment of the Act to give the council power to get rid of the unsightly places and slums in the city. They had seen a great deal of these places during the epidemic. They had seen places which should be pulled down in Fortitude Valley, but they need not go to the Valley to find them. There was one a stone's throw away in Queen street, and another in Elizabeth street. It was a scandalous shame for any capital city to have such dilapidated buildings.

"Alderman Maxwell said he knew of cases in which four-roomed houses were inhabited by four families. Until recently he had been under the impression that such a condition of affairs did not exist. He had a hazy recollection that some time ago Alderman Barry had introduced a resolution on this matter, and that it had been referred to a special committee. He would like to know what had become of it. There could be no advancement in a city like Brisbane while such structures—if one could call them that—were allowed to exist. At present, so long as a place was declared to be in a sanitary state, the council could do nothing. While the Act remained as it was at present the council was blocked from making Brisbane what it ought to be."

It will be recognised that the conditions in Brisbane are such as to justify the Government

in making a move in this matter. Anyone who has studied the question of housing must recognise how much it is associated with health, and something even more important than health.hovels and slums are to a large extent breeding-grounds for crime. In the Sydney "Sun" of 2nd May last the following article dealing with the question of youthful homicides appeared:—

"YOUTHFUL HOMICIDES.

"SOME STARTLING TRAGEDIES.

"Better Social Conditions.

"Proposals for Reform.

"Criminologists the world over have for many years been paying special attention to the investigation of the causes of crimes by youths.

"A leading medical man in Sydney does not hesitate to say that slum-life, with its sordid side, has been responsible for the development of most of the criminals of the world, especially those who have shown the homicidal turn.

"Better Conditions of Living.

"In the first place,' he remarked, when interviewed, 'the housing problem is one of vast importance. Cleaner conditions of living, more open spaces, more sunlight, and the cleanliness of and good entertainment in the home have an effect which must make for beneficial results. Another phase is education. The Government has provided excellent schools, and it is a great duty of parents to see that their children receive a liberal education, and that they are not sent out in the world to battle along with stunted brains.'"

Even quite recently in the old world, in London itself, Her Majesty the Queen was impelled to visit the slum areas of that city. I find that in the "Brisbane Courier" of 20th March last there appeared the following cable:—

"CONDITIONS OF THE POOR.

"London, Tuesday.

"Her Majesty the Queen is displaying the keenest interest in the housing conditions of the country. Her Majesty walked through the poorer streets of Bethnal Green, one of London's working class quarters, and paid surprise visits to the people. The Queen was shocked to find a family of eight living in two rooms."

It is pleasing to know that Her Majesty the Queen has taken sufficient interest in the underworld, and in a great number of her subjects, to see the conditions in which they live. Certainly it is a contrast to Buckingham Palace or Windsor Castle. If we go to New South Wales we find that the Government there are dealing with this question. One would imagine from the speech delivered by the hon. member for Murilla to-night that Queensland was the only State in the Commonwealth, and the only country in the world, which is faced with the housing problem. The hon. member made an extraordinary statement—extraordinary, but characteristic, of the man who made it. He said that the Bill is necessary because of the bad financial conditions of the workers in Queensland.

The hon. member knew when he made that statement that he was not speaking the truth. In New South Wales, Mr. Hall, according to a report in the Melbourne "Age" of 12th August, said—

"The policy of the landlords had forced the Government to grapple with the housing problem, since the average houseowner when called upon to decide a tenancy between a woman with a poodle in her arms and another with a child generally decided in favour of the former. The tenancy of the Government's houses would be decided on the opposite lines, and preference would be given to the working people with the largest families and returned soldiers. The activities of the Government would apply equally to the town and city if the conditions demanded it, and it was proposed in the amending Local Government Bill to give local authorities the power to take up the work if they saw fit. All the best features of Daceyville would be reproduced in the scheme to be launched here."

That speech was delivered by Mr. Hall, the Minister for Housing in New South Wales, speaking at Albury.

Mr. MOORE: A National Government.

Mr. KIRWAN: I am only quoting this to show the untenable position taken up by the hon. member for Murilla. He said that the only country in the world requiring a housing scheme was a country where a Labour Government was in power.

Mr. ROBERTS: Are you sure he said that?

Mr. KIRWAN: That is what he intended to infer. He said the Bill was necessary because of the bad financial condition of the workers in Queensland. The inference conveyed to the public is that, through the financial administration of this Government, the workers of Queensland are unable to get homes, and, therefore, it is necessary to introduce this Bill. They are dealing with the question in Victoria, although in the usual fashion which characterises the Liberal Governments—that is, they are promising to deal with the matter. The Premier there quite recently got very angry in Parliament when it was suggested by the members of the Opposition that he was only fooling with the question of profiteering. He said that the Government were anxious to deal with the question and would appoint a commission. That commission put in its report three weeks ago, and so far it has not been published.

Mr. BEBBINGTON: The Queensland commission has not started yet.

Mr. KIRWAN: When they do start no more determined opponent will be found than the hon. member who is interjecting.

Mr. BEBBINGTON: Try to do something.

Mr. KIRWAN: This Government is a Government of action, and as far as they have been permitted by the Opposition and their friends next door have done what they could.

Mr. BEBBINGTON: Not with the profiteer. You let him go on. He is excepted because you are supporting him, and you are the biggest profiteers.

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Mr. KIRWAN: As an illustration in support of my statement about those States which are under National Government, one of the architects who gave evidence before the Interstate Commission in Melbourne in connection with the housing problem, said in Melbourne they were 8,000 houses short of the necessary accommodation.

Mr. ROBERTS: You know that there has been a scarcity of material.

Mr. KIRWAN: Men could not be fighting at the front and building houses at the same time. It is often stated against this Government that land settlement has not gone ahead; but immediately you say that the men went to the front hon. members opposite laugh. But now when it suits the hon. member for East Toowoomba to say that it is because of the scarcity of material and men, it is quite right. The position in Victoria is so acute that one of the land agents who gave evidence before the commission said that it was not an unusual thing to pay £2 for the key of a house, in order to get first in as far as the vacancy was concerned. While I disagree with the hon. member for Murilla in regard to his statement as to the necessity for this Bill, I agree with him on the question of the erection of tenements. The hon. member stated his objection to tenements, and he is on good ground in that direction. Quite recently, an American scheme has been brought in to the Southern States, showing the number of rooms that you can erect, and the revenue you can derive from them on an allotment 60 feet by 60 feet. That would be bringing in the slum area with a vengeance. I agree with the hon. member for Murilla that there should be a distinct cottage or home for each family, and that, as far as the tenement area is concerned, we should cut it out.

At 10 o'clock p.m.,

The SPEAKER resumed the chair.

Mr. KIRWAN (continuing): It was also pointed out in connection with the housing scheme, by one of the leading architects of Melbourne—and this is an aspect which the Minister might well take into consideration—that if a standardised system were adopted of, say, half-a-dozen types of houses, according to the necessities of the various sizes of families, they could be built much cheaper than by building them one or two at a time. I think there is something in the suggestion, and, coming from a professional man, it certainly is worthy of consideration. We found during our travels on the Railway Commission that some difficulty was experienced in places like Cloncurry. It was pointed out by the heads of the department there that they were compelled in the majority of instances to accept single men so far as that far-distant portion of the railway system was concerned; and the chief trouble was that these men could not secure accommodation at boarding-houses, but had to board at hotels. If the Railway Department went in for a scheme of building houses at Cloncurry they would be enabled to get the services of married men, and, generally speaking, get better service so far as the Railway Department was concerned. At the present time the men are sent from Townsville or Charters Towers. They are sent for only six months, and the cost has

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to be borne of sending them back. There is a continual change of men, which is inadvisable so far as that particular service is concerned. Altogether I think the Bill is one that should pass very speedily through the House. I think the hon. gentlemen on the opposite side have an opportunity of showing their sincerity by passing this Bill. I hope, when it gets to another place, it will not be found among the "slaughtered innocents," but that it will be placed on the statute-book, and the Secretary for Public Works will have the pleasure of seeing it put into operation and the Government get the credit, as far as Australia is concerned, of being the first Government to tackle this question in a statesmanlike manner.

GOVERNMENT MEMBERS: Hear, hear!

Mr. MOORE (Aubigny): Seeing that last year we had a town planning exhibition which brought to Brisbane delegates from all the other States, and that in New South Wales they have a Town Planning Bill at present before the House, I rather regret that such a Bill has not been brought in in conjunction with a Bill which is going to deal with the erection of houses for workers in all parts of the State. In connection with that I would like to quote a remark made by the Governor-General when he was opening a conference in Adelaide. He said—

"It is one that affects not the capital cities alone, but town and townships also. For town planning is but a means to an end, and that end is the creation of convenient, comfortable houses in an environment propitious to industry, well-being, and happiness, and such houses are as necessary in a township outback as in a capital."

He went on further to say—

"Here one of our main considerations is to produce shady streets and parks, and houses that will not be ovens for the womenfolk, who necessarily spend many hours of the day with too often only a tin sheet between them and the sun."

In this Bill, what I object to principally is that the Minister is to be the man to administer the whole Act. It is too big a business for a Minister to administer solely. You should have some experts when you are going to go in for a housing scheme. Undoubtedly the best proposition I have seen or read of is the group system, or the model suburb. A Minister cannot possibly spare the time, and he has not the information available, that an expert would have. In connection with the question of housing at the town planning exhibition at Adelaide it is said—

"Special care will be necessary in the administration of this Act. The administration requires three persons. First, the business man, then the sociologist, the man whose function is to see the best conditions provided for the people; then the constructional expert, to see that everything devised is practical, as well as artistic. The reason why I suggest the business man first is that there will always be a danger of a theorist getting off the track of the practical, and, after all, finance is the basis of every successful movement designed for permanency."



I suppose many members here have seen Daceyville, in New South Wales, and the cottages erected there. They certainly breed in the people who live in them an artistic sense, because obviously those people take a pride in their houses. If we are going to build workers' homes in Queensland I think the best principle would be to build them on such lines as would lead to the same sense being brought into being in the people who live in them. I think a board, on which there will be an architect, is a necessity. It says at page 63—

"In order to develop a complete and workable scheme, not only is it necessary to have recourse to the brains of the architect, the engineer, the surveyor, the landscape architect, and the financial expert, but the architect whose assistance must be sought should be an architect with the particular kind of experience and training necessary to enable him to deal with the special problems of town planning. So with the engineer and other experts."

Now, from the point of view not only of the housing, but of the best way to make the roads approaching to them, and for the sanitary and general conveniences of the settlement, it requires an expert. In many cases, in the town-planning schemes, they took a place like Lismore, planned as it is at the present time, and as it should be under an expert scheme; and in that the cost of roads was reduced, in very many instances, by 40 per cent. The reason for that was, being planned by experts in town planning, they made for economy in upkeep, in the means of getting to the places, and in the lesser lengths and width required, and in the conveniences provided for the people who were going to live in the houses. After all, these things cannot be done by a Minister. I do not suppose he has anybody who is an expert in that class of work in the department, because it is altogether a new branch. I think in a scheme like this, where we are going to make a new departure, it would be a wise thing for the Minister to get hold of a man who is an expert in this class of work, one who is prepared to give his time to the work. There are many in Queensland; we saw that at the exhibition, where a number of men were prepared to come forward and give their views. We have two or three men who are tremendously keen, and their advice on a matter like this would be invaluable. The laying out of a settlement, the laying out of roads in the best possible way so that there will be the least expense in keeping them up afterwards, and in making the allotments so that everybody will have a proper outlook, and so that there will be no allotments left behind, can only be done by a board, and not by a Minister, who is going to delegate his work, perhaps, to a servant in one of the departments.

Mr. HARTLEY: Who will pay for them under that scheme?

Mr. MOORE: It will be paid for time after time by the extra conveniences, and the better laying out of the allotments, if it is done by a board of experts.

Mr. HARTLEY: Who would find the money in the first instance for that board?

Mr. MOORE: The money is saved in the more economical laying out of the settlement

so as to get a greater number of allotments and proper garden and playgrounds, and a greater amount of convenience in regard to the roads and other features. The Government is going to benefit; it is not going to be an expense.

Mr. HARTLEY: They will be only another branch of a Government department.

Mr. MOORE: They will be a branch of experts. In the Government departments you have not got the experts. The town-planning scheme is comparatively new as far as Queensland is concerned, and as far as Australia is concerned. We can see the advantage of having experts by looking at the model suburb in New South Wales. If that advantage is to be gained by employing an expert, we should have an expert in Queensland, rather than a man who will have to learn his business by experiment and experience at the expense of the purchasers of the homes. Why should not the Minister accept advice from a board who will make a study of the whole matter? The present cutting-up of Government townships leaves a great deal to be desired, and that might be avoided if we had a board of experts. Another question is the class of house to be built, whether to be built of wood, brick, or cement. In the report of the Town Planning Conference, illustrations are given of the class of houses which are built, the total cost of them, the rent, and so on, and they are decidedly instructive. One house illustrated is a new type of house built in 1917, containing hall, living room, two bedrooms, kitchen and laundry combined, bathroom, pantry, etc.: average cost £280, let at 14s. per week. Another house built in 1916 contains a living room, two bedrooms, kitchen, bathroom, etc., and is let at an economic rent of 15s. per week.

An HONOURABLE MEMBER: Is that at Daceyville?

Mr. MOORE: Yes, that is at Daceyville. We shall have to take into consideration whether a wooden house in Queensland will be the most economic and useful for the purposes for which these houses are to be built. This is a matter which should be decided before the houses are built. There is another matter about which I am rather anxious. Clause 8 provides that—

"The Minister may cause any work to be done on such land for the purpose of rendering it fit for the use to which it may be put under this Act."

But it says nothing whatever about roads, though the question of roads may be a very important one in these model suburbs. We ought to know whether in cutting up estates the roads will be made by the Government or left to the municipalities to carry out. Then, again, clause 25 says—

"Until any home whereof the Minister is the owner has become the subject of a contract of sale under this Act, the Minister may let such home and the appurtenant land to any person on such monthly or weekly tenancy and at such rent and on such other terms and conditions as may be mutually agreed on."

As far as I can see no rates are to be paid to the local authority; if rates are to be paid, then that should be made quite clear in the Bill. In New South Wales rating did not

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take place until the houses were occupied, and there was continual trouble with the municipalities over the matter, as on several occasions they complained that they were not getting rates from many of the houses, and yet were expected to do the work. We do not want to have the same trouble in Queensland. Under the Local Authorities Act the local authorities have power to compel an owner to make roads before they allow an estate which has been cut up to be sold, but where the Crown is concerned they will not be able to do that, so that it is desirable that such matters should be clearly dealt with in the Bill. I trust the Treasurer will take these matters into consideration when the Bill is being dealt with in Committee. Another point that has struck me in connection with the purchase of homes is, how these homes are to be allotted? Are they to be balloted for, or is the allotment of the several homes to be left entirely to the Minister? According to the Bill the whole administration of its provisions is to be left to the Minister; he can say who is to occupy a home, and who is an undesirable person to have as a neighbour. I think an independent board should be appointed, so that the administration of the measure will not be left entirely to one man. The Minister will be able under the Unemployed Workers Bill to order a local authority to do certain things, and under this measure he will be able to decide who shall occupy the houses which are to be built as homes for workers. I should like to see some modification in that provision whereby a board will be appointed to whom applicants may have the right of appeal, and so that they will have time to properly attend to the business of administering the measure, and that occupiers of homes may not have undesirable neighbours forced upon them. We have had outside relief given by unions, and we do not want to have recommendations made by industrial or other political bodies when it comes to the question of housing the people. We want some board in whom the people will have confidence, so that, if a man is a non-unionist, he will be entitled to secure a home, just the same as a unionist. Under the method of deciding under this Bill I am afraid there will be a large number of people who will be shut out. When we are introducing a Bill to provide for the housing of the people everyone should have the same opportunity, and no disability placed on one section of the community, owing to political or union principles.

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

The consideration of the Bill in Committee was made an Order of the Day for to-morrow.

## BRISBANE TRAMWAY PURCHASE BILL.

### MESSAGE FROM THE COUNCIL.

The SPEAKER announced the receipt of a message from the Council returning this Bill with amendments.

The consideration in Committee of the Council's amendments was made an Order of the Day for to-morrow.

The House adjourned at twenty-five minutes past 10 o'clock p.m.

[*Mr. Moore.*]