

Queensland



Parliamentary Debates
[Hansard]

Legislative Assembly

FRIDAY, 2 NOVEMBER 1923

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RECOMMITTAL.

(Mr. Kirwan, Brisbane, in the chair.)

Clause 22—"Provisions as to Co-operative Companies"—

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I desire to amend the amendment I made in this clause last night. I moved the insertion last night after the word "articles," on line 41, of the following words:—

"For the purposes of this section every child of a person being a shareholder in and a producer and supplier to the company who resides with such parent shall be deemed to be a producer and supplier if such child is of an age exceeding sixteen years and is also a shareholder in the company."

I want now to make the wife as well as the child of a producer and supplier eligible to hold shares as a shareholder. I therefore beg to move the insertion after the word "company" of the words at the end of the previous amendment—

"; and a shareholder in the company who is the wife of a producer and supplier to the company, and a shareholder in the company shall if she resides with her husband be deemed to be a producer and supplier to the company."

The idea is that where two-thirds of the shares in a co-operative company are held by suppliers it is thought advisable that the wife of a shareholder who is a supplier shall also be considered a producer and supplier.

Mr. KING (*Logan*): What is the position of a married woman not residing with her husband and living under a deed of separation?

Mr. COLLINS: They would form a very small percentage.

Mr. KING: What is her position if she is carrying on business as a producer?

The SECRETARY FOR AGRICULTURE: If she is a supplier there will be no difficulty, but if she is not a supplier she will not come within the provisions of the amendment.

Mr. ROBERTS (*East Toowoomba*): Does this amendment provide that where the wife is a producer and has shares in a co-operative company she will have the privilege of voting?

The SECRETARY FOR AGRICULTURE: Yes.

Mr. ROBERTS: If the husband is carrying on primary production of any description there is nothing to prevent her becoming a shareholder in the company?

The SECRETARY FOR AGRICULTURE: No.

Amendment (*Mr. Gillies*) agreed to.

Clause, as further amended, put and passed.

Clause 23—"Restriction of operations of unregistered associations, &c."—

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I beg to move the omission after the word "association," on line 37, of the following words:—

"nor to any person or association or body of persons, corporate or unincorporate, who or which is not or are not carrying on operations of the class or nature in either of the foregoing provisions (b) and (c) hereof mentioned or referred to,"

with the view of inserting the following words:—

"nor to any person or association or body of persons, corporate or unincorporate,
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FRIDAY, 2 NOVEMBER, 1923.

The SPEAKER (Hon. W. Bertram, *Maret*) took the chair at 11 a.m.

LAND TAX ACT AMENDMENT BILL.

THIRD READING.

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I beg to move—

"That the Bill be now read a third time."

Question put and passed.

GOVERNMENT LOANS REDEMPTION AND CONVERSION BILL.

THIRD READING.

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I beg to move—

"That the Bill be now read a third time."

Question put and passed.

PRIMARY PRODUCERS' CO-OPERATIVE ASSOCIATIONS BILL.

DISCHARGE OF ORDER FOR THIRD READING.

On the Order of the Day being called for the third reading of this Bill, the SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I beg to move—

"That the Order of the Day be discharged from the paper and the Bill be recommitted for the purpose of reconsidering clauses 22 and 23."

Question put and passed.

who or which is not or are not carrying on producing, manufacturing, marketing, trading, or banking operations."

I should like to explain that this amendment is necessary because of the somewhat sweeping amendment that I accepted from the hon. member for Aubigny last night. When the hon. member was moving his amendment he mentioned particularly the Primary Producers' Union and the Queensland Farmers' Union. I am quite agreeable that all such non-trading organisations should be exempted from the operations of the Bill, but the amendment is so sweeping that it might exclude trading companies that we have no desire to exclude.

Mr. SWAYNE: Did the hon. member for Aubigny not say something about cane-growers' associations?

The SECRETARY FOR AGRICULTURE: They are not trading associations. We do not want to exclude from the operations of this Bill manufacturing and trading organisations, and I do not think the hon. member for Aubigny desires that to be done. Consequently I want to substitute my amendment for that accepted from the hon. member last night.

Mr. SWAYNE (*Mirani*): I hope the Minister is not reflecting—

The CHAIRMAN: I hope the hon. member will wait until I state the question.

Mr. SWAYNE: I might miss the opportunity—

The CHAIRMAN: Order! I hope the hon. member is not reflecting on the Chair. I have waited for the hon. member more than I have for any other hon. member of the Committee. He will have his rights and no more.

Mr. SWAYNE: I take it from what the Minister has said that this clause will not apply to any association of farmers formed for the purposes mentioned. The Minister mentioned such organisations as the United Cane Growers' Association and Australian Sugar Producers' Association—

The SECRETARY FOR AGRICULTURE: I made no reference to those associations.

Mr. SWAYNE: Such organisations are formed for the purpose of organising the farmers and representing them in the Industrial Arbitration Court, and so on. In fact, I take it that any organisation of that kind formed for the general advancement of any particular primary producing industry will be exempt from the provisions of the Bill. I take it, from what the Minister has told us, that we are quite safe in assuming that the Act will not apply to such bodies unless they are trading organisations?

The SECRETARY FOR AGRICULTURE: It will not apply so long as they are not trading or manufacturing organisations.

Mr. TAYLOR (*Windsor*): How will this affect companies such as the Civil Service Stores Co-operative Company, which has been operating in Queensland for forty years? That concern sells groceries and it also sells quite a number of farm products, such as bacon, butter, cheese, chaff, and the like. It seems to me that a company such as that

should have its full rights maintained. It is not trespassing on the rights of the primary producer in any shape or form, but is a trading company pure and simple.

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I want to say right away that this Bill is not intended to apply to that company.

Hon. W. H. BARNES: Or similar companies?

The SECRETARY FOR AGRICULTURE: I believe that company is registered under the Industrial and Provident Societies Act, and if so it will be exempt. Certainly if it does not appear that it will be exempt I can assure hon. members that it will be.

The House resumed.

The CHAIRMAN reported the Bill with further amendments.

THIRD READING.

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I beg to move—

"That the Bill be now read a third time."

Hon. W. H. BARNES (*Wynnum*): Before the Bill is read a third time I should like, on behalf of individual members on this side, to protest against a measure of this kind being passed. It is one of the worst Bills that has ever been passed so far as Queensland is concerned.

The SECRETARY FOR AGRICULTURE: One of the best.

Mr. ROBERTS (*East Toowoomba*): My objection to the Bill is in regard to the way in which it has been forced through. It is a most important Bill, as it will alter the whole course of trading in Queensland, and I trust it is the last measure of the kind that we shall get this session. We find ourselves in the position of having to agree to a most important amendment, and we have not really had an opportunity of ascertaining definitely, outside what the Minister has said, what it means. We have not had time to consider it at all. This House has twelve months in which to do its work, and in the interests of the country Bills like this should be given the consideration they deserve, as the people have to observe the regulations and conditions provided. The Government have plenty of time to give these Bills consideration, and members sitting behind the Government also have time, and in addition they have all the officers of the different departments at their command to give them all the information they desire, and it is not fair to members of the Opposition to rush Bills which will have such a far-reaching effect through in this manner. The way in which legislation has been passed through this session has been most unreasonable.

Mr. TAYLOR (*Windsor*): I regret that in connection with such an important measure of this kind, which has been in our hands for quite a long time, important amendments should be brought in at the very last moment without members of the Opposition having had an opportunity of seeing them. Members should have all these amendments placed in their hands in plenty of time, so that they would know what they were discussing and be able to discuss them in an intelligent

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manner. If I were asked to give a title to this Bill, I would call it a "Primary Producers' Wreckers Bill." That, in my opinion, is how the Bill will operate when it is put into operation so far as the primary producers are concerned.

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): The hon. member for Wynnum said that this is one of the worst Bills ever introduced in Queensland. I did not catch exactly what the leader of the Opposition said, but, if his remarks were of a similar nature, he is adopting an altogether different attitude from that adopted by him in regard to this class of legislation during the session. The country will appreciate this legislation when it is put into operation. I am satisfied that it will have some effect on "dry" shareholders and on people who, in the past, have been drawing dividends out of companies that have been trading as co-operative companies; but I make no apology for my association with this Bill, and I do not think the Government need do so either. What we want to do is to enable the farmer to carry out his own business in his own interest.

The Agricultural Bank Bill which we are about to deal with in a few minutes will make it possible for finances to be supplied to incorporated companies or associations to be formed under this Bill. I venture to assert that in two or three years those who now criticise this Bill will realise that the Government are wise in bringing it in to assist the farmers.

Question put and passed.

AGRICULTURAL BANK BILL.

SECOND READING.

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I suppose that this will probably be the last Bill of any importance this session, and seeing that this is the last day of the session I do not propose to make a very lengthy speech. But the Bill is of such importance to the country that I might be permitted to dwell on the question of rural finance for a few minutes. It is about twenty years since the first Agricultural Bank Act was passed in Queensland. Since then the Act has been amended in many respects; it has changed its name several times, and has been under the control of three different departments. First of all, the Agricultural Bank Act passed about twenty years ago was administered by the Department of Agriculture. It went from there to the Department of Public Lands, and finally found itself in the Treasury. It has been under different names, and it has now come back to the Department of Agriculture again.

Mr. KERR: You gave part of it away to the Commonwealth.

The SECRETARY FOR AGRICULTURE: That was the Government Savings Bank—not the Agricultural Bank. As I said before, it has now been transferred back to its old home in the Department of Agriculture. I am altering the name, and giving it its old name, because, although it is really not a trading bank under the provisions of this Bill, it has been known amongst the farmers throughout Queensland as far back as twenty years as the Agricultural Bank. We

have it now under the title of the State Advances Corporation, but it is generally referred to by the farmers as the Agricultural Bank. That is the reason why I am calling it the Agricultural Bank again. With the transfer of the Government Savings Bank to the Commonwealth it became the "Corporation of the Treasury." The present title is the "Advances to Settlers Corporation." The Bill now, as I say, brings it back to its original name of the Agricultural Bank.

There has been a good deal said with regard to a rural bank or a system of rural credits. The Council of Agriculture has paid a good deal of attention to this question. In fact, Mr. Macgregor and other members of the Council were so keen on the question of a general bank of issue—a rural bank—where farmers could deposit their money and from which they could get advances similar to the system existing in European countries, that they urged that such a bank should be established in Queensland. Two Bills were drafted last year, but neither was to my liking or the liking of the Government. "Rural Bank" is a very fine-sounding title, but in practice I am somewhat doubtful whether the time has arrived when a rural bank, as we understand the term, could be established to take the place of our present system of advances of money voted by Parliament. It has been suggested that with the passing of the Government Savings Bank to the Commonwealth it might be more difficult to establish a rural bank or trading bank of issue in Queensland. I venture to say without hesitation that anybody who understands the position will agree that a very good deal was made by the transfer of the Savings Bank to the Commonwealth. In fact, my opinion is that the Commonwealth should nationalise all the banks in Australia.

GOVERNMENT MEMBERS: Hear, hear!

The SECRETARY FOR AGRICULTURE: There is no greater reform with which the Labour party or any Government in Australia can concern themselves than banking reform. It is indeed the root of all reform. All our troubles are based upon the banking or credit system. In fact, I think that we could get rid of most of our evils if we could absolutely banish usury for ever, or at least limit the rate of interest to be paid by the people. The Commonwealth Bank was opposed by the opponents of all reform, but it has been of great advantage to Australia. In fact, it was the sheet anchor of the Commonwealth during the war.

GOVERNMENT MEMBERS: Hear, hear!

The SECRETARY FOR AGRICULTURE: It absolutely saved Australia. But the Federal Government have not gone far enough, and I look forward to the time when the Labour party is in power in the Commonwealth political arena and all banking will be nationalised in the interests of the people of the country. I say, however, that the State of Queensland itself cannot yet establish a rural bank. I do not say that legal difficulties are in the way, because the Crown Law Office has informed me that in the contract with the Commonwealth Bank there is nothing to prevent its establishment. But there are other difficulties. There are first the difficulties inseparable from a sparsely settled State. It is all very well to talk about

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the rural banks of Denmark and Germany and other parts of the world where the people are closely settled, but I am afraid that some people talk about rural banks without knowing the real meaning of the term or the factors which are necessary to real success. I shall quote by-and-by a leading authority as to how the rural banking system is carried out in Germany. In the United States of America such institutions have been a great success, but I find on making inquiries that the majority advance only up to 50 per cent. of the actual security. We propose under this Bill to advance up to 16s. in the £1, and I say that, if a rural bank cannot do better than this Bill proposes to do, it may well be deferred for the time being. It is known that the United States of America spent £50,000 upon Royal Commissions and all sorts of inquiries before establishing the rural bank; but under the system there not more than 50 per cent. of the security, so far as I can learn, is advanced, and the control embraces a method whereby a group of farmers decide whether money will be lent to their neighbour. I do not know whether the people there are different from our farmers, but I can quite understand many considerations—apart altogether from the consideration of whether a farmer is a good reliable man to advance money to—personal considerations—coming into the issue in Queensland if such a system were adopted here. I do not say that our farmers are not as broad-minded as theirs, but I can see great difficulties in the way of establishing a rural bank in Queensland and making it a bank of issue, a real farmers' bank, with farmer-controlled branches all over the State.

Mr. EDWARDS: They have it in Victoria to-day.

The SECRETARY FOR AGRICULTURE: And they are not advancing as much in Victoria as we are in Queensland even under existing legislation. On this point I want to quote the remarks of Mr. Smith, the manager of the State Advances Corporation—

“Generally speaking, I think the terms offered by rural banks in other parts of the world are not as favourable as those being given under this State's present legislation, apart altogether from the further facilities proposed under the Agricultural Bank Bill. For instance, in the United States of America Federal Farm Loan Scheme advances are only up to 10s. in the £1 of unimproved land value, plus 4s. in the £1 of insurable improvements, and bear 6 per cent. interest. Further, advances are not approved against improvements to be effected as in Queensland.”

Those concluding words are very important—

“Further, advances are not approved against improvements to be effected as in Queensland.”

And it is known, of course, that we charge only 5 per cent. interest as against their 6 per cent.

Coming closer home, I remind those who talk about rural banks that the bank of that description in New South Wales, which I admit has been an apparent success, has not been altogether the success which its sponsors claimed it would be when it was passed last year or the year before.

They are proposing to amend their Rural Banking Act. That bank charges 6½ per cent., whereas under our scheme we are only charging 5 per cent., which is a [11.30 a.m.] very important consideration. In my opinion that 1½ per cent. makes all the difference between success and failure. I want to quote what the authorities have to say about the Rural Bank in New South Wales in the last annual report, which shows that there are difficulties under the rural banking system in that State apart from the question of the rate of interest charged. I quote from the report of the Commissioner of the Government Savings Bank, New South Wales, for the year ended 30th June, 1922, dealing with the first year's operations of the Rural Banking Department:—

“LIMITATION OF ADVANCES.

“So far its ability to make advances has necessarily been somewhat limited and as the demands for accommodation have greatly exceeded the available funds it has been found necessary to reduce the maximum loan limit (which at one time during the year was £3,000) to its present limit of £1,000.”

I want all these who are keen on rural banking to take notice of the words—

“as the demands for accommodation have greatly exceeded the available funds.”

We propose to increase the loan limit where security is available to £1,700. The report goes on—

“This limit causes a great many satisfactory propositions to be refused which if the bank were operating solely for profit making, would be regarded as bad business; but from the viewpoint that the purpose of the Rural Bank is to assist agricultural and pastoral settlement and development, the Commissioners believe that their policy of spreading their advances over as wide a field as possible is in all the circumstances the soundest and best calculated to establish the bank on a sound basis.”

I agree with that. That has been carried out here and complaints have been made from time to time about loans being cut down, but we endeavoured to spread the money out as far as possible to meet the absolute requirements of people who applied for money in this State. The report further states—

“The net profit for the year was £6,721 13s. 2d. . . . The expenses of management show an increase over those for the previous year, accounted for by the additional expenses involved in establishing and staffing the new business of the department.

“The expenses of management do not include valuers' salaries and expenses, which are dealt with in a separate account. On this account there was a loss of £4,571 11s. 9d., as the valuation fees collected were insufficient to meet the expenses of valuation by that amount. The loss for the previous financial year under this heading was £6,514.”

Now, with regard to European systems. I want to quote from an authority—

Pennsylvania State Cottage and Experimental Station—on the German system of the Raiffeisen Bank. He says—

“The Raiffeisen Bank has done much for the farmers of Germany, and under a different name has been equally effective in other European countries. It is a neighbourhood bank and is a simple institution. Each member pledges his entire resources for the bank debts. Each must be a shareholder, the minimum holding seldom being more than 5 dollars each. As soon as the bank is established confidence is established, and the wealthier members deposit their money to be loaned to their neighbours and draw interest. If this does not provide funds for all the would-be borrowers, more money is easily secured in the open market, generally from the largest bank in the nearest town. The organisation is entitled to deal in credit like bankers in cities, with the exception that it may lend only to its own members, and then for productive purposes only, the purpose being stated in the application for the loan. The officers, except the cashier, serve without pay and are elected from the membership.”

I can quite imagine the farmers of Queensland carrying on their work and serving without pay.

MR. COSTELLO: The farmer is quite able to manage his own affairs.

THE SECRETARY FOR AGRICULTURE: What is the hon. gentleman taking about? I am not questioning the farmer's ability to manage his own affairs. I have always said that the farmer has that ability, but to work without pay is a different question. If the hon. gentleman knows anything about the Queensland farmers, he knows that they have plenty to do on their farms without managing a bank without any pay. Mr. Gardner continues—

“The amount of money that one can borrow on a farm depends to a considerable extent on the character of the borrower. In most cases, however, the limit is placed at about one-half the actual value of the farm.”

That bears out what I have already said about rural banking in the United States of America. We are proposing to advance 16s. in the £1. Mr. Gardner continues—

“Bankers will lend freely to men who are industrious and honest even though they have very little property.”

That does not apply with private bankers in this country, because security is the determining factor so far as a private bank manager is concerned. I do not say that he does not take into consideration the private character and habits of his clients; but the hard security must be there before a private bank will lend the money, and now it will only lend about one-third of the value of the security, whereas we are proposing to lend up to 16s. in the £1 on good security in cases where it is needed to assist and encourage primary production.

MR. KELSO: Are you sure about the one-third?

THE SECRETARY FOR AGRICULTURE: I think the hon. gentleman will agree that, on average propositions, owing to the shortage

of money, a borrower can only get one-third in Queensland at the present time. Mr. Gardner continues—

“Applications for loans are frequently refused to extensive property holders, because of a reputation they may have of not paying their debts unless forced to do so.

“‘Farmers’ Bulletin,’ No. 593, issued by the United States Department of Agriculture, states five rules that should be observed in borrowing money. These are believed to be applicable under all systems of credit.”

I think they are very sound. Mr. Gardner continues—

“They are as follow: (1) Make sure that the purpose for which the borrowed money is to be used will produce a return greater than needed to pay the debt.”

That is a very important thing. A lot of people clamour for a generous system for farmers, but, in my opinion, one of the reasons for the failure of soldier settlements was that some men were not suitable to become permanent settlers on the land and because in some cases they got too much money, although I admit that in some cases they did not get enough. In many cases £625 was too much to advance to many of those men, and that was the reason for the failure.

MR. MAXWELL: What about the quality of the land?

THE SECRETARY FOR AGRICULTURE: Is the hon. gentleman reflecting on the quality of the land in Queensland? Anybody who says that the quality of the land in Queensland is not equal to the quality of the land in any other State does not know Queensland, or, if he does know it, is a traitor to this State. Mr. Gardner continues—

“(2) The contracts should provide for the repayment of the principal at the most convenient time; that is, when the farmer is most likely to have the means wherewith to repay it.”

That is very important. He continues—

“(3) The length of time the debt is to run should have a close relation to the productive life of the improvement for which the money is borrowed.”

The third factor has been very closely considered in the drafting of this Bill. It is very important that the money borrowed for the purpose of erecting a house, a fence, a tank, or any other permanent improvement should be repaid before that improvement disappears. Mr. Gardner continues—

“(4) Provision should be made in the long-time loan for the gradual reduction of the principal.

“(5) As low interest rates as possible should be secured.”

I claim that those five factors laid down by this American authority are five guiding factors that should be kept before the view of the borrower in connection with rural finance. They are five factors that have been considered by the State Advances Corporation. I could deal with the rural credit systems in France, Italy, Canada, America, and many other countries, but I do not propose to do so now.

To show the advances that have been made during the last few years in this type of legislation in Queensland, I want to submit a

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very interesting and illuminating table showing what was done by previous Governments

and what has been done by the Labour party since they have come into power.

COMPARISON OF ADVANCES MADE TO FARMERS IN QUEENSLAND UNDER THE VARIOUS ACTS.

—	Prior to 1914 Amending Act.	1914 Act.	Savings Bank Act of 1916.	Co-operative Agricultural Production and Advances to Farmers Acts, 1919, Amendment.	Proposals in Agricultural Bank Bill, 1923.
	£ s. d.	£ s. d.	£ s. d.		
Maximum advance to one person	800 0 0	800 0 0	1,200 0 0	..	£1,700
Priority up to	200 0 0	200 0 0	No priority	..	No priority
Rate of ordinary advances ..	0 12 0 in the £	0 13 4 in the £	0 15 0 in the £	..	16s in the £
Full Value Advances—					
Buildings	40 0 0	40 0 0	80 0 0	..	} Aggregate, £500
Dairy house, &c., and pigsties	Nil	Nil	Nil	..	
Ringbarking, clearing, fencing, draining, and water conservation	200 0 0	200 0 0	200 0 0	..	
Well or bore and lifting power	Nil	Nil	150 0 0	..	
Silos and haysheds ..	Nil	Nil	Nil	..	} £500
Maximum of Full Value Advances	240 0 0	240 0 0	300 0 0	..	
Maximum of Unspecified Purpose Advance	Nil	200 0 0	400 0 0	..	£400
Advance for approved Dairy Stock to full value of certain improvements	Nil	Nil	100 0 0	..	Omitted in view of advances below
Dairy Cattle (Special Advance)	..	..	..	£200	£200
Maximum period of Advance	..	..	..	7 years	7 years
Pigs (Special Advance) ..	..	..	..	£50	£50
Maximum period of Advance	..	..	..	3 years	3 years
Sheep (Special Advance) ..	..	..	..	£200	£300
Maximum period of Advance	..	..	..	2 years	3 years
Erection of Silos (Special Advance)	..	..	..	£150	Included above under Full Value Advances
Maximum period of Advance	..	..	..	5 years	ditto
Machinery and Plant for fodder conservation (Special Advance)	..	..	..	Nil	£150 (7 years)
Maximum period of Advance	..	..	..	Nil	7 years
Separator or other Dairying Plant (Special Advance)	..	..	..	Nil	£50
Maximum period of Advance	..	..	..	Nil	7 years
Duration of Advances ..	25 years	25 years	25 years	..	25 years (maximum)
Other than Special Advances—					
Interest only period ..	5 years	5 years	5 years	..	5 years (maximum)
Subsequent redemption period	20 years	20 years	20 years	..	20 years (maximum)

There are quite a number of other concessions in addition to those, which did not exist in 1914, or, indeed, in 1915, that will be brought into operation by this Bill, but I do not think there is any occasion for me to go into details.

I have some other tables here which are important; and as the time will arrive when a rural bank will be considered in Queensland I should like to get permission from the House to have them inserted in "Hansard." The information contained in these tables has been carefully collected by the Department of

Agriculture and the Council of Agriculture. They will be of value to those students in arriving at conclusions on rural finance in Queensland. They deal with the rural finance systems of other countries. I ask permission, Mr. Speaker, to have these tables printed in "Hansard."

The SPEAKER: Is it the wish of the House that the tables be printed in "Hansard"?

HONOURABLE MEMBERS: Hear, hear!

The SECRETARY FOR AGRICULTURE: These are the tables referred to—

COMPARISON OF ADVANCES MADE TO COMPANIES AND ASSOCIATIONS IN QUEENSLAND UNDER THE VARIOUS ACTS.

—	1914 Act.	1919 Act.	Proposals in Agricultural Bank Bill, 1923.
Companies eligible for advances whose articles of association provide that	(a) The majority of the number of the shares shall always be held by producers of factory supplies; (b) The annual dividend shall not exceed 4 per cent. until all advances repaid.	(a) Two-thirds of the number of shares shall always be held by producers of the factory supplies; (b) The annual dividend shall not exceed 6 per cent. until all advances repaid.	(a) At least two-thirds of the shares and of the voting power of the shareholders shall always be held by suppliers to the Company; (b) The annual dividend shall not exceed 5 per cent. until all advances repaid.

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COMPARISON OF ADVANCES MADE TO COMPANIES AND ASSOCIATIONS IN QUEENSLAND UNDER THE VARIOUS ACTS—*continued.*

	1914 Act.	1919 Act.	Proposals in Agricultural Bank Bill, 1923.
Maximum advance to a Company	Not exceeding one half of the cost of the works.	Not exceeding two-thirds of the cost of the works.	Generally not exceeding two-thirds of the cost of the works. Beyond two-thirds, for such additional proportion as is determined by the Bank in cases where:— (a) The Company is not and the shareholders of the Company are not financially able to provide one-third of the necessary cost of the works; and (b) A new industry will be encouraged or the proper development of any district will be assisted, or there are no suitable works available; and (c) The proposal of the Company is likely to be financially successful.
Capital to be paid up by shareholders.	One half.	No provision.	No provision.
Advances for existing works.	By a resolution of both Houses of Parliament.	By a resolution of both Houses of Parliament.	With previous approval of the Governor in Council.
Period of loan.	16 years.	16 years.	Maximum period 16 years.
Interest only (period).	2 years of above period.	2 years of above period.	Maximum period 2 years, exclusive of the maximum period of 16 years.
Rate of interest.	4 per cent.	5 per cent.	Fixed when loan is approved.
Advances to companies for the co-operative purchase or construction of certain specified chattels or works.	Nil.	Nil.	Not exceeding £1,700 and up to two-thirds of the cost. Maximum period of loan 5 years, exclusive of a maximum period of 2 years for the payment of interest only.

ADVANCES APPROVED AND PAID AND PROFITS MADE FOR THE LAST TEN YEARS.

Year.	Approved.	Advanced.	Annual Profit (after allowing for deficiency in Inspection Account.)	Losses on Advances made good from Consolidated Revenue.	True Annual Profit or Loss.
	£	£	£	£	£
1913-14 ..	301,476	228,101	2,982	..	Profit 2,982
1914-15 ..	416,190	296,396	4,448	..	.. 4,448
1915-16 ..	445,868	369,043	6,694	..	.. 6,694
1916-17 ..	340,788	293,871	9,261	..	.. 9,261
1917-18 ..	290,053	215,913	7,441	2,677	.. 4,764
1918-19 ..	345,716	218,652	5,401	2,519	.. 2,882
1919-20 ..	478,167	326,926	7,330	4,896	.. 2,434
1920-21 ..	193,348	260,608	1,086	6,572	Loss 5,486
1921-22 ..	282,283	155,311	5,553	6,328	.. 775
1922-23 ..	364,818	259,254	4,355	3,815	Profit 540
	£3,458,707	£2,624,075	£54,551	£26,807	Total Profit £27,744

Total amount advanced since the inception of the Agricultural Bank in 1902	£	3,247,574
Total net profits since the inception of the Agricultural Bank in 1902	84,852	
Total losses on advances made good from Consolidated Revenue	26,807	
True net profits since the inception of the Agricultural Bank in 1902	62,596	
Total losses on advances written off—		
Principal	3,921	
Interest	554	
Total	£4,475	
Total losses on Advances made good from Consolidated Revenue	£26,807	

COMPARISON WITH OTHER AUSTRALIAN STATES AND NEW ZEALAND, *in re* ADVANCES TO SETTLERS.

State.	Maximum of Advance.	Margin of Security.	Period of Loan.	Rate of Interest.	Repayments.
Queensland (existing Act)	£1,200	15s. in the £ on fair estimated value of holding and improvements effected or proposed. Full value up to £300 for certain improvements. Full value of certain improvements up to £100 for approved dairy stock.	25 years	5 per cent.	Interest only for 5 years, last 20 years £1 Os. 3d. per £100 half-yearly
New South Wales. . . .	£2,000-£2,500 under Closer Settlement Promotion Act, 1910	Up to two-thirds of the sale value	Up to 31 years unless Crown Leasehold with less currency, Freehold and Certificated Conditional Purchases 36½ years	6½ per cent.	Redemption commences forthwith, except for Freehold and Certificated Conditional Purchases, when a period of 5½ years is allowed for the payment of interest only
Victoria	£2,000	Up to two-thirds of the valuation	27½ years (vineyards, hop ground, orchards, &c., 15 years)	6 per cent.	Redemption commences forthwith
South Australia	£5,000	Up to 60 per cent. of Bank's value of land and improvements plus one-third additional if additional value by way of cultivation as a vineyard or orchard	Up to 42 years. Term fixed by bank and borrower	6 per cent.	Redemption commences forthwith
West Australia	£2,000	Up to 15s. in the £ of the value of land and improvements, but full value up to £400 for certain improvements	30 years. The term for stock advances is decided on approval of loan	7 per cent.	10 years' interest only. Redemption last 20 years by half-yearly instalments
Tasmania	£1,000	Up to 60 per cent. of the capital value of the security	30 years	7 per cent.	5 years' interest only, balance with interest by half-yearly instalments
New Zealand	£3,500 land and improvements. £500 on security of stock and implements	Up to 75 per cent. of value of land and improvements	20 years 30 years 36½ years Up to 5 years for chattel advances	6 per cent., reducible to 5½ per cent. for prompt payment for redeeming mortgages, otherwise 5 per cent. reducible to 4½ per cent. Interest 7 per cent. reducible to 6½ per cent. for prompt payment	Redemption commences forthwith

I might be permitted to quote what an American paper said about rural finance, as it supports what I said a while ago, although some hon. members took very great exception to my remarks. The point that I made was that advancing too much money is just as bad as not advancing enough. We may not have many cases where too much money has been advanced in Queensland, but, if money is got too easily and without any proper supervision, some men are not going to make good. If too much money is advanced to a man he will place a burden around his neck for the rest of his life, or he will eventually leave the farm. The article I mention was published in the Oklahoma "Leader" and reprinted in the "Patriot," and it is very pertinent to the question. It says—

"The result is that wages in cities cannot catch up with the cost of living, while the income of the farmer cannot keep up with the price of the things he has to buy from the cities. The remedy for the trouble of the farmers is, therefore, not easier money and more debts but organisations—"

That is very important, and I quite agree with it. While the advances should be liberal, what the farmer really wants is organisation—and this is what we are doing here. The article continues—

"such as the wheatgrowers, cotton-growers, and other co-operative societies which do away with the swarm of middlemen and wasters. Of course, the farmer can't lift himself over the fence by his boot straps, but he can hoist himself over by using his head for a jackscrew."

There is quite a lot of horse-sense in that article. The farmer does not want to build up a great debt on his farm, but to be in the position of being able to organise his operations so as to enable him to carry out his work on the farm in an economical way by co-operating with his fellow-farmers in the purchase of his requirements and in the sale of the products of the farm. This will reduce his costs and, at the same time, increase the profits of the farm. That is a fact which must not be lost sight of in any system of advancing more money to the farmers. This Bill will make it possible for every farmer in Queensland who has the security and is worthy of assistance—and, after all, every man who goes on the land is not qualified to make a success of it—to get all the assistance that he needs, though perhaps not all that he may ask for.

I now want to refer to the Bill itself, and just mention a few points of the improvements contained in it. I want to make reference to its new features because every hon. member in this Chamber is familiar with the existing legislation.

One of the new features embodied is founded on the principles laid down in the Primary Producers' Co-operative Associations Bill which we have just passed. Clause 11 provides that advances to co-operative companies will now be made to those companies which comply with the principle of the Primary Producers' Co-operative Associations Act. That principle is that at least two-thirds of the shares of the company and of the voting power of shareholders shall always be held by persons who are producers of primary products. There is another pro-

vision in the Co-operative Agricultural Production and Advances to Farmers Acts, 1914-1919, which is administered by my department. Provision is made in that Act for advances to existing companies, such as butter factories, but only with the permission of both Houses of Parliament. As there is only one House of Parliament now, that power will be altered and advances will be made in the future on the authority of the Governor in Council. It really amounts to the same thing. Advances can be made now to existing companies on the security of the assets of the company, with the approval, first of all, of the manager and then with the approval of the Governor in Council. That provision is inserted as a safeguard. Another new feature—and a very important one—is provided in clause 14, dealing with new companies which are unable to find one-third of the capital necessary for the starting of the company. A case in point came under my notice last year in the Stanthorpe district, where the fruitgrowers wanted to start a factory but were unable to find their one-third of the capital. Now under certain conditions the whole of the money can be found under this Bill for the establishment of a company which is not able to find any portion of its capital. The whole of the capital will only be advanced in extreme cases and where the conditions of this clause are absolutely complied with. The proviso reads—

"Provided, however, in any case where the Corporation is satisfied that—

- (a) The company is not and the members of the company are not financially able to provide one-third of the necessary cost of the works; and
- (b) A new industry will be encouraged or the proper development of any district will be assisted, or there are no suitable works available; and
- (c) The proposal of the company in respect of the works is likely to be financially successful;

an advance may be made to the company to an amount exceeding two-thirds of the cost of the works, but not exceeding such proportion of their cost as the Bank determines."

If a new district is opened up where no factory is accessible to manufacture the products of the farm and if the farmers are so poor that they cannot find their quota and success is assured, the Bank may advance more than two-thirds of the cost of the works and may find up to the total value of the factory. As I said, that will only be done in cases where those clearly-defined conditions are in every case complied with.

Mr. DEACON: You would not exceed £1,700.

The SECRETARY FOR AGRICULTURE: No, the £1,700 limit will not apply in this case. That is a very important addition to the Bill, and one of which I am rather proud. The hon. member for Carnarvon has discussed this with me time and again, but we found that we were up against the existing legislation and other difficulties. We discussed various schemes, and it was suggested that the principle of the Sugar Works Act should be applied to the Bill. That principle

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was that the whole district should be levied on for the erection of sugar-mills. I did not care for that principle in this case, and consequently after a lot of talk this scheme was decided on.

Mr. KELSO: In cases like that would you be able to go as far as 90 per cent.?

The SECRETARY FOR AGRICULTURE: We have power to go as far as 100 per cent. but this will only apply to extreme cases, as I have said.

Another feature in the Bill is contained in clause 15, providing for advances. This clause is brought in to bring this measure into line with the Primary Producers' Co-operative Associations Act, and to make it possible for co-operative societies formed under the provisions of that Act to get money for quite a lot of purposes—for the purchase of machinery and engines, for grading and levelling, and quite a host of other things that I need not read and which are referred to in clause 15.

An important point is with regard to general advances enabling an individual, if he has the security, to get up to £1,700. I do not want to mislead the House and say that any and every applicant will get £1,700 or 1,700 shillings. I desire to make it quite clear that the maximum has been increased from £1,200 to £1,700; but that maximum can only be obtained under certain circumstances. If the security is good, it is desirable that an applicant should get the maximum. This bank is attractive because of the security of the State and the knowledge that there will be no foreclosure. Previously, those who desired to get away from a private bank and who applied to the State Advances Corporation for a loan up to £1,200 were sometimes turned down, and it does not follow now that, because the limit has been increased to £1,700, the average farmer will get £1,700, because sometimes his security may not amount to 1,700 shillings. In that case he could only get an advance accordingly and for improvements as provided for in the Bill. Where the security is good, the conditions of the Act are complied with, and funds are available, the new limit will be a distinct advantage. I find that in other States the limits are in some cases considerably higher. While in Queensland the present limit is £1,200, in New South Wales it is £2,000, and in some cases £2,500; in Victoria it is £2,000; in South Australia, £5,000; in Western Australia, £2,000; in Tasmania, £1,000; and in New Zealand, £2,000. Our limit is being increased from £1,200 to £1,700, and in clause 19 it will be found that provision is made for advances for relief in case of drought, flood, tempest, fire, or other adverse conditions or happenings beyond the control of the borrower. This is a very good provision, because it has been found during the last drought that the simplest way to assist the farmer is to give him cash. Previously we had not power to do that, but under this Bill such power is given. I consider that this is a very important advance in our system of assisting people on the land. This can be availed of in extreme cases and on security to be prescribed.

There is one proviso to which I desire to call attention; that is with regard to advances for unspecified purposes. An advance for unspecified purposes is not an

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unmixed blessing. Unspecified means not specified in the Act. In certain circumstances a man may receive £50 or £100 to pay the storekeeper or even a doctor if that is necessary, and we do not stipulate in the Act that the reason for the advance be given so long as the security is there. We are making provision in clause 19 that where a man has obtained a loan for unspecified purposes he shall continue to live on his land until the loan is paid off, for it was while he was on the land that he obtained the advance. I think that hon. members will agree that it is only fair that the man should continue to live on and use his land until this loan is paid off.

There is another provision liberalising advances. It is taken from the Co-operative Agricultural Production and Advances to Farmers Act. Section 20 of the Bill deals with the matter and enables a farmer to obtain up to £50 for the purchase of a separator and dairying plant. That is a very important matter. Under the previous Act money was only advanced for the purchase of cows, but those cows were of no use to the farmer until he was able to purchase a separator. The amount to be advanced for the purchase of sheep has been increased from £200 to £300.

Those are the principal features of the Bill, which I submit is really the most liberal of its kind in the Commonwealth.

With these remarks, I conclude my address by moving—

“That the Bill be now read a second time.”

Mr. CORSER (*Burnett*): The Secretary for Agriculture, in making his second reading speech, waxed fairly eloquent, according to his own idea, with regard to the inadvisability of proceeding with the scheme for the Rural Bank, and gave good reasons, according to his own idea, for not bringing that about.

The SECRETARY FOR AGRICULTURE: At the present time.

Mr. CORSER: What was his reason for punching hot air in that regard? In 1920 the Government, prior to the rush election, made promises that certain legislation, including a Rural Bank Bill, would be passed. After the elections the excuse was—

“Among the measures the following were to have been submitted for your consideration.”

A number of measures were then enumerated, and the excuse given for not submitting those measures to the House was that money could not be secured owing to the action of a certain delegation in London. That was the excuse for failing to pass the Rural Bank Bill. Ever since 1920 the

Government have been in power, [12 noon] but during all that time we have heard nothing of this measure, until to-day we find the Minister telling the House why a Rural Bank Bill was not necessary, why it was not advisable, and why such a Bill could not be brought in. That is the reason why the hon. gentleman punched hot air in regard to the matter.

The hon. gentleman referred to the rural banks in Europe. The rural bank principle has made greater strides probably in Denmark than in any other country in the

world, and there it is run by private enterprise amongst co-operative farmers, which is against the platform of the Labour party, and that is the reason why they have not brought it about. The Government have stated that the State Advances Corporation was not fulfilling all the desires of the Government, and was not as liberal as it might be, and in the Governor's Opening Speech it was stated that the Government would introduce a Rural Bank Bill and liberalise these advances. We have heard nothing about it until to-day, when the Minister makes an apology for not bringing it in.

Mr. PEASE: Private enterprise has had a long time to commence the business.

Mr. CORSER: Year after year the administration of these agricultural advances has been kicked from one department to another. When the Government came into power they found an Agricultural Bank established and making advances to farmers. They altered the designation of that bank from the Agricultural Bank to something else, and then they altered it to something else, and now we find the bank is coming under its old title—the Agricultural Bank.

The Minister claims that cheap money is the basis of successful advances to the farmers. It is the basis of successful advances to the Government, too, although when they went to America they did not get very cheap money. But that did not affect them in their advances to the settlers. We must remember that whilst the Government claim that they advance money to the settlers at 5 per cent. through their State Advances Corporation—which is the same as was charged by the previous Government—when they took office they had the Government Savings Bank under their own management, and were able to secure all the money they wanted for advances to farmers at a cost of $3\frac{1}{2}$ per cent. When they had the use of the savings of the people at a cost of $3\frac{1}{2}$ per cent., is there any credit in being able to advance those savings to the farmers at 5 per cent.? It might be said that to-day we have no State Savings Bank. We have not. It has been given away to the Commonwealth by this Government; and, surely, when they were making arrangements to sell the State Savings Bank to the Commonwealth, they should have made all the arrangements necessary so that the farmers could receive at 5 per cent. all the money they required for the development of the country. We cannot condole with them if they do lose money in connection with advances to farmers—which they do not—because the instrument was there when they took office to enable them to secure all the money necessary at $3\frac{1}{2}$ per cent.

At 12.3 p.m.,

The CHAIRMAN OF COMMITTEES (Mr. Kirwan, *Brisbane*) relieved the Speaker in the chair.

Mr. CORSER: The Minister has been fairly eloquent with regard to the advantages of this Bill, and he punctuated his remarks with the statement that it was the Labour Government that was introducing it. We must remember that as time goes on it is necessary to improve the conditions relating to advances to farmers. Our complaint is that this measure is not as liberal as similar

measures in Liberal-governed States of the Commonwealth.

Mr. FOLEY: Rubbish!

Mr. CORSER: It is not rubbish. I can prove that statement. Under this Bill it is possible under certain circumstances to secure an advance of £1,700 per applicant for a term of twenty years, but in the Liberal-governed State of Victoria the primary producers are able to get an advance, not of £1,700, but up to £2,000, and not at 5 per cent., but at $4\frac{1}{2}$ per cent., and not for twenty years, but for thirty-three years. So we are doing nothing exceptional, inasmuch as we are not doing as much as the Victorian Liberal Government are doing for their farmers. During the eight years that the Labour Government have been in power in Queensland they have not advanced £2,000 to any one settler, and they are introducing a Bill to-day that is not as liberal as the Victorian Act.

The Minister was quite right when he said that men who have security will be able to get an advance. That is what we contend is the weakness of the Bill. The Bill provides for advances to settlers who have security. That is quite right, but we should be as liberal as possible, first of all, to the man who has not got security. It is that section of our settlers that we should be most liberal to, and it is the man without security who is not receiving as liberal treatment as should be given under a measure of this kind.

Under the Bill the existing institutions will be amalgamated, but whether they are going to be improved under the management and control of one institution remains to be seen. The administration of the Co-operative Agricultural Production and Advances to Farmers' Act and of the State Advances Act will be brought under the one roof. Dealing just for a moment with the Co-operative Agricultural Production and Advances to Farmers' Act, I must say, whether it is good business for the Government or not, that that Act has been of the greatest assistance to the primary producers, and it has been administered, so far as I can see, pretty well as Parliament intended, and it did not provide for security, although security was sometimes asked for. That Act has placed on their feet many men and many women who otherwise, probably, would not have been able to make a living on their land, owing to the fact that they had neither implements nor stock. I hope that in amalgamating these institutions the Government are not in any way going to take away the liberal conditions that that Act provides.

There is another section of the business which really should claim the attention of the Government, and that is the advances to soldiers. At the present time a returned soldier may receive an advance of £625, which is made available by the Commonwealth and administered by the State.

In 1919—and I would like the Minister to take particular notice of the case I am going to make—I submitted a motion in the House that returned soldiers should no longer get less than the advance given to an ordinary settler, who could get £1,200.

Mr. WEIR: Cannot the returned soldier get £1,200?

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Mr. CORSER: No. I made the statement that he could only receive £625, and the Premier in answer, referring to myself, said—

“At any rate, his charge is that we do not give them more than £625. Well, that is wrong. For even under the settlement scheme a returned soldier, in addition to the advance of £625, can get an advance of £1,200 from the Commissioner of the Savings Bank so long as he has the requisite margin of security.”

On 19th November, 1919, I wrote to the Commissioner of the State Savings Bank the following letter:—

“Would you please inform me if, after a soldier has exhausted the £625 made available by the Commonwealth, it is possible for him to then draw the maximum amount of £1,200, available under certain conditions, from the Advances to Settlers Branch of your institution?”

The Commissioner, in reply, stated—

“I desire to acknowledge receipt of your letter dated the 19th ultimo, and in reply would inform you that advances can be made under the Discharged Soldiers' Settlement Act of 1917 up to a maximum of £1,200.

“Of this amount, £625 is advanced under the ordinary terms and conditions of the aforementioned Act, whilst the remainder, viz.:—£575, is advanced under terms and conditions similar to those of the Queensland Government Savings Bank Act of 1916.

The Premier said that under certain circumstances they could secure £1,200 as well as the £625. The Commissioner who controlled the advances stated that they could not secure £1,200 as well as the £625, but that it was possible under certain circumstances to secure £575, which would bring it up to £1,200. That is very clear. The Government are gradually stepping down in regard to their liberal administration of this department.

Mr. BRUCE: They can get the £1,200.

Mr. CORSER: I say they cannot.

Mr. BRUCE: Prove it.

Mr. CORSER: I am here to prove it. There is the statement of the Commissioner that they could secure half the loaf, although the Premier said they could have the whole loaf. What do we find in practice? I quote the following letter addressed to me by the manager of the State Advances Corporation, and dated 4th October last—

“With reference to your recent visit to this office, and to the attached letter addressed to you by the holder of the abovementioned selection, upon the security of which assistance has been granted under the provisions of the Discharged Soldiers' Settlement Acts, I desire to inform you that as by the existing arrangement with the Minister for Lands, for whom the Corporation acts as agent, advances are at present limited to a maximum of £625 to any borrower, and advances totalling that amount have already been granted—it

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is regretted that a further application cannot be dealt with by the Corporation.”

That shows that £625 is the limit, and that, if they exhaust the £625, the extra amount advanced is a Federal loan, not one penny of which is advanced by our State Advances Corporation to the returned soldier.

The SECRETARY FOR AGRICULTURE interjected.

Mr. CORSER: The hon. gentleman in his ignorance and spleen should not let his arguments carry him away. If the Minister is getting it in the back of the neck by way of criticism he immediately turns up the white feather, and turns a very dirty side of it up.

The DEPUTY SPEAKER: Order!

Mr. CORSER: I listened very patiently to the hon. gentleman. I asked him one question as politely as I could and he did not object to it. I told the Minister that £625 is available through the Commonwealth.

Mr. WEIR: That is the Federal limit.

Mr. CORSER: It is the Federal limit. I maintain that the State does nothing for the soldier settler by way of advances. The Commonwealth provides £625. When in 1919-1920 I pointed this out, the Premier denied it and said that they could secure £1,200 from our State Advances Corporation.

The DEPUTY SPEAKER: Order! I hope that the hon. member will discuss the principles of the Bill and not engage in criticism which would be more appropriate on the Estimates.

Mr. CORSER: I submit that I am dealing with the State Advances Corporation management and with principles which are essential in the Bill.

The DEPUTY SPEAKER: The hon. member knows that in a second reading speech he must deal with the principles of the Bill.

Mr. CORSER: I am dealing with them—I am dealing with the advances to settlers. The Premier in 1919 claimed that the operation of the Act which is to be amended made provision for an advance of £1,200 to soldier settlers. The Manager of the State Advances Corporation stated that they were only entitled to £625, and that the Act prevents him from making an advance of one penny more to a soldier settler. I say that under this new legislation we should include the possibility of a soldier at least getting as much by way of advance as an ordinary settler, and I intend to move in that direction in Committee.

OPPOSITION MEMBERS: Hear, hear!

Mr. CORSER: Will hon. members opposite say that my statements are not borne out by facts after the quotation I have made from “Hansard” and the letters I have produced from the department?

The SECRETARY FOR AGRICULTURE: Don't be so vulgar.

Mr. CORSER: The hon. gentleman does not know the meaning of vulgarity.

The SECRETARY FOR AGRICULTURE: I would not want to be in your company long to know.

Mr. CORSER: I should not be accused of vulgarity because I am making a statement—I have no time to teach the Minister with regard to vulgarity.

The DEPUTY SPEAKER: Order! I hope the hon. member is not going to deliver a dissertation on vulgarity. I again ask him to deal with the principles of the Bill.

Mr. CORSER: I have been accused of vulgarity by the Minister, who has refused advances to the soldiers. When the hon. gentleman does not like a thing, and it is not of advantage to himself and his department, and because we exercise a right to criticise his administration and advocate the claims of settlers, he immediately throws up dirt. That encourages me rather than discourages me in the points I am making.

The SECRETARY FOR AGRICULTURE: The hon. member has no need to get nasty.

Mr. CORSER: No one can say that I have turned a hair yet. The hon. gentleman stated that the Commonwealth Bank, established under a Labour Government, has proved what is possible to be done by banking; but it is against their own principles, because they do not believe that any man should have anything in the bank at all. They claim all the credit, however, for the Commonwealth Bank; but if they gave credit where credit is due, they would give it to "Billy Hughes," who is responsible for it.

Mr. COLLINS: The Labour movement in general was responsible for it.

Mr. CORSER: The Labour movement in general demands that there shall be no profits. The present Act, as I have claimed, has required amendment, and the Minister from time to time has indicated a desire to alter it. I find that to-day the total indebtedness of the settlers to the State Advances Corporation is £1,902,178, representing 7,612 advances still current, or an average per borrower of £249. Yet we are increasing the maximum advance from £1,200 to £1,700! Hon. members will agree with me that on the figures I have just quoted there cannot be many advances of the maximum of £1,200.

Mr. PETERSON: They cannot get the maximum.

Mr. CORSER: No. The Minister may be able to get one illustration, but I know that the advances are administered to-day in such a way that settlers do not apply for them. That is borne out by this statement of the manager of the State Advances Corporation himself—

"The average amount applied for was £417, and the average approved £311 per application."

So that—thanks, not to the officers responsible for the administration, but because of the regulations contrary to the spirit of the Act which those officers must administer—borrowers during the last twelve months have not been encouraged to take £1,200, but have applied for only £417 on the average! If the Government do not make an advance of £1,200 available, what is the use of increasing

the maximum to £1,700? I think that argument is logical enough.

We know, further, that the advances under the Workers' Dwellings Act are more liberal than those to settlers, and that a greater amount is advanced per borrower to the man in the city—who only needs a home—than to the man in the country, who not only has a home to build but also must stock his farm, improve it, and make a living from it. If we do not drag party politics into this question, we must all agree that something is wrong with regulations which make it so hard for settlers to get advances. Hon. members will agree that it is essential that settlers should get more than £311 per applicant—a sum which would not buy a decent home. The settler should be able to build a home like the home of the industrial worker constructed under the Workers' Dwellings Act. He also should be enabled to make his farm out of the forest or the scrub, improve it, and wait for some time till he can get some profit from it. But the man in the city, with all the good things of life, gets a greater advance for a home than the man in the bush gets for all his needs.

Mr. BRUCE: There are many popular amusements in the country.

Mr. CORSER: Prickly-pear selections! Let the hon. member go and take up one of them. Whilst we give the hon. member credit for having a considerable amount of humour, I do not think he would be tickled to death to work it. (Opposition laughter.) At any rate, if the hon. member is amused, the farmers will not be amused. The hon. member can take it as a good joke, but we have to look at it from the serious side.

This Bill proposes to amalgamate several Government activities making advances to the primary producers.

Mr. BRUCE: Are you for or against the Bill?

Mr. CORSER: If the hon. member follows me very carefully, he will be able to answer that question for himself. The Bill provides that the funds for these purposes shall be provided by the Treasurer and advances are to be made from them to co-operative companies to an amount of two-thirds of the cost of the works which the companies propose to do, except in certain cases. Clause 14 provides that an advance may be made to such a company of the whole amount in cases where the financial disability of the company or its members and the encouragement which is likely to be given to the development of the district and the probable success of the works justify it. That is very good and proper, but if the money is not available I cannot see what use it is going to be. Quite recently the Wide Bay Dairy Company, Limited, made an application for an advance of £20,000 under one of the Acts which this Bill proposes to supersede for the purpose of improvements and additions to its factory, but its application was refused.

The SECRETARY FOR AGRICULTURE: Why?

Mr. CORSER: I suppose because the Government said that the money had not been appropriated for the purpose. At any rate, the application was refused. What is the use of talking about what may be done when we have not been able to fulfil our promises within the last few weeks?

Mr. WEIR: Did the company do its part?

Mr. Corser.

Mr. CORSER: It proposed to do its part. It fulfilled the required conditions and was turned down. I am not going to stand up for any body which has not performed its conditions, but when it has done so and the advance has been refused—

Mr. WEIR: You do not know the case.

Mr. CORSER: I know something of it, and I know it was rejected; but the hon. member must not try to draw me from my point. The term of such an advance to a co-operative company is not to exceed sixteen years. Clause 15 provides that a co-operative group or company may get a further advance of £1,700 for a large number of objects, including machinery for hay making, ensilage cutting, chaff cutting, corn threshing, harvesting, butter and cheese making, cold storage, bacon curing, drying, pulping, canning, and dehydration of fruit and vegetables, and for the storage and conservation of fodder. Nothing at all about those things which are essential to co-operative groups for the cultivation of their land under crops or the irrigation of crops! I find that one of those objects was really suggested in 1920 by the hon. member for Nanango. In "Hansard" for that year, on page 937, the hon. member is reported as having said—

"The advances to settlers for conserving fodder, such as stacking hay, should receive very careful consideration, and the suggestion of the hon. member for Port Curtis that a Royal Commission should go deeply into the question, and make investigations also in the Southern States, with a view to offering suggestions to the bank, should also receive consideration. He understood that in America people were giving advances on hay stacked in sheds, regarding it as a sort of defence against dry spells and to tide the farmers over the times when fodder was cheap."

There was a suggestion by the hon. member for Nanango which I am pleased to see the Minister has adopted in this Bill. In reply to the hon. member for Nanango the Minister said—

"The hon. member for Nanango urged the putting down of bores and the conservation of water, and he also made a very good suggestion that some arrangement should be made to make advances on hay-tacks and on fodder conserved by the farmer. That would be attended to, he hoped, in drafting the proposed Rural Bank. A Rural Bank should be capable of making advances to farmers on standing crops and on their fodder, for, after all, the conservation of fodder was a system of insurance that no farmer could afford to neglect."

Though we are not getting a Rural Bank, we are at least getting what was suggested by a Country party member to enable the farmers to secure the fullest benefit from their crops.

It is to the credit of the hon. member for Nanango that what he advocated is now included in one of the most important clauses in the Bill. Recent Acts have been passed, the success of which all hinge on the necessity for money being made available by the State, so that factories can be erected and we can proceed along co-operative lines, and after sixteen years—as is provided in the

[*Mr. Corser.*

Bill—the factories will be able to pay the 5 per cent. dividend that is allowed by this Bill. Seeing that the factories do not pay more than 5 per cent., I cannot see anything wrong with that provision. The [12.30 p.m.] Bill provides that two-thirds at least of the shareholders shall be persons who are producers of primary produce. That is a very moderate number, and leaves the door open for the possibility of a large number of "dry" shareholders, but I cannot see that it is impossible to control them with the voting power provided in the Bill. My experience has been that the "dry" shareholders have put their money in to assist the co-operators, and they have been a beneficial rather than a dangerous section in the past. Whilst the Minister takes credit for fixing a big increase in the maximum to be advanced, it must be remembered that the old system provided for an advance of £1,200.

Mr. WEIR: What about the legislation passed by your Government?

Mr. CORSER: It provided for an advance of £800, and £1 then was equal to £2 or £3 now, and the hon. gentleman knows that at that time the advances were more liberally administered.

The SECRETARY FOR AGRICULTURE: No.

Mr. CORSER: A person could get more from the institution than can be got to-day.

The SECRETARY FOR AGRICULTURE: Not at all.

Mr. CORSER: The Bill provides for a maximum advance of £300 for sheep and £200 for dairy cattle. In the past advances have only been made to beginners, and no consideration was extended to the man who had lost all his stock through drought. He should receive the same privileges as one who is commencing in an industry. Relief is provided to those in drought-stricken areas. The relief that has always been available in time of drought is now to be debited to the person who applies for it. The Bill also provides for an advance of 16s. in the £1 up to £400 for specified purposes. So long as the Bill is administered in the way we are led to believe it will be this is most valuable, but I never did like the system of making advances for specified purposes, because the person who borrowed the money always had to specify what the money was for.

Mr. WEIR: You are now raising the question of the ration issue.

Mr. CORSER: The ration relief for the farmer is now going to be charged against him. The Bill says—

"Advances to any owner or occupier of farm land may be made for . . .

"(c) Relief in case of drought, flood, tempest, fire, or other adverse conditions or happenings beyond the control of the borrower."

That amount will be debited against the farmer, whereas in the city the amount given for rations is not debited against the industrialists at all. The man in the country is a registered holder of land, and he always has to pay the whole amount that he owes.

Mr. WEIR: They would squeal if they had to sign a destitute form.

Mr. CORSER: There is no destitute form.

Mr. WEIR: There is in the case of a man with a family.

Mr. CORSER: He has not to pay for the rations.

Mr. WEIR: Because he is destitute.

Mr. CORSER: The man in the country has also to sign a destitute form, but he has to pay for the relief afterwards. There is now an advance of £500, which is to take the place of the £1 for £1 advance which has been referred to as a misnomer. The Bill provides—

“Advances not exceeding, upon the whole, five hundred pounds may be made under this section to the full value of the improvements proposed to be made for any one or more of the following objects mentioned in the table hereunder set forth.”

The clause then sets forth those objects. The Minister claims that it is under this clause that a settler can get an advance to build his home. If he gets the money under this clause for building a home, he does not get any more money for any other purpose. Under past Administrations there was nothing to prevent a man obtaining £500 for building a home if he had the land as security. Clause 21 sets out the security that is contained under the present legislation, but we find in clause 22 that further conditions as to security can be imposed. That clause says—

“Every advance to a borrower under this Act shall, in addition to the conditions and stipulations in this Act contained, be subject to such further conditions and stipulations as to the Bank may seem fit, or as may be prescribed.”

The Bill also provides that a fee has to be paid by those who wish to come in under the sections relating to advances. This Bill embraces two existing Acts, and the Minister claims that it contains a tremendous amount of leniency, but I do not think that the conditions are any more lenient for the farmers than are the conditions under the Act in existence to-day in Victoria, where a Labour Government have never been in power, and it is not as liberal as the Bill that we propose to introduce when we get the opportunity.

Mr. COLLINS (*Bowen*): I rise to congratulate the Minister on the introduction of this Bill. It is proof that the Labour Government, who appealed to the people of Queensland and told them they would do something in the direction of giving further assistance to the man on the land, are now carrying out their promise. It was not my intention to speak on the second reading, but I do not want it to go forth that what is known as the Country party of this House represent the rural portion of this State. We on this side represent the rural portion of Queensland. (Opposition laughter.) Hon. members laugh, but to prove my case I have taken the trouble to take out the number of square miles of the State that they represent. I find that the hon. members of the Country party represent 62,358 square miles—(Opposition dissent)—and, when I examined the figures more closely I found that the hon. members for Burnett and Marilla represented

32,000 square miles out of that area. I and other members on this side of the House can therefore rightly claim that we represent the rural industries—(Opposition laughter)—and producers; and this Bill has been so framed as to give assistance to those primary producers or cultivators of the soil. Hon. members opposite will have to climb down from the position that they represent the rural districts of Queensland. They do not represent them. This Bill aims at giving relief to the cultivators of the soil. I believe—and I had this belief before I saw the inside of Parliament—that to a large extent the basis of all society rests on the cultivator of the soil; and it is the duty of this Government or any other Government to look after the cultivator of the soil. It is the duty of the Government so long as they remain in power to look after the cultivator of the soil on the one hand and the man who does useful work in the railways and other industries on the other hand, and not to worry about the people who come in between these two classes, as they are well able to look after themselves, so long as justice is done them. I have had considerable experience during my eight years' representation of a rural electorate of advances made from time to time to farmers in my electorate. There is a lot in what the Minister said, when quoting an American article, that there is a good deal in the type of man who borrows the money. I quite agree with that statement. My own experience has been that, if we are going to assist the man on the land, we shall have to be prepared in some cases to lose a little money. I know in my own electorate from time to time that the advance of a few more pounds has stood between success and failure.

Mr. COSTELLO: Hear, hear!

At 12.43 p.m.,

The SPEAKER resumed the chair.

Mr. COLLINS: I want to emphasise the time that sometimes elapses through the system of red tape between the time application is made for the advance and the time it is granted. The Minister wants to realise that, if we want to increase production, it can only be done by putting more land under cultivation; and to accomplish that we shall have to take more risks than we have taken in the past. (Hear, hear!) I have visited nearly half the farmers in my electorate during the eight years I have represented it, and I know the conditions under which they live and have to get their livelihood.

I congratulate the Minister on increasing the amount of the advance from £1,200 to £1,700. The hon. member for Burnett said that the settlers have not got £1,200 in the past, but I do not know of any bank which advances up to the full amount. The hon. member should quote a bank which gives the full amount of advance asked for. Now that the amount is to be increased to £1,700 there is a possibility of the farmer getting an advance up to £1,200, £1,500, or £1,400.

Mr. COSTELLO: And he may only get £600.

Mr. COLLINS: The amount of the advance depends on the report of the inspector. In my travels I have come across one or two first-class inspectors, who went on to the farm, saw the farm, walked over and examined it, and made their recommendation; while I have seen other inspectors who were

not as good. The advance depends on the reports of the inspector, and it is not a question of the Government at all. The officials of the head office in Brisbane have to depend on the reports of these inspectors. I ask that these inspectors shall be kept right up to the mark, and that, when they visit the man on the land and ascertain his requirements, they shall be sympathetic in giving due regard to the application for a loan. I notice that advances will be made for the purchase of dairy cattle, the purchase of separator or other dairying plant, machinery and plant for fodder conservation, pigs, and sheep. I do not intend to detain the House any longer, but I wish to congratulate the Minister on having introduced this measure, and to ask him to see that his officers give that sympathetic administration which the man on the land requires to increase his cultivation and production from the soil.

Mr. FRY (*Kurilpa*): There are a great many weak points in the argument put forward by the hon. member for Bowen. He wanted to know if we could refer him to any bank which advanced the full amount of the money asked for. We have to view the Government from a different point of view to that from which we consider ordinary banks. The Government have not the money unless they go outside for it, and they are therefore in a different position to the ordinary banks.

Mr. PEASE: That is a nice thing to say just now.

Mr. FRY: The banks deal with money to make profits for their shareholders. The Government in dealing with this money should utilise it for the purpose of developing the land and the State. The objects of the Government and the banks in that respect differ. The object of the Government is so to manage the affairs of the State as to benefit the State, and not a few individuals. I do not see any analogy in the argument of the hon. member. He also referred to the fact that provision is made in the Bill to make advances to settlers up to £1,700. We find that the average advance made by the Government to primary producers is only about £300. If that is taken into consideration with my other remarks, it will be seen that there is nothing in the contention of the hon. member. The hon. member also referred to the question of the representation of the rural districts. If his argument means anything, it should be more than the representation of area, trees, cattle, and sheep.

OPPOSITION MEMBERS: Hear, hear!

Mr. FRY: If the hon. member for Bowen wishes to draw a comparison between the value of the representation of the various parties in this Chamber, he should not base that representation on gum trees, brambles, prickly-pears, sheep, or cattle, but on individuals who are the very life blood of the community and on the people who are utilising the land for the advancement of the State.

When he gets down to a comparison of that description, he will find that the Country party, whom he seeks to defame as not representing the true farmer, are representing truly the man who is cultivating the land, and who is sending the State ahead. It is far better to represent a small area

[*Mr. Collins.*

and a community of hard-working people, than a big area of gum trees.

Mr. WEIR (*Maryborough*): The Bill generally appeals to everybody in this Chamber, and is certainly another indication, as the hon. member for Bowen said, that the Labour party have made good with regard to their policy. For donkey's years in the past the farmer was promised various things, which were left for this Government to undertake.

Mr. KELSO: You don't expect us to do it?

Mr. WEIR: I do not expect the hon. member or his party to do anything, and they are doing that pretty well. Regarding the subject of rations, the hon. member for Burnett and the hon. member for Carnarvon endeavoured to point out that there was a difference in the supply of rations to the farmer and to the man in the city.

Mr. COSTELLO: I do not see any ration provision in this Bill.

Mr. WEIR: That is the hon. member's misfortune; I cannot be responsible for the intelligence of the hon. member. In this Bill there is a special provision for the man on the land. When drought conditions come his way, the Government have been big enough to rise to the occasion and give him special protection. In the ordinary course, the protection he receives in the matter of rations is after signing that objectionable form—and I consider it is an objectionable form—saying that he is destitute. Of course, I do not say that rations should be given to people in affluent circumstances, but I think it is a degradation for a man to have to say in writing that he is destitute. We do not want our farmers to have to admit that they are destitute.

Mr. BEDFORD: Some who are not destitute claim this relief.

Mr. WEIR: We know that some people sign that declaration who are not destitute. My point is that, while they have the privilege of signing the destitute form the same as the man in the city, they have not had to make use of the privilege, for the obvious reason that they have not been destitute.

Mr. COSTELLO: They have been destitute.

Mr. WEIR: There might be cases of men who were unfortunately situated, and who had to sign that they were destitute, and they were given the privilege of relief under the same conditions as the man in the city. We have heard the Tory crowd say that these people should be liberally treated, and we have heard the same Tory crowd roar the House down because of the ration privilege applying to the city. We have heard cries about the imposition made upon the rations privilege in the city, and people have been prosecuted; yet hon. members opposite come along and have not got the decency to admit that this is a privilege that should apply to the city, and that the privilege applying to the man on the land is a better privilege.

Mr. COSTELLO: Which is charged to his account?

Mr. WEIR: It should be charged to his account.

Mr. COSTELLO: Your friends down the street go free.

Mr. WEIR: So do your friends. I want to tell the hon. member that the people in the country have the same privileges as the man in the street. We know perfectly well that in some cases, unfortunately, men have received rations without being destitute. It is contended by hon. members opposite that, whereas one man has had rations on one scale, the other man has had those rations charged against his account. If a man is not destitute, he has a right to have the rations charged against his account. The only asset of the destitute city man is his labour power, and that only exists while he is in work. It would be eminently unfair to charge the rations to his account, to be paid off like a dead horse when he gets work. We know that we have got to keep our men from starving. The city worker, when not earning money, has no asset, and should not be charged with the rations, but it is right that the farmer should have that charge against him. There is no doubt that some of the people in the country abuse the privilege. All the heathens in the land are not in the city, any more than all the Christians are in the city. The Government have experienced cases in which farmers have abused these privileges.

For a long time the charge has been made that we who are city representatives represent a class of people who are "sponging" on the Government. "Spongers" are in all classes and embrace all sorts of people; there is a fair average in the country, as well as in the city. Those making use of these drastic criticisms should realise that, after all, they are criticising Australian citizens.

I want hon. members to look at the difference between the two types of Government. Here we are in 1923 introducing legislation providing special privileges and assistance for the farmer when he meets difficult times. He is also being assisted in the matter of banking, production costs, and other production interests. What did the Tory Government do in 1893? Some hon. members know of cases where friends of the Tory Government "sponged" on the farmers, and finally drove them off their farms and took those farms over themselves. Some hon. members opposite were in the House even at that time, and their Government did not raise their voices, nor take any steps to stop those vampires from getting hold of the assets of the farmers. Now, when our Government come along and try to do the decent thing, the criticism is reversed—

Mr. COSTELLO: Don't bring in the dirt.

Mr. WEIR: The hon. member is an authority on dirt, but he is not going to have it all his own way.

Mr. KIRWAN: Why doesn't he take his gruel?

Mr. WEIR: He is not addressing soldiers here, and he cannot bluff this party. I want to say in conclusion that this Bill is only another indication of where the advantages for the community generally come from. The man on the land realises that the Country party do not represent his opinions. He sees and admits that the Labour Government have done their part on every occasion to make his lot easier.

Mr. EDWARDS (*Yanango*): I also wish to express my appreciation of the introduction of this Bill. I say that herein lies the whole solution so far as land settlement is concerned. Over and over again since 1920 members on this side have asked the Government to bring in such a measure as this.

Hon. J. G. APPEL: They have been asking for it since 1915.

Mr. EDWARDS: That may be. I am speaking of the time since I have been in the House. Other hon. members on this side besides myself have used the argument over and over again to the Secretary for Agriculture, and I remind the hon. gentleman that he agreed in 1920 that it was necessary to bring in such a measure. I maintain that we have lost considerable ground between 1920 and the present time. It is quite obvious to anyone who knows the condition of Queensland and the necessity for capital. I believe that capital is the mainstay of land settlement. It must be quite clear to everyone that during the last three years we have kept, not only population from our rural districts in Queensland, but we have prevented huge sums of capital from being employed in the State. As the hon. member for Burnett pointed out, greater consideration is given in other States—I instance Victoria—in the way of rural credits.

The SECRETARY FOR AGRICULTURE: What interest do they pay in Victoria?

Mr. EDWARDS: Only 4½ per cent. It is a business proposition when the farmer thinks of settling on the land in any particular State, and he has to look at the matter from every side and decide in his own interests. I say, therefore, that the Government have been lacking in their duty in not bringing in this measure years ago. I am very pleased to see that there is a provision in the Bill to increase from £1,200 to £1,700 the maximum amount that may be

[2 p.m.] advanced to a primary producer for agricultural purposes; and I hope the Minister will see, as the hon. member for Bowen pointed out, that justice is dealt out to the primary producers in the matter of these advances. It is quite clear to every thinking person that the Bill is not a very great step forward. The Minister will admit that the primary producer for some years past has been placed at a disadvantage in connection with overhead expenses, and also because of the increased cost of material which is required to improve his property. A machine that could be purchased some years ago for £20 will now cost the primary producer in the vicinity of £60. It is quite clear, therefore, that the advances to primary producers should have been liberalised as the cost of material increased. If the advances to farmers in the past had been more liberal, many of the settlers would not have been in the distressful position they are in to-day.

I do not know what the hon. member for Bowen meant when he said that the Labour party represented the larger proportion of producers in this State. In support of that argument he quoted the huge areas of the back blocks of Queensland represented by members on his own side, and one wonders whatever induced the hon. member to make such a statement. A far greater proportion of the primary producers are settled on the small areas of the State, and this Bill has

Mr. Edwards.]

been introduced to give assistance to the farmers settled on these small areas so that they will be able to increase the area under cultivation.

I also want to say a few words in connection with the comments of the hon. member for Maryborough. That hon. member made statements which are certainly misleading. He said, in the first place, that the unemployed worker could get relief by signing a paper saying he is destitute. I would point out that, notwithstanding the distressful times the producers have been going through recently, the Department of Agriculture not only ask them to sign a form setting out the unfortunate circumstances they and their families are in, but require them to repay the money in twelve months, with interest added.

THE SECRETARY FOR AGRICULTURE: Don't you know very well that they could go to the police and get relief in the ordinary way without signing a form at all?

Mr. EDWARDS: That interjection is what I wanted. They can get relief when they are not farmers—when they are hopelessly beaten and thrown on the unemployed market and have no security whatever to offer.

THE SECRETARY FOR AGRICULTURE: The farmers have that privilege also.

Mr. EDWARDS: I say they have not. The farmers can only get this relief when they are destitute and have lost their property and everything belonging to them.

THE SECRETARY FOR AGRICULTURE: It is only in that case that the workers can get it.

Mr. EDWARDS: That is so; and the hon. gentleman's statement was misleading. I am not one who stands for anyone starving in this State; but when we hear the hon. member for Maryborough saying that the farmers had got something which they did not deserve—

Mr. KIRWAN: He never said anything of the kind.

Mr. EDWARDS: I say that a lot of the £77,000 which was drawn by unemployed workers in the State during the last financial year was drawn by men who could have done very well without it and who could have got work if they liked.

THE SPEAKER: Order! The hon. member is not in order in discussing that question.

Mr. EDWARDS: This is one of the most important measures which has ever come before the House. If the Government are sincere in their desire to give the selectors a fair deal from a financial point of view, they can let a good deal of legislation drop. The farmers are men of independent spirit, and if they can get financial assistance to tide over the difficult times they are going through, they do not want any spoon-feeding. They have made good in other parts of Australia through the liberal financial assistance which has been extended to them by the State Governments and co-operative institutions. The Minister said that this measure was more liberal to the settlers than any other Act in Australia, but he was entirely wrong in that statement. Under the Victorian Act the settlers can get a great deal more assistance than they have been

able to get in Queensland, and they get the money at 4½ per cent. interest. Besides that, there is in Victoria at the present time what is known as the Victorian Co-operative Producers' Association, a big concern which handles primary products all over the State. The settlers do well, and are able to put money into the association, which is lent out to those who require capital for the improvement of their properties.

THE SECRETARY FOR PUBLIC INSTRUCTION: Why do not the farmers here do the same thing?

Mr. EDWARDS: It is unfortunate for the hon. gentleman that he has made that interjection, because, had it not been for the interference of this socialistic Government, the farmers in the State would have been in the same position to-day as those in Victoria and New Zealand so far as co-operation is concerned.

THE SPEAKER: Order! I ask the hon. member to deal with the Bill.

Mr. EDWARDS: In this question of finance lies the solution of the whole problem of land settlement in Queensland. It is necessary to provide a huge amount of money to tide the producers over the bad times through which they are passing, and nobody can say that it is giving them something to which they are not entitled, because upon them the business men of the State, the workers, and everybody else depend to keep the wheels of industry moving. If it were not for the battles which the producers of this State have put up from time to time—and as one who has been through it I know what their troubles and trials are—it would not be possible for us to be here legislating for the State of Queensland. Therefore it ill behoves the Minister to get on his feet in this House and say, "We are doing more than they are doing in any other country." Let us leave out that sort of thing! Let us do our duty to the people of this State! If we do, we shall not only liberalise the Bill which I have in my hand—

THE SPEAKER: Will the hon. member deal with the Bill?

Mr. EDWARDS: But we shall also see, as the hon. member for Bowen has said, that a lot of red tape is not used before a settler can obtain a loan, and that assistance is sometimes given to people even though they have not the full security. After all, we must realise that the farmers depend on the seasons. You cannot get one out of twenty—I think I am safe in saying not one out of fifty farmers—who does not work his best to make ends meet, and therefore we should come to their assistance even if, through drought, they are unable to carry on.

I appreciate the introduction of this measure by the Government, although I think it is far too late in the day. It should have been done years ago, but after all, "Better late than never," and I hope that it will be a practical scheme and will be liberalised to such an extent that the producers will be able to obtain the cash necessary to enable them to work their holdings and improve them as they ought.

Mr. PETERSON (*Normanby*): I think that this is one of the most momentous Bills we have had before the Chamber for some time,

[*Mr. Edwards.*]

and I do not propose to speak at any great length upon it, because I believe that it is a measure in the best interests of the producers of this State. However, I am not going to say that the battle is won when the Bill passes this Chamber. That may be all very well in itself. The struggle comes afterwards in its administration, but I am hopeful because, when the hon. gentleman took charge of the "Cow" Act the administration of that Act dealing with these matters was administered in a very fair manner and was the means of giving many settlers the chance to make a living. However, it took a great deal of agitation even when one was a member supporting the Government to get measures such as the present Act, but that is not going to prevent me from supporting this Bill and assisting a class of persons who we all recognise deserve our consideration.

Several phases of the question have already been mentioned in this debate. I have already said that an Act may be a very excellent measure, but very often the fault lies in its administration. I have no complaint whatever to make against the gentleman who controls the State Advances Corporation at present, which will be incorporated in this scheme. In every instance the Corporation have met to the fullest extent possible the claims that I have put forward. Good as that Act was, and much as I praised it when it was before this Chamber—what I said has been quoted *ad libitum* by hon. members opposite—time and again I did offer condemnation with regard to its administration. The officials in charge are not to blame, but from time to time I have complained about the red tape connected with the regulations. I ask the Minister to be as lenient in the administration of this Bill as he has been with other Acts under his charge to prevent, as far as possible, any friction by unnecessary regulations bringing about prolonged delays.

I do not intend to criticise the Bill, because I contend that the Act at present on our statute-book is a splendid Act, and why the Government should amend it in certain particulars passes my comprehension, because, if the present Act was carried out in the spirit that Parliament intended, I do not think there would be very much outcry from any part of the State concerning advances to settlers. First of all I am pleased to know that under the Bill increased assistance is to be given to co-operative associations to control their own industries. The Bill goes further and provides that, if companies already in existence are financially embarrassed, provided they have the proper security, they can have facilities placed at their disposal to enable them to finance their concerns. The Bill goes still further and says that the Minister need not demand the full amount of security, but, if he considers the security warrants it, he can advance the full amount to any industry already in existence. I would like some information from the Minister in regard to clause 17, which relates to a dictation test. It seems to me that before settlers can get advantage of the provisions of this Bill they will have to line up as they did during the war and pass the dictation test that may be set. Surely the Minister will admit that, if we are going to people our agricultural areas, we have to obtain immigrants from all parts of Europe. The Minister knows perfectly well that some of our best settlers are men who are not of British origin, and that it

will be a very difficult matter for those settlers to pass a dictation test, and I implore the hon. gentleman to be a little bit reasonable in this matter. I am sure the hon. member for Rosewood will agree with me that there should be no necessity for a man to be able to write English before he can get a loan from the Agricultural Bank.

Mr. W. COOPER: It will not apply to Europeans.

Mr. PETERSON: The clause does not say that. It refers to foreigners. We in Australia know that all those who are not British are deemed foreigners, and the Minister will have power to demand a dictation test in the case of anybody who is not of British origin. We are not going to build up our State if we are going to be exacting in this regard. It is not so much that we require men who are able to talk English when they come here as that we require men with brain and muscle who are prepared to come here and open up and develop our land. The men who come from any part of Europe or any part of the world, excepting the coloured races, should be given every opportunity of taking up our land without being humiliated by being subject to a dictation test. I trust the hon. gentleman will see fit to alter that clause and specify to what particular nationalities he intends the dictation test shall be applied. As the clause reads at present, the test may be applied to any foreigner.

Mr. GLEDSON: You know that it cannot be done in any other way.

Mr. PETERSON: I am prepared to listen to argument on that point. We are concerned about the people we hope to get to our shores to develop the Upper Burnett and other districts, and we should induce people to come from other parts of the world, if we cannot get them from the English-speaking countries. I emphasise the necessity for making the clause a little more lenient.

I notice that there is a provision for increasing the maximum advance from £1,200 to £1,700. The maximum amount advanced previously was £1,200, but it is proposed to increase it to £1,700. That is an increase of £500. I am not going to belabour that point very much, other than to say that I am pleased that that increase is to be provided, and I trust that where the settlers have security this increased amount will be granted. We have no evidence up to the present showing that any reasonable number of settlers have had loans granted up to the present maximum of £1,200. Why is it that we have not more evidence than we have of settlers having received £1,200? I hope that this Bill is not merely designed for window-dressing and to allow hon. members to go round the country and say, "We have increased the provision for advances from £800 to £1,200, and from £1,200 to £1,500, and from £1,500 to £1,700." We do not desire that kind of logic. We want to be able to tell the people that the Government of the day are willing to advance to the settler, provided he has the security, up to £1,700. There are a number of settlers who are embarrassed financially, because they are up to their necks with overdrafts in private banks. If application is made for a loan for people in such circumstances, the Agricultural Bank will reply, and rightly so under the circumstances, that the function of the bank is not to relieve settlers of overdrafts

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but to relieve them in their initial difficulties. Provision is made under the Bill that any primary producer who is saddled with an overdraft in a private bank or a mortgage with anyone else can make application for an advance of £1,700 if he has the security. I have had a large amount of experience with the Agricultural Bank—as much as any hon. member in this Chamber—and I say candidly that, generally speaking, the Bank does not favour the lending of money to settlers who are already indebted to other banks. I hope that when the Bill is passed provision will be made to enable those in charge of the Bank to use more discretion in the case of those settlers who have a stranglehold upon them by private concerns. If those people can be saved from paying high rates of interest and be placed on a better footing, they will have better heart to go on producing from the soil for the good of the State.

Hon. J. G. APPÉL: It will be good business.

Mr. PETERSON: Clause 19 is a very good provision, but in my opinion it contains something which requires a little explanation. Under that clause, if any owner or occupier of farm land is granted a loan for a specified purpose, he will be unable to leave his holding. A settler does not leave his holding because he likes to do so. The average settler desires to stop on his land as long as possible. The reason he wants to leave it is because of the drought conditions. Many settlers in Normanby, Keppel, and other districts in Central Queensland have been forced to leave their holdings to earn a living and have been obliged to leave their wives and families on the land.

The SECRETARY FOR AGRICULTURE: Who will object to that?

Mr. PETERSON: There is a rigid provision in this clause that no person who has received an advance for a specified purpose can leave his farm while the advance remains unpaid.

The SECRETARY FOR AGRICULTURE: He will not be allowed to lease or sell it until he has paid off the balance of the advance.

Mr. PETERSON: That is perfectly fair.

The SECRETARY FOR AGRICULTURE: Under those circumstances he can go away if his wife and family reside on the farm.

Mr. PETERSON: The hon. gentleman will admit that, whilst it is necessary to protect the department in that way, special provision should be made for those who are forced out on account of drought conditions. I shall give an illustration. There are settlements on which the majority of the settlers are returned soldiers under the Discharged Soldiers' Settlement Act, and owing to the continual dry conditions these men have taken up work under the Main Roads Board, and their wives and families have been left behind on the selections, the selections not earning anything meanwhile owing to the drought conditions. If we were to have thunderstorms or heavy showers of rain, those men would be back on their holdings growing cotton. I was afraid that the provision in clause 19 was too drastic and would prevent those men going out and keeping the pot boiling while their families cared for the selections in their absence. The present Secretary for Agriculture may not always be acting

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in that capacity—he may be elevated to higher spheres; and he should make some provision to enable those men to get out and earn their living and try to save their farms for themselves and their families, returning when the seasons permitted.

The next question—and it is a most important one—is that dealing with the fair estimated value. I notice that the Minister provides that up to £500 will be allotted upon the estimated value for certain specified works. I take it that under that clause any farmer or selector who desires a home will be able to build a home costing up to £500 and receive a £500 loan on the value thereof?

The SECRETARY FOR AGRICULTURE: If he does not absorb the amount for other purposes.

Mr. PETERSON: I realise that. In the clause there are other provisions whereby a settler can also borrow up to £500 on the full value of the improvements. I think it would be a very good thing if the Minister would provide some clause whereby a limit shall be put on some of those improvements. A number of settlers do not desire to put up £500 houses at once. That might swamp the whole of their money and knock out their chance of securing money for anything else.

The SECRETARY FOR AGRICULTURE: That is where the discretion of the Bank comes in. It would not allow a man with nothing at all to put up a £500 house.

Mr. PETERSON: It would be unwise to do so, although the hon. gentleman must admit that the clause reads that a man may receive £500 on any one of a series of items.

The SECRETARY FOR AGRICULTURE: That is an optional matter resting with the Bank.

Mr. PETERSON: I know of any number of settlers who have borrowed up to the hilt to build a nice home and who have become financially bogged. While we should strive to give good housing accommodation, it is advisable to see that these people do not swamp all their capital in that way. Once a man owes £500 he has a fair amount of debt to meet. I hope that the suggestions that I have made will have some effect.

In computing the estimated value we have to use discrimination. Of course the old vexed question of freehold versus leasehold comes into the argument, and it has a bearing on the question. There are a large number of settlers who have taken up land under the old provision with the right of converting that land into freehold. The Agricultural Bank takes that into consideration and allows for the amount of rent which has been paid when the settler wishes to make the land freehold, consequently the rent which he has paid adds a certain amount of security which is not there in the case of a perpetual leasehold. I say that the selector should be the best judge of what tenure he wants, but if there is anything in the claim of hon. members opposite as to the superiority of leasehold over freehold, some value should be attached to the leasehold when the settler starts to clear his land. We have been told over and over again that perpetual leasehold is as good as freehold.

Mr. GLEDSON: The leaseholder's security is the value of his improvements.

Mr. PETERSON: Yes, but the person with the option of a freehold not only gets allowance for the value of his improvements but also for the value paid in the way of rent. I do not desire to raise any contention, but, if the claim of hon. members opposite to the effect that leasehold is just as valuable as freehold is correct, why is not some value attached to a perpetual leasehold? The trouble is that hon. members opposite stultify the whole argument about perpetual leasehold when their own institution refuses to attach a value to perpetual leasehold other than the improvements thereon. I sincerely trust that, in arriving at a fair determination of the value of the holding, some consideration will be given to the value of the perpetual leasehold, otherwise much of the advantage claimed by hon. members opposite for that tenure will vanish.

I notice that there is no provision in the Bill to assist settlers to procure water. By that, I mean this: Under the existing Act a settler can get up to £150, on the basis of £1 for £1, for the purpose of putting down a well, dam, or bore, and the [2.30 p.m.] purchasing of lifting power, but not one cent is advanced to him unless he is able to secure the required quality of water, and the necessary quantity, and so on; therefore, many a selector has become bankrupt on account of the number of wells and bores he has had to put down before securing water. The Secretary for Public Lands stated the other night that a Bill was coming forward, whereby settlers who were struggling to secure water on their holdings would secure ample assistance, and I was under the impression that this was the Bill he referred to.

The SECRETARY FOR AGRICULTURE: No; he was referring to another Bill.

Mr. PETERSON: In this Bill we are amplifying the financial provisions of existing Acts, but we are not making any provision for granting assistance to the selector who is striking trouble in the matter of securing water. If another Bill is coming forward to deal with that matter, I am not going to labour the point; but I was under the impression that this was the Bill designed to meet that situation, and I was very sorry to notice that there is no provision in it to deal with that question. That is where a great deal of the trouble of the selectors takes place. While a home may be a very valuable factor in successful settlement, one of the greatest bugbears we have had in the Dawson Valley, and in many other parts of Queensland for quite a number of years past, has been the fact that settlers have been unable to obtain water on their holdings unless by deep boring. The result is that many of the settlers have been penalised. As we are now at the end of the session and another Bill may not be brought forward, I would like to know whether something cannot be done in the meantime to give these settlers assistance in some way, in order to get over the difficulty.

I am not condemning the Bill in any shape or form. I am only endeavouring to get a few little matters rectified in the interests of producers. I notice that there is no specific mention in the Bill with regard to assistance for pear settlers. At present it is a very difficult matter for settlers in pear areas to get loans from the Bank at all. I quite understand the Bank has to be very

cautious in making advances on pear holdings. Whilst a Bill that we have already passed deals in some way with the matter, still it comes within the province of this Bill, and there should be some provision whereby this class of settler can be assisted. Unfortunately, there is no such provision, and that means that these pear selectors will not be able to get advances from the Agricultural Bank, at any rate, to the same extent as other settlers. I hope that matter will be rectified, too. In clause 22 we find what is called "the nigger in the wood pile." It is all very well to have a very fine Act, but in that clause power is given to the Minister to put in anything that he thinks fit afterwards for the carrying out of this Act. That is not a fair proposition to put into an Act of Parliament. I admit that the regulations have to be submitted to Parliament, but sometimes there is a long recess, and then there is an interval before these regulations come before the House.

The SECRETARY FOR AGRICULTURE: All regulations have to be consistent with the Act.

Mr. PETERSON: It gives the Minister power to impose super-regulations upon the regulations.

The SECRETARY FOR RAILWAYS: They must be consistent with the Act.

Mr. PETERSON: They may not be inconsistent with the Act, but I am out to make the Bill as liberal as possible, compatible with the financial position of the State.

The SECRETARY FOR AGRICULTURE: We want that power to provide for drought conditions.

Mr. PETERSON: If that is so, it is satisfactory to me. Clause 26 makes provision that once the regulations have been published in the "Gazette," the settler who has had a loan shall be deemed to have notice of the regulations and must comply with them. Any settler obtaining a loan from this institution has a perfect right to know if the conditions are amended in any way, and a perfect right to be provided by the department with amended regulations. The onus should not be on the selector, who may not read a paper from month to month. Very few of the selectors get the "Government Gazette," and the Minister could very well include a provision that each borrower will be provided with a copy of any amended regulations as they appear from time to time. I do not think we are asking too much there. It will save the member for the district a good deal of trouble and correspondence, and it will enable the selector to know exactly how he has to meet his commitments.

I notice that in the schedule there is a provision that officers who have become insolvent or insubordinate can be dismissed. These provisions are all very well in their way. At the last general election and at the Federal election, motor-cars belonging to the Advances to Settlers' Department were used in the interests of Government party candidates. Candidates were driven all round different parts of my electorate in these cars, and some provision should be brought in here that, if you are going to lend cars to candidates on one side, then the candidates on the other side should also have the use of those cars.

The SPEAKER: Order!

Mr. PETERSON: In the schedule there are regulations dealing with the conduct of officers, and I am suggesting some amend-

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ment whereby any inspector using the property of the Board for the purpose of electioneering should be summarily dealt with, because it is an unfair privilege to give to anyone. I commend that to the Minister, and I am quite sure he will be fair enough to see the wisdom of what I say, because it cuts both ways. I have had these complaints made to me. In fact, I have seen a car belonging to the Department of Agriculture going out with a certain candidate in the car. Others have seen the same thing, and I want to put a stop to that kind of thing by putting in the schedule a clause prohibiting things of that sort. If candidates want cars and they cannot find them themselves, then let their party find them, but do not use cars belonging to the Advances to Settlers Branch for this purpose.

The Bill is a good one, and, as I have always advocated such a measure, it will be inconsistent on my part to oppose a Bill that has for its object the liberalising of the financial assistance given to settlers. All I ask is that, not only shall it become an Act whereby better conditions than ever will be brought about, but let us be able to say that the Act is not only an Act on paper, but that it is an Act in practice. Where the security is reasonable and comes within the purview of the Act, let these settlers get its benefit and not have the next annual report saying that no settler at all has got the maximum advance. I sincerely wish the Minister all good luck in the passage of the measure, and while he is administering it, I sincerely wish him good luck, too. It is a credit to members of this Parliament that they are helping to do this for the settlers, who deserve so much at their hands.

HONOURABLE MEMBERS: Hear, hear!

Mr. W. COOPER (*Rosewood*): I have listened to hon. members opposite in their criticism of the actions of the Agricultural Bank, and in course of their criticism they have not attacked the measure which is now before us. I have had a certain amount of experience in dealing with the officers of the Bank, and I have no fault to find in connection with the administration. I have also heard hon. members opposite say that no borrower has obtained the maximum amount available. I have in my electorate a number of settlers—some of them returned soldiers—who have at least got within £50 of the maximum amount which the Act provides may be borrowed. There are two distinct Acts in this connection—the Discharged Soldiers' Settlement Act and the Agricultural Bank Act. Under one Act the money is provided practically by the Federal Government, and under the other Act by the State Government. From what I have been given to understand, no soldier can borrow the maximum under either Act unless he has sufficient security. What we have to consider is whether the Agricultural Bank has been administered to the best advantage of the settlers or not. In my opinion it has. We have had many complaints from hon. members opposite, because there were men in their districts who could not perhaps borrow up to the maximum amount whether they had security or not. They have deplored the fact that the Government have had deficits and cannot run a State institution without having a deficit. On the other hand, they complain because the officials of the Agricultural Bank and the Minister have taken precautions against any losses in that direction.

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If we are going to allow men to borrow with no security whatever, how long will it be before the Bank will be practically insolvent? We do not wish that to take place. I am in sympathy with men who are compelled to go to a bank to borrow money. It is deplorable that settlers have to come to this or any other institution to borrow money. It would be infinitely better if they were not compelled to do so; but circumstances compel them to borrow. I believe the officials of the Agricultural Bank have done their best to do the right thing by the settlers. If, for instance, the Agricultural Bank took the advice of hon. members opposite and lent money on insufficient security, what would happen? The private banks would be unloading all the accounts they did not want upon the Agricultural Bank. They are endeavouring to do that now, so far as my experience goes. We have to consider the financing of this institution. Under the difficult circumstances which the Government have had to face during the last eight years, it has been a hard matter to find finances for every institution which comes under their jurisdiction. In my electorate I have borrowed money for returned soldiers almost up to the maximum. I have seen returned soldiers placed on the land and making good, thanks to the Agricultural Bank and the officials who are carrying out its administration. We have had complaints with regard to the reports which inspectors send in, but the Commissioner has to consider what his officers say about the security. There may be a difference of opinion as to what the land is worth, but during the last eight years the inspectors have seen the land at its very worst, and they will not recommend the lending of as much money under drought conditions as they would under flourishing conditions. The responsibility of carrying soldiers over a period of drought does not rest altogether with the Government. Financial institutions have been advancing money in Queensland ever since the inauguration of self-government here. There is a responsibility, not only upon the Government to finance the settlers, but upon the private banks. Have the private banks done what they should have done? In my opinion they have not. Queensland must be settled, and the best way to settle our agricultural lands is to have a sympathetic financial institution. What we have to consider is whether the private banks have been as sympathetic as the Agricultural Bank conducted under this Government has been. In my opinion they have not. Whenever there has been a tightening of the money market, almost the first people the private banks have called upon to reduce their overdrafts have been the unfortunate settlers. The responsibility placed upon the Agricultural Bank is one of great magnitude. Unless the private banking institutions take up a very different stand, the same state of affairs will continue in Queensland. Many farmers who would be able to continue in rural pursuits and make a living for their wives and children will be driven off the land, as they were in 1893, by the action of the private banks unless those institutions show more sympathetic consideration. This Bill provides for an increase in advances to settlers through the Agricultural Bank from £1,200 to £1,700. This help is perhaps a little belated, but at the same time it is a step in the right direction. A settler who had a security of perhaps £5,000 could

not borrow more than £1,200 previously, but under this measure he is being given the right to obtain an additional advance of £500. This provision will help a good many settlers.

I wish to congratulate the Minister upon the introduction of this measure. I know that the Government have done everything possible under the circumstances for the men on the land. Hon. members opposite have stated that the Government have introduced other measures which might have been dispensed with if this financial assistance had been available for the settlers, but in connection with other Acts placed on the statute-book there has been a vast amount of good done. I hope that this measure will be administered in the same sympathetic way that the old Act was administered. I feel sure that no one on the land will complain of the action of the Government in introducing this Bill, because it will help to stimulate co-operation and to keep many men on the land who would otherwise be driven off by the action of private banks. I hope that the Bill will secure the great amount of benefit which is anticipated by members on this side of the House.

Mr. TAYLOR (*Windsor*): I regret very much that this important measure has come on at the tail-end of the session. The Minister made a speech of about an hour's duration and explained the provisions of the Bill. I always like to read the Minister's second reading speech in introducing a Bill when it appears in "Hansard," because one cannot always follow all his arguments when listening to the speech in the Chamber. Here we are now on the 2nd of November at the end of the session, and it is a pity that the Minister did not bring forward this measure earlier. I realise that he has had a pretty hard session and has had a lot of important Bills, and I realise perhaps that the absence of other Ministers who had measures on the business-sheet may have prevented him from arranging to bring the Bill on earlier, but I think that, if it had not been brought on so late, we might have had a better discussion.

I am not going to follow the Minister in his remarks about banking. I am quite with him about the Commonwealth Bank. It has certainly played a very important part in Australian affairs, and during the war was no doubt the sheet anchor of our safety. At the same time I cannot go so far as the hon. gentleman and say that I would like to see the rationalisation of all banking, because I would not. I certainly think, notwithstanding the failures of the private banking system, that, by and large, it is helping to develop Australia and her industries.

If I were asked what I thought of this measure from the point of view of the primary producers of Queensland, I could not say otherwise than that it is very good, although it is possible to improve it in some directions. It must not be forgotten that during the last few years farming has been a much more precarious proposition than it was twenty or twenty-five years ago, when it was not very often that a man engaged in mixed farming lost his crop. Certainly he had a bad drought in 1902, but during the last ten or fifteen years farming has become much more precarious than previously. An Agricultural Bank cannot take into consideration only the value of the security at the moment. It has to consider the value of that security in the light of the return which the men engaged in

primary production is likely to get in the future. The men directing the Agricultural Bank know quite well that a succession of bad seasons hits the farmer very heavily, and makes the value of his security very much less. You cannot get men to buy farms when drought conditions have prevailed for a number of years. So that the chances of people taking up farming have been considerably reduced by the drought conditions which have prevailed for some considerable time.

I think this measure is very liberal, but with one part of it I have no sympathy at all. It is proposed that if it can be shown that an enterprise is going to open up a new industry in a district, under certain circumstances the bank can advance the whole of the money required. I do not believe in that, because, if there is any asset upon which a bank can advance money which is liable in case of failure to become practically valueless, it is a factory of any kind, no matter where situated—a sawmill with its machinery, a jam factory, or any other kind of factory you like to mention. When trouble comes along and the assets have to be disposed off in such cases, they have to be practically given away. We must not forget that the men who administer the Agricultural Bank are the trustees of the State's money, which is placed in their care and keeping to assist agriculture, and they have to endeavour to prevent losses. Nor do we want to see our farmers under a load of debt which will make them debtors to the State during the whole period they are on the land. One hon. member stated that the average advance now is £311. The Bill proposes a maximum of £1,700. God help the farmer who has to borrow £1,700! He will have a pretty stiff poultice if he has to pay the interest and redemption on £1,700 in the course of twenty or thirty years, and I think the less the agriculturists of Queensland can get along with in the way of borrowed money the better for them and the greater chance they will have of success.

The Minister said that the Opposition did not realise what the Labour Government had done for the farmers since they came into power. Now the first Agricultural Bank Bill was introduced in 1900, and I propose to read what the then Secretary for Agriculture, Mr. Chataway, had to say, because he practically expressed the sentiments to which the hon. gentleman has given voice to-day. On page 2396 of "Hansard" he said—

"Now, it has always seemed to me that there are two classes of settlers—those who have securities on which they can borrow, and those who have little or no security. . . . I wish to point out that this Bill has a strictly limited application and it applies chiefly to the second class of settlers that I have referred to—those men who have little or no security to offer. I don't for one moment allege that the men who have securities will be barred from coming under the operation of this Bill; but I desire to point out that this will not be a system of advancing money on what you have, but a system of advancing money on what you are going to do."

Hon. members will see that the principle which the Minister enunciated this morning was recognised by Mr. Chataway in 1900. And it is a very excellent principle. The extract I have read shows that running through his mind at that time was the idea that the character and calibre of the settler

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were going a long way in enabling the State to come to a decision as to whether it would be prepared to make an advance. I think that some credit should be given to past Administrations which have ideas such as that. Then he went on to say—

“Hon. members may say that this Bill does not go far enough, but it is not intended to widen the scope of this Bill any further.”

As time goes on, no doubt the necessity for widening the scope of a measure or for extending legislation which was introduced probably many years ago becomes apparent. The luxuries of twenty years ago may be the needs of to-day, so that Governments have to enlarge the operation of their legislation. Mr. Chataway proceeded—

“We propose to advance money to farmers on the improvements to be made—improvements that will improve the producing capacity of the land. While I call wells, fencing, cultivation, ring-barking, drainage, and reservoirs, ‘improvements,’ and while I call a farm building an improvement, I do not think we should lay down the rule that an elaborate building is an improvement.”

While we like to see the farmer as well housed as he possibly can be, it must not be forgotten that the home of the farmer does not bring him any revenue. It is the increased productivity of the land, the increase in his stock, and other things in that direction that enable him to improve his position on the land and become financial.

The Minister claimed that by [3 p.m.] increasing the maximum advance to £1,700 he was doing something extraordinary. I am very pleased that he has made that increase, but it must not be forgotten that the purchasing value of money to-day is less than it was ten years ago, and that stock that cost £500 eight or nine years ago would probably cost £800 or £900 to-day, so that we are not conferring such an extraordinary benefit as the Minister would lead the House to believe. The Bill is a good one, and I realise that there is a great amount of responsibility devolving upon the person who will have to administer it. I believe that in the past those in charge have realised their responsibilities, and, while hon. members may have been inclined to complain about the stringency or difficulty in getting money at different times when they have gone to the bank for loans, they must not lose sight of the fact that, unless settlers can convince the responsible officer that they are going to run a paying proposition, in quite a number of instances those settlers have to be saved from themselves. Like Micawber, no Government can go on writing out promissory notes and saying, “Thank God, that is paid,” because the day of reckoning must come. I am pleased to see the Bill introduced, and I hope that, as a result of its operations, many of our farmers will be able to improve their position and that the difficult and trying period through which they are passing at the present time will pass away and we shall have an era of prosperity amongst our producers such as we have been accustomed to in years gone by. Considering the bitter and hard struggle that thousands of our settlers have experienced during the last two or three years—not only those engaged in providing the food for the cities, but those providing the necessary material to carry on our secondary

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industries—we must all realise that the individuals who deserve the best that any Government can give are the primary producers of the State.

Mr. DEACON (*Cunningham*): I have no desire to delay hon. members from starting on their holiday. I recognise that the Ministers have had a hard time and hon. members have also had a trying time, and I do not wish to delay the passage of the Bill. I regret that some hon. members opposite, in discussing this Bill, took the opportunity to boost their party and spoke of things that really had no relation to the Bill.

The SPEAKER: Order!

Mr. DEACON: It is to be regretted that hon. members opposite did not remember their errors and past sins and the things that they ought not to have done before they commenced to boost up their party when discussing a measure like this. I expected this Bill to be a liberal measure.

Mr. KIRWAN: It is a Labour measure.

Mr. DEACON: There is a difference between calling a measure a liberal measure and a Labour measure. It may be that sometimes a Labour measure is anything but a liberal measure. It has been stated that the Government are acting liberally in increasing the maximum advance from £1,200 to £1,700, but they are doing nothing of the kind. We are not bringing about anything like the conditions that existed when a measure of this nature was first introduced many years ago. It does not follow that the Bank is going to pay out the money unnecessarily. I recognise that it must be prudent and pay due care to the necessity of advancing money only on good security. No bank is able to carry on for any length of time or be of any benefit to any class of people unless it is going to give careful consideration to the security offered. I think the Bank should have power to advance more than is provided by the maximum advance, because of what it costs a farmer when he is starting operations.

Mr. WEIR: What limit do you suggest?

Mr. DEACON: I think it would have been reasonable for the Government to have fixed the amount at £3,000. We recognise that it is the aim of the Bank to take on much more of the farmers' business. I would like to know if it is the intention to open branch banks to compete with other banks? If this Bank is going to take over the farmers' business, the Government will have to recognise the convenience of having country branches to deal with those matters. The people are prepared to pay for that convenience, and I believe to-day they are paying 1 per cent. and 2 per cent. more for the privilege of transacting business in a local bank from day to day. This Bank, which it is proposed to centre in Brisbane, will sooner or later have to extend its operations, otherwise it will simply become a city bank, as it is now, and will be regarded by other banks as a convenient institution upon which they can shove anybody who is a bit doubtful.

Mr. KIRWAN: A sort of dumping ground.

Mr. DEACON: Yes.

Mr. KIRWAN: Would you be in favour of making it a trading bank?

Mr. DEACON: The heads of the State Advances Corporation have had countless applications from people desiring advances,

but those people have really only been pushed off from the other banks because for some reason or other they are undesirable. The Agricultural Bank will be of little benefit until it comes into open competition with the other banks, and I hope that will be brought about in the future.

Hon. members opposite have spoken about what other banks have done.

The greatest trouble that private banks have always to face is their liberality in advancing too heavily. The Agricultural Bank in making increased advances must realise that there is considerable fluctuation in the value of farm lands. It is recognised that land values on the Eastern Downs, and in fact the Darling Downs generally, are pretty stable. A value can be obtained for land on the Downs which will not vary a great deal; but there are tremendous fluctuations in the value of small farms in other parts of Queensland. The Agricultural Bank must therefore realise that it is assuming considerably more risk than it ever did before. It ought to be prepared to face that risk and go much further than it has done in the past if this is going to be the liberal measure we are told it is. The Agricultural Bank, while it is confined to one central institution, will never be in a position to assume its proper function unless it keeps in touch with local land values. I admit that the Bank will be acting very liberally in advancing loans at 5 per cent. interest, but is that rate likely to be permanent? I would like the Minister to answer that question. The Bank cannot lend out money at that rate of interest if it has to pay 6 per cent. or 7 per cent. interest itself in addition to all its expenses.

The SECRETARY FOR AGRICULTURE: Who suggested that it is going to have to pay 7 per cent.?

Mr. DEACON: That eventuality is always possible. The Government are paying 6 per cent. and 6½ per cent. interest on some of their money at the present time, and at any time they may have to pay more. No one can foretell the position of the money market. The Bank must pay its way, and, if it does not, its influence for good will sooner or later be discounted. It must be recognised that as time goes on the rate of interest may have to be increased. The Bill contains a provision for advances against cattle and sheep, but there is a limit to which the Bank will go. There is a limit provided under the present Act, but I understand that the Bank has never advanced loans against sheep or cattle. The Bank is quite fair in limiting advances to twenty-five head of cattle and 300 sheep, as those numbers are sufficient to start a man with, and it is quite a sufficient risk for the Bank to undertake in that line of business. Anybody conversant with the tremendous fluctuations in the price of cattle, sheep, and pigs must realise that the advances in that direction go quite far enough. It is also proposed to make advances against fodder and fodder conservation. That is the safest line that the Bank can advance on. It can go even much further than it proposes, because it is generally regarded by every farmer that when he has made a ton of hay he has put £5 to his credit. If the hay is not worth that amount on the market, it is worth that to him. The Bank can also be liberal in its advances on machinery, provided it recognises that there are some farmers who want

every new machine that is placed on the market. They must also recognise that it very often pays to scrap machinery and purchase the latest models. Machinery is of great value to the man on the land to-day when the price of labour is so high. If a farmer desires to keep right up-to-date, machinery means everything to him, and nowadays he will slip behind at a great rate if he does not install it. The Minister expressed the hope that he would see the day when banking was nationalised.

The SECRETARY FOR AGRICULTURE: Hear, hear!

Mr. DEACON: The hon. gentleman considers interest as usury. He should aim at nationalising banking now, but I want to remind him, as he spoke of Rome and banking, that democracy brought about the ruination of Rome. I believe that we are going to do some useful work with the Agricultural Bank. The Bank in the past has not been able to accomplish the purpose for which it was established, because it was starved by the Government. It is now proposed to increase its sphere of operations and place more money at its disposal. I hope that it is not all on paper. We have had many promises to do something for the farmer, but we know that they were really never meant and existed only on paper. I hope that the Bank will do something to assist the farmer with the money that will be placed at its disposal.

I would like to remind the hon. member for Maryborough that never before in the history of Queensland have so many farmers been brought down to the position they have been in the last eight years of asking rations from the Government.

Mr. COLLINS: You must blame the drought for that; you cannot blame us for an act of Providence.

Mr. DEACON: The seasons have not been any worse in the past eight years than they were previously. If the Government in administering this measure will do as they say, and take a liberal view in administering the Bank, they will do something to wipe out the memory of the injuries they have done to the farming industry in the past.

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*), in reply, said: I want to thank hon. members on both sides of the House who have been so complimentary in their remarks, and I particularly want to thank the leader of the Opposition. I agree with him as to the danger of obtaining money too easily. We know very well that the men who have made good, not only in Queensland, but in the other States of Australia, have done so without any £1,200 or £1,700 to start with. I know many prosperous farmers who had to borrow their first £5 to pay a deposit on their selection. It all depends on the individual. That is why the manager should be entrusted with the administration of this Act. I admit that an Act of Parliament cannot make a bad farmer into a good farmer, nor can it make a prickly-pear infested farm into a good security for any bank to lend money on, State or otherwise. A man whom nature has made a failure cannot be a successful farmer, but we will do all we can to assist the deserving.

There are one or two suggestions and questions with which I want to deal. The hon. member for Normanby raised the question

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about the education test. That is the usual provision which is provided in all our modern legislation, and I have no doubt the usual exemption will be made where required.

The same hon. member also had something to say about liberal terms to those who are groaning under the administration of the private banks. We know that many people come to the State bank to get relief for two reasons—one is that the interest is lighter, and the second is that the State will not foreclose unless there is some good reason for it. Of course, in practice, when money is limited, the object of the bank is to encourage beginners on the land. There may be some criticism, because we do not always deal as sympathetically with applicants who are now dealing with private banks as some people think we should. After all, the Agricultural Bank wants to encourage beginners to get on to new land.

The same hon. member had something to say about providing in the Bill that regulations should be furnished to settlers to whom advances have been made when alterations are made in them. I do not think such a provision should be made in the Bill, but I do think that when regulations are altered they should be first published and might well be sent to our clients. I will undertake to do that without providing for it in the Bill.

The hon. member for Burnett made a great deal of capital out of an interjection the Premier made with regard to information about loans to returned soldiers.

Mr. CORSER: It was not an interjection. It was a direct speech on a second reading.

The SECRETARY FOR AGRICULTURE: I accept the explanation; I was not taking much notice. The Premier made a mistake. He intended to use the word "inclusive" instead of "exclusive"—that is to say, returned soldiers are permitted by law to get up to £1,200 from the State Advances Corporation if their security entitles them to that advance. He certainly should have said £1,200 "inclusive" of the £625 provided by the Commonwealth. The practice is that the Commonwealth Government provide £625, and usually, unless the security is sufficient, he is not qualified to receive a further amount. At the same time I know of cases where returned soldiers have received not only the £625 but up to the maximum of £1,200; so that the hon. member who raised the question was not altogether fair to the Premier.

I want to deal with one or two other statements made by hon. gentlemen, which are rather important. During the debate on the introduction of this Bill, the "Brisbane Courier" of 5th October reports the hon. member for Burnett as follows:—

"Mr. Corser urged the Minister to eliminate the regulations contrary to the spirit of the Act, and make it possible for the settler to receive the full amount provided for under the Act. Under the previous Acts settlers seldom got anything near the total amount provided for—£1,200."

The manager of the State Advances Corporation replied to that statement—

"Mr. Corser challenged the Government to show how many farmers had received £1,200 advance. It would have been appropriate to ask how many had applied for £1,200. I have had the information obtained for 1922-23—

"Applications totalling 1,628 in number were dealt with for 1922-23 for an average amount of £417 applied for per application."

That is the average amount applied for. The hon. member tried to imply that every man was entitled to £1,200. He is not entitled to £1,200, even if he applies for that amount—

"One thousand one hundred and seventy-two of those applications were approved for an average amount of £311—that is, 75 per cent. of the average amount applied for. This is a very reasonable proportion when it is remembered that so many applicants apply for amounts that they have no possible chance of obtaining on the security offered, and in many cases do not even expect; they frequently apply for more than they require on the assumption that a lesser amount will be approved."

"Of the 1,628 applications dealt with, only seventy-seven applied for £1,200, and of these nineteen were granted in full—£1,200; seventeen were granted £1,000 or more; ten were granted £800 or more; of the remaining thirty-one applications, twenty-four were withdrawn by applicants or declined altogether as unsatisfactory propositions."

So much for that. I have another effective reply, and I want hon. members on both sides of the House to take notice of it. Not only did the hon. member for Burnett deliberately state to this House and try to convey to the people of Queensland that the rate of interest in Victoria was $4\frac{1}{2}$ per cent., but the hon. member for Nanango, in reply to my interjection, did likewise. I am going to read a telegram received from the Inspector-General of the State Advances Bank in Victoria in reply to a wire sent by the manager of the State Advances Corporation to all the other States.

Mr. CORSER: I have the Victorian Act—that is more than you have got.

The SECRETARY FOR AGRICULTURE: This is the reply from the Inspector-General.

Mr. CORSER: I would not accept that reply against the Act.

The SECRETARY FOR AGRICULTURE: I will put the original on the table. This is the wire that was sent—

"Re advances to farmers. Kindly advise by telegram present maxima of advance. Rate of advance on value of security. Period of loan. Rate of interest. Whether redemption payments commence forthwith."

This is the reply received to those four questions—

"Two thousand pounds. Two-thirds. Twenty-seven and a-half years. Six per cent. Yes."

Now, on the face of that, I do not think anyone is likely to accept the statement of the hon. member.

Mr. CORSER: On the face of that, I will put the Victorian Act on the table.

The SECRETARY FOR AGRICULTURE: I am more concerned about statements made by the authorities in Victoria. The hon. member for Aubigny, when [3.30 p.m.] speaking in this House on 4th September, 1923, made a charge against the State Advances Corporation. He

is reported on page 816 of "Hansard" as having said—

"It has been going on for years, and has not been reorganised. Let me give the Minister an instance with regard to a returned soldier settler. This man had to wait over twelve months before he could get a loan from the State Advances Corporation, and then he only got it because the Department of Public Lands guaranteed payment to the corporation. This block was one of the best areas on the Gowrie Estate. It was a reserve priority selection for soldier settlers. When this man got that land it was said that the rainfall was too small, and he would not get the advance. However, he got the advance and the land turned out to be good. A little while ago he wanted to put up a fence, and required money from the State Advances Corporation, and he asked if he could buy two coils of barbed wire in his district, because it would be cheaper there than buying them in Brisbane and having them sent up. This was agreed to. He bought that wire five or six months ago, and the people who sold it have not been paid yet, because the corporation has not sent an inspector up to see whether the wire was put in the fence properly."

The SPEAKER: Order! The hon. member is not in order in quoting from a debate of this session.

Mr. MOORE: I have no objection to his quoting what I said.

The SECRETARY FOR AGRICULTURE: I would like to give the inspector's reply, because one of the best officers of the department was called upon to make a report immediately, and in his report he said—

"It appears that he bought one coil of barbed-wire from a storekeeper at Oakey, and he threatened to summons him for the amount—about £1 5s. This must be what all the storm is about in the House. I heard nothing until I got your message to look him up. He never wrote me, and I had no previous word from you, and as the amount is under £25, I think this must be what he is grumbling about. I am unable to understand any sane man in his sober senses getting up in the House and making such a frivolous insinuation, as everybody knows that he has been well treated and has had inspections, no matter when he asked, be it wet, dry, holiday, Sunday, or otherwise, and I think the matter should be refuted in the same quarter as from whence the statement was made, as it is a distinct reflection on myself, and I certainly resent the accusation so much the more, because I was not even asked to make an inspection, let alone neglected to carry it out."

There are one or two others matters that I wish to refer to, because two or three hon. members have criticised the action of the Government in regard to this Bill. I want to call attention to the debate that took place in 1914. When the Agricultural Bank Act Amendment Bill was going through Committee, the hon. member for Keppel, the present Secretary for Railways, moved an amendment to omit the word "two," with a view to inserting the word "four," in order to increase the amount of advance for ordinary purposes from £200 to £400. Of course, the amount of the advance

was increased to £400 in 1916 by the Labour Government, but to show the inconsistency of some hon. members on the other side in the attitude they took up then when money was plentiful, let me point out that the following gentlemen who are now in the House voted against the amendment:—

Messrs. Appel; G. P. Barnes; W. H. Barnes; Bell; B. H. Corser; E. B. C. Corser; Morgan; Vowles; and Walker.

Later on, when I moved an amendment to increase the amount of the advance that could be made for building a house from £40 to £70, the following members who are now in the House voted against it:—

Messrs. Appel; G. P. Barnes; W. H. Barnes; B. H. Corser; E. B. C. Corser; Morgan; Petric; Roberts; Swayne; Vowles; and Walker.

All these gentlemen believed at that time that £40 was quite sufficient for a settler to build a house. Now the Government are increasing the amount of the advance for this purpose to £500. I could give other division lists which indicate the inconsistency of hon. members on the other side, who now talk about this Government not being liberal enough in their desire to assist the farmer.

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

COMMITTEE.

(*Mr. Kirwan, Brisbane, in the chair.*)

Clauses 1 to 3, both inclusive, put and passed.

Mr. CORSER (*Burnett*): I beg to move the insertion, after clause 3, of the following new clause:—

"Nothing in this Act contained shall be construed to limit or prejudicially affect the provisions of the Discharged Soldiers' Settlement Acts, 1917 to 1920, as amended by the Land Acts Amendment Act of 1922 with respect to advances to discharged soldiers; moreover, a discharged soldier within the meaning of those Acts shall, subject to this Act, be entitled to apply for and obtain advances under this Act, but so that the total amount of advances to a discharged soldier under the last-mentioned Acts and under this Act shall not exceed the maximum amount that may be advanced under this Act for the respective objects provided for under this Act."

This new clause makes provision for discharged soldiers securing the benefits of the Bill. To-day the discharged soldier is limited to an advance of £625, which is less than any other settler is able to secure. The Commonwealth Government provide the £625, and because the Commonwealth Government give that assistance, why should the State get out of its responsibility to assist returned soldiers? We are not asking that they should receive an advance of the whole £1,700, over and above the £625 that they may now get, but that they should have the right of getting a maximum advance of £1,700.

Mr. COLLINS: Will the Commonwealth be responsible for the additional amount?

Mr. CORSER: We are not asking for that at all. The Secretary for Agriculture

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stated that the returned soldiers were included, and he added that the Premier made a mistake when he said it was possible for the discharged soldier to get the full amount.

The CHAIRMAN: Order! The hon. member is not in order in repeating what he said in his second reading speech.

Mr. CORSER: I am following out my arguments on this amendment.

The CHAIRMAN: Order! I am not going to allow the hon. member to get round my ruling in that way. The hon. member cannot reply to anything said on the second reading. He must deal with the amendment.

Mr. CORSER: In dealing with this proposed new clause I want to show that there is another authority which claims that this privilege should be granted. In "Socialism at Work," page 111, I find the following with regard to advances to soldiers:—

"Advances (not to exceed £700), in addition to the above, may be made in the usual manner under the Queensland Government Savings Bank Act of 1916, for the purpose of the purchase of stock, machinery, or implements, and for further improving the property, also for unspecified purposes."

The contention of the Premier is borne out by that statement in "Socialism at Work," which is published in a red cover and distributed at the cost of the State. If the Premier made a mistake, is this Bill a mistake too? I rather think that the Premier was right in his statement and that this book was right, and that the Minister is wrong and that the operations of the Act have been wrong right along. The Premier in 1920 and "Socialism at Work," printed in 1918, are right in regard to the statement that the returned soldier is eligible for a larger advance under special circumstances, but the Government have refused to grant him that advance. I am moving this amendment so that the soldier may have the advantage, not necessarily of enjoying an advance of £1,700, which the ordinary settler is to enjoy, but of enjoying, in addition to the £625 advanced to him by the Commonwealth, some of the advantages which the State at present finds for every other settler than the returned soldier. Because to-day the Commonwealth Government have advanced £625 the State Government have refused to advance one penny more to the returned soldier. The Government are introducing this Bill to enable an ordinary settler to get £1,700; and why do they propose to refuse to accept this amendment, which will allow returned soldiers to share in the benefits of the measure? It is all right for the Government if they are going to use the argument that a returned soldier can give up his privilege under the Discharged Soldiers' Settlement Act and come under this Bill; but, if he should do that, what would happen? When he relinquishes his rights under the Discharged Soldiers' Settlement Act under which he has received £625, he does not know whether he will receive one penny more in the way of an advance from the State or not. The Agricultural Bank administration will not be likely to take him over unless his security is valued at £625. We ask by this amendment that the returned soldier shall have the right of borrowing from the Bank the difference between the £625 which is found

by the Commonwealth and the £1,700. If we do not give the soldier settler the same privileges as anyone else, we shall not be doing our duty. When a previous measure was under discussion we said the amount which could be advanced to a returned soldier should not be less than that given to an ordinary settler. The Government said then that the returned soldier could get the same. We want to provide for that in this Bill. In 1919 the Agricultural Bank itself stated that it was possible, as is shown by the following letter dated 2nd December, 1919, addressed to me by the then Commissioner:—

"I desire to acknowledge receipt of your letter dated the 19th ultimo and in reply would inform you that advances can be made under the Discharged Soldiers' Settlement Act of 1917 up to a maximum of £1,200.

"Of this amount £625 is advanced under the ordinary terms and conditions of the aforementioned Act, whilst the remainder, viz., £575, is advanced under terms and conditions similar to those of the Queensland Government Savings Bank Act of 1916."

That is all we are asking for now. On 4th October last the manager of the State Advances Corporation, in a letter addressed to me, stated that under the provisions of the Discharged Soldiers' Settlement Acts—

"advances are at present limited to a maximum of £625,"

and that a further application could not be dealt with by the State Advances Corporation. The returned soldiers are denied anything more than the £625 advanced under the Discharged Soldiers' Settlement Acts. My amendment is on the lines advocated by hon. members on this side, and will give returned soldiers the opportunity of obtaining the same advance as other settlers.

Mr. COSTELLO (*Caparvon*): I support the amendment, the object of which is to give returned soldiers, not only on orchard lands but those on grazing leases, an opportunity of borrowing up to £1,700. They have only been able to get £625 up to the present, which comes from the Commonwealth.

The HOME SECRETARY: Why do the Commonwealth Government not increase the loan?

Mr. COSTELLO: This is nothing to do with the Commonwealth. We have settled our returned soldiers on perpetual lease grazing selections and they have expended the advance of £625 which they obtained from the Commonwealth. They will be compelled to sell out and sacrifice their holdings if they cannot secure a further advance to complete their improvements. An advance of £625 is not adequate for a man on a grazing selection of 2,500 acres. We originally sent circulars to these men informing them that they would get £625 from the Commonwealth and in addition £575 from the State Advances Corporation, but I have never seen any individual get any advance over the £625. Can the Government not do as much for the returned soldier as for the ordinary settler? There is no provision in this direction made in any other measure, and I ask the Minister to agree to the amendment. Returned soldiers who have ample security should be able to increase their loans up to the maximum of £1,700. If they do that, men who are compelled now to sell because they cannot finance themselves any further or get Government assistance

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beyond £625, although their assets are worth £2,000, will be able to stay on the land. The leases to which I am referring are owned by the Government and mortgaged to the Secretary for Public Lands. More than once I have approached that department asking that the mortgages be released because private banks are prepared to advance up to £1,500. I trust that the Minister will see his way clear to give returned soldiers the same advance as ordinary settlers.

Mr. KERR (*Enoggera*): Is the Minister going to accept the amendment?

The SECRETARY FOR AGRICULTURE: I want to hear argument.

Mr. KERR: The hon. gentleman does not want to do anything of the kind.

The SECRETARY FOR AGRICULTURE: Nothing is too good for returned soldiers.

Mr. KERR: It is all very well to express sentiments; the thing is to give point to them by accepting the amendment. I cannot for the life of me conceive why we should have legislation for one section of persons and different legislation for another section. We have somewhere about 2,000 returned soldiers on the land, who are only permitted to draw up to £1,200, £625 of which comes from the Commonwealth. I admit that I know instances where that maximum has been exceeded, but some of it represents sustenance. Surely the Minister will bring those men under the provisions of the Bill before the Committee. They have been on the land from two to five years and some are making a success, but they are limited as to the financial assistance which they can get by the Act under which they operate. This Bill should have made an amendment in the Discharged Soldiers' Settlement Acts and permitted those men to get up to £1,700, the same as any other settlers. This applies also to men who are not yet on the land. The hon. member for Bowen has asked why soldiers should get preferential treatment. They are not getting preferential treatment. The Minister, to judge by the way in which he is consulting his officers, is trying to find a means of including this amendment, and, if it is difficult at the moment and if he will indicate that he is prepared to recommit the Bill in order to make the amendment, we shall be satisfied. I hope that the Minister will not discriminate between one class of settler on the land and another class.

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Bacham*): I would like to point out to the hon. member that this Bill is an amendment of the State Advances Act and the Co-operative Agricultural Production and Advances to Farmers Acts, and it is a question whether an amendment of the Discharged Soldiers' Settlement Acts can now be introduced. The Secretary for Public Lands, who administers the latter Act, thinks there are difficulties which cannot be overcome at present. That is reason No. 1 against the amendment. It appears to me that, if those who support the amendment desire an amendment of the Discharged Soldiers' Settlement Acts that should be done in the proper way. The returned soldiers should receive at least the same as civilians, but the Discharged Soldiers' Settlement Acts sought to give them something better, and I think that the bulk of the soldiers in Queensland and Australia have got the full benefit of the money provided by the Commonwealth. In many cases, where the security is present,

the State Advances Corporation has advanced considerably more than the £625 provided by the Commonwealth, and will continue to do so. I think the simplest way to overcome this difficulty—we are doing it now and will continue to do it—is that, where the returned soldier seeks more than the £625 and the Department of Public Lands as mortgagee is agreeable, the mortgage should be cancelled and the borrower come under this Bill.

Mr. CORSER: He does not know until he surrenders whether he will get an increase.

The SECRETARY FOR AGRICULTURE: That can easily be arranged.

Mr. COSTELLO: He can get a forty-year loan under the other Acts.

The SECRETARY FOR AGRICULTURE: That discounts the statement made by hon. members opposite that the soldier is getting something less than the civilian. I do not pretend to understand the Discharged Soldiers' Settlement Acts, but it appears to me that he is getting something better.

Mr. KELSO: What about a second mortgage?

The SECRETARY FOR AGRICULTURE: A second mortgage is not very satisfactory. The easiest thing to be done, where the security is sufficient, is for the returned soldier to surrender his mortgage, with the approval of the Department of Public Lands, and apply under this Bill for the additional money. I think that that is all that can be expected.

Further than that, the recent decision of the Government to reduce the valuation of the permanent improvements on soldier settlements will make for further security and therefore further financial assistance under this Bill. Of course the whole thing depends on security, and many returned soldiers have received considerably more than the amount already specified, and that is a justification for the writing down of the improvements by the Government. If the security is not there, it is no use passing resolutions in this House that the soldiers should come under this or any other Act. I think the real solution of the difficulty is that which the soldiers put to the Commonwealth Government—that the Commonwealth advance should be increased to £1,000, if the security is there and the prospects are reasonable. I cannot accept the amendment, because it is intended to be an amendment of the Discharged Soldiers' Settlement Acts, and we are not dealing with them.

[4 p.m.]

Mr. CORSER (*Burnett*): I am surprised to hear the Minister refuse the amendment. In encouraging soldier settlement the Government distributed hundreds of leaflets in which it was stated—

“Advances may be made by the Government to discharged soldiers on land owned by them and used, or about to be used, for grazing, agricultural, dairying, viticultural, horticultural, or other approved rural pursuit.

“The maximum amount that may be advanced is £1,200 and the actual amount of an advance is determined by the value of the land and improvements made or proposed to be made.

“With regard to the first £625 of the beforementioned amount of £1,200, advances which are at the rate of £1 for every £1 of the estimated value as above, may be made through the agency of the

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Government Savings Bank to individual settlers or by the Minister for Lands direct to settlers in soldier settlements."

That shows that the Government boasted of doing the very thing that the amendment now asks for. These leaflets were issued not only by the Agent-General but by the Government throughout the State of New South Wales, and it was on the strength of the leaflet that the soldiers went on the land, and those soldiers are now entitled to the advance that the Government promised them, and the Government are in duty bound to honour that promise. The Government made a promise to advance money up to the maximum value possessed by the different soldier settlers. Here is a leaflet stating that they could receive the maximum of £1,200. I ask the Government to accept my amendment, which is along the lines of their promise, and by accepting it they will be honouring a pledge made in Leaflet "G," distributed to the men who went on the land.

Mr. PETERSON (*Normanby*): I urge the Minister to accept the amendment, or, if he cannot accept it in toto, to do something to meet the position with regard to returned soldiers. I represent the Ridge-lards Soldier Settlement, and naturally the soldier settlers there feel a little bit sore after being induced to go on the land by certain representations, at the Government not having fulfilled their part. Here is a golden opportunity to rectify that mistake and carry out that which was promised. I trust that the Minister will see his way clear to accept in some measure the reasonable amendment that has been submitted.

Mr. COSTELLO (*Carnarvon*): I hope the Minister will accept the amendment.

The SECRETARY FOR AGRICULTURE: I have already told the Committee that this matter was considered fully before the Bill was drafted.

Mr. COSTELLO: The leaflet that has been referred to was distributed to the men before they embarked for home, and purported to show the advantages that could be obtained from the State Advances Corporation. I think the Government will admit those advances have never been made available, and we now ask that they be made available. I would like the Minister to explain exactly where the returned soldier settlers on perpetual lease selections stand under this Bill.

Mr. KERR (*Enoggera*): I regret very much that we are obliged to impress on the Minister the need for this provision. I think he recognises that it is essential, yet he will not accept the amendment. It is all very well to say that a settler can get the amount provided in the Bill, but I guarantee that after the £625 has been spent the improvements will cease. If the settler could obtain the £625 and make certain improvements and then gain some advantage with the additional £575, there might be something doing under this Bill. I admit that the security is not there at the present time, and it will never be there unless something is done in the way of allowing the soldier settler to better his position. The State Government are allowed a substantial rebate on the loan money from the Common-

wealth for this purpose, and they are only paying a low rate of interest, and, generally speaking, there will not be a great deal of writing off by the State, because to some extent they will be compensated by the concessions granted by the Commonwealth. Some of the settlers will be in a position to pay their interest at a later date. The Minister cannot get away from the fact that the soldier settlers are not getting all the possible advantages. We are only making a reasonable request, and, as the Minister has acknowledged that this does not come under his department, it is only reasonable to assume that he did not understand the position when it was presented to him by the Opposition, and he should do something in the direction requested. If we can show to the Minister that under a certain Act, controlled by another department, certain hardships are inflicted on soldier settlers, and it can be remedied under this Bill, surely he should give the matter every possible consideration. According to the leaflet mentioned, he knows that there are certain settlers who are not getting all the concessions that they should get. We are not asking for any preference because the men are returned soldiers, but we are asking for a right for men who are settlers on the land. If a soldier settler applied to the Government for an advance he would be told that he came under the Discharged Soldiers' Settlement Acts and could not come under any other Act that might be more liberal. Why should these men be penalised? They are being penalised if they cannot obtain certain advantages that other settlers can obtain under another Act. Because the soldiers are settled under one Act, they should not be kept under that Act if there is a better one in operation. I have had some experience with regard to advances for soldier settlers.

The SECRETARY FOR AGRICULTURE: Under the Discharged Soldiers' Settlement Acts the period for repayment is forty years.

Mr. CORSER: That has been done by the Commonwealth.

Mr. KERR: If I went to the manager of the State Advances Corporation to-morrow and asked for an advance for a soldier settler, he would tell me that that settler came under an Act which contained less liberal conditions than this Bill and he could not obtain an advance under this Bill. We want to know whether those rights are to be included in this Bill. I appeal to the Minister on all possible grounds to give equal advantages to people who are returned soldiers and citizens of the State and are trying to earn their living on the land. If the amendment is accepted, it will assist them materially. Because the Minister does not understand the position, that is no reason why soldier settlers should not come under this Bill. There is no force in the argument of the Minister that the soldier settlers come under an Act that is not under his control and cannot be dealt with under this Bill. The Minister should look at the matter fairly and allow the soldier settlers to come in under this Bill.

Mr. COSTELLO (*Carnarvon*): I would like to point out to the Minister that, if a soldier settler was enabled to come under this Bill, he must first surrender all the rights he received under the Discharged

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Soldiers' Settlement Acts, 1917-1920. The soldier settler was advanced money under that Act for the first three years at 3½ per cent., and the loan had a currency of forty years.

The SECRETARY FOR AGRICULTURE: That is one of the disadvantages of this amendment.

Mr. COSTELLO: He has no assurance that, if he forfeits those rights, he will get any greater advance on his security.

The SECRETARY FOR AGRICULTURE: We will tell him first.

Mr. COSTELLO: The Government cannot tell him that until his property has been inspected.

Mr. ROBERTS (*East Toowoomba*): The Minister said that the Government had given some consideration to amending the Discharged Soldiers' Settlement Acts. It does not appear to me that they gave it very serious consideration. After all, it is a matter of security. The advance is looked upon as one made by the Commonwealth for the purpose of settling the soldiers. The Commonwealth takes the responsibility of 25 per cent. of the loss on the advance. I contend that under those circumstances the soldier is a loser in each instance. The same inspectors who made the valuations under the Discharged Soldiers' Settlement Act will probably make the valuations under this Bill. We have been told that certain information was supplied to the soldiers on active service, and a promise was made that certain privileges would be theirs on their return. The Government should honour that promise. I do not know who is responsible for it, as I heard of it only this afternoon. The Government have done many things this session which have upset the routine of business, and, as the holders of the security will have to shoulder the losses, it does not appear to me that they have given the consideration to those men who have fought for their country that they should have given. Even if it means sitting to-morrow or on next Tuesday, the Minister should give the consideration to these men that they deserve. We should not be expected to do the business of the House in six or eight weeks, and the session should not terminate before something is done on behalf of these men.

The SECRETARY FOR AGRICULTURE: It is not a question of time.

Mr. ROBERTS: We should not be told that the Government are considering an amendment of the Discharged Soldiers' Settlement Acts, as now is the time we should consider the matter.

Mr. MOORE (*Aubigny*): I support the amendment, because a definite promise was made to the soldiers in the leaflet they were supplied with. The Government should honour that promise. If they have discovered that through some inadvertence one advance was made under one Act and not under another, it is no reason why the promise should not be honoured. I would not have risen but for the fact that the Minister challenged a statement I made in this Chamber. I wish to lay on the table the letter and application of the returned soldier I mentioned. The Minister will have ample time to see from those documents whether I spoke the truth or not. I am prepared to justify any statement I make. I would not make

a trumped-up charge against the Government for any political purpose. I endeavoured to get justice for the individual, and I object to a statement I made in this House being questioned when I have the letters to back it up. The Government should consider the amendment in view of the statements made in the leaflet. It is damaging that a man should be induced to settle on the land on certain promises and for the Government to say afterwards that they could not honour those promises because of a technicality.

The SECRETARY FOR AGRICULTURE: There is no repudiation. Soldiers who have got the security can get up to £1,200 now.

Mr. MOORE: Not under the conditions set out in that leaflet. The terms set out in the leaflet are very definite.

Mr. CORSER: It says that £625 will be advanced to them, and that the advances will then automatically go up to £1,200.

The SECRETARY FOR AGRICULTURE: The amendment cannot be made under this Bill; it might complicate matters.

Mr. DEACON (*Cunningham*): The amendment asks for very little. If the security is not on the farm, the money will not be advanced. The soldiers only ask that they should be placed on the same footing as any other settler.

The SECRETARY FOR AGRICULTURE: In reality it will not amount to much.

Mr. DEACON: Then why make any trouble about accepting the amendment?

The SECRETARY FOR AGRICULTURE: Because it will complicate the Bill.

Mr. DEACON: It cannot possibly make that difference. The original advance was made without any security. If there was any loss, the Commonwealth would back it. I do not see why the soldier settlers should not have an advance of £1,700 if they have the security.

Mr. MAXWELL (*Toowong*): There is a feeling among a section of the "Diggers" that they are not getting a fair deal. I quite appreciate the position the Minister finds himself in. If this Bill is passed in its present form, it will prevent the soldier settler from getting a similar deal to other settlers. The soldier settlers are not asking for any preference or special treatment. It is reasonable for hon. members on this side to ask that soldier settlers be put on the same level as other settlers, considering they have done so much for us.

The SECRETARY FOR AGRICULTURE: You are a champion on that theme, because you have practised it so long.

Mr. MAXWELL: When the opportunity comes for the hon. gentleman to do something for the soldier settlers he does not do it. I do not believe in cold-blooded sympathy, but in practical sympathy.

The SECRETARY FOR AGRICULTURE: You don't show it much.

Mr. MAXWELL: I would rather leave that to someone else to say. The opportunity has come to-day for the Government to show that they desire to give to the "Digger" exactly the same privileges that others have got. I say that irrespective of

Mr. Maxwell.]

the hot air that has been circulated in this Chamber this afternoon.

The SECRETARY FOR AGRICULTURE: I am prepared to accept your leader's statement as to what the Government have done for the soldier.

Mr. MAXWELL: I am not responsible for what my leader says, but I consider that the opportunity has now come for the Government to show their sincerity and prove that they have sympathy with the returned soldiers.

The SECRETARY FOR AGRICULTURE: You want to make an amendment of another Act by grafting it on to this Bill.

Mr. MAXWELL: If the Minister would give an assurance that something would be done in the matter, we would know where we are and could go to the "Diggers" and say that, irrespective of what the public might say about the lack of sympathy for the "Digger" on the part of the Government, they really were sympathetic with them.

Mr. ROBERTS (*East Toowoomba*): Although the Government claim to be doing a lot for the soldier, they are certainly not doing as much as some other people. I have here the New Zealand "Official Year Book" for 1923, and have been looking up what they have been doing in New Zealand for returned soldiers. On page 546, dealing with financial assistance, it reads—

"Section 2 of the Discharged Soldiers' Settlement Amendment Act, 1917, provides that financial assistance may be given to discharged soldiers for the following purposes:—(a) The purchase of private land; (b) the acquisition by assignment or transfer of the lease of any land; and (c) the discharge of any mortgage affecting any land owned by a discharged soldier or held by him under license or lease from a Land Board. The maximum amount for any of these purposes that may be advanced to any one person is £2,500, with a further advance of £750 for improvements, stock, etc., where necessary."

That is something that is worth considering. We have heard a lot during the discussion of this Bill in connection with the liberal clauses it is supposed to contain, but I think we are justified in demanding that the clauses be liberalised in regard to soldier settlers. In New Zealand the returned soldier is allowed to repay this money over a period of ten years, with interest at 5 per cent.

The SECRETARY FOR AGRICULTURE: That is very liberal.

Mr. ROBERTS: It is, when one considers that he may receive an advance of £2,500 and a further advance of £750 for improvements, etc. I hope the Minister will give us some assurance that, if what we are asking cannot be done now, it will receive early attention in the new session.

Question—That the new clause proposed to be inserted (*Mr. Corser*) be so inserted—put; and the Committee divided:—

AYES, 14.

Mr. Barnes, W. H.	Mr. King
" Corser	" Legan
" Costello	" Maxwell
" Deacon	" Moore
" Elphinstone	" Peterson
" Kelso	" Roberts
" Kerr	" Taylor

Tellers: Mr. King and Mr. Logan.

[*Mr. Maxwell.*]

NOES, 26.

Mr. Barber	Mr. Hynes
" Bedford	" Larcombe
" Bertram	" Lloyd
" Bruce	" McLachlan
" Collins	" Payne
" Dash	" Pease
" Farrell	" Pollock
" Ferricks	" Riordan
" Foley	" Ryan
" Gillies	" Smith
" Gledson	" Stopford
" Hartley	" Winstanley
" Huxham	" Wright

Tellers: Mr. Gledson and Mr. Wright.

PAIRS:

Ayes.	Noes.
Mr. Walker	Mr. Dunstan
" Petrie	" Mullan
" Vowles	" Gilday
" Morgan	" Bulcock

Resolved in the negative.

Clauses 4 to 13, both inclusive, put and passed.

[4.30 p.m.]

Clause 14—"Limit of advance"—

Mr. MOORE (*Aubigny*): I beg to move the omission, on lines 5 and 6, of the word—"Corporation,"

with a view to inserting the word—"Bank."

There is no corporation under this Bill.

Amendment agreed to.

Clause, as amended, put and passed.

Clauses 15 to 21, both inclusive, put and passed.

Clause 22—"Special conditions as to borrowing may be imposed"—

Mr. MOORE (*Aubigny*): This clause reads—

"Every advance to a borrower under this Act shall, in addition to the conditions and stipulations in this Act contained, be subject to such further conditions and stipulations as to the bank may seem fit, or as may be prescribed."

I move the insertion, after the word "prescribed," on line 12, of the words—

"and as are inserted in the instrument of mortgage or other security at the time of its execution."

I want to provide that these further conditions and stipulations shall be inserted on the instrument of mortgage or other security so that the borrower will know exactly the position he is in.

The SECRETARY FOR AGRICULTURE: I accept that.

Amendment agreed to.

Clause, as amended, put and passed.

Clauses 23 to 26, both inclusive, put and passed.

Schedule—

Clause 1—"Special powers of Bank"—

Mr. TAYLOR (*Windsor*): I beg to move the insertion, after the word "aforesaid," on line 40, page 13, of the words—

"or, at the option of the borrower, in lieu of itself entering into or arranging for such contracts as aforesaid, accept from a borrower subject to such conditions and stipulations as may be prescribed, a policy or policies of assurance or insurance (or both), as may be required

by the bank, issued by any life assurance company or insurance company licensed in Queensland."

Paragraph (e) of subclause (1) reads—

"(e) Carry on life assurance and insurance business with borrowers from it, and in consideration of the payment of premiums at prescribed rates for that purpose enter into contracts with such borrowers for—

(i.) Life assurance on a policy which secures repayment of all outstanding indebtedness on the death of the borrower;

(ii.) Insurance until the repayment in full of advances, of buildings and other improvements against fire, storm, tempest, or other disaster;

or, in lieu of itself carrying on such business, arrange with any State officer or department carrying on such business for the making and carrying into effect of such contracts as aforesaid."

In the State at the present time we have a number of insurance companies carrying on business, but they are only carrying on business with the permission of the Government—that is, the Registrar—and these companies should be allowed to get a share of this business should the Bank or the borrower so desire. I certainly do not think there should be a monopoly in connection with this matter, and I hope the Minister will be reasonable and accept the amendment. It is quite possible that the people who are affected by this legislation may prefer to do business with the State Insurance Office, and if they do there is nothing to prevent them; but if they desire to place their insurance in other channels I do not think the Government should interfere.

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I do not see any serious objection to this amendment. It is the practice at the present time to allow workers who borrow under the Workers' Dwellings Act to take out a policy with a private company if they desire to do so. I am quite willing to accept the amendment.

Amendment agreed to.

Mr. MOORE (*Aubigny*): Paragraph (a) of subclause (2) reads—

"The Bank shall have and may exercise all the powers, privileges, rights, and remedies of the Crown;"

I move the insertion, at the end of the paragraph, of the following proviso:—

"Provided that this provision shall not be construed to exempt the Bank from payment on account of land held by it of rates due to a local authority."

This has been the source of considerable trouble in many cases with local authorities where the Bank forecloses. At the present time, if there are rates owing on the property when the Bank forecloses, the Bank is not liable for the rates. As this Bank is a corporation that can sue and be sued, it is only just, if it does foreclose on any property, that it should be in the same position as any other financial institution lending money and should be entitled to pay the local authorities for any rates owing. It is most unjust that the Crown should disclaim all liability in this matter.

The CHAIRMAN: I should like to point out to the hon. member that this amendment will increase the charge on the Consolidated Revenue. The hon. member must realise that under this Bill the Crown exempts that property from rating by the local authority. The amendment proposed by the hon. member desires to do away with that condition, and make the land rateable, although it is held under the Crown. It increases the charge on the Consolidated Revenue, and is therefore out of order.

Mr. MOORE (*Aubigny*): This is a corporation—you can hardly call it the Crown. In clause 4 it is stated—

"The Secretary for Agriculture and Stock and his successors in office representing the Crown, shall for all the purposes of this Act be a corporation sole."

The SECRETARY FOR AGRICULTURE: The amendment increases the liability.

Mr. MOORE: I do not know that it increases the liability. It makes sure that when the Department of Agriculture forecloses it should protect the interest of the local authority.

The CHAIRMAN: Does the hon. member propose to move that my ruling be disagreed with?

Mr. MOORE: No. I believe that this is a corporation capable of suing and being sued.

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I think that your ruling is quite right, Mr. Kirwan. There is something to be said in favour of the amendment, but I think that your ruling is quite correct. I would give the hon. member the assurance that the usual practice of the Government will be carried out, if we take over any estates under this measure. The practice which has been carried out in regard to State enterprises is that if any property is taken over we recognise no liability, but make a grant.

Mr. MOORE (*Aubigny*): I am pleased to get the Minister's assurance, but in the past that practice has not been carried out. When a property is foreclosed on by the Crown, the rates due on it are lost by the local authority, as there is no opportunity of recovering them.

The CHAIRMAN: I do not want to prevent the hon. member from speaking, but I understand that he is prepared to accept the assurance of the Minister, and I cannot allow any further discussion on the point.

Mr. KING (*Logan*): I was going to ask the Minister whether the assurance he has given would extend to cases where the Agricultural Bank becomes a mortgagee in possession. In that case they are in receipt of rents and profits.

The SECRETARY FOR AGRICULTURE: That is a different matter. I am speaking of cases where the Bank takes over properties. If the question is raised by the local authorities we shall deal with it in the usual way.

Mr. KING: If the Bank is a mortgagee in possession it will be in receipt of rents and profits. Surely, in a case of that sort, you would not allow the local authority to be deprived of its rates! I only ask the Minister if the practice will apply to that position.

The SECRETARY FOR AGRICULTURE: I do not think so.

Mr. King.]

Mr. KING: It is pretty rough.

Mr. ROBERTS (*East Toowoomba*): Mr. Kirwan—

The CHAIRMAN: Order! I think the hon. member will realise that I can hardly allow the matter to be discussed any further. I have given a certain amount of latitude to the hon. member for Aubigny, who asked a question, and to the Minister to make a statement in connection with it. If I permit hon. members to discuss the matter, I may as well allow the hon. member for Aubigny to move his amendment.

Schedule, as amended, put and passed.

The House resumed.

The CHAIRMAN reported the Bill with amendments.

THIRD READING.

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I beg to move—

“That the Bill be now read a third time.”

Question put and passed.

INCOME TAX ACT AMENDMENT BILL.

DISCHARGE OF ORDER FOR THIRD READING.

On the Order of the Day being called for the third reading of this Bill—

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I beg to move—

“That the Order of the Day be discharged from the paper, and the Bill be recommitted for the purpose of further considering clause 3.”

Question put and passed.

RECOMMITTAL.

(*Mr. Kirwan, Brisbane, in the chair.*)

Clause 3—“*Amendment of section 7—Rates of income tax*”—

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I move the omission, on lines 28 to 32, of the words—

“For the purpose of this subsection ‘the assets of the business’ means the average value of the assets calculated by dividing by two the value of the assets at the beginning of the year, together with the value of the assets at the end of the year.”

with a view to inserting the words—

“For the purpose of giving effect to this subsection, the Commissioner shall calculate the average value of the assets so used, or of the total assets, as the case may be, by adding the value of such assets or total assets, as the case may be, at the beginning of the year to the value of such assets or total assets, as the case may be, at the end of such year, and dividing the result by two.”

The object of the amendment is to make the clause quite clear.

Amendment agreed to.

Clause, as further amended, put and passed.

The House resumed.

The CHAIRMAN reported the Bill with a further amendment.

[*Mr. King.*

THIRD READING.

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I beg to move—

“That the Bill be now read a third time.”

Question put and passed.

PRIVATE SAVINGS BANKS BILL.

DISCHARGE OF ORDER FOR THIRD READING.

On the Order of the Day being called for the third reading of this Bill,

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I beg to move—

“That the Order of the Day be discharged from the paper, and the Bill be recommitted for the purpose of reconsidering clause 7.”

Question put and passed.

RECOMMITTAL.

(*Mr. Kirwan, Brisbane, in the chair.*)

Clause 7—“*Yearly investments with Minister*”—

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I move the omission of lines 16 to 19, page 4, reading—

“Provided that the deposit of ten thousand pounds or securities to the value of ten thousand pounds referred to in clause six hereof shall be deemed to be included as part of such investment,”

with a view to inserting the following words:—

“For the purpose of this subsection, but not otherwise, the deposit referred to in section six shall be deemed to be an investment of the first ten thousand pounds which the banker making such deposit would otherwise be required to make under this section.”

Mr. KELSO (*Yundah*): Will the Minister not explain the amendment?

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): It is not my Bill, and the amendment was handed to me only a few minutes ago, but this explanation from the Parliamentary Draftsman makes it quite clear—

“The clause as it stands might be taken to mean that the ten thousand pounds deposit can be set off against each quarter’s excess, from time to time. If this were the meaning, then few savings banks would make any investments under clause 17. The amendment makes it clear that the ten thousand pounds deposit is to be set off against the aggregate of the excess of deposits over withdrawals, and cannot be set off against each quarter’s excess as it occurs, and thereby swamp it, so as to obviate the liability to make investments under clause 7.”

Amendment (*Mr. Gillies*) agreed to.

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I move the omission, on line 22, page 4, of the word—

“has,”

with a view to inserting the word—

“have.”

Amendment agreed to.

Clause, as further amended, put and passed.
The House resumed.

The CHAIRMAN reported the Bill with further amendments.

THIRD READING.

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I beg to move—

“That the Bill be now read a third time.”

Question put and passed.

QUESTIONS.

QUALIFICATIONS NECESSARY FOR RAILWAY DEPARTMENT INSPECTORS.

Mr. PETERSON (*Normanby*) asked the Secretary for Railways—

“1. What are the usual qualifications necessary for the filling of the following positions in the railway service, i.e.:—Traffic inspector, maintenance inspector, locomotive inspector, coal inspector?”

“2. In addition to the above, are there any special qualifications required?”

“3. If so, would he stipulate such special qualifications?”

The SECRETARY FOR RAILWAYS (Hon. J. Larcombe, *Keppel*): replied—

“I table the information herewith.
Traffic inspectors—

“1. Traffic inspectors must be thoroughly conversant with the working of stations and trains, safety appliances, and be able to take charge of a station in an emergency or when there is a large excursion traffic on public holidays, and direct operations generally. They also have to hold minor inquiries and be responsible for the cleanliness of stations and economy in stores, etc. There are other numerous duties, such as inquiring into the short shipment, overcarriage, or surplus of goods, parcels, and luggage, inspection of station yards, goods sheds, signal cabins, and conduct examination for the positions of signaller and guard.

“2 Yes.

“3. Tact in dealing with the public whom they meet in business dealings with the department.

Maintenance inspectors—

“1. Applicants for this position must have served five years as ganger, and shall give satisfactory proof of their fitness, either by certificates of competency from previous employers or recommendations from officers of the department under whom they have worked. They must also pass an educational examination in reading, writing, and the simple rules of arithmetic, including mensuration and some practical questions relating to construction and maintenance, and to be promoted to first class must pass an additional examination in the following subjects:—

- (1) Leads and curvatures of points and crossings of various angles;
- (2) Setting out curves (by offsets) and other work;
- (3) Determining curvature by measurement of chord and versed sine;
- (4) Measurement of earthworks;

(5) Drawing sketch plans with measurement;

and of such other subjects as may be required by the Chief Engineer. Other things being equal, preference shall be given to those having longest service.

“2. Yes.

“3. Candidates must be healthy, active, reliable, and be able to manage men.

Locomotive inspectors—

“1. He should be a first-class engine-driver, able to prepare examination papers for cleaners and firemen when sitting for position of fireman and driver, respectively, examine enginemen and report as to their competency in manipulating Westinghouse brake on mountain ranges, conduct load tests of locomotives, check running time of trains, test quality of oils used in locomotives, and coal and water consumption, and hold minor inquiries, etc., etc.

“(2) Yes.

“3. He should know how to manage men.

Coal inspector—

“1. He must be able to analyse coal and make tests of same, either on a locomotive or stationary boiler, and furnish comprehensive reports thereon, with a view to showing the suitability or otherwise of the product and determining its value.

“2. No.

“3. See answer to No. 2.”

PAPERS RELATING TO ERECTION OF “PALAIS DE DANSE” ON LAND ADJOINING GOVERNMENT DOMAIN.

Mr. MAXWELL (*Toowong*) asked the Secretary for Agriculture—

“Will he lay upon the table of the House the papers dealing with placing under the control of the Commonwealth Government the land in the Domain adjoining the Central Technical College, upon which has been erected a building called the ‘Palais de Danse’?”

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*) replied—

“The request of the hon. member should be addressed to the Secretary for Public Lands.”

EMPLOYEES ON RAILWAY CONSTRUCTION WORKS.

Mr. ROBERTS (*East Toowoomba*), without notice, asked the Secretary for Railways—

“Referring to the paragraph in the ‘Worker’ of 13th September last, headed ‘Railway Construction Works—Men to be Discharged,’ in which it is stated that 497 men were to be put off owing to cutting out of work and a further 1,126 men at the end of the current year, have the circumstances changed which would necessitate putting off such a large number of men; and, if not, is it not possible to provide some necessary work to keep these men in employment?”

The SECRETARY FOR RAILWAYS (Hon. J. Larcombe, *Keppel*) replied—

“The Railway Department will continue the services of as many workers as possible, consistent with the allocation of loan moneys allowed to the department.”

SPECIAL ADJOURNMENT.

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I beg to move—

“That the House do, at its rising, adjourn until Tuesday, 27th November, 1923.”

Question put and passed.

VALEDICTORY.

The SECRETARY FOR AGRICULTURE (Hon. W. N. Gillies, *Eacham*): I beg to move—

“That the House do now adjourn.”

In the absence of the Premier I might be permitted to say a few words on this motion. I think that members on both sides of the House have acquitted themselves very well. It has been a most strenuous session, and one which, in my opinion, has been productive of much legislation that will be useful to the people of Queensland. We are certainly adjourning before the customary time, but I do not think anybody who knows anything about the work done during the session will say that we have not done good work in the time.

The session has been most strenuous not only on hon. members but on the officers of the House, the “Hansard” staff, and Parliamentary Draftsman. They have all worked very hard. (Hear, hear!) I want to place on record my appreciation of the assistance given by the Opposition, particularly the leader of the Opposition, who has been most generous in his criticism and most helpful in getting through the important business of the session.

I think I may be permitted to suggest something that can be considered by hon. members during recess, and that is the wisdom of revising our practice of sitting at night. (Hear, hear!)

[5 p.m.]
In my opinion it is an old barbarous practice that should be departed from. (Hear, hear!) It is practically making old men of young men before their time, and it is not worth it. I certainly think it would be better for all parties concerned if we did our work in the daylight, which is the natural time intended by the Almighty for people to work, and thus enable us all to enjoy some home life. It has been said time and again that if we sat in the daytime Ministers would not be able to get time to do their work. Ministers require something more than time—they require energy; and the hours have been long enough to enable Ministers during the latter part of this session when sitting in the morning to carry out some of their work in this building. It may be an inconvenience to some people, but it is of general benefit to members of Parliament, and, after all, they should study their health for the sake of their wives and families. I make that suggestion as worthy of consideration by all hon. members. (Hear, hear!)

I wish to thank the officers of the House and the “Hansard” staff for the good services they have rendered and my appreciation of the strenuous time they have had. It is a little early in the season, but I want to wish all hon. members, the officers of the House, and the “Hansard” staff a “Merry Christmas and a Happy New Year.”

HONOURABLE MEMBERS: Hear, hear!

Mr. TAYLOR (*Windsor*): I reciprocate wholeheartedly the good wishes expressed by the Acting Premier, and I very much regret to hear of the illness of the Premier. I hope

[*Hon. W. N. Gillies.*]

that within a few days he will be quite recovered. I am sure he must be very ill or he would have been here to-day. I am very sorry that he is not here. During this session we have certainly covered a lot of ground and passed a lot of Bills, some of them containing good legislation and some bad legislation—

GOVERNMENT MEMBERS: No (and laughter).

Mr. TAYLOR: Some of it is legislation of a freakish and fantastic nature, but it is passed for the good or ill of the State, and I am sure that it is the desire of every one of us that whatever legislation has been passed will work out in the best interests of the people of Queensland. We are now going into recess, and I was very pleased to hear the Premier last night say that there had been a satisfactory improvement in the finances of the State for the four months ended 31st October, and I sincerely hope that that improvement will continue. The outlook of the State owing to the dry conditions prevailing is not very encouraging, and during recess the Ministers will be handling large sums of money consequent upon the legislation that we have passed, and all we ask, and all we expect, is that the Ministers controlling the various departments will exercise economy and require efficiency in the expenditure of the money which they will receive. We do not want to continue to meet in Parliament year after year and find that there is an increasing deficit in the accounts of the State.

As the hon. member for Oxley said in the course of his remarks the other night, during the last eight or nine years the revenue of the State has been of a remarkably buoyant nature. Therefore the duty devolves on Ministers during the recess of administering the finances as carefully as they possibly can. I would like to say this before I conclude: The Premier will be leaving for London early in the coming year. I can honestly and truthfully say that hon. members on this side during the whole of this session have not done or said anything which would impede or help to spoil the object for which he is going abroad. (Hear, hear!) We all wish and hope that both he and Mrs. Theodore will have the best of health abroad, and we shall look forward in the month of April or May next to receive a cable from London to say that he has been successful in bringing about a conversion of the large amount of loan money which is falling due, on satisfactory terms for the people of Queensland. (Hear, hear!) The lesson we have learnt in this matter is that we must never allow it so to happen in the future that within the short period of twelve months we shall have to provide for the conversion of loan money amounting to £25,000,000. (Hear, hear!) It does not give Governments or the State a chance.

I am sure that hon. members on both sides of the House are indebted to the “Hansard” staff and the staff of the House for the great kindness and assistance rendered in every possible way by them. I would not like to conclude without including yourself, Mr. Speaker, and the Chairman of Committees for the very great kindness and assistance you have both given to all members. We have been pretty good “boys” during the session. (Laughter.) You have allowed us a great amount of latitude and we appreciate it very much. It is pleasing that during the session neither proxy voting nor the “gag” had to be resorted to. That is something to boast of.

A. GOVERNMENT MEMBER: You have behaved yourselves.

Mr. TAYLOR: I wish that when the time comes around you will all have a Merry Christmas and a Happy New Year. (Hear, hear!)

Mr. MOORE (*Aubigny*): I cannot say that I am sorry this session is over. The session, particularly during the last week or two, has been a very strenuous one, and it will be more by good luck than good management if the legislation put through is satisfactory. We have not had the opportunity from my point of view to understand adequately what it is all about, or to discuss it in the way it would have been discussed if we had had more time to consider it. It is not a good thing for legislation to be rushed through in the way it has been during the last couple of weeks. It is always necessary to amend such legislation. We have seen the same sort of thing happen before, and presumably it will happen again. Personally, I feel that as an Opposition we have been rather hampered during the session.

A GOVERNMENT MEMBER: By lack of intelligence.

Mr. MOORE: Not by lack of intelligence, but because we felt that we should not express exactly what we felt for fear of hampering the Government in the task they have before them in the conversion of the loans falling due. A good deal of the criticism would have been more severe than it was but for the fact that we did not desire to hamper the Premier in his mission in any way.

OPPOSITION MEMBERS: Hear, hear!

Mr. MOORE: I personally felt on many occasions that I could have said a great deal more than I did but for that consideration. It was only our consideration for Queensland that prevented us from taking full advantage of the situation.

I join with the leader of the Opposition in thanking the officers of the House for their continued courtesy, and particularly the members of the "Hansard" staff, who have had a particularly strenuous time. (Hear, hear!) I always feel that I owe a debt of gratitude to the "Hansard" staff, because they put my speeches in print a great deal better than I deliver them. It is certainly a great advantage to have the knowledge that your speeches are reported in such a way that it is hardly necessary to correct the proofs. (Hear, hear!) I also thank you, Mr. Speaker, and the Chairman of Committees, for your courtesy. We have not given you any chance to be otherwise. I feel perfectly satisfied that, if it comes to an occasion when we have to put up a strenuous fight, we shall receive the same fair treatment from the Speaker and the Chairman of Committees that we have received this session.

Mr. KIRWAN: It was merely fair treatment. You got no more than you were entitled to.

Mr. MOORE: With the leader of the Opposition, I wish the Premier good fortune on his trip. May his mission be absolutely successful! I trust that the other members on the Government bench will not wilt with anxiety while he is away. Although I am glad to see that the revenue is buoyant so far as the Government are concerned, I can assure hon. members that so far as a section of the country people is concerned it is far from buoyant, and I

frustrate that there will be a great improvement in the affairs of the State.

OPPOSITION MEMBERS: Hear, hear!

The SPEAKER: Before putting the motion, I desire to say that I appreciate the kindly references that have been made to the officers of the House, the "Hansard" staff, the Chairman of Committees, and myself. As one who is closely associated with the officers of the House and the "Hansard" staff, I say that those appreciations are well deserved. (Hear, hear!) The session has been a strenuous one, and the double sittings—I think I may call them double sittings—have entailed a heavy mental and physical strain on the officials of the House. I express the hope that it will not be found necessary next year to continue those double sittings.

HONOURABLE MEMBERS: Hear, hear!

The SPEAKER: I also endorse the remarks of the Acting Premier in connection with day sittings. I think the strain imposed by late sittings is obvious, particularly on the Ministers and the leader of the Opposition, and it entails a tremendous lot of work. The Acting Premier has had a very strenuous session, and has put through something like eleven important Bills. I believe that the affairs of the House have been conducted this session with less acrimony than on any occasion I can remember in the past. I hope that the Premier and hon. members during the recess will enjoy good health and happiness.

HONOURABLE MEMBERS: Hear, hear!

Question put and passed.

The House adjourned at 5.13 p.m.

BILLS ASSENTED TO AT CLOSE OF SESSION.

Gazettes Extraordinary were issued notifying the assent of His Excellency the Governor to the following Bills:—

(Wednesday, 11th November)—

Local Authorities Acts Amendment Bill;
Petroleum Bill;
Sugar Experiment Stations Act Amendment Bill;
Cotton Industry Bill;
Insurance Bill;
Milsom Petroleum Agreement Ratification Bill;
Primary Products Pools Act Amendment Bill;
Meat Industry Encouragement Bill;
Land Acts (Review of Cattle Holding Rents) Amendment Bill;
Rockhampton, Toowoomba, Warwick, and Gatton Public Land Mortgages Bill;
Prickly-pear Land Bill;
Primary Producers' Organisation Act Amendment Bill.

(Friday, 16th November)—

Government Loans Redemption and Conversion Bill;
Fruit Marketing Organisation Bill;
Land Tax Act Amendment Bill;
Salaries Act Amendment Bill.

(Saturday, 24th November)—

Agricultural Bank Bill;
Income Tax Act Amendment Bill;
Private Savings Banks Bill;
Hospitals Bill;
Primary Producers' Co-operative Associations Bill.