

Queensland



Parliamentary Debates
[Hansard]

Legislative Assembly

TUESDAY, 22 NOVEMBER 1960

Electronic reproduction of original hardcopy

TUESDAY, 22 NOVEMBER, 1960

Mr. SPEAKER (Hon. D. E. Nicholson, Murrumba) took the chair at 11 a.m.

QUESTIONS

INVESTIGATION INTO MACHINERY AND EQUIPMENT USED ON MULTI-STOREY BUILDINGS; PROSECUTION OF COMMONWEALTH HANDLING EQUIPMENT POOL PTY. LTD.

Mr. LLOYD (Kedron) asked the Minister for Labour and Industry—

“(1) In view of the large numbers of multi-storied buildings in course of construction and projected and the grave accident risk as a result of the use of faulty or inadequate machinery, viz., cranes, will he institute a complete public investigation into the type of machinery and equipment being used by contractors on this type of building work in the interests of the safety of workmen engaged on the construction and of the general public?”

“(2) Is any prosecution proposed against Commonwealth Handling Equipment Pool as a result of any failure on that firm's part to report an accident some weeks before at the University building construction which was caused by the crane used on the construction of Glencrag?”

Hon. J. C. A. PIZZEY (Isis—Minister for Education and Migration), for **Hon. K. J. MORRIS** (Mt. Coot-tha), replied—

“(1) As I pointed out in my reply to the Honourable Member on Thursday last, the use on building construction work of mobile cranes, the type of crane involved in accidents recently, is being investigated by the Chief Inspector of Machinery, who will submit a recommendation as to appropriate action which should be taken with respect to their use. It is considered that no good purpose would be served by a public investigation, as suggested by the Honourable Member.”

“(2) Enquiries by the Chief Inspector have failed to discover any accident, caused by a crane, some weeks before at the University building construction. I am advised that enquiries show that the crane involved in the “Glencrag” accident was not used previously at the University.”

INSTALLATION OF ICED-WATER UNIT,
TOWNSVILLE RAILWAY STATION

Mr. AIKENS (Townsville South) asked the Minister for Transport—

“Has any provision been made for the installation of an iced-water unit for passengers and public at the Townsville railway station and, if not, will he consider providing such an amenity?”

Hon. G. W. W. CHALK (Lockyer) replied—

“No provision has been made in this year's Loan allocation for the installation of iced water units for passengers and public at the Townsville railway station, but the proposal will be considered when next year's estimates are being prepared. However, I would point out to the Honourable Member that following an undertaking given by me earlier this year that at least ten electric water coolers would be installed in the Townsville workshops, the procuring of these units is under way and they will be installed early in 1961.”

FINANCIAL POSITION OF TOWNSVILLE
ABATTOIR BOARD

Mr. AIKENS (Townsville South) asked the Treasurer and Minister for Housing—

“In view of the fact that the Auditor-General on page 185 of his Annual Report for the year ended June 30, 1960, calls attention to the fact that the Townsville Abattoir Board's loss of £7,012 for that year does not include any provision for depreciation of assets, that as a result of this “unfavourable position” the Board has been unable to meet any of its commitments in respect of interest and redemption on Treasury loans to June 30, 1960, and that arrears amounted to £9,202, less £1,000 since paid, what steps, if any, are contemplated to have the Board's financial affairs placed on an even keel?”

Hon. T. A. HILEY (Chatsworth) replied—

“The Auditor-General's Report deals with the financial affairs of the Townsville District Abattoir Board for the period September 1, 1958, to June 30, 1959. In this period a loss of £7,012 was incurred and no depreciation was charged. As at June 30, 1960, the accumulated loss has been reduced to £2,568 after depreciation of £9,933 had been charged. Also, at that date, the Board had met all its commitments with the exception of payments due on Treasury Loans amounting to £9,202. These latter arrears were reduced by £1,000 early in August, 1960. The financial position of the Board has been and will be closely watched both by the Department of Agriculture and Stock and the Treasury. There has been a measure of improvement recently which makes the outlook rather more hopeful. A further review will be made early in 1961.”

SOOT FALL-OUT FROM POWER-HOUSE,
TOWNSVILLE REGIONAL ELECTRICITY
BOARD

Mr. AIKENS (Townsville South) asked the Minister for Development, Mines, Main Roads and Electricity—

“Will he on his next visit to Townsville accompany me on a visit to homes, particularly in the South Townsville area wherein

the occupants are suffering acute distress caused by soot fall-out from the Townsville Regional Electricity Board's power-house, so that he can hear at first hand what those people think of the repeated assurances given by his officers to him that no such fall-out occurs?”

Hon. E. EVANS (Mirani) replied—

“In the light of the Honourable Member's statement I have asked the State Electricity Commissioner to advise me of the latest position on this matter. I will also be pleased to visit the particular area when I am next in Townsville.”

CLASS-ROOMS AND DRAINAGE, DALBY
STATE SCHOOL

Mr. DIPLOCK (Aubigny) asked the Minister for Education and Migration—

“(1) As parents of children accommodated in the temporary class rooms under the Dalby State School are concerned about the effect on the children's health because of the unsuitability of these rooms as class rooms, when is it anticipated that work on the new class rooms will be commenced?”

“(2) When is it anticipated that work in connection with the drainage and filling of the Dalby State School grounds will be commenced?”

Hon. J. C. A. PIZZEY (Isis) replied—

“(1) My Department is conscious of the need to replace some of the existing classroom accommodation at the Dalby State School and provision has been made on the Public Works Loan Programme for the 1960-1961 financial year for this project. A sketch plan has been prepared for the provision of the First Section of a new school building. However, as a site investigation by a Technical Officer of the Department of Public Works revealed the need for specially designed foundations, the necessary amendments are now being made so that the working plans and specification may be completed. No indication can be given, at this juncture, as to when work on this project is likely to commence.

“(2) Approval was recently given to an expenditure of £642 for the bitumen surfacing of the parade area in front of the school building. This is the first step in improving the grounds. Further work on the grounds is being held in abeyance for the present, but is receiving consideration in conjunction with the plans being developed for the provision of additional classroom accommodation.”

PAPERS

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

Report of the Comptroller-General of Prisons for the year 1959-1960.

The following papers were laid on the table:—

- Regulation under the Agricultural Bank (Loans) Act of 1959.
- Order in Council under the Southern Electric Authority of Queensland Acts, 1952 to 1958.
- Regulations under the Primary Producers' Organisation and Marketing Acts, 1926 to 1957.
- Regulations under the Stock Acts, 1915 to 1959.
- Regulation under the Local Government Acts, 1936 to 1959.

SUPPLEMENTARY ESTIMATES, 1959-1960

Mr. SPEAKER read a message from His Excellency the Governor transmitting the Supplementary Estimates for the year 1959-1960.

Estimates ordered to be printed, and referred to Committee of Supply.

VOTE ON ACCOUNT, 1961-1962

MESSAGE FROM THE GOVERNOR

Mr. SPEAKER read a message from His Excellency the Governor recommending that the following provision be made on account of the services of the year ending 30 June, 1962:—

From the Consolidated Revenue Fund of Queensland (exclusive of the moneys standing to the credit of the Loan Fund Account), the sum of eighteen million pounds;

From the Trust and Special Funds, the sum of thirteen million pounds;

From the moneys standing to the credit of the Loan Fund Account, the sum of four million pounds.

Message referred to Committee of Supply.

LAND TAX (ADJUSTMENT) BILL

SECOND READING

Hon. T. A. HILEY (Chatsworth—Treasurer and Minister for Housing) (11.15 a.m.): I move—

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

There is nothing that I desire to add to the explanation I gave to the Committee at the introductory stage, nor am I conscious of any point raised in the debate deserving of a reply, so I content myself at this stage with moving the motion.

Mr. HANLON (Baroona) (11.17 a.m.) I wish to raise only one point at this stage and that is that there seems to be an element of unfairness in the Bill as between the landholder whose land is being valued a second or a third time and the landholder whose

land is being valued for the first time. It is true that the Treasurer pointed out that the Bill is only a stop-gap measure to last for 12 months, but it seems that there will be an advantage to those who have a sudden big rise in their first valuation. For example, at Mackay, I think, there has been an increase of something like 562 per cent. in values because it is the first valuation and those who have that substantial sudden jump will receive a greater benefit than those who have a smaller increase because they have already had others.

Mr. Coburn: Mackay will pay on only 50 per cent. of the valuation as set down by the Valuer-General's Department.

Mr. HANLON: On the increase?

Mr. Houghton: Yes.

Mr. HANLON: But suppose somebody on the South Coast has a property valued at £5,000 and somebody in Mackay has one of a similar value. The man on the South Coast has perhaps been paying on a valuation of £3,000 for the last two years because the property had been valued before, so he has been paying more land tax over that period than the man with a comparable block, say, in Mackay. With the new arrangement, the two blocks are brought to the same valuation—if we can imagine the situation of having a block in Mackay and a block on the South Coast both valued at £5,000—and the person on the South Coast will get a concession on only 50 per cent. of the difference between £3,000 and £5,000 while the person in Mackay will get a concession on a much bigger amount. He does not really deserve it because he has been paying on a lower valuation all these years. I am not selecting Mackay for any particular reason but it serves well as an illustration as Mackay has just been valued for the first time. It seems unfair that a man should get a greater concession simply because the Valuer-General has not previously got around to re-valuing his property, as he has done in other areas. I should like the Treasurer to reply on that point if he has the time. Though it will apply only for 12 months, the element of unfairness is still there.

Mr. HOUGHTON (Redcliffe) (11.19 a.m.): I support the submission of the hon. member for Baroona. A perusal of the formula set out in the explanatory notes on the Bill circulated among hon. members will disclose that it warrants some investigation because of the anomalies that arise under it.

The first local authority shown in the explanatory notes is Albert, where there was an increase of 67.79 per cent. That was its third valuation, and if we work it out on the basis of the formula shown in the notes of 70 per cent. of the new valuation, the Albert shire will pay 79 per cent. of the Valuer-General's valuation.

Barcardine is the next local-authority area, and there it was the first valuation. The

increase is 65.49 per cent., and on a proportional basis that works out at 80.2 per cent. In Booringa the increase was 161.63 per cent. That was the first valuation there, and on the formula it works out at 69 per cent. In Carpentaria it will be 80.4 per cent., and in Croydon, which was valued for the first time, it will be 96.3 per cent. under the formula that has been adopted. In Dalby they will be paying 83 per cent., and in Gladstone 85 per cent. The increase on the Gold Coast was 322.05 per cent., and they will be paying 61.8 per cent. In Ipswich, which was valued for the second time, they will be paying 79.4 per cent., in Isisford 78 per cent., and in Jericho 76.6 per cent. In Kolan the increase was 15.88 per cent., and their percentage of the Valuer-General's valuation on the suggested formula is 93 per cent. The increase in Mackay is 532.72 per cent. This is their first valuation, and they will pay 57.9 per cent. on the suggested formula. Mulgrave will pay 88 per cent., Noosa 82 per cent., Quilpie 73 per cent., Waggamba 60 per cent., Warroo 68 per cent., Widgee 89.5 per cent., and Pioneer 64.6 per cent.

It will be seen from those figures that the smaller the increase the greater the percentage gain under the formula that has been adopted. It is safe to say that this has been brought about by the very large increases, particularly in the Gold Coast area. I agree entirely that the Government are fully aware of the need to afford protection to people who are caught in an area that is developing very rapidly. If the Government adopt the formula that has been set out in these explanatory notes, it is obvious that anomalies will be created. The city of Redcliffe is now valued for the second time, and I suggest that people whose land was revalued only 12 months prior to last June are entitled to some concession by way of a reduction in land tax. Many other areas in the State would be in the same predicament.

If the Government intend to give a concession—they have already indicated that they intend to adopt the 70-per cent. formula—I think that is an indication that they do not agree with the Valuer-General's valuations in some areas, and if it is to be applicable this year it should be applicable also to last year. I believe that all local authorities that have been determined for valuation purposes should receive the same concessions and the same consideration. If the Government intend to use the 70-per cent. formula for valuations made this year, areas valued last year should receive some proportion of the reduction applicable to them, wherever they may be. I suggest that the Treasurer might give serious consideration to extending this concession to local authorities whose areas have been valued as at the last period covered by the Valuer-General. The Valuer-General relies entirely on the basic principle of sales. The Valuer-General's Department would be the only department

that does not adhere to the principles laid down by the court, principles that form the basis for our democratic way of life. If the Fair Rents Court or any other court makes a finding on any matter it is binding on both parties.

Mr. Roberts: That has nothing to do with valuations.

Mr. HOUGHTON: I wish to make a point relative to a parcel of land in my area. The Land Court made a determination on two blocks of land, one facing the sea-front and the other facing the street to the rear. It was noted in the valuations roll that the valuation of these properties would be in the ratio of two to one. The Valuer-General hears appeals locally, but if agreement cannot be reached by conciliation the case must go on appeal to the court.

Mr. SPEAKER: Order! I hope that the hon. member is not going to have a general discussion on the Valuer-General's Department.

Mr. HOUGHTON: I merely want to make the point that there is an anomaly in the valuation of these properties. If this sort of thing is going to happen every five years, or every valuation period, it will be a waste of time for anybody to appeal because the same procedure will apply every time. It is noted in this particular instance that the valuation should remain until such time as the court says otherwise. When we look closely at the formula adopted we can see various anomalies. I realise the difficulty with which the Government are faced, but unless they go back to the last valuation determined in any particular locality these anomalies must be evident. I suggest that the Treasurer might have a look at that matter very closely, and that he go back a little further than 30 June this year—back to the last valuation determined by the Valuer-General in the various local authorities throughout the State.

Hon. T. A. HILEY (Chatsworth—Treasurer and Minister for Housing) (11.29 a.m.), in reply: The hon. member for Barooka asked whether there was not some anomaly in the case of Mackay particularly where, as I told hon. members at the introductory stage, valuations have increased by 532 per cent. Although that was the increase in the Valuer-General's valuation, I would remind hon. members that land tax paid in the Mackay area is concentrated on the city area. For many years land tax has been levied on a figure based on the valuation of the Commissioner of Land Tax, which was ever so much higher than the previous local-authority valuation. The result is that the relative impact of increased land tax in the Mackay area will not be anything like 532 per cent. I think I made it clear in the initiation stage that we had virtually removed the imposition of land tax from the shoulders of the ordinary householder. Our concern was that the recent valuations had a heavy

impact and this Bill is proposed as an interim move which, frankly, can only accomplish broad and rough justice until we are in a position to have all the valuations in the State completed. That could be by the end of next financial year.

We should then be in a position to consider a new figure for exemptions and a new schedule of rates, which should give effect to the Government's desire that any person who lives on an ordinary-size block of land should not be called on to pay land tax.

Mr. Coburn: You yourself do not think this scheme is quite equitable?

Mr. HILEY: I said so at the introductory stage. Many inequities can be pointed to. The most that can be said of this measure is that it gives a broad measure of interim justice until all the valuations of the State are made. That could be possibly within the next 12 months, but certainly in two years' time.

In my introductory speech I pointed out that in 1961 eight shires would be valued for the first time. After June 30, 1961, there are 12 still to be valued and the bulk of those are the type of shire in which there would be only a microscopic proportion of freehold land. The western shires are almost entirely leasehold and are not affected.

Mr. Coburn: After that period, you are certain you will have uniformity throughout the State?

Mr. HILEY: There are two problems associated with the present method of valuing. The first is that the valuations have not been completed throughout the State, and the second is that they are done on a rolling basis over a five-year period. When there are very sharp increases—quite frankly, we never conceived increases of over 300 per cent.—we think some measure of relief is necessary until such time as the Valuer-General has valued the whole of the State.

So far as Mackay is concerned, I have not the exact figures with me. If the hon. member for Baroona desires them, I shall be happy to put some information before the Committee showing the effect there. But he can rest assured that the Commissioner for Land Tax has been striking his own valuations on properties in Mackay.

Mr. Hilton: Have you made a comparison of the valuations made by the Commissioner for Land Tax and those made by the Valuer-General's Department?

Mr. HILEY: No, that is what I was having done.

Mr. Hilton: I understand that in some cases the value fixed by the Commissioner for Land Tax is comparable with that fixed by the Valuer-General.

Mr. HILEY: Exactly. But I do not think they would be generally as high. I think it would be found that they would be close to each other. I will get cases out for hon. members and we will have a look at them together. I think it will be found that, in most cases where people are called upon to pay land tax, the relevant figures in Mackay would not be anything to the order of 532 per cent. Consequently, what at first glance appears to be a substantial anomaly will be considerably less when regard is paid to that factor.

I do not propose to say anything at all on valuing methods or principles. It is not a principle of the Bill. The Commissioner for Land Tax is bound by the valuation of the Valuer-General. We have no say whatever in it and any observations in this Chamber on the principles of valuation or the method of their application must be raised when either a Valuation of Land Bill is before the Chamber or when the appropriate Estimates are before Parliament.

In reply to the hon. member for Redcliffe, there is some merit in the point he raised. It was that type of inequity that was inherent in the particularly clear statement I made on the introductory stage that this was not a perfect, precise answer. I do not see how it could be. The only way in which that would be possible would be to have all the shires valued simultaneously, and that has never happened. The State has not even been valued completely. Some shires are coming up for their third valuation, while others are being valued for the first time.

Mr. Coburn: A big shire like Ayr has not been valued at all.

Mr. HILEY: Some not at all. It follows that there must be a real inequity that only time can cure.

Mr. Duggan: What would prevent your introducing an amendment to provide that as long as it can be demonstrated that the land is being used for residential purposes only, it shall be exempt from land tax irrespective of its value?

Mr. HILEY: There are two limitations to such a proposal. First of all, we have the person who lives on an excessive area. I do not think the hon. gentleman would suggest that a person who chooses to reside on an area that amounted to two, three, four or half a dozen building blocks should be exempt from land tax. The hon. gentleman's thought would have to be related to a reasonable living area.

Mr. Duggan: I agree with you.

Mr. HILEY: Although I do not want to cramp everyone onto a block of the minimum size. The second point is that every country has run into the position where it has residual residential occupation around which the tide of commerce and development has swept. If a person wanted to grow

cabbages in Collins Street, Melbourne, does social justice require that he should be encouraged to do so? The pressures of property taxes such as rates and land tax are the ways in which society ensures that land is put to its best and most desirable use.

Mr. Duggan: Possibly the growing of cabbages in Collins Street would have the effect of reducing the valuation of some of the commercial sites.

Mr. Gaven: Particularly if 500 people were growing cabbages.

Mr. HILEY: In that circumstance it could not be said that the tide of development had swept round those blocks. I have indicated that it is the Government's desire that no person should be lightly brought into the field of land tax for a residential block. We think the desire can best be accomplished by raising our sights. We have done that twice, by the device of a minimum tax which is in effect an extra exemption of £479, and by lifting the exemption on the second occasion. I have no hesitation in saying that when the whole of the State is valued we will again lift our sights, and I will be extremely disappointed if it does not follow that 99 per cent. of all residential sites in the State will be exempt from the payment of land tax. There may be rare exceptions, such as persons living in an extremely expensive area, or on an outside block of land, or in an area where the tide of commerce and development has swept round a block. In my judgment those would be the only three exceptions. They may amount to 1 per cent., but my whole concern is to make sure that 99 per cent. of the people who want to live on their own land should not have the hand of land tax laid upon them. An appropriate level of exemption will ensure that that desire is accomplished.

Motion (Mr. Hiley) agreed to.

COMMITTEE

(The Chairman of Committees, Mr. Taylor, Clayfield, in the chair)

Clauses 1 to 5, both inclusive, as read, agreed to.

Bill reported, without amendment.

POLLUTION OF WATERS BY OIL BILL

SECOND READING

Hon. T. A. HILEY (Chatsworth—Treasurer and Minister for Housing): (11.40 a.m.): I move—

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

There was one matter that, during the introductory stage, I undertook to examine. It was raised by the Leader of the Opposition, who asked for information on the powers of the Crown to pursue the remedies and powers of this Bill against a visiting ship. Clause 8

of the Bill provides that an inspector may go on board any ship to which the International Convention applies for the purpose of investigating discharges of oil, so while a ship is in our waters the Bill provides that power.

Article X. of the Convention, which was signed by all the contributing countries, provides—

"(1) Any Contracting Government may furnish to the Contracting Government in the territory of which a ship is registered particulars in writing of evidence that any provision of the Convention has been contravened in respect of that ship wheresoever the alleged contravention may have taken place. If it is practicable to do so the competent authority of the former Government shall notify the Master of the ship of the alleged contravention.

"(2) On receiving such particulars the latter Government shall investigate the matter and may request the former Government to furnish further or better particulars of the alleged contravention.

"If the Government in the territory of which the ship is registered is satisfied that sufficient evidence is available in the form required by law to enable proceedings against the master or owner of the ship to be taken in respect of the alleged contravention it shall cause such proceedings to be taken as soon as possible, and shall inform the other Contracting Government and the Bureau of the result of such proceedings."

My advice is that this article could be invoked in the event of any overseas vessel causing oil pollution at sea within waters of the jurisdiction, whether or not visiting Queensland ports. In other words, if oil was discharged off the Queensland coast in our waters, but if the ship had not visited a Queensland port, my advisers tell me that we could act under Article X. of the Convention and place the information before the Government of the country of registration of the vessel concerned. If we supply them with sufficient information, one of the terms of the Convention says that that Government will undertake to institute proceedings based on our evidence against the owner of the ship.

Mr. Duggan: How soon could proceedings be instituted if the offence was detected here and notice could be served on the master of the ship while it was in port?

Mr. HILEY: I think it would be a slow process once the ship got away. It would probably involve a submission to the Government concerned. If we sent the evidence they required in order to base a prosecution, I should imagine once the ship got away it would take quite a while.

Mr. Duggan: I think you misunderstood me. In a case where an offence is not necessarily detectable at the time we supply the information to the foreign Government, but

in the case of an offence being detected in the port of Brisbane can you take action against the master?

Mr. HILEY: That would be on summons; the summons would be served immediately. We would have to issue a summons against him. I am not fully conversant with this point, but I understand that complaints on summons usually get a pretty prompt hearing. It would come before a magistrate. I can see the point exercising the hon. member's mind, that is, to strike not only while the iron is hot, but also while the iron is here. Once a summons was served, it would be unreasonable to hold a modern vessel standing idle for a long period at a cost of £800 a day. Probably we would make an arrangement with the agents to accept service of the summons. Most ships visiting here have a resident agent. What the hon. member has said has sharpened my mind on the point, and we will just have to see that there is some effective way of acting quickly and effectively. If we run into difficulty we will have to work something out, even if it is necessary to provide for an instantaneous hearing on the serving of the summons.

Mr. Houston: What about the case of ships owned by a foreign Government? You said the foreign Government would prosecute the owner on our evidence, didn't you?

Mr. HILEY: I must confess that that would obviously be a weakness. If, for instance, a French warship visited our shores and discharged some oil, just as a man cannot contract with himself it is most unlikely that he would ever take steps to sue himself. But in a case like that, while the remedy of prosecution might not be available, I should think that if any responsible Government had evidence that their ship had caused such a pollution they would at least accept responsibility to the extent of making the appropriate compensation for whatever damage was caused. We should probably have to content ourselves with that. If they made the discharge in their own waters they obviously would not sue themselves and I very much doubt that we would have the power to sue a foreign Government. Once the vessel got away, the machinery of the courts would, I think, be quite ineffective where a Government ship was involved.

Mr. DUGGAN (Toowoomba West—Leader of the Opposition) (11.47 a.m.): I thank the Minister for acknowledging my inquiry. I appreciate that in most matters of that kind it would be easy to find a solution. I should imagine the problems would be common to all countries that are signatories of the Convention. They would all be confronted with the same difficulty when an offence was committed and no doubt each would co-operate in matters of this kind. It is to be hoped, of course, that it will not often be necessary to invoke the provisions of the law but, if it becomes necessary, I assume that a precedent will have been established elsewhere and that

we will just have to conform as closely as possible to it. However, my purpose in rising is merely to express appreciation to the Minister for having examined the matter and for having indicated further that any particular problems that arise will be followed up and that remedies will be sought if there are gaps in the legislation.

Motion (Mr. Hiley) agreed to.

COMMITTEE

(The Chairman of Committees, Mr. Taylor, Clayfield, in the chair)

Clauses 1 to 17, both inclusive, as read, agreed to.

Bill reported, without amendment.

CANALS ACTS AMENDMENT BILL

SECOND READING

Hon. T. A. HILEY (Chatsworth—Treasurer and Minister for Housing) (11.49 a.m.): I move—

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

This is a simple measure designed to overcome one particular local class of difficulty. It was explained fully at the introductory stage, when it appeared to me to receive the commendation of hon. members on both sides.

Motion (Mr. Hiley) agreed to.

COMMITTEE

(The Chairman of Committees, Mr. Taylor, Clayfield, in the Chair)

Clauses 1 to 3, both inclusive, as read, agreed to.

Bill reported, without amendment.

SUPPLY

RESUMPTION OF COMMITTEE—ESTIMATES—THIRTEENTH AND FOURTEENTH ALLOTTED DAYS

(The Chairman of Committees, Mr. Taylor, Clayfield, in the Chair)

ESTIMATES-IN-CHIEF, 1960-1961

THE TREASURER AND HOUSING TREASURY

Hon. T. A. HILEY (Chatsworth—Treasurer and Minister for Housing) (11.52 a.m.): I move—

"That £1,404,585 be granted for 'The Treasurer and Housing—Treasury.'"

I confess to the Committee that I had only a few minutes to sort out the matter that I was expected to present, and I did not expect to proceed immediately from Bills to Estimates. I ask hon. members, therefore, to forgive me if, in presenting it, some sections are a little out of sequence.

In presenting the Estimates I propose to comment briefly on the functions of the department under all its funds, and I propose to say something about the functioning of one department that alone amongst departments in their ordinary organisation does not call for Parliamentary appropriation and, consequently, does not regularly come before this Committee for review. I refer to the functioning of the Golden Casket Art Union. It is set up in such a way legislatively that Parliament is not asked to appropriate its expenses or review its revenue. Although a report is tabled, the Committee is denied what is, I think, the very proper and logical opportunity to debate at regular intervals the functioning of a part of the public administration. In company with a number of other senior officers in my department who have reached the retiring age, the manager of the Golden Casket Art Union, Mr. Burke, will be retiring on 31 December next, and I particularly wanted to take the opportunity of paying a tribute to him in addition to referring to the Committee this accidental omission over many years to fall into the confined pattern of Parliamentary review of the functioning of a governmental activity. I wanted to invite comment from the Committee on this, and to indicate my view that every effort should be made to bring every part of governmental functioning within the regular oversight of this Committee and that there should be no exceptions to this general rule.

For the Treasury itself, the Vote now presented has decreased by £1,013,000 over the appropriation for last year. It would be quite wrong to assume from such a violent drop that this is the simple explanation of it. In fact, the main reason for this drop is that payments in respect of Public Service superannuation are now, in accordance with the last amendments that were passed, voted in the schedule. In other words, they are automatically appropriated by the Act that gave effect to them, and the sum of 957,200 in respect of Public Service superannuation will be found in the appropriate schedules. The fact that they have been dropped from the Treasury's appropriation makes the decrease seem so stupendous. Of the drop of just over £1,000,000, £900,000 is explained in that direction alone.

The other direction in which there is a considerable drop for the year is the provision for loss on mining undertakings. Last year £72,500 was provided, but this year it is hoped that it will be possible to avoid any such call. I might say that my colleague, the Minister for Development, Mines, Main Roads and Electricity, has been exerting himself over a long period to try to bring about at least a balance in the operations of the State's coal-mining activities. When I remind the Committee that the £72,500 that we had to write off last year brought the accumulated charge to Consolidated Revenue for the conduct of State coal mines, State coke

works, and State treatment works up to a figure of £2,098,000, it will be understood why both he and I are anxious to achieve a tolerable balance. We do not look for any profit out of these undertakings, but at least we hope it will be possible to avoid any continued drain on the Consolidated Revenue Fund because there are so many other purposes that we are forced to starve while it continues.

Another important item of variation this year is the amount appropriated for the loss on advances under the war service land settlement scheme. I think most hon. members would be familiar with the necessity to finalise the write-down of capital commitments of settlers in the Burdekin area, and the losses incurred after the realisation of assets in other areas. The losses written off to 30 June, 1960, totalled £475,000, and these have been borne equally between the Commonwealth and the State. With that big write-off behind us, there is a decrease in the amount provided in this year's Estimates of no less a sum than £228,000—I am using even thousands for the convenience of expression—and it is hoped that the worst necessity to write off losses of the war service land settlement scheme is behind us. It is not merely a matter of a big book-keeping problem of writing off a bad debt, but what has worried us mostly about these war service land settlement schemes is that they have not worked out as well as expected. Many settlers have given the best years of their lives, only to find themselves in a fairly hopeless position. The real toll is not merely the money we have had to appropriate and write off, but the toll of frustrated lives, with women and children living under conditions of extreme difficulty, simply because the settlement just has not worked out as it was hoped at the time it was started. As far as we can tell at this stage, we see no further bad loss looming for the State because of war service land settlement. We think that in cleaning up the Burdekin we have really cleaned the slate, and consequently it is necessary to provide £228,000 less this year.

Another item that probably will attract attention in the Contingencies Vote of the Treasury is the provision for miscellaneous services. I want to inform the Committee that when we had to bring the Estimates down we had almost the entire story on wage margins. When I first started to draft the Estimates we merely had a broad estimate of what margins were likely to cost. My first thought was simply to make a blanket provision, the amount of which would have stood out so clearly because of its size that no hon. member could have been deceived, and then later, as the Industrial Court unfolded its various decisions, we would have had to allow the departments to spend an equivalent amount extra with a corresponding under-spending in the blanket provision for the Treasury. It so happens that the Industrial Court made such progress in the last week or two before

the Estimates were settled that we found ourselves with over 95 per cent. of the total margins costs either known or positively ascertained. As a consequence, the provision for margins generally throughout the Estimates was made in the departments concerned. But there was a slight residue and consequently we provided an amount in miscellaneous services of £132,000. The purpose of that quite clearly was to make internal provision against those unknown margins increases. They have since been ascertained and I can inform the Committee that what was put in on an estimate basis has worked out very well. Indeed, it will not be necessary for me to come to the Committee in 12 months' time and say, "We guessed the balance of the margins but we were badly out; we have to provide an appropriation to cover them."

Mr. Hanlon: You did not have any miscellaneous amount at all last year?

Mr. HILEY: No, there was an expenditure of £179.

Mr. Hanlon: There was nothing in at all other than the £50,000 safety factor.

Mr. HILEY: Only the £50,000 for the safety factor. In fact, we spent only £179. This year we have provided £132,000, which seems to be a violent lift, but the great bulk of that was provision for increased margins. We had an estimate made by the Public Service Commissioner of what he thought should be provided on his forecast of what the court would award, and on that estimate we made a blanket provision in the miscellaneous section. Now that most of the margins have been determined I can tell the Committee just what was in our minds. The estimates given by the Public Service Commissioner and the amount that the court actually awarded were very close and we have no worry on that score.

Mr. Duggan: You do not think the court will unexpectedly meet any of the margins claimed by the unions for the balance of the year?

Mr. HILEY: It would have to be something large, which at this stage we do not anticipate. We have provided fully for the margins that the court has given. They have all been covered and to the best of my knowledge and belief there is no margins claim of any substance outstanding. There is a new basic wage claim imminent, of course.

Mr. Pizzey interjected.

Mr. HILEY: I do not think there is anything unknown there. There is always a chance that the annual automatic increases will exceed what we have allowed for as the probable rate at the time, and there is the chance that there may be something in the basic-wage determination such as happened when £1 a week increase was awarded some years ago and for which I do

not think any Treasurer could hope to make provision. Those are things one cannot anticipate.

Land tax comes under the operations of this department and I think I have already told the Committee that the number of assessments has been reduced, as a result of the operation of the new principle that has been given legislative effect to, from 25,000-odd two years ago to 13,073, as shown in the latest report.

I think it might interest hon. members to know how this has worked out with some of the industries, because I have noticed some feeling around the corridors that this benefit has been confined in its major effect to householders. The report of the Commissioner of Land Tax contains a summary of the assessments in various sections of industry, one of which is the dairying industry which I think is a particularly apt example of the beneficial effect I have mentioned. At the moment it is undergoing a re-organisation of the whole of its economy as the result of an inquiry by the Commonwealth Government. The figures show the extent to which the economy of the dairying industry has benefited.

In 1957-1958, 11,172 dairymen paid £25,977 in land tax. In 1958-1959, when we gave the first scale of improvement, the number of taxpayers fell to 708, who paid just over half what was previously paid, this is, £14,693. In 1959-1960, the year just concluded, with the further increase in exemptions, the number of taxpayers fell to 334, which is less than one-third of the number two years ago. The amount of tax they paid was £7,324—again less than one-third of what they paid two years ago.

I give the illustration of the dairying industry, because it is one that is conveniently available for dissection, but it does show that the effect of the Government's proposals has been to take the burden of land tax away from the small landholder, whether a householder or whether engaged in primary activity. Although it may be argued by some that the number who paid land tax should not even be 334, and that they should not have paid £7,324, at least we are entitled to say with justice that we have substantially reduced the number of dairymen taxpayers and the amount of land tax they were called on to pay. If hon. members go through the figures for small-crop farmers on small areas, they will find the proposals have had a similar effect for persons engaged in that activity.

Mr. Houghton: And a corresponding drop in the cost of collection of fees.

Mr. HILEY: That shows out very prominently. Hon. members will notice from a study of the Estimates for last year that there were 55 employees, and that the number has dropped to 49. In other words, the cutting-out of these trifling assessments and the reduction in the number of assessments that have to be issued have helped to reduce the quantity of work in the office, although the Estimates

show that in total the Government still get as much or indeed a trifle more in the gross tax product.

I think it can be said from that that land tax as we knew it for generations is changing in its impact. The tax is becoming more dominantly a tax on the aggregation of land rather than a tax on the mere holding of land.

In view of the fact that I happen to have four of my top men retiring, I shall repeat a tribute I paid on an earlier occasion, when introducing the Land Tax (Adjustment) Bill, to Mr. Deacon and Mr. Stevens. For the benefit of hon. members who were not in the Chamber on that occasion, I repeat that this year will bring to an end the distinguished service of both the Commissioner and the Assistant Commissioner of Land Tax, service that I can say from my professional dealings with the department has commanded the general respect of taxpayers, and that, I observe, is one of the supreme gifts of any tax-gatherer. I suppose that right from biblical times the tax gatherer has been looked upon as something of an anathema. If an administration can command the services of a man who, without being weak and inadequate in his administration, has the gift of so dealing with tax-payers and their representatives that he has their respect, it is indeed tremendously fortunate.

My next remarks do not touch my own administration. In the field of Federal income tax, the amounts gathered and the number of taxpayers are infinitely greater than previously. From all my experience in dealing with that office in a professional capacity, I should say that the present incumbent of the office, Mr. Johnston, has set an example that I have never known to be excelled anywhere in Australia in regard to the readiness of his approach and the ease of his administrative practice. He has done something that I keep telling all my tax officers they would be wise to follow. Perhaps he is not entitled to the whole credit; just as much credit is due to Mr. McGovern, the Commissioner of Taxation. Hon. members will no doubt remember that previously, when they wanted to claim deductions, they had to save all their bills and receipts during the year. I know that every year at 30 June there was a heresy hunt in the Hiley household for these documents. I think every one has experienced it. The same applied to charitable donations. We were expected to send in every year the cheque butt or the receipt from the institution. That has been stopped for the simple reason that the Federal Income Tax Office has adopted the practice adopted by wise taxing commissioners, that is, of going after the big important matters and not worrying about pernicky trifles.

Mr. Deacon and Mr. Stevens in the land tax field have administered that office in such a way that they command the good will of the whole of the professional community, and that good will is shared by all our land-tax payers. I hope that ultimately we will reach the same stage in the fields

of probate and succession duty and stamp duty, both of which come under my administration.

I do not say this by way of personal criticism, because it has gone on over a lengthy period and times have not changed sufficiently to stop it, but I see too many instances in the administration of deceased estates where requisitions are issued over trifling amounts that may cost more to pursue than the ultimate tax they bring in. This certainly causes many people to get very angry over what they believe are petty trifles. Whenever I come across such an instance, I always recite to my Commissioner that good Latin maxim that the lawyers are so fond of, *de minimis non curat*, the translation of which is that the law does not concern itself with trifles. I am not a good enough Latin scholar to alter that quotation to make it read the way I want it, but some day I must get one of my scholarly friends to make an alteration to it so that it will read, "The Taxation Commissioner should not concern himself with trifles, either." In other words, in administering a taxing body, it is rank folly to spend two or three times as much on clerical work as the amount that will be collected, and at the same time irritate people over what are obvious trifles and amounts that are just too small to really justify the expenditure.

I know that in some of these fields, the tendency of the average tax-payer is to get the best advice he can and weave his way through the intricacies of the law. Because of that policy it is often necessary to carry out a great deal of questioning to ascertain whether or not the scheme of evasion that is being practised falls within the letter of the law. I have nothing but support for that type of questioning, because it is the tax-gatherer's job to make sure the real purpose of the law is not materially offended.

Mr. Houghton: The worst aspect is that when they get these requisitions they put them down at the bottom and it takes them a long while to work to the top.

Mr. HILEY: It does create a time lag.

I have made the position clear to any hon. members who have made representations to me, and I thought I should point out to the Committee this morning that I am constantly exercising all the pressures I can to make sure that every field of Government taxing authority follows the principle I have outlined, that is, that we do not try to collect tax where the cost of collecting it is excessive.

It should be remembered that we have wiped out two or three small taxes, of which the tobacco licence is a classical example. In the land tax field we have given exemption to assessments up to £2, for the simple reason that it costs us more to get an assessment for 30s. out than we get from it. Unless the assessment is for £2 or over

we do not issue it. That was not done as an administrative matter; we came to the Parliament and secured its consent to the change. In the probate and succession duties field, where it is harder to offer the same type of correction, the solution is largely a matter of administration, and I constantly make my views clear. Slowly but surely, I hope, we will roll in to a changing pattern of application and some of the little niggling difficulties that unquestionably arise in a big operation such as that, while they will never be completely eliminated, will certainly be lessened.

The next matter concerns the big section of Harbours and Marine, about which the Government have a definite proposal to bring about a more effective administration than that which has prevailed over the last 50 years. This is something that was decided after these Estimates were prepared. For a generation past, the department has had no clear, recognised permanent head. Instead, it has had an engineering section, with the chief engineer in charge; it has had a marine section with the port master in charge, and then it has had an administrative officer, who has been several grades junior to both of them. It has been his job to try to provide the necessary liaison between the sections and to co-ordinate the activities of the department. I do not need to tell the Committee that where you have a junior officer trying to co-ordinate the work of senior officers you very often find it will not work out. If the man who is junior comes along with some important immediate request and he is talking to men senior to him, they tell him to run away, that they are busy on something else. He has no chance of bringing about a proper administrative practice under such conditions.

Mr. Duggan: I know that some junior officers have achieved miraculous results when they have said that the Minister asked them to investigate a matter or that the Minister instructed them to say certain things. Sometimes they were not the Minister's views at all but they got away with it.

Mr. HILEY: That could be. Is the hon. gentleman suggesting that that happened here?

Mr. Duggan: No, I do not say that. I make no allegation there.

Mr. HILEY: I do not know that there has been any of that here. I have not come across it.

An attempt was made to overcome the problem I have mentioned by setting up what was called the Provisional Administration Board, comprising the Under Secretary to the Treasury, the port master, the chief engineer and this administrative officer. The board met once a month and it functioned for over 20 years. I could never understand why it continued to be called the Provisional Administration Board for so long. When I referred it to the Public Service Commissioner, the word "Provisional" was dropped

and it became the Administration Board. When I looked at it more closely I was satisfied that that was not the answer. What we now propose to do—and we are currently advertising the position—is to give the department a permanent head, who will exercise a central administrative control over the whole of this important department.

Mr. Herbert: Will he take in Fisheries as well?

Mr. HILEY: Yes. The department is spending in excess of £4,000,000 a year from the revenue vote, from harbour fees and from the Loan Fund on such things as bulk-handling matters in addition to the work of harbour boards at Cairns, Townsville, Bowen, Rockhampton, Gladstone, Bundaberg and Mackay and itself conducts the ports of Mourilyan, Lucinda, Maryborough and Brisbane, plus a host of tiny outports like Normanton, Thursday Island and Cooktown.

Mr. Bennett: Will the permanent head be appointed from within the service or outside?

Mr. HILEY: Inside the service, I should think. I should be very disappointed indeed if I did not find an applicant within the service who was capable of filling the position. I can tell the Committee—and they know it from what I said last year about the State Government Insurance Office when we changed the administration—I do not say that I will never be prepared to go outside the service, but I will go outside the service only when I cannot find a suitable man inside. I have no doubt at all that we should be able to find a suitable man within the State Public Service to be the administrative head of the Department of Harbours and Marine.

The Harbour Dues Fund for the Port of Brisbane is now in a healthy position, with the result that this year, out of revenue to that fund, without any need to go into debt again and pay interest and redemption, we propose to spend £20,500 on the construction of E. berth, £13,000 on the construction of punts and a work boat to handle metal from the Kangaroo Point quarry for construction work down the river, and £26,500 on further training-wall work. Work is being done at Gibson Island now by some of the stone gangs. A sum of £8,000 will be spent in deepening and widening the river at 17-Mile Rocks. I shall have something more to say later in elaboration of that. An amount of £60,000 will be spent in deepening and widening the channels. At Maryborough, which is also conducted by the Corporation of the Treasurer, £10,000 will be spent on additional wharf accommodation, and £7,000 on the erection of dolphins. Hon. members know that Maryborough, which seems certain to lose its bagged sugar trade, has been fortunate in securing an oil terminal. We now believe that the tankers coming to the port will be 600 feet in length, and this means that we shall need extra dolphins and some extra

wharf accommodation to cater for them. In all, £17,000 will be spent in Maryborough. At Mourilyan we will spend from the Harbour Dues Fund £180,000 on a new wharf and on deepening and widening the harbour entrance. In addition, we will spend £35,000, half the estimated cost of the electrification of the pumping plant, at Cairncross dock. This will allow the dock to be emptied in a fraction of the time that it now takes with the old, worn-out steam pumps. All that expenditure is possible without denuding Trust Funds, because the Harbour Dues Fund is now in a fairly satisfactory position.

I mention that because costs are a big factor in the question of whether or not maritime trade persists. Of course, there is no alternative for the transport of bulk goods overseas, but costs have been the rock on which the coastal trade has largely perished. Today there is only a fraction of the marine trade along our coastline that there was a few years ago, and I am afraid that if there is any further increase in costs, we shall live to see our coastal trade almost completely wiped out and only our overseas trade remaining. Harbour dues are one of the factors affecting costs, and in the port of Brisbane so many improvement works were being carried out with loan moneys on which interest and redemption were being paid that harbour dues had to be lifted to cover that. The state of the account has now improved so much that we are able to carry out the impressive list of improvements I have mentioned from the current year's revenue in the Harbour Dues Fund without having to use loan moneys.

I wish now to say something about the Commonwealth Aid, Marine Works, Fund. Last year was a year of record activity, but we should easily break that record this year. The total expenditure last year was £132,000. The major works included part of the Manly boat harbour, most of the new jetty at Magnetic Island, a completely new jetty at Wellington Point, work on boat harbours themselves, including dredging work at Manly, Urangan and Cabbage Tree Creek, a series of wharves, the most important of which was the expenditure of £13,000 at Cooktown (which really sets Cooktown up for a generation to come) and a series of other works including the beaconing of Moreton Bay (which boatmen tell me is now in the best condition it has ever been), small craft landing facilities at Mackay (something which was badly needed) and a protective wall for the Manly boat harbour at a cost of £13,500. The expenditure last year totalled £132,000 whereas this year the Budget provides for an expenditure of £255,000. It will interest hon. members to know what important items are proposed. In some instances they fall under two and three headings. For example, on the Manly boat harbour there is expenditure on a jetty, expenditure on dredging, and expenditure on a protective wall. Later I shall give a summary of all the works, but in jetties alone we propose to spend £23,300

on Manly boat harbour and £3,000 on the maintenance of Moreton Bay jetties. The hon. member for Redcliffe will be interested to know what we intend to do in anticipation of the finalisation of a deal in terms of which we hope to take over the burden of councils up and down the coast in respect of the present jetties. Unless his council objects, in anticipation of that proposal we are going to carry out minor repair work on the Scarborough jetty by spending a nominal sum of about £189. We propose to take all these jetties away from council responsibility and burden on the ratepayers, and carry them on this fund. At Picnic Bay, Magnetic Island, we propose to spend £2,100, on Thurecht's jetty at Scarborough, £1,300, and a further £550 on the Wellington Point jetty. Any hon. member who would like to take a quick look at the new standard of construction should have a look at the Wellington Point jetty. Under the old standard of construction jetties were built too lightly with little in the way of protection work. The result was that in 10 or 15 years the jetties started to tumble down and were expensive to repair. A classic example is the long jetty at Cleveland that stretches out to the south-east. Without any collar work around them the wooden piles soon became badly eaten and their life was limited. I venture to say that the Wellington Point jetty will be there in 50 years' time. These days they drive heavy timber piles around which they put a collar of as many sections of concrete pipe as are necessary. The concrete pipe clears the wooden pile by two to three inches. Into that cavity is poured sand, and the top is left open so that if there is any leaching away the sand can be replaced. While the sand is packed tightly around the pile no borer can touch it. By the adoption of this practice the life of the pile is as long as the timber will last. A very durable class of timber is used and the piles should last for many, many years.

Mr. Thackeray: Do you continue that cement casing so many feet above high-water mark?

Mr. HILEY: No. The splash does not matter. It is brought up to top-water mark. You do not need to worry about the occasional king tide. The teredo borer can live only in water where it has a continuity of opportunity to make its attack. If an inspection is made of a pile that is not protected the worst point is that at about half tide. At the mouth of the Brisbane River the piles get a real "Mac West" shape about them. Hon. members know the name given to the hollow-waisted beer glass—lady's waist. Exactly the same tendency is evident with these piles. Right down at low-water mark the pile will be found to be fairly solid. Then, as it goes up the teredo borer attacks it until, at high-water mark, it is fairly solid again.

Mr. Bennett: Do you envisage taking over the maintenance of all jetties in the Brisbane area?

Mr. HILEY: Yes, we have had some casual discussions with the council, although no positive proposals have been put up. It is proposed to maintain jetties used by the boating community in order to give them back some of the Federal tax they pay on their fuel.

The position is clear with promenading jetties. However, with those jetties that are used by ferries it is not so clear, and then there are the jetties that are used by the boating community, of which there are quite a number, at Manly, Wynnum, Sandgate, Woody Point, Redcliffe and Scarborough. That is a type of illustration. There are other illustrations on which I have my department now making a quick survey. I do not want to go to one council and say, "We will take over your jetties," and then find that I have not the funds to do it commonly throughout the State.

A survey is being made of every jetty in the State relative to its state of repair and cost of annual upkeep and whether it is within the compass of this fund to bear the cost. Several of the councils know what is in my mind. Several parts of the Redcliffe jetty are becoming dangerous and I think this side of Christmas there will be money to do something about it.

Mr. Houghton: Thank you.

An Opposition Member: What about sailing craft?

Mr. HILEY: Sailing craft do not pay petrol tax. I have a ready sympathy for the boating community. Very often they have mixed interests. A pontoon that serves sailing craft may also be made some use of by petrol-driven craft. I would not be unsympathetic to such a case, but if it were a purely sailing-craft pontoon it could not be a charge on this fund.

Shute Bay is one of the big projects this year. £68,500 for Shute Harbour development will serve the whole of the Whitsunday Group from a point that, on our present information is just as protected from cyclones as the present point is exposed.

Any hon. member who knows the Cairns area will realise the tremendous tourist interest in Green Island, where we propose spending £67,900 on a completely new jetty. How no tourist has been injured on the present jetty up to date, I do not know. It is uneven in its tread; there is a protective railing on one side and open sea on the other. I have noticed middle-age people shuffling along trying to pass one another, and I have had my heart in my mouth; I do not know where theirs has been.

Mr. Newton: Especially on the side that has no railing.

Mr. HILEY: The present jetty is such that it is high time a better one was erected.

Mr. Newton: What will happen to the underwater observatory?

Mr. HILEY: The new jetty will be built using the old one as a working base. It will be built on piles alongside the old one with the deck just clearing it and the old one will be progressively demolished as the new one is built. As the new jetty will follow the same line as the present one, it will include the underwater observatory. I should not have been at all happy about any thought of cutting out the observatory. It is a remarkable attraction and development. Half the people who visit Green Island do so for the purpose of going down into the underwater observatory.

Mr. Wallace: That is why they go there.

Mr. HILEY: That is so, and it would have been a cruel shame to have put the jetty anywhere else.

Mr. Thackeray: Are you going to overcome the problem of shallow water? Are you going to take the jetty right out to the stream?

Mr. HILEY: I could not say.

Mr. Thackeray: There is not much water there at half tide.

Mr. HILEY: I have laid there a few times in boats that were not of very shallow draught.

Mr. Thackeray: The new boat draws about 6 feet of water. At half tide there is not much water at that point.

Mr. HILEY: The boat has only to take passengers to the end of the jetty. The idea is not to provide a jetty so that it can take the passengers halfway up the jetty to give them a short walk.

Mr. Thackeray: Even going out from the jetty the boat touches the bottom.

Mr. HILEY: In the entrance leads?

Mr. Thackeray: Yes.

Mr. HILEY: I will look into the position.

Mr. Wallace: Is the Harbour Board the constructing authority?

Mr. HILEY: No, contract.

Mr. Houston: When is it starting?

Mr. HILEY: I understand some of the material is being assembled now.

We have spent £5,710 in repairing and improving the jetty at Portland Roads. It will not be used much, but the Government are trying to uplift Cape York Peninsula, and those who have studied the results that have flowed already from roads into the Peninsula will know that activity, development and settlement there are at the highest level ever known. Improved transport opportunity has already been a real tonic to the cattle industry. Just behind Portland Roads there is a limited amount of iron ore. It is not sufficient in quantity to provide a nucleus for a steel works, but it is of very

good quality and the Broken Hill Company of Newcastle has shown some interest in it. The Government, therefore, considered it would be wise to spend £5,710 to strengthen the jetty to allow the company to ship ore from that point. We will get some recovery in harbour dues. The company itself has spent some tens of thousands of pounds in building roads back from the jetty into the scrub where it has these iron-ore deposits. Quite frankly the expenditure of this money was a risk. The jetty may get little use and we may get little return from the £5,710, but we have gone ahead and have spent it, and I want the Committee to understand the basis of our reasoning.

On the dredging side we propose to spend a further £4,225 on dredging Manly boat harbour, £15,175 on a boat harbour at Urangan, £625 on Cabbage Tree Creek—taking out the entrance a little, with the big job still to come if the initial cut shows it will be worthwhile—£2,735 in cleaning out Wynnum Creek, or a total expenditure of £22,910.

On the side of wharves I shall mention only the elaborate ones. We have provided £12,250 for what is known as O'Connell Wharf at Gladstone, a wharf for small craft in Auckland Creek. At certain times of the year it is quite popular with fishing craft, and with the owners of large launches on reef trips. There were no proper facilities in Auckland Creek, but this wharf will provide them. For the Fish Board at Wynnum we are providing £8,000 for a new wharf, and we are providing £1,200 for a fish wharf at Bundaberg, and £6,925 for a fishermen's wharf at Mackay. We are providing £3,000 to greatly improve the existing wharf at Smith's Creek, Cairns, for use by the fishermen there. I looked at that old horror up there, and it was nearly as bad as the one at South Brisbane just near the Fish Board. The decking was starting to lean in all angles. To me, it did not look a safe place for working, and we have approved £3,000 for the replacement of the decking. I think hon. members will agree that that is very necessary.

Mr. Bromley: Are you doing anything about the wharf at South Brisbane, the one that the council is discussing?

Mr. HILEY: That is not our worry. Strictly speaking, if the right thing were to be done we should order it to be pulled down, but we have not wanted to hasten when the Council is considering what use it wants to make of it. The council may want to develop a riverside park there, or fill in where the water is under it and develop it for close, handy, car-parking facilities. Until the council makes a decision, I am taking it easy. If there is an old derelict wharf like that, there is always the risk that in times of flood it will start to come to pieces when the flood waters surge, and then timbers are carried down en masse from the wharf, falling to pieces and piling against other wharves, and then there is multiple trouble.

The Marine Board has power to order the removal of any waterfront improvement that is starting to get into a dilapidated condition. I should say this one on the south side just below the Fish Board is fast reaching that stage, if it has not already reached it. The council knows our views and knows we are not going to do anything drastic or press them. It is giving very serious thoughts to the best use to be made of the area, and so soon as we are told we will be quite happy.

Mr. Wallace: Is it intended to install the monorail in addition to renewing the wharf, or it is intended to build a new wharf right to the Fish Board premises?

Mr. HILEY: I cannot answer that.

That completes the list of wharves for this year's programme. In relation to other works, we are spending £2,000 to complete the beaconing of Moreton Bay. Perhaps one of the most striking developments will be in Pumicestone Passage. In the old days when a boat party were trying to find their way through Pumicestone Passage they spent as much time on the sand-banks as they did cruising.

Mr. Houghton: It was never better than it is now.

Mr. HILEY: We will fix up the lower end and improve it so that the stage is reached that those people who find recreation and enjoyment on the water do not need to have a master's ticket to find their way round. We are spending £9,175 on the boat harbour at Yeppoon, £8,825 on the protective wall at the Manly boat harbour, and there is a provision of £2,000 for contingencies. Those are the major items in a programme totalling £255,613. I draw attention to the growth of the practice of establishing boat harbours. Obviously, they meet the requirements of the man who cruises. At Manly we have already spent £42,498 under various headings. This year we propose to spend over £36,000, which will bring the total expenditure to nearly £80,000 to provide the first of Queensland's real boat harbours. It will be officially opened on Saturday next. This will set a pattern of what, as the need develops, will progressively grow, I hope, up and down the State.

Mr. Lloyd: Do you intend to place that under the control of a trust?

Mr. HILEY: No. Discussion is now taking place with the Council and when it hands over to us the existing Manly jetty we will bear the cost of its maintenance and relieve it of the burden. At present, we have merely built our boat harbour pier as an extension of the Council jetty. We are at a sort of half-and-half stage, and we cannot very well hand over to anyone. Temporarily, the Council has a man who takes care of the jetty, and we have a very slack arrangement by which we are using him to look after ours until we get it functioning properly.

We have approached all the oil companies. You cannot have a proper boat harbour without waterfront oiling facilities. A man who brings a boat to the pier wants to be able to fill up with petrol or diesoline, to take on water and ice and to be served by various other facilities. At first I thought it was going to be easy. Two years ago I began discussions with the oil companies. They have a sort of association which they call the Petroleum Information Bureau, and, in order to avoid any suggestion of dealing with one rather than with another, I sent for the secretary of the Bureau, and I said, "Let all your members know that we will be interested in a proposition. We really want at least one oil company to establish an oiling facility in connection with this harbour." Several of them showed quick interest but they soon dropped it. I thought, "Heavens above, we are going to have a boat harbour without any oiling facilities." I am glad to be able to say that, now that they have seen the harbour has gone ahead, some of them have shown interest. I am quite confident that before long it will have an oiling facility, and with that established we then hope to build in connection with the oiling facility a little residential quarters for a caretaker-pump-attendant. He will be there all the time and he will have a day-and-night bell so that, if a launch comes in at any hour of the day or night and the bell is pressed, he will be wakened to look after it.

I might say that I have been concerned about vandalism. At present we have to pay for some guards. I notice that some local authorities have been complaining about a wave of vandalism and I am blessed if I know the answer to it. Obviously, the right course is to seek to prevent it rather than to cure it. However, the way of prevention escapes me. Curing it comes down to positive guarding. We have put lights on the pier, and we will put a gate on it, which will be closed at certain hours of the night, once there is a resident attendant. A bell will be installed and then he can open the gate to give people access. In the first week we lost our fire hose and some of our signalling gear. It sours and disgusts one. We go to the trouble of organising something for the benefit of the community and a few wretches, out of sheer devilment or crankiness or goodness knows what, persist in acts that could interfere with the protective measures that some day may help to save a human life.

Mr. Hughes: It does not give you any heart to do what you are planning for Manly.

Mr. HILEY: If public men were discouraged by these odd acts of vandalism, it would be a very sad thing. We should try to restrain the vandals physically, and then, through our educational facilities, do all we can to bring about a change of outlook. We should certainly not let a bit of vandalism stop us from doing what is clearly needed. It would be the worst form of vandalism if we allowed it to deter us from providing

a convenient and sensible service because a few people misused it. I get savage every time a piece of paper comes in front of me reporting this senseless vandalism. I cannot understand why when my colleague, the Minister for Transport puts a new suburban railway carriage into service, within a week some wretch has gone into it with a razor blade and slashed the seats. I do not know what the answer is.

Mr. Houghton: Harsher penalties.

Mr. HILEY: That may be part of the answer. In the main, vandalism occurs completely surreptitiously. It happens mostly in the dark.

Mr. Coburn: Impaired mentality.

Mr. HILEY: Exactly.

Mr. Newton: It is more difficult to police at Manly because of the number of means of access—under the jetty, along the wharf, and so on.

Mr. HILEY: Yes, and the costs are very high. It is a difficult problem, and I must confess to the Committee that I do not know the full answer. I hope vandalism will decrease when the pens are occupied and a petrol station is established with a resident caretaker on the job. The boat-owners will be very unhappy if there is any vandalism, because it a serious matter on boats. The vandals find a little drop of grog on the boat and get rid of that, and then, while they are suffering from the effects of it, they consume all the food that is on board. When they get drunk, they break every little bit of crockery on board, just out of sheer cussedness. If a boat-owner knows that his boat is under proper care, he will be much happier.

I mention this matter of boat harbours because it is our plan to progressively open up the coast of Queensland to a point where, without any need for night navigation, small craft can, although not travelling at a fast speed, in a day's journey pass from a protected harbour to another protected harbour and work their way from Coolangatta right up to Cooktown. To do that, we must have the harbours fairly close together. Moreton Bay presents no difficulties. The next point that is likely to be developed is Mooloolaba, where there is a very good sheltered entrance, but where a great deal of work would have to be done inside.

Mr. Hanlon: Some people think the land development up there might ruin that.

Mr. HILEY: I had a look at that, and I very much doubt it. From Mooloolaba it is a comfortable day's trip to Inskip Point, inside the southern tip of Fraser Island, and from there it is an easy day's trip to Urangan, where we have built a boat harbour. From there one could go to Bundaberg. There is no difficulty from Bundaberg to Gladstone, and one is soon in sheltered waters

again. From Gladstone it would be possible to go up through the narrows on the tide to the mouth of the Fitzroy, and it is not far from there to Yeppoon. We are not likely to develop a harbour there for quite a while, but one of the most perfectly protected natural harbours for small craft, one with which the hon. member for Rockhampton North probably is familiar, is Port Clinton, up on the Broadsound Peninsula. It has a narrow entrance and a full ring inside the entrance, but there will be no fuelling facilities there for years to come. From there to Mackay is probably the most difficult of the unbridged gaps. One would go from Mackay to Shute Harbour, and from there to Bowen. Bowen to Townsville presents a problem, but we might find something suitable at the mouth of the Haughton River.

Mr. Coburn: You might do something at Groper Creek.

Mr. HILEY: At one of those creeks there. It is a fairly long trip from Bowen to Townsville, but once you are in Townsville you are right again. You quickly reach Lucinda with the whole of the Hinchinbrook Channel. It is not far to Innisfail and to Clump Point, which is being developed. Then you go from Cairns to Port Douglas, and from Port Douglas to Cooktown. Along the entire Queensland coastline you have tolerable shelter with an easy day's run on each occasion. I believe that as the population of Australia and Queensland grows our experience will be very much like that of the U.S.A. where ocean cruising in daily runs by medium-sized vessels is becoming a very important factor in recreation. I believe that these boat harbours will play an important part in making that possible in Queensland.

Mr. Hilton: What are you going to do to get a few fish back into the Bay for those who cannot go on ocean cruises?

Mr. HILEY: The hon. member knows our views about that. We are slowly declaring more and more netting sanctuaries, and that practice will continue to grow.

Mr. Bennett: You would need more than two weeks' annual leave to make a trip like that.

Mr. HILEY: Oh yes. People will have to save their holidays up to make a trip like that. It is a real trip, not the sort of trip you make every year. You might not go the whole way. The man in Rockhampton might take a run to Townsville and back; the man in Brisbane might go to Mackay and back. Very few people could spare the time to go from Brisbane to Cooktown and back. That is a trip for long service leave, not recreation leave.

Before I leave the subject of ports and harbours I want to say something very quickly about the cutting of the 17-Mile

Rocks. We have had complaints from residents in the vicinity about the noise, but we have done our best to minimise it. Some of the gravel barges had squeaky blocks and noisy engines. The cutting of the 17-Mile Rocks is critical to the keeping down of building costs in Brisbane. The average cost of sand and gravel for concrete construction in Brisbane is half what it is in Sydney and Melbourne because we are fortunate in being able to get these materials close handy from the bed of the river. But the deposits between Brisbane and the 17-Mile Rocks are almost exhausted. Brisbane's sand-and-gravel supplies in the next generation will have to come from above the Rocks. The Rocks have only a very narrow and difficult opening. Because of the shallow depth it has been possible to take barges through only at almost the top of the tide. As barges have to proceed further and further into the reaches above 17-Mile Rocks there is not the slightest doubt in our minds that they will not be able to go up and return on the same tide, and obviously the time taken to make the trip must affect costs. We are cutting an opening, and if necessary we will be prepared to cut it even wider and deeper. We shall watch with a great deal of interest the effect of increased tidal scour. The cutting through at 17-Mile Rocks will disclose whether the Brisbane River reacts in the same manner as rivers in other parts of the world. Most hon. members will know that silt tends to come down with the waters of a river in flood. Banks erode and cultivation washes out, and it comes down in the form of dirt in flood water. When the fresh or near-fresh water meets the tidal water one of the chemical consequences is that the intrusion of salt plus the loss of velocity causes the matter to precipitate, and the result is that there is a deposit near the mouth of the river. Strangely enough, all this accumulation of silt that washes down steadily during the rainy season does not tend to stop right at the mouth of the river. With the great surge of pressure of the flood much of the silt surges back up the river for some distance with the result that, if the mouths of any of the tidal streams are examined it will be seen that there are fairly clean sandbanks near the mouth and up the river are what are referred to in stream parlance as "mud reaches."

Of the mud reaches in the Brisbane River the worst is the Hamilton reach and, if the dredging statistics are studied—they are attached to the report of the department—it will be seen that millions of yards are dredged, principally out of that reach.

With the opening of the 17-Mile Rocks cutting it is calculated that there will be an improvement in the tidal scour of the river. The lesson from others rivers is that more water will come in as a result of the improved tidal scour and that surges the mud higher up, out of the shipping basin. It will tend to deposit more mud

in the reaches higher up, say, the Bulimba reach and the Gardens reach and so on, where there is not the same shipping requirement of depth. That sort of mud deposit will have to be treated by dredging, I suppose, at ferry entrances and exits and where some of the smaller coastal craft berth. But the benefit of it is that when the stream comes down in flood again a lot of that mud is swept out to sea and the port authority is saved the task of dredging to keep its main shipping berths clear.

Whether this will work out is something that only time will tell. It has been the experience in many of the great tidal rivers of the world and it is something that my department intends to watch very closely to see whether there is any improvement as a result of cutting this opening at 17-Mile Rocks. If it does bring a detectable improvement it will pay us to cut a bigger opening and to widen it further.

Mr. Donald: Has it been actually decided to go on with the work?

Mr. HILEY: Yes, it is under way now. Tests are going on now and they are lifting the sand away. I forget the depth the test is down to. I think it is down to 6 feet 6 inches and from 80 to 100 feet in width—something like that. It is still a narrow opening and not very deep but it has greatly improved the position, one of the main advantages being that it will help keep sand and gravel costs in the metropolitan area at their present reasonable level.

Mr. Donald: It will help greatly in the transport of coal by river.

Mr. HILEY: Exactly. As the gravel barges do their work they will be providing a cheap dredging service, and the coal barges will not be so dependent on the state of the tide.

I shall deal quickly with other facets of my administration. It includes many sub-departments, but I shall pick out only a few.

I want to deal first with the impending retirement of Mr. Cameron, General Manager of the Agricultural Bank. His association with the bank has been very lengthy. He has seen the bank grow in size from a tiny body to the present substantial institution. His service has been characterised by two distinct features. Apart from what might be regarded as political losses, and I do not use the term unkindly—losses when the bank has been the instrument for lending money arising from decisions on a political level, such as war service land settlement or settlement in the Clare area—the ordinary commercial judgment of the Bank Board on the lending of money has been as good as the judgment of some similar institutions throughout Australia has been bad. The record of the Queensland Agricultural Bank is in no way equivalent to that, say, of the institution in

New South Wales where the losses have been more than major; they have been staggering. Some of the losses have run over the seven-figure mark on a single account. The Agricultural Bank Board during the time Mr. Cameron has been General Manager and Chairman of the Board has shown excellent judgment in the selection of risks, and the losses have been trifling.

A second tribute to his management is that, although the bank has increased the scale of its operations tremendously and the volume of its debts has multiplied greatly, its record in operating costs and economy in the use of staff has been outstandingly good. Mr. Cameron appears to have been quite a genius in that by so organising the work of his department few people, well directed and skilfully placed, have been able to deal with a tremendous increase in the volume of work. Those are the most outstanding features of his work.

In the course of his service over a long period he has come to know Queensland extremely well, and most of its primary industries more than well. He has an excellent grip of economics and, although he possibly never developed that very rare and happy art of saying "No" in a manner that wins friends, I must say in all the instances when I have had to review his judgment I have never been able to question the wisdom of the decision ultimately reached by him. From time to time members of the public and members of Parliament have felt a bit concerned over what they thought was an arbitrary rejection of what they considered to be a worth-while claim, but I repeat that I have nothing but respect for the quality of Mr. Cameron's judgment and the soundness of his grip of the agricultural and pastoral economics of the State.

I do not think it is good business for any Government to allow themselves to be easy in response to appeals to help a man into a debt that really gives him no chance from the moment he assumes it. It is of no benefit to the State, the bank, the industry, or the settler. In other spheres I have had experience of people who have gone onto properties and have not had a chance from the word go. The price in mental stress and suffering paid by the settler and his wife and family is a very heavy one. Mr. Cameron seems to have had an extraordinary flair for sensing potential danger, and, if at times he may in the judgment of some hon. members have erred on the over-cautious side, the bank has always been able to use all the money available to it, and I pay a tribute to Mr. Cameron for his service in the bank.

I shall touch on the next matter only briefly, as I brought down a Bill last year covering the State Government Insurance Office and the Insurance Commissioner. When that Bill was before the House I indicated that the changes that were intended would certainly not weaken the functions of the

State Government Insurance Office, neither did I think that it would be necessary to import anyone to fill the principal office that was being created. As I indicated at the time, we appointed Mr. Grimley, the retiring Commissioner, as the first Commissioner in the separate office, and the three principal offices in the State Government Insurance Office were filled by men who were already up on the ladder of promotion. We appointed Mr. McGrath as General Manager, Mr. Demaine, as Deputy General Manager, and Mr. Cadman as Assistant General Manager. I am delighted at the way they have settled down to their responsibilities, and I am satisfied, as the latest report indicates, that the State Government Insurance Office is continuing its steady march forward, making a bigger and improving contribution with every passing year to the world of insurance in this State.

I have only a few comments on the Parliamentary Contributory Superannuation Fund. I want hon. members to know that the Government have decided to hold an actuarial investigation as at 31 December next—in six weeks' time—and in the light of what the actuary tells us, the Government propose to consider whether it is feasible within the actuarial strength of the fund to reconsider the level of benefits. I think most hon. members will know that I have always felt that the actuarial basis upon which this fund was set up, and upon which all payments have taken place to date, was unduly cautious.

Anyone who has studied the history of each succeeding year's balance sheet, if he did not agree with me initially, would have had a gradually strengthening conviction that the inner strength of the fund is far greater than has ever been realised.

The factors that we propose to ask the actuary to take into account on this occasion are these: First of all, one of the cardinal factors in determining the actuarial liability is what is going to be the assessment of retirement; are men going to voluntarily retire at a certain age? Is there going to be a certain contractual loss because of the results of elections? I have always felt that the seats more likely to change are borderline seats, those that tend to ebb and flow. They are not the seats where a man easily runs up his qualifying service and thus becomes a charge on the fund. If there is a landslide at any stage, the trend in political history is for an exaggerated landslide at one election, and then we get some form of brief repercussion at the following election, so again we do not finish with any heavy, sustained charge on the fund, because of involuntary retirements of that nature. So, on these things we propose to ask Mr. Rutherford to depart from his assumed estimate of the retirement factor—remember he had no experience to guide him when he started—and we propose to ask him, now that the fund has been in operation for a sufficient number of years, to calculate the retirement expectancy on the operation of the

fund today. We believe that is a safe measure of the retirement hazard. As hon. members know, we have quite a large earning capacity; in fact, the fund investments have been earning much more than was expected. Those two factors alone, in my judgment, will produce evidence of quite a substantial surplus to which Parliament can address their minds as to how they can be best employed.

Because this is a matter that is of interest to every member of Parliament, I thought I should convey to the Committee what the Government think about having an actuarial investigation. We have power under the Act to alter it whenever we desire, and we have timed it, after discussion with the trustees, for 31 December. We should have the report available to us quite early in the New Year. Whether we are able to examine it in the March session, or in the first session of the next Parliament, time alone will show. I did want to report on this factor concerning the Parliamentary Contributory Superannuation Fund.

As I indicated, the Golden Casket appropriation does not come within the Vote now before us and, strictly speaking, I should not be discussing it. However, this is the only opportunity I have to pay a tribute to one of the most extraordinary public servants I have ever come in contact with. Mr. Burke is a man who works, eats, drinks and sleeps the Casket. He has no other interest in life. When you consider the many millions of pounds that have poured in to benefit the State's hospitals system right through the years, whatever quarrel some hon. members might have had with Mr. Burke's administrative waspishness—and he will forgive me for using the term, but he could be waspish with customers and with members of Parliament, as with anyone else—he has been the most extraordinary example of a man dedicating his whole life to one single, narrow purpose that I have ever come across. I have never met a man like him in all my life.

Mr. Hanlon: That characteristic of waspishness, as you call it, gave him a certain amount of protection against people trying to force him to do things.

Mr. HILEY: They still try and they still find a wasp to deal with. I am bound to say that, since he came under my ministerial control about 18 months ago, I have had nothing but complete understanding and co-operation from him. We have been able to straighten out one or two matters that were worrying some hon. members. The main type of case that comes under consideration concerns the man who wants a Casket agency. I will tell the Committee quite plainly what our philosophy is. Mr. Burke and I are in complete agreement about it. First of all, it is not worth the agent's while and it is not worth the Casket's while if there is not a worthwhile opportunity, if you cannot sell a certain number of books a week. You have just as much trouble with returns and

requisitioning for replacement books and so on if you are selling one book a week as if you are selling 10. So the first consideration is whether there is a worthwhile opportunity. The second is that, if you have a town in which there are three agents doing well, it does not help the Casket, and in the long run it does not help the agents totally, if you put in a fourth agent where there is room for only three. All you do in that case is subdivide the existing volume of business. It is dangerous if the Casket allows itself to let its agencies get to the point where nobody thinks they are worthwhile. You want agents who are keen and interested and prepared to devote time and energy to pushing the Casket and if you kill that spirit by over-diluting the agency spread, nobody cares about the Casket; nobody bothers. People with agencies then simply say, "Oh yes, we have them," but they will not work for them. So, in the broad assessment of opportunity, we first of all see whether the agency is likely to sell a sufficient number of tickets and, secondly, whether that will be new business and not merely taking a similar volume of business away from existing agencies.

Mr. Thackeray: How many books a week would you anticipate?

Mr. HILEY: It varies with the place. You cannot fix the same number for an agent in a country town as for a man in a busy metropolitan centre. A man in a busy city street with a high rent to pay has to sell many more books of tickets than a man who has his agency merely as a sideline for a country newsagency. Mr. Burke has what I have regarded from time to time as being a very satisfactory way of measuring those things and I have found him quite tractable. I think there was a general impression abroad that he delighted in saying no to every applicant. I have not found that. I have found that, wherever it could be shown that there was a worthwhile opportunity, he is as keen to get business for the Casket as anyone else. I have found no difficulty with him.

The other matter that causes concern is that he has very strong views about some men who come in and secure an agency and then within a matter of months want to sell the business and to sell the agency with it. He has a very rooted objection to anyone hawking a Casket agency and treating it as part of his personal goodwill.

Mr. Mann: He argues that it does not belong to the man, it belongs to the State, and that is a very good argument.

Mr. HILEY: There was one point on which I differed from him, and if hon. members opposite differ from my view, they can tell me. I quite agreed with Mr. Burke on what might be called a hit-run transaction, where a man wants only to make a profit. But where a man has been an agent for a lengthy period and retires permanently or because

of proved ill-health, he is in a different category. That man has built up a business over a lengthy period, and I thought he was entitled to the consideration that should be denied to a man who has come in, run the agency for a few months, and then wants to take the capital gain. I discussed the matter with Mr. Burke, and he now accepts that view, and those are the guiding principles.

I am not really entitled to speak on that subject, and I am perhaps out of order; but I wanted to pay a tribute to one of the most extraordinary and devoted men I have encountered in all my experience.

I wish to deal now with two or three aspects of housing. I do not propose to take up the time of the Committee by going right through the details, but I wish to speak first of co-operative developments, secondly of what we are doing to provide sewerage in housing estates, and thirdly I want to examine our policy relating to the construction of flats, on which there was some adverse comment from hon. members opposite in the course of the debate on the motion for the adoption of the Address in Reply.

Details of the co-operative development will be given later by one of my colleagues. Under these guaranteed schemes, we have now reached a level of spending of about £1,500,000 a year, and we can now look back on almost 1,000 homes built under that scheme. It seems likely that this will continue. It does not seem to me to be of such colossal magnitude that it will transfigure the whole of the approach to housing, but it has succeeded in bringing approximately £1,500,000 extra into the housing field, and, as I say, in the two years of its operation almost 1,000 homes have been built. It may be that the coming year, 1961, because of the credit factors that are now operating, may not be as good a year for home-building. I have some apprehension, also, about an increase in interest rates on money for home building, and if this occurs, rents will rise, also.

During the term of this Government, there has been a steady increase in the number of houses that have been built. In 1956-1957 the total was 7,456. During our first year in office 7,716 houses were built, in the second year 8,900 were built, and for the year ended June last the total number of houses and flats built was 9,972. A liberal estimate of the number needed annually is £8,500, so in building 9,972 the Government have made the greatest inroad yet into the housing lag that we have experienced in Queensland for many years.

Turning now to the subject of sewerage for housing estates, when the Government took office Grovely had a scheme and Holland Park had been largely built in a sewered area. Since then drainage has gone in to half of Chermiside, and a distinct improvement has been effected there. The Brisbane City Council has, from its loan allocation, undertaken £80,000 worth of work on the Stafford

branch sewer, £134,000 on the Stafford reticulation, and £14,000 on the Rocklea reticulation. We have helped the council by providing funds for its half and, of course, we provide the other half by subsidy. In addition, we have continued to discuss with the Council how we can overtake the lag in sewerage in those places where the State is a landlord. The next figures I give will be outside the Council's approved loan-subsidy allocation, but will be provided separately by the State—of course, with the standard rate of 50 per cent. on sewerage. At Inala the total amount to be provided is now estimated at £747,490; the estimated amount for Acacia Ridge is £252,400, and for Zillmere, £292,220. In other words, over the next five years the State will be providing a total of £1,292,110 outside the Council's loan allocation, and it will carry the standard 50 per cent. subsidy. It will prove a great strain to do it, but by the time the whole programme is carried out—and we have reached agreement with the Council on this—we should be able to say, with one or two exceptions, "We have got the great bulk of the Government's own rental schemes in the Brisbane area cared for." One big exception I can see at this stage is in Carina. I intend to look at that area more closely to see whether it is possible to do something, but I understand that there are certain problems there. Because of the irregular terrain it might be hard to accomplish what is desired until there is a separate treatment works and scheme for the whole of the Bulimba Creek fall. At the present time it cannot be linked with other schemes and treatment works because it is over the divide and thus presents some engineering difficulties.

Mr. Sherrington: You have made no mention of the approximately 500 homes at Cooper's Plains.

Mr. HILEY: No, they do not come into Acacia Ridge, and that is another one that I should add. With what we are doing we are making headway and I am quite prepared to look at any of these other places and put them at the end of the queue because, quite frankly, I am not prepared to wait until the slow spread of general sewerage eventually reaches these outside areas. The State is a landlord and as such we have some obligations; we should set an example. I am fed to the back teeth with all the complaints I get about filthy drains, sumps, bailers, and all the rest of it. I am not blaming anyone in the past—they had to go into these areas in a hurry—but it is not wise to let the present conditions obtain any longer than is necessary.

Mr. Mann: The engineer who designed them should have been arrested.

Mr. HILEY: There was no alternative at the time.

Mr. Mann: Sumps are scandalous.

Mr. HILEY: I agree with the hon. member. I have already put my opinion on record.

Mr. Sherrington: One of the greatest breeders of mosquitoes.

Mr. HILEY: I quite agree. I am not too keen on septic tanks for the same reason. I always found that towns with a lot of septic tanks had a lot of mosquitoes. A trip I made to Winton in the middle of a drought convinced me that septic tanks are breeding grounds for mosquitoes. The Gregory Hotel is a beautiful hotel, but every bed has a mosquito net on it and every mosquito net is used. Winton is one of the most dry and arid areas of the State in the middle of a drought, but even then the mosquitoes would eat you alive. The Gregory Hotel has a huge septic tank which I am satisfied breeds mosquitoes by the million. When considering the subject of mosquito control I think we would be wise to determine whether for that reason alone sewerage should not be pressed for, and that we should regard septic tanks with great doubt and suspicion.

Mr. Aikens: They must be pretty tough mosquitoes if they can live in a western septic tank.

Mr. HILEY: As long as there is water there, they live.

Mr. Duggan: There must be a few septic tanks around Parliament House.

Mr. HILEY: We are close to the river and the Botanical Gardens.

The other matter I wish to refer to is the development of our policy concerning flats. A number of statements have been made about it but hon. members have not had an opportunity to debate the principle involved. I want to tell hon. members quite candidly what it is. We were becoming very concerned at the constant spread of the city to the outer suburbs. Firstly we were concerned at high transport costs for citizens who had to live so far out and spend so much time and money travelling. There is no cheap transport today and, if you get a working man and put him at the end of a long tram-line or bus route, the share of the family income that goes on transport is fairly high.

Mr. Sherrington: The people at Inala would agree with you wholeheartedly.

Mr. HILEY: The people in all outer suburbs would. Every time we went to an outer suburb we had to help the council with all sorts of subsidies. We had subsidy in respect of water supply extensions; extension of sewerage carried subsidy too, and, although the subdividers provided some of the internal roads, work on the main trunk roads was subject to subsidy.

We were convinced that this constant spread of the city was lifting our subsidy requirement quite materially. We could not see Brisbane spreading without limit and ever overcoming its sewerage problem. We have not a complete answer to the problem but, so far as our own building is concerned, we were determined to build an increased number of rental opportunities in close handy,

suitable areas. The result is—and I want to report on each of these—that we are using the areas where we had our workshops, timber stores, garages and so on for the Holland Park project. We are using the sewerage available to us and putting up a block of flats that is well forward. It contains 99 units and the first tenants are expected to go in in January.

The first project at Townsville is the one on the Quarry Reserve. The contract has been let and work started. It will provide 96 units. The block is on the south-eastern slopes of Castle Hill and from the upper storeys you can look out over Rose Bay. They are very pleasantly situated units right on a bus route and handy to schools.

At Red Hill tenders are now out for 21 units. That, too, is a close handy suburb of Brisbane. The units are right on the crest of a hill and face two roads. That, is the property runs right through with a street at the front and a street at the back, and it is on such an elevation that those flats will have a 360-degree radius of view. It is one of those rare hill-top sites and it should be quite interesting for the tenants.

At Dutton Park we bought the old Dr. Morgan Lane home and the old Brodribb home. That project is still in the planning stage and we are not yet ready to call tenders. On present indications it will provide 73 units on the Dutton Park tramline close to transport and again on a high site.

At Kangaroo Point we have a site on River Terrace overlooking the Botanical Gardens and two reaches of the river. It is on the crest of River Terrace on the eastern side and you can look right out over the Pineapple and White's Hill and to those views to the south. It is a superb site. We have not yet started that project. At present the site is occupied by what I might call a rabbit warren of tenements, rooms and so on which will have to be demolished before we can get onto the site.

We have a second site in Townsville which is part of the police reserve. That, too, is on a bus route. Planning has not yet started.

Then we have a third site in Townsville, which is the one that pleases me most. It is on the old Education Department reserve intended originally for a teachers' training college; it is right on The Strand, towards the Kissing Point end. It is quite a big area—some acres—and will hold four or five blocks of flats. I cannot at this stage predict how many tenants it will accommodate, but there is not a better site in the whole of Townsville.

I wanted to give the Committee a picture showing how far we had gone, and I particularly want to tell hon. members why we have proceeded in this way. During the Address-in-Reply debate the hon. member for Bulimba said he doubted whether it was socially wise to build anything other than houses, or whether we should build flats at all. It must not be thought that the policy of

the Commission will be to discontinue house construction, but every growing Australian capital has to find some recipe to increase its residential density per acre, if we are to avoid a spread of the cities to the point when they become traffic nightmares. The tendency is observable the world over. The main precaution to be observed in a tropical climate is that the flats are constructed in such a manner as will provide plenty of light, air and access. If the flats have a good view, are comfortably ventilated and well lit, nothing will convince me that we are building potential slums. I compare the flats we are building with some of the great rooming apartments I have seen in other parts of the world—block upon block, with no outlook whatever. In some of the residential suburbs of New York whole streets are taken up with these blocks, with no space between them, blocks of four and five storeys, with no lifts, and every inch of space occupied by the flats. I do not have to tell the Committee that council ordinances, with which the Commission must comply, limit the use of a site. In a three storey building we can build on about 35 per cent of the site area, leaving 65 per cent. free. By not building the flats like barracks, cheek by jowl, and by choosing hilltops, it will be a long time before we exhaust the opportunity to build flats, and I am not at all apprehensive that we will run out of opportunities to secure a worth-while site.

Mr. Aikens: In buildings of how many storeys will you install lifts, both passenger and service?

Mr. HILEY: They will never be high enough to put in lifts. No tenant will have to walk up more than two floors. I doubt whether that would mean more than walking from the ground floor to this Chamber, taking into consideration the height of the walls in this building. In the Red Hill building we may go up to four storeys because the front road is one storey above the back road. The entrance from the higher road will be to the first floor, and that from the lower road to the ground floor. Tenants wanting to go to the second and third floors would enter from the higher road, and other tenants would use the lower level.

Mr. Hanlon: You are not providing any garage accommodation?

Mr. HILEY: Yes. In Townsville we ran into a difficulty in that the ordinance provided that every flat must have a garage. That was not realistic in our opinion, when it is remembered that these people come to the State looking for help. They have not a home, and, although a large percentage of Housing Commission tenants own cars, to suggest that every tenant would own a car would be unreasonable. Many of these people have seen the seamy side of life and are really needing assistance to get a home. They have not a car, and are not likely to get one. As a result, we made an arrangement with the Townsville City Council by

which we provided a certain number of garages—from memory I cannot give the number, but I think about 40 per cent.—in covered space, and we provided a good deal of additional open space. We have undertaken that if we run into a problem with vehicles we will do something about it. We thought that to design the flats so that there was one separate and locked garage for each flat was too elaborate an approach that would have forced our costs up, and we would have had to increase the rents.

Mr. Coburn: With a lot of them unoccupied.

Mr. HILEY: Exactly.

We had no difficulty in making a satisfactory deal. Our intention is that whatever are the requirements of the local authority concerning garages, we will comply with them unless we feel they are excessive. In the latter event we will take the matter up with the council and try to come to some mutually acceptable arrangement.

Mr. Hanlon: Many streets are very narrow, and they would present a problem.

Mr. HILEY: Yes, they are.

Mr. Aikens: Did the council insist on your putting a plunge bath into every bathroom, whether the tenant wanted it or not?

Mr. HILEY: I could not answer that.

Mr. Houston: In relation to these one-bedroom flats, did you consider the possibility of erecting a wall between the eating accommodation and the bedroom accommodation?

Mr. HILEY: I have not had a look at that detail yet, but I will. We have put in a percentage of one-bedroom flats because we have come across many cases of pensioners and other people in the sunset of life who do not want big homes. These people are perfectly content—they have reached the "Darby and Joan" stage that we will all reach, may it please God—with a one-bedroom place. They do not do much entertaining—they want to live quietly—and it is senseless to insist that they take a two-bedroom flat. That would simply be increasing costs unnecessarily. We are trying it as an experiment first of all, and if it does not work out we will change our policy.

Mr. Houston: I did not object to the one-bedroom units. I was referring to a partition between the kitchen and the bedroom.

Mr. HILEY: I will look into that. I should be surprised if there is none.

In some of the smaller country towns there is a real demand for duplex units on the single-bedroom basis. They are of particular use to unmarried schoolteachers, and other people in similar circumstances.

So far we have completed duplex units at Cunnamulla, Biloela and Chinchilla, and

we have under construction similar units at Clermont, Goondiwindi, and St. George. We have let a contract for one at Cloncurry, although work has not yet started on it. We are also calling tenders for similar units at Ravenshoe, Gin Gin and Roma. Four units are now under construction at Winton.

Our inquiries have shown us that in many small country towns there are people who are required to serve there for only a limited period. They are single people who do not want to live in hotels; getting board is often a precarious business, and they certainly do not want to tie up whole houses. We have found that by working in conjunction with the departments concerned—the Department of Education has been our greatest customer—one of these duplex units can look after four school-teachers, two in each unit. These units provide low-cost rentals for the tenants, and so far have proved quite profitable. Just how far we can go is hard to say, but we have taken the precaution in their design that if the demand for them declines, with very minor alterations and little loss—it is only a matter of knocking some holes in a partition—they can be converted to quite useful houses suitable for a moderate-size family. I mention those as some variations and innovations that have come about in the last 12 months. In the light of what was said in the debate on the Address-in-Reply motion, I wanted to explain our thinking about flats. If any matter is raised about design, for example, I will be prepared to have it studied. If we find that the single-bedroom units do not prove to be as useful as we think they will, there will be no more of them. If they are useful, we will keep on with them.

Mr. Wallace: There is a place for them.

Mr. HILEY: I think so.

Mr. Houston: What I queried was your present priority system of allowing people to obtain the flats.

Mr. HILEY: They will still be subject to priority.

Mr. Houston: Leave that subject now. I will mention the matter in my speech.

Mr. HILEY: They are built under the Commonwealth-State Housing Agreement and the same priority scale will apply to them as applies to houses. There will be no question of hand-picking tenants and putting them there because we think they would like to live in a flat. If they are qualified under the priority scheme, they are eligible to go into a flat, not otherwise.

Mr. Inch: Has any consideration been given to the provision of such accommodation for teachers in the Mt. Isa district?

Mr. HILEY: I am prepared to consider that at any time. Those applications come to me through the Department of Education. Where officers of that department

strike real difficulty, they write to me and say, "We have a problem in accommodating school teachers at such-and-such a town. Can you help with some of the new units?" That is how we do it. If difficulty is being experienced in Mt. Isa, I invite the hon. member to talk to my colleague, the Minister for Education, and if he asks me, there will be no trouble.

I am sorry I have kept the Committee so long. I know that the time of hon. members is limited in the debate. However, there are so many facets of the administrative work of the Treasury that it has been impossible for me to cover them all; I have skimmed over just a few.

Mr. DUGGAN (Toowoomba West—Leader of the Opposition) (3.2 p.m.): The Minister has given quite a comprehensive review of some aspects of the activities of the departments under his control. He has dealt mainly with the Department of Harbours and Marine, he has given us a little information on co-operative societies, and he has taken approximately two hours. He has nine or 10 sub-departments under his control, but it is not possible for each subsequent speaker to spend more than a limited amount of time on one or two topics, so today I want to speak briefly on two aspects—housing and the general financial position. Some of my colleagues will deal more particularly with housing and other matters.

I should first of all like to link the Opposition with the expression of appreciation of the work of the officers of the departments, particularly those about to retire—Mr. Cameron, Mr. Deacon, Mr. Stevens, and Mr. Burke, all very valuable public servants who have given distinguished service to the State. We are very happy to acknowledge their work.

I was interested in the Minister's summing up of Mr. Burke of the Golden Casket, and I am very happy to confirm what he said about his great business acumen and fidelity to duty. I find myself in the unusual position of having to thank him for favours I have not received over a period of 25 years. I cannot recall a single occasion that I have been to Mr. Burke that he was able to say yes, but we still have a great respect for him. I think his refusal to accede to the representations of members of Parliament might, in the long run, have been more advantageous to the Casket than otherwise. My association with public servants teaches me that you take a trick occasionally. Before Mr. Burke retires, I should appreciate it if the Minister would kindly inform him that the precedent has been established and that he might say yes to the representations I might submit to him.

To all those officers the Opposition wish to say thank you. In the discharge of their work they do not, and should not, know any politics. There is one public servant whom I will not name at the moment, although I

have often drawn attention to his work. I was quite unaware of his politics despite the fact that I was with him for a number of years, and that is as it should be. Public servants, with their detailed knowledge of the department, should be prepared to give the best possible advice to their Minister and help him all they can in the presentation of the facts.

I was rather interested in a general way in what the Treasurer had to say relating to housing. With the greatest respect to my friend and colleague the hon. member for Bulimba, I am not averse to the building of flats in limited numbers. I think it is a sensible, realistic approach to the situation. Again I am not directing any criticism at former Ministers, who worked very hard and zealously to solve the housing problem, but I believe that for many years we were rather recreant to our responsibility of finding a solution to this problem by not building a limited number of flats. I know there are psychological reasons, social reasons, and family reasons against it, but I think we must face the fact that in low-density housing schemes the reticulation of electricity, water and sewerage does become increasingly costly, and quite beyond the capacity of most local authorities. If we could erect a limited number of flats in areas where the services are already provided. I think that would be the sensible thing to do. When roofing materials were in short supply, it seemed to me there would be some merit in housing three families under the same amount of roofing iron that would be needed for one house instead of spreading the iron over three houses. I have indicated that my personal preference is for a block of land, but there are some married couples who will not have a family under any circumstances, even if the good Lord enabled them to do so, there are some who cannot have a family, and there are others whose family has been reared. Where the husband and wife were both working, their combined income was such that they could outbid the family man for accommodation. If the people with no family could be accommodated in flats, older houses in the suburbs would become available for the family man. As I said, I am not at all averse to the building of a limited number of flats, but I think there must be some specified limit. However, I do not think we will have reached that limit for some time to come. Because of the high price of land, I think it will become increasingly difficult for people to own their own homes. Mr. Colin Clark, who is one of the greatest advocates of building homes for families on separate allotments, said in a recent article that ultimately, because of the high cost factor, people would tend to become tenants rather than owners, and it seems to me that there is a tendency in that direction throughout the world. If we commit ourselves to building flats, they must be aesthetic in design and utilitarian. As the Treasurer said, we must insist on seeing that they get sufficient light and air, and an

adequate playing area must be provided for the children. I think that could be done quite economically if the original area of land is sufficient.

Some years ago representatives of one or two of Australia's leading hire-purchase companies came to me for advice on this aspect of housing. Those companies have done a tremendous amount of building. They asked me what I thought were the main deficiencies in the Housing Commission. I said that I thought the chief deficiency was the delay that occurred from the time when the application was submitted until the approval came through and the money was provided. I know that successive Ministers have tried to overcome this by having a greater number of plans prepared and trying to cut down the work. But many people become disillusioned and rather critical of the Government if there is a protracted delay. Even though they may be responsible in some way for the delay themselves, they do not admit their responsibility. I believe that the Treasurer, despite what has been done by him and former Ministers to shorten this period, should do all he can to shorten it still further. I mentioned to these representatives of the hire-purchase companies that persons could go to a building society on Monday and make an application, a valuing officer would be sent out on Thursday, and his report would be back on Friday. They would know within a week whether their application for an advance was approved, and they were prepared to pay a higher interest rate. That very fact caused one of the companies to launch the hire-purchase scheme relating to home ownership. I said I thought the terms would be too high for the ordinary working man. He said that what he was aiming at was to cater for the case where the husband and the wife were both working and where their combined incomes would enable them to pay the amount off more quickly, and the interest burden therefore would not be so severe. That company has done fantastically well, and it has also helped to solve the housing problem.

But there is a decline in the number of houses that the Queensland Housing Commission has built. I realise that Mr. Galvin and his officers had great initial difficulties. It was thought at one time that the Housing Commission was going to be only a short-term instrumentality, consequently top public servants were disinclined to go to the Commission because it did not seem to offer prospects for future advancement. I am not saying this with any disrespect or criticism of the staff because I know that they do their very best, but very often people were brought into the Housing Commission from outside without prior Public Service training. Apart from that there were other earlier problems, including the need for more accountability than is ordinarily necessary. If I decide to make an alteration to my home I say to a builder, "I want

so-and-so done." He prepares plans for me in a couple of hours. Probably he says, "I will give you an estimate of the cost tomorrow" and on Thursday I say, "Go ahead." Some people are critical of the Queensland Housing Commission because they cannot operate in that way. I realise that where there is a long-term indebtedness and specifications are not adhered to, and building regulations complied with, the Housing Commission should be severely criticised. Because of the amount of money involved there is need for adequate supervision of plans and construction, but it should be possible to remove some of the difficulties and problems that occur with many applications. Perhaps by means of a circular it could be pointed out that it is no good specifying a 2 in. x 1 in. bearer if it should be a 3 in. x 2 in.; that it is no use specifying anything that will be rejected. Indeed, it might help considerably to lay down a list of "don'ts" as well as "do's." We are living in a period of inflation and very often people find that from the time their application is submitted until it is approved, increases in the basic wage and the cost of materials have added £200 or £300 to the cost of their home.

I am approaching this matter in a constructive spirit. I am not being unduly critical because I have had a long association with Ministers for Housing and the chief executive officers of the Queensland Housing Commission. They always had a very real, earnest and sincere desire to overcome the problems.

I am glad to know that in the general design of housing schemes we are getting away from the parade ground sort of regimentation. Some of the subdividers are doing a good job by constructing winding roads and streets and building houses at varying distances from the street frontages. All these small matters are conducive to pride in home ownership.

We approved of the suggestion of a co-operative housing scheme in our 1957 policy speech. I am tremendously impressed with this scheme; it is a move that should have been started earlier than it was. I made a special trip to New South Wales prior to 1957 and I was extremely impressed with the efficiency of the co-operative housing schemes down there. The Societies have done very good work with a very small percentage of loss. I was examining the problem because one or two managers of local insurance offices in Queensland had told me that money was filtering through to the other States whereas it should have been made available here. I do not know what volume of money was involved, but whatever it was, it could have been used to provide many more houses in Queensland.

We have not solved the problem by any means. There is no reason for complacency with something like 6,000 outstanding applications for rental homes. In his report,

Mr. Galvin has drawn attention to the percentage of home ownership compared with house rentals. Labour has long held the philosophy that home ownership was very desirable. I am all for home ownership. If it is possible, I should like to see a further reduction in the amount of deposit required. The difference between a lower deposit and the present minimum deposit would be very quickly made up by the labours of a home-owner in marking a garden, home painting and whatever else he is prepared to do when he has an equity in the building. I have also long held the view that one of the greatest bulwarks against Communism is allowing the people to have a stake in the community and there is no better stake for them to have than to own their own homes. It develops civic pride and love of country, it follows that they are analytical in their approach to problems, and the question of home-ownership is one that should have been faced up to long ago, especially by the Commonwealth Government, by making available larger sums of money for this purpose. I do not know the Treasurer's ideas on this subject, but I do know that before Mr. Cahill died he endeavoured to organise a conference to try to establish something along the lines of a Commonwealth Housing Commission in the hope that it would inject greater funds into this aspect of the economy and result in a concerted drive to overcome the housing shortage.

Undoubtedly, failure to provide homes has also been a deterrent factor with migrants. In most countries accommodation is not hard to find. Germany in particular—and England—has done wonders in this regard, and I suppose other countries on the Continent have done a great deal of work in providing homes. In addition, much discontent is caused to people in this country by dentists, engineers and others being brought here and immediately provided with houses. People here are resentful, after looking for houses for two or three years, to find migrants coming in and getting them very quickly.

I have not engaged particularly in criticism of the operations of this department, other than to appeal to the Treasurer to examine even more microscopically if he can the possibility of overcoming delays in the provision of housing.

I am pleased also at some of the designs being turned out. I hope, as far as possible, we will try to remove altogether the inevitability of people saying, immediately they come to a town, "That is a Housing Commission settlement."

Mr. Hiley: In some of the country towns it is starting to work in reverse. The best houses are the Housing Commission homes.

Mr. DUGGAN: That is very pleasing. I do not think, over the years, that I have spoken parochially on any Estimates, but I feel that the Harlaxton Housing Commission settlement is one case in point. I do not know who

is to blame—whether it is the Housing Commission or the local authority—but when one gets to a certain vantage point the landscape is marred to a certain extent, by a large concentration of tin roofs. In addition, it is completely bare of trees. It is in a very beautiful area and much money has been spent in adjacent areas by the local authority on the provision of trees. Whether it is the Housing Commission's fault or the local authority's that the settlement is completely without them, I am not certain, but I think efforts should be made to remedy the position. Unfortunately, it is difficult to get the co-operation of some tenants in watering trees, but again this could be overcome by people owning their own homes. That is why I advocate a lower deposit than is at present provided for.

The Treasurer today, I suppose, felt he has had ample opportunity on other occasions to deal with the financial pattern. I should not like to harp on the subject of inflation because the Treasurer paid me the courtesy of showing me some information that he has circulated to people whose influence in these matters is considerable, but I hope this Parliament will continue to hammer away at the problem of inflation. I feel that unless the States themselves indicate to the Commonwealth authorities that they are not satisfied with what is being done there will be a complacent attitude in Canberra. An approach should be made to the Commonwealth authorities on a non-party basis. It is all very well making political speeches and slogans at election time. It is rather an ironical political situation that the Menzies Government, who won the Treasury benches on a promise to put value back in the £1, are still the Government when our currency has depreciated to a greater extent than that of any of the other major countries of the world, at any rate, those that are highly developed industrially.

The Victorian Institute of Public Affairs, which could not be said to be trying to help the Labour Party, in its June issue of this year pointed out that inflation had reduced the pre-war £1 to 6s. 8d., one-third of its pre-war value. It found that the pre-war purchasing power of various currencies had fallen as follows:—

	Per cent.
German mark to	52
United States dollar to	49
New Zealand £1 to	42
British £1 to	37
Australian £1 to	33½

Australia has the lowest percentage of all the countries I have mentioned. It is pointed out that the increased cost of goods and services for the year 1958-1959 through price rises during the 10-year regime of the Menzies Government up to 1958, would probably be something of the order of £3,500,000,000. When we consider the great difficulties confronting primary-producing States such as Queensland, we should

hammer away at this problem of inflation. Frankly, I am becoming tremendously perturbed at the inability of the Commonwealth Government to hold the line against inflation.

The Treasurer put forward novel views on this subject, some of which I support entirely. One was the taxability of convertible notes, and that is something the Commonwealth Government have faced up to. We have the problem, as the Treasurer pointed out, of having to raise something like £222,000,000 each year. Of the local-authority borrowings amounting to £105,000,000, Queensland's allocation is £22,000,000. With the co-operation of the Treasury, the municipalities, the shire councils and lending authorities we have been able to get our full measure of loan funds for the local authorities, as the Treasurer pointed out, but on the Commonwealth level we have not been so successful. High interest rates are one of the important factors.

Mr. Hiley: I instanced the private sector.

Mr. DUGGAN: The Treasurer did indicate on one occasion that he thought the ceiling had been reached perhaps in interest rates in the private sector, and I pointed out at the time that I wished I could share his optimism. Judging by recent events, interest rates have risen more than the Treasurer expected. Whereas interest on debentures was 7 per cent., it has now gone up to 8 and 8½ per cent. The competition for money will be intensified in the next few months unless drastic measures are taken by the Commonwealth Government.

I have made some general observations about housing, and I again seize the opportunity of enlisting the Treasurer's aid in overcoming the inflationary trend. With declining world markets and prices, and a narrowing gap between cost of production and prices for our exportable goods, we could be confronted with a serious adverse trade balance. For the last quarter it was £83,000,000, which is far too high.

I hope the few words I have addressed to the Treasurer have not fallen on deaf ears, and that he will use his ability and influence in higher places in an effort to overcome the problem.

Mr. AIKENS (Townsville South) (3.24 p.m.): I know, and we all know, the Treasurer's courtesy in this regard, and I should like him to take out figures showing the relative need for housing in the various cities of this State. I have formed the opinion—and I think it is very soundly based—that the need for housing in Townsville is much more acute than that in any other city of Queensland at the present time, having regard to the populations of various centres.

Mr. Hiley: That is why you are getting the greatest relative benefit.

Mr. AIKENS: I will admit that we are, or at least we appear to be, getting a little more than other provincial cities like Rockhampton, Maryborough, Toowoomba and

other places, and I realise that not only the present Minister for Housing but also his predecessors and other Ministers started well behind scratch because the programme of the State Housing Commission was thrown back—it would be difficult to say just how far—at least two years by the obstructionist tactics of the Townsville City Council against the Housing Commission. When we talk about the way Townsville is developing and booming, let us never forget that a town cannot possibly progress unless its people are properly housed.

The first example we had of the obstructionist tactics of the Townsville City Council concerned a decision of the Queensland Housing Commission to build a number of houses at Wulguru. When the Commission made the decision to build those houses, the Townsville City Council virtually pointed a gun at the head of the then Housing Minister and said, "If you build houses at Wulguru we will not provide them with water. We will not lay water mains to that area." I am not talking through my hat, or talking at random, or loosely, because the then Minister for Housing, Mr. McCathie, made a very long factual, and comprehensive statement which appeared in "The Townsville Daily Bulletin" at the time, placing the blame for the delay in commencing where it rightly belonged—on the Townsville City Council. The very big housing settlement at Wulguru got away to a start 18 months or two years late.

Mr. Hiley: No council dare say that to me, because I give them £6,000,000 a year in subsidies and I could tread on their corns.

Mr. AIKENS: I am not criticising past Ministers for Housing; rather, I am thanking them for looking further ahead and having a greater measure of courage and vision with regard to the development of Townsville than the present aldermen. I know that both the hon. member for Carnarvon, a former Minister for Housing, and Mr. McCathie envisaged the development of Townsville far ahead of any viewpoint taken by the present aldermen. I know that is a fact because Mr. McCathie gave quite a long factual statement to "The Townsville Daily Bulletin" in which he said, in effect, that the construction of the housing settlement at Wulguru had been delayed for a considerable period—I think he said 18 months or two years—because the council had refused to lay water to the houses if they were built.

Mr. Hilton: That is quite true. They told me that in the first instance when we resumed the land.

Mr. AIKENS: There we have a statement from the hon. member for Carnarvon, who was the Housing Minister at the time, that the Townsville aldermen told him that if he built houses at Wulguru they would not lay the water to them. Those are the men who stopped the hon. member for Carnarvon and Mr. McCathie. The Minister, however,

went ahead with the Wulguru housing project and the aldermen got on the band-wagon at the very death and made a very big "stink" about going to the present Minister and asking him to equip the houses with septic systems, which the Minister did. They naturally wished to forget that we would not have had any houses at all at Wulguru if it had been left to them.

Mr. Hiley: Whatever the sins of the past may have been, I find them thoroughly co-operative today.

Mr. AIKENS: The Minister finds them so today, but the hon. member for Carnarvon and Mr. McCathie, and other people who had courage and vision for Townsville, have shown them the political wisdom of getting up on the band-wagon about housing. We have evidence now that at long last Townsville is going ahead, and they are climbing onto the band-wagon.

Last year I asked the present Minister a question about the housing proposal at Garbutt. A previous Minister for Housing decided to take quite a large area of land at Garbutt from the Land Administration Board and erect a number of houses on it. That scheme fell through. Last year I asked the present Minister why the scheme fell through in 1954, and he was good enough to answer the question.

Mr. Davies interjected.

Mr. AIKENS: Now then, 'Orrible 'Orrie, we have distinguished company in the gallery! For goodness sake, don't make an exhibition of yourself.

The TEMPORARY CHAIRMAN (Mr. Gavin): Order!

Mr. Davies interjected.

Mr. AIKENS: I suggest to the hon. member for Maryborough that whenever he goes to buy a hat he should be very careful, because he spends most of his time talking through it.

On 5 November last the present Minister was good enough to give me some information in his answer to my question. It was quite a long reply because, as usual, he dealt with the matter very fully. I shall read the first portion of it. He said—

"In a scheme for the drainage for the whole of Garbutt, including the Commission's land, submitted by the Townsville City Council on May 12, 1954, the Council requested a contribution of £21,895 by the Commission. This amount was subject to additional cost for subsidiary drains to effectively drain each allotment. In view of such cost, in August, 1954, the Housing Commission returned to the Land Administration Board 47 allotments in the Garbutt area."

So that, because of the fantastic claim that the Townsville City Council made on the Housing Commission away back in 1954, the

present scheme at Garbutt, which will provide many houses for the people of Townsville, was delayed for five years. Of course, now that they have seen the error of their ways, now that it has been driven into them, now that something has percolated through the thick skulls that they have and through the pachydermatous hides that they have, as the Treasurer said they are working now in close co-operation with him. At least they have seen the light. I do not know whether he can take most of the credit for that or whether I can or who can but it is good to see that at last they think that Townsville will go ahead, as we have known for years.

Mr. Hiley: Some of the land in that block of 47 allotments would never have been built on. It was too low-lying, and I will not build houses in frog hollows.

Mr. AIKENS: That is so, but the Townsville City Council later accepted a sensible suggestion from the Minister. I do not want to read the whole of the answer to my question but it appears the Commission is building 38 homes on that land for which the Council asked the fantastic price of £21,895 plus so much for drainage of each allotment. If the Council had been as wise away back in 1954, those homes would have been built and they would be occupied today.

I also asked the Minister a question about land for genuine home builders, that is, people who want land on which to build their own homes, either through the Workers' Homes scheme or the Workers' dwellings scheme or with a loan from the Queensland Housing Commission, and the Minister told me, of course, that he wanted all the land that he could get his hands on in Townsville for Housing Commission projects. That is very sound, but I would say that the land in Townsville that could have been got by the Queensland Housing Commission for sale per allotment to genuine home builders has long since been gobbled up by the big land speculators in Townsville, and gobbled up with the full approval and condonation of the present aldermen. I suggest to the Treasurer that he examine the possibility of resuming some of those large areas from the land speculators. They bought them for a speculative purpose some years ago, and they are hanging on to them. They subdivide them only in bits and pieces when it suits them to subdivide. Consequently they parcel the land out to the people at an outrageous price per allotment and some of them also include in the terms of sale of the land that the buyer must have his home built by a subsidiary company of the land subdivider. I do not know what the Minister's powers are for the resumption of that land for the Housing Commission for resale to genuine home builders, but there is a great deal of land held in bulk by land speculators in Townsville that could well be looked at by the Minister. He would know his legal position much better than I would.

Mr. Hiley: We can resume land now but only for Housing Commission purposes. We are going to bring in an amending Bill in the March session to allow us to sell Housing Commission land to other than our own credit customers.

Mr. AIKENS: That is an excellent idea and I will come down from my beloved Townsville specially to support the Bill. I should say then that one of the first jobs the Minister has to do is to unfreeze a lot of this land now held by big speculative firms around Townsville. The Minister might also have a look at the area into which Townsville must spread, the area between Aitkenvale and what we called the old Fourth Air Depot. It is over towards Mt. Louisa, between Garbutt and Mt. Louisa, on the southern side of the railway line.

Mr. Hiley: Directly north of the city?

Mr. AIKENS: Yes, but on the river side of the Cairns railway line. As a matter of fact, during the war the Americans had a huge air depot there. It was not an aerodrome, but their workshops were there. I think there are still big areas of concrete there that were the concrete floors of their igloos, and so on. The town must spread that way.

Mr. Hiley: Part of that is on the approach runway to the aerodrome, and I have resisted putting Housing Commission homes too close to the runway of an aerodrome.

Mr. AIKENS: But there is a great deal of it that is not on the approach to one of the runways to Garbutt aerodrome. Not only that, but there is still a fair amount of land on this side of Dalrymple Road. The town must spread that way, because there is no other flat land or really tenable land that can be used for housing, and I suggest that the Minister gets in first. To make it clear to the hon. member for Hinchinbrook, who interjected, it is on the river side of the Cairns railway line, just behind and past the Garbutt railway station.

Mr. Hiley: There is not much fall in that land.

Mr. AIKENS: No, there is not, but there is not much fall in most of the land in Townsville.

Mr. Hiley: In wet seasons you might have trouble there.

Mr. AIKENS: There is not much fall in Hermit Park, Pimlico, Railway Estate, or Kurrjong, and there is not much fall in Aitkenvale or Mundingburra. I ride my bicycle from my home in Hermit Park into Townsville every morning. It is 3 miles in and 3 miles back, and there would not be a rise or fall of 5 feet in the roadway into town.

The trouble with home building in Townsville is that it is more or less in the hands of the speculators. A person who wants to build a home goes to one of these speculators

for an allotment. Most of the speculators deal with the big hire-purchase companies such as Custom Credit, and the unfortunate man and his young wife usually find themselves in the grip of a hire-purchase company, paying a flat rate of 8 per cent., 9 per cent., or 10 per cent., for their home. They have a millstone round their necks and, consequently, many of them will never be out of debt. By the time they have paid off their home and the staggering interest burden imposed on them by the hire-purchase company, they will be too old, probably, to appreciate their homes.

Mr. Hiley: You can rest assured that in the March session we will put a little bit of a torpedo into that practice.

Mr. AIKENS: I am very happy to hear that. As a matter of fact, I am very glad I got up to speak. I did not intend to speak because I am not feeling the best; but I am glad I spoke, even if only to receive that assurance from the Minister.

Mr. Davies interjected.

Mr. AIKENS: I work hard enough to deserve a holiday. That is more than I can say about "Orrible Orace".

The TEMPORARY CHAIRMAN: Order!

Mr. Davies: I will be here for the rest of the session.

Mr. AIKENS: The hon. member will be here, but no-one will hear him. To all intents and purposes, he may as well be absent. I do not want to be too hard on him, because I know he wants to do all he possibly can to ingratiate himself with those who are running the Miss Australia competition. As a matter of fact, I think he is going to be a contestant in the next "Sunday-Mail" sun boy competition, and he will look well, too, in a polka-dotted bikini.

I should like the Minister to tell us about the co-operative building societies. I am not very happy about them. I know, of course, that people in Townsville who go along to buy a worker's home or a worker's dwelling, or to borrow money from the Housing Commission, are told that there is no money available from those funds. In desperation, they then go to the co-operative building societies. Many of them have brought me the great folder of roneoed sheets that they receive from the co-operative society, and I have helped them to the best of my ability and the best of my limited intelligence. I would say that one would have to be a cross between a millionaire and a Philadelphia lawyer to enter into a loan to buy a home through a co-operative building society. There are pages and pages and pages of legal drivel, which to my mind means nothing at all except that by the time you have paid for your home you have paid a heck of a lot more for it than if you got your loan through the Queensland Housing Commission or bought your home under the workers' home scheme.

I should like the Minister to give me some information. Suppose a man borrowed £3,000 under the workers' home scheme or £3,000 through the Queensland Housing Commission, with 30 years to pay it back. What total payment would he make to these institutions? Of course, they are both operated through the Government. On the other hand, what total repayment would he make if he borrowed £3,000 from a co-operative building society for the same period of 30 years? Men who claim that they are competent to work it out tell me that over 30 years a home builder would pay £1,000 more to a co-operative building society than he would if he borrowed the same amount of money from the Government under the workers' home scheme or through the Queensland housing Commission.

Mr. Coburn: Where does the difference come in?

Mr. AIKENS: In the interest rate and other charges. Someone told me that the co-operatives charge 6½ per cent., whereas the Housing Commission charges only 5 per cent.

Mr. Hiley: No.

Mr. AIKENS: I am assured that they charge 6½ per cent.

Mr. Hiley: Who?

Mr. AIKENS: One of the co-operatives. I know that the Treasurer is the most competent man in the Chamber to deal with the matter. I am sure he will work it out. I am surprised that he has not worked it out in his head as he usually does whenever we ask him a difficult question. Not only that, his answer is correct. But we would like to know how much more a man would pay in the aggregate for a home through a co-operative building society than through the Queensland Housing Commission, or under the workers' home scheme, taking it on the basis of a £3,000 loan for 30 years.

I wish to deal with the Harbour Board in Townsville. In reply to a question asked the other day—I think by the hon. member for Townsville North—the Treasurer said that his department was very much concerned about the disposal of harbour silt by the Townsville Harbour Board. Anyone who lives in Townsville knows that the once beautiful foreshores have been spoilt by silt from harbour dredges, so also have the coral and beaches at Magnetic Island. If they keep on as they are going, Magnetic Island will be a "dead duck" as a tourist resort. Anyone in Townsville with eyes to see, realises that. They dredge the spoil up in the harbour or in the Platypus Channel, as it is called, tip it into barges which take it out towards Cape Pallarenda, where the open hopper barges dump the spoil and the currents bring it straight back to Magnetic Island. They say that the currents take it the other way, but if they do then someone

must be going along with a bucket, picking it up, and dumping it on the foreshores of Magnetic Island.

A good deal of work has been done around Townsville in reclamation by the Harbour Board. Recently the Harbour Board did what appeared on the surface to be a particularly good job on the south side of Ross Creek. They built a big rock wall from the swing basin right down to Victoria Bridge. Naturally we all thought that they were going to fill that area with silt taken from the dredges or barges but instead of that they are filling it in with 5-ton and 6-ton trucks at so-much a load while they continue dumping the silt that could and should have been used, in the channel between Magnetic Island and Cape Pallarenda to spoil the beaches on the Strand and at Magnetic Island. The Minister for Education and Migration and the Minister for Public Works and Local Government have another problem on their hands with reclamation at Monkey Island. No project lends itself more readily to reclamation by Harbour Board silt than does Monkey Island.

Mr. Hiley: It will cost too much.

Mr. AIKENS: I understand Cairns pumped it farther.

Mr. Hiley interjected.

Mr. AIKENS: I know. I was then in the Railway Department working on the locomotives, and I can remember when there were no oil tanks anywhere near the jetty. I can remember the sites of the oil tanks. They are extensive now at the jetty and they were all brought in after the first piece of land was reclaimed by one of the crudest methods I have ever seen. They had a sort of big horseshoe and they ran it out into the silt just over the wall and dragged it back and tipped the silt. Other places were reclaimed by simply putting a large form of sand pump just over the other side of the wall and pumping mangrove mud and sand onto this side of the wall. That is now very valuable land. It was reclaimed with harbour silt, sand, mud, slush, mangrove twigs and leaves and what-have-you and it is the site of the big oil installations at Townsville today. The harbour board today takes silt and mud near to Magnetic Island and dumps it there, spoiling the beaches on Magnetic Island and at the same time paying out large sums in having land reclaimed by the use of motor trucks.

I do not know whether it is ethical to raise here the question I have on the Business Sheet about Hayles Magnetic Island Pty. Ltd. They carry a lot of goods and I am not going to launch an attack on them but, if a parcel is lost or goes astray, no-one accepts the responsibility of checking on it. I have one particular case of a Mr. W. J. Hunt, of 35 Hammond Street, Mysterton Estate, Townsville, who lost a parcel going over to Magnetic Island and

no-one had any authority to inquire as to what became of it. I have a letter on the matter from the Department of Transport, dated 13 April, 1960. The letter, addressed to Mr. Hunt, reads—

“Dear Sir,

“I refer to yours of the 30th January, 1960, concerning the carriage of goods to Magnetic Island by Hayles Magnetic Island Pty. Ltd. Water Transport.

“This company is not a licensee and its operations are not actually a matter for this department. However, inquiries were made into the matter raised by you but despite lengthy inquiries, the responsibility for the loss of the parcel could not be definitely placed.”

So it would appear that no Government authority has any right or authority over Hayles Magnetic Island Pty. Ltd. in the carriage of parcels and goods between Townsville and Magnetic Island.

Mr. Hiley: They are subject to civil law, like anybody else who carries.

Mr. AIKENS: Subject to civil law?

Mr. Hiley: Subject to civil law, as is every marine carrier.

Mr. AIKENS: I expected better than that from the Minister. That is the sort of reply I would have expected from the Minister for Justice but not from the Treasurer. How can a worker like Mr. Hunt, of Hammond Street, Mysterton Estate, take on the powerful and wealthy Hayles Magnetic Island Service in a civil action?

Mr. Hiley: If they accepted the parcel and did not make delivery of it, I do not think they would dare defend a summons.

Mr. AIKENS: All this talk of a man having redress by civil action means nothing. The Treasurer is one of the most worldly Ministers on the front bench and he knows a working man could not fight Hayles Ltd. in a civil action. It would be absolutely impossible.

Mr. Hiley: I don't think they would fight his action.

Mr. AIKENS: It would be a case of legal principles, with Hayles fighting to prevent the establishment of their liability. They would take it through the Police Court and the Supreme Court to the Full Court and the High Court.

(Time expired).

Mr. LLOYD (Kedron) (3.49 p.m.): This debate has developed a trend towards discussion on housing and it is not my intention to interfere with that trend. In fact, I will spend some minutes expanding on it. No doubt the hon. member for Townsville South will now wend his way back to help his Liberal Party Federal member in his office up there.

Mr. Aikens: I won't be helping the Comms the same as you did the last time you went up there.

Mr. LLOYD: My electorate has been contested—

Mr. AIKENS: Mr. Gaven, I rise to a point of order. I do not mind what the hon. member for Kedron says about me, but the last time he was in Townsville you would have had to get a pinch-bar to prise him away from his cobbers the Commos. So long as he mentions that, I do not mind.

Mr. LLOYD: A.L.P. electorates have been contested by Liberal Party candidates, Country Party candidates and members of the Communist Party. That is more than the hon. member can say.

In introducing his Estimates, the Treasurer has dealt tolerantly with the subject of housing. He adopted a non-political role in saying that many of the faults evident in the housing programme in years gone by were inevitable owing to the need for rapid construction of homes in those years. It is interesting to reflect on the situation in 1946, when so many members of the armed forces were being discharged. The Government of the day were under pressure from newspapers and political parties to take over many of the huts previously occupied by the Army, Air Force and Navy in Brisbane in order to give some form of accommodation for the many families who had difficulty in securing homes. The Government had to go to those extremes, and the practice was adopted commonly throughout the other States. Houses had to be built as rapidly as possible. Land had to be resumed and subdivided and houses erected on it, even before proper drainage could be undertaken. In fact, in many housing settlements homes were built and occupied before roads were constructed through the area. That situation arose through force of circumstances. Any tolerant person would admit that the Government in those years did a magnificent job in alleviating the serious plight in which so many people found themselves. The housing programme developed and reached its maximum peak of expansion between 1952 and 1953, when approximately 2,200 homes were constructed under all housing schemes—workers' dwellings, workers' homes, and Housing Commission rental homes. Since that time the number of dwellings erected under all schemes has fallen. A further reduction occurred this year. From the peak of 2,314 in 1952-1953, the number fell for the last financial year to 1,452, quite a serious reduction when, as was pointed out by the Leader of the Opposition, some 6,000 families are seeking priority for a Housing Commission home.

The decrease in the number of houses constructed is the result of a shortage of funds and a rapid increase in costs of construction. For the year 1957-1958 the Commonwealth Government made available

to Queensland a housing allocation of £3,500,000. In 1958-1959 the allocation fell to £3,300,000, and for the current financial year I understand it will be still further reduced, to £3,100,000. That is the trend in allocation to Queensland under the Commonwealth-States Housing Agreement, although for every other State, with the possible exception of Tasmania, the allocation has been increased or kept at the same amount as in the previous financial year.

When this matter was brought to the Treasurer's attention some six or nine months ago he said it was the result of the conduct of the State's financial affairs by previous Labour Governments, that the present Government were endeavouring to overcome the disability, and that no doubt they would be able to in future years. I took that as a purely political comment, but it appears there is some association between the Commonwealth allocation for housing and the increase or decrease in migration. That would mean that if migration to Queensland is less than that to the other States, we must suffer a reduction in the allocation for housing because our housing requirements will not be as great as those of, say, New South Wales and Victoria.

Our real argument against the Government on this occasion is concentrated on one or two features. Firstly, I believe the Treasurer is endeavouring to overcome the serious housing shortage. I have no doubt about his capacity but I believe—and I am sure hon. members on this side of the Chamber will agree with me—that he is not tackling the problem from a humane point of view. Housing is not an academic matter of saying, "We are building 9,500 homes this year, many more than last year and the year before that. We are going through an accelerated trend in the construction of homes." A great deal depends on who the people are who are constructing the houses. In other words, because 9,500 homes were built in the last 12 months, it does not mean that there are not people in Brisbane who are building holiday homes. The vast expansion of land sales on the North Coast and the South Coast indicates that there has been a tremendous growth in the construction of holiday homes. That is doing nothing to alleviate the serious housing shortage that has existed over the years.

As I have said, our argument is that the housing problem is not purely academic and mathematical. It must be tackled from the very hearts of the people. It is from that angle that we have to examine the problem. If we analyse the figures, we find that 6,000 applicants are waiting for Housing Commission accommodation today. In reply to a question the Minister said that on 31 July there were 1,260 people in Brisbane and 538 in country areas with top priority awaiting accommodation. They represent top-priority people faced with eviction or ejection from their homes. There were sharing accommodation in Brisbane an additional 981 families,

and 321 families in country areas. The number of people who have no priority—in other words, their circumstances are not such that they are immediately facing eviction—is 1,703 in Brisbane and 1,183 in country areas.

Let us look at the position of 1,703 families in Brisbane who have no priority for housing and have no hope of securing rental homes from the Queensland Housing Commission. If the Treasurer is in the same position as I, he will have in his electorate people who are continually calling at his home, or at Parliament House, to interview him. These people are paying up to £8 8s. a week for accommodation. That is not an exaggeration. They are probably getting no more than an average wage of from £16 to £18 a week, and because at some time or another they have not had accommodation, they have been forced to accept accommodation that is available and pay up to £8 8s. a week for it. However, because they have a home they are not given any priority by the Housing Commission, and they find themselves in serious difficulties. That is why I say cold mathematics cannot be applied to this problem; each case must be treated alone and on its merits. If we expect people who are earning no more than £16 or £18 a week to pay 8 guineas a week to rent a flat or a home, we are not viewing the problem in its proper perspective. This applies, too, to many prospective home-builders who have to pay high interest charges and it means a great deal of hardship. People who sign a contract to buy a home under the Commonwealth-State Housing Agreement for £3,400 or £3,500, and borrow as much as £3,000, find it difficult to meet their interest and redemption payments. Normally some receive such a wage that they can afford to pay £16 a month interest and redemption on their housing loan and meet their commitments of rates to the local authority and maintenance, but what happens when a man is thrown out of employment or has to go into hospital for 12 months and his family has to live on unemployment and sickness benefits? I know, and probably the Treasurer knows, and the Housing Commissioner knows, that there is a State Housing Relief Act under which the period of repayment can be extended but, unfortunately, in most cases the officers of the Queensland Housing Commission do not tell the people affected about the Act. In all such cases the officers of the department should tell them of the relief available.

The Minister boasted about the high degree of home ownership in past years but I remind him that in many cases the sudden lift in the percentage of home ownership has been brought about by the sale of State rental houses built under the 1945 and 1956 Commonwealth-State Housing Agreements. That has partly come about through a change-over to a high proportion of purchase homes as against rental houses. We should like to see the 10,000 houses that are still being

erected in Queensland sold to tenants on terms acceptable to all—terms that would enable the Queensland Housing Commission to show a reasonable margin of profit or without loss. The real test of the policy of home ownership in Queensland, and the real test of the Government's activities, does not lie in the sale of houses that have been built for some years, perhaps since 1946 or 1947 or 1948. We want to see as many homes as possible built and sold to people who wish to own them through their own housing advances. So the real test of the Government's activities on home ownership lies in the number of homes built under the Workers' Dwellings scheme in the last 12 months, not those already built and offered for sale. There has been a gradual reduction in the Government's building programme throughout the State over the past three or four years. Here are the figures—

Year	Workers' Dwellings erected
1956-1957	752
1957-1958	694
1958-1959	558
1959-1960	531

In four years there has been a reduction from 752 to 531 in the number of workers' dwellings built, and that is the real test of the encouragement of home-ownership through Government resources. It means that the ever-increasing construction cost of worker's dwellings has caused a reduction in the number of dwellings built, and that reduction has been aggravated because the amount allocated for workers' dwellings has not been increased in proportion to the increase in the cost of living during that period.

Although we do not agree with the Government's present policy on home-ownership, I want to make it quite clear that we are in complete agreement with the Treasurer's policy of encouraging people as far as possible to buy the home in which they live. Unfortunately, for a number of years the Commonwealth-States Housing Agreement made it very difficult to sell homes to tenants; but in about 1955 the Commonwealth Government changed their attitude, and from then on people were encouraged to buy their rental homes. However, we do not believe that the new homes that are being constructed during each period of 12 months should be sold to anybody. While there is a system of priorities and while 6,000 tenants are endeavouring to secure a home to live in, we believe that those applicants should be satisfied first. If the Government cannot build those families a home, I do not believe that they are entitled to sell a home to a person who has not got a priority. In other words, if it is necessary to establish a priority upon which applications for homes for rental is based, I believe there should be some form of priority for the sale of houses. A person who is being

evicted from a house may want to buy a house at Stafford. He might have £250 for his deposit, and he might have a high priority for a rental home. For instance, he may be a man who is working in a factory or an office in the Stafford area. Because his need is urgent, he is offered a home at Inala, and that may be the only home available for rental. Some people have had to leave their jobs because they have been taken from one suburb and given a house at Inala. It is impossible for them to travel to and from their place of work to Inala.

If a man has a top priority for a rental house, I believe that he should also have top priority to purchase a house. There is a long waiting list for these houses, and the people on the list would probably have no priority if they were applicants for houses for rental. If every house that is built during any 12-monthly period is to be allocated for purchase, we will not solve the housing shortage. People will be forced to live with in-laws, or to live in sub-standard conditions and over-crowded conditions, as they are doing now, because rental homes are not available. I believe that if we can offer them houses for purchase on the same priority as we offer them houses for rental, we will have achieved something.

In Victoria not more than 40 per cent. of the houses erected are sold to purchasers, the balance being made available to people wishing to rent them, and I believe that we should adopt that system in Queensland. I go further and say that while there are people who have top priority for rental houses, every house built should be for rental. The original purpose of the Commonwealth-States housing scheme postulated that it was to advance money to the respective State Governments to provide homes for people who could not afford to buy them, or to pay the high rentals demanded by private landlords. Today the position has changed entirely. Although the Queensland Housing Commission is charging lower rentals than private landlords, we are reaching the stage where it is becoming impossible for people on low wages to pay them. The Housing Commissioner's annual report gives particulars of rentals charged. Because of increased timber costs and the 7 per cent. interest charge on overdrafts, home construction costs in 12 months may increase to the extent that present weekly rentals of £4 10s. may reach £5. The report indicates that the rental of a large number of homes averages £3 18s. 3d. a week, but possibly already the rental for some of these has reached £4 5s. or £4 10s. a week. Because of high construction costs a number of homes at Inala attract those high rentals.

Mr. Hiley: They are beautiful brick homes.

Mr. LLOYD: I understand that.

Mr. Hiley: On the market, you could get 8 guineas a week for them.

Mr. LLOYD: I understand that. I am trying to draw attention to what is likely to happen because of increased building costs. Recent timber increases will increase the cost of timber homes. I understand that the cost of timber went up by 11s. 5d. a 100 super. feet. That will have the effect of increasing the rentals of homes that are built in the future. In many instances the Queensland Housing Commission has had to analyse the applications for rental homes. On occasions the Commission has pointed out that it would be impossible to allot applicants homes at Inala at a rental of £4 a week. If a man receives no more than £15 a week, how can he afford to pay £4 for rent? We are reaching the stage where many people in receipt of a low wage, even though they might have a high priority for a rental home, are forced to wait a long time until a house is available at a rent they can afford—say, a home built under the 1945 agreement at a rental of £2 10s. a week. While they are waiting for one to become available a certain amount of hardship is created.

All through, we find in the background the real basis of our argument that the high costs for houses stem from high interest charges. High interest charges did not matter so much in the days when a house cost only £1,000 to build. The amount of money borrowed was not great and consequently the interest and redemption payments were not too high. But the cost of home construction has increased over and over again until now it is necessary for the ordinary working man to borrow £3,000 and more to build or buy a house, on which he has to pay 5½ per cent. interest if he takes advantage of the cheapest form of Government borrowing, or 6½ per cent. if he borrows from the permanent co-operatives. It is becoming impossible for him to undertake such a heavy commitment.

(Time expired.)

Mr. SMITH (Windsor) (4.15 p.m.): I rise to make a few short remarks that I consider appropriate in this debate. In them I offer no criticism at all of the way the Treasurer is conducting the affairs of his department. Indeed, I think the Committee has applauded the way in which the Minister has conducted the affairs of State as they concern him and his department. It is a laudable act on the part of our opponents to recognise merit and to give credit for it. If we would get away from party politics in this Chamber and realise that when a person is doing something for the State he is entitled to recognition, I feel sure we would see emanating from here better legislation, legislation that is better considered.

Passing from that to the remarks of the hon. member for Kedron on housing, I am moved at this stage to suggest that much of the trouble that occurs in housing comes from the cost of building. Part of the housing problem is directly associated with

the cost of building, and I can speak with authority because I am, as many others in this Chamber are, connected with housing societies. I am chairman of four such societies and we have a number of houses of which we are either the owners or are in the process of building, and the cost of construction is mounting day by day. Houses that three years ago we could build for a certain price, today are costing us much more. In fact, the cost has doubled since 1950. In the short space of 10 years building costs have doubled.

Mr. Davies interjected.

Mr. SMITH: I am speaking as a fact and without fear of contradiction because I know I am correct. In the last 10 years—since 1950—the cost has risen 100 per cent. And from the opinions of people in the trade, we can expect a further increase of 5 per cent. before Christmas. So I think it is time that we took a stand in endeavouring to reduce building costs in this State. It could be done. It is not impossible, particularly in a large State such as ours where we have a multiplicity of shires. Superimposed on those multiple shires is a multiplicity of building codes, which makes the difficulty immense. Each shire will require a particular thing; an adjoining shire might have added to the basic requirement of all shires one or two individual local rules, so that we have, over the whole of Queensland—in fact, over the whole of Australia—distinctions without differences. Yet they amount to pin-pricking increases in the cost of labour and, at times, in the necessary permits. Together they amount to an increase in costs that is, unfortunately, substantial.

A uniform building code is desirable, but the difficulty is that we need someone to initiate a move towards it. Whilst that is not the Treasurer's responsibility, as he administers the Housing Commission, which is one of the largest single property-owners in the State, it is a matter that is of very great interest to him.

In the last couple of years very fine brick flats have been built by the Housing Commission. I hope more of them will be erected, because I think they are an answer to some of our problems.

Mr. Davies: The Government are not very interested in this debate, are they, judging from the numbers present.

Mr. SMITH: The Government are particularly interested in this debate. They also exhibit very keen interest in legislation, and many of their members are at committee meetings. That, of course, is not a problem for the Opposition. The Opposition may be meeting outside, but it is not in committee considering legislation.

Mr. Hanlon: One of the committees showed you a legal point the other day, but you forgot to tell your Minister.

Mr. SMITH: The Opposition could at least fill their ranks and listen to the debate.

Mr. Hanlon: There are only 25 of us; there are 40 members on the Government side.

Mr. SMITH: The Opposition should be very thankful that they number 25. It is no doubt a misplacing of confidence on the part of the people of Queensland.

There is a move towards the standardisation of building, because there appears in "The Courier-Mail" of 19 October, a statement to which I should like to refer. It reads—

"A move towards uniformity in building regulations between the various States will follow a decision yesterday by the annual conference of Lord Mayors.

"The Lord Mayors decided to place problems associated with the present lack of uniformity before a conference of building surveyors of the six capitals."

That may be all very well for the capital cities. The Lord Mayors, I submit, are concerned only about their particular cities, but the problem goes deeper than that. If it is left to the Government to initiate the move, then let us initiate uniformity of building practice and building sizes. I spoke in an earlier debate of modular co-ordination. If that practice was invoked, costs would be reduced greatly. While the practice may tend to foster uniformity, there is no reason why it should foster anything uninteresting.

Mr. Hiley: It may foster uniformity of construction, but not of design.

Mr. SMITH: That is so, and that is what its critics fail to realise. I am speaking of uniformity of standards and sizes, but multiples of those sizes can be employed. The windows, say, could be four times the standard size. There would be a basic norm or module, that is, a basic figure on which all buildings could be designed. That practice could be employed by the Housing Commission. I have previously suggested it for public buildings. I was pleased to see in "The Courier-Mail" this morning that the Town Planning Committee repeated almost in detail my suggestion of 20 October, which was laughed to scorn by Opposition members.

Mr. Davies interjected.

Mr. SMITH: I should say that our town planners are making a genuine and honest attempt, which is more than can be claimed by many hon. members opposite.

I have dealt with housing, and, as the Christmas period is drawing near, I now turn to a matter that will affect many holiday-makers, that is, the use of speed boats in rivers and waterways. It is common on weekends to see on the rivers, the Broadwater at Southport and other open waters, speed boats propelled by high-power outboard motors—lovely craft. If it appears that I speak with any touch of envy or jealousy, I admit that

I am a little envious of people who own these craft, but I wish to deal with a problem that they cause and that may have come to the Treasurer's notice, that is, the wake of these boats at low speed and sometimes even at high speed.

Mr. Hiley: At low speed, yes, but at high speed it is negligible.

Mr. SMITH: While they are planing they are perfectly all right, but when they are mishandled in any way, and sometimes they are, they can cause a certain amount of porpoising, and distress and discomfort to adjoining boat-owners and swimmers. I am mainly concerned about the use of these boats for towing ski-ers or aquaplaners in congested waters.

Mr. Gaven: They should go to certain places.

Mr. SMITH: They should, and their use should be controlled by regulation. We do not want a repetition of a recent accident in which a person was injured and a large claim was subsequently made for damages. The accident may have been caused through carelessness of the ski-er. I think the court found it was. We have to be very careful, particularly in Queensland where boating and ski-ing are so popular, to provide that only competent people can be entrusted with the handling of craft for towing purposes.

In flying, another popular activity in Queensland, a person cannot fly with a passenger unless he has certain qualifications, yet there is nothing to prevent a person going to a store, buying himself a 40-horse-power outboard motor, a boat, and aquaplanes or skis, and then towing another person behind his boat.

Mr. Hiley: Or worse still, a boat that is too small and overpowered.

Mr. SMITH: That would affect mainly the person in the boat. If he overpowers his boat and it starts to fall to pieces, he will soon find out. As the water comes in, he will know what the trouble is. I am more concerned about the people who are swimming nearby or the owners of craft that are moored nearby, which are subjected to an unreasonable amount of wash or wake simply because those in control of these boats are not operating them at the proper speeds or with minimum disturbance to others. However, I am glad to see that the Treasurer is fully seized of this problem and I feel sure that in due course we will see the sane use of these boats. I know the number will increase considerably over the Christmas holidays, and henceforth. Unless we take a stand and make early provisions chaos will ensue. I am glad to hear that something is being done to combat it.

I have discussed boating, and while I am speaking of the holiday season I should like to come to the matter of road use. Here I come back to the old problem of insurance

as it relates to motor vehicles. I saw in the Press not so long ago a paragraph that indicated that as a result of a conference, it appeared that in future wives would be able to sue their husbands. I do not know what was envisaged by that suggestion, but I would sound a note of warning. While it is desirable that the wife should be able to sue her husband, we must have regard to the common-law provisions. Normally a wife cannot sue her husband. When I first came into this Chamber I advocated—

Mr. Hiley: Except in matrimonial matters.

Mr. SMITH: As from 16 January, 1961, we have been promised by the Press a great increase in that litigation. I was not over-looking that. I only hope I am not overlooked in it.

Before any step is taken in the matter of wives suing husbands, we must have a pretty close look at the effects of the common law.

Mr. Bennett: You would not be opposed to allowing a wife to sue her husband on insurance matters following a collision?

Mr. SMITH: As I was about to say, I advocated that some 3½ years ago. At that time, I did not say we should cure it immediately. I said it was one of the matters we should look into. There are more urgent matters in the insurance world that should be put right before that. In the matter of husband-and-wife relationships, there are a variety of things concerning which a wife has no redress at all against her husband. It seems on this matter that as a result of a conference that was held it is envisaged that the wife will have redress and, conversely, of course—

Mr. Hiley: Where was this conference?

Mr. SMITH: I have an idea it was in Victoria. I saw a paragraph in "The Courier-Mail".

Mr. Bennett interjected.

Mr. SMITH: It may be in Victoria.

Mr. Bennett: It is Victoria.

Mr. SMITH: If that is the case, Victoria has brought it in, and no doubt they have considered the implications. However, in Victoria they have had the feature of the nominal defendant for years, and that is the remedy. I should like to see it in our State long before a wife can sue her husband. After all, if the husband and wife are travelling together and are involved in an accident that causes injury to one, they are really joint partakers in the venture. I am concerned first with the pedestrian who may be knocked down, or the motorist in another car that is hit by a hit-and-run motorist; secondly, the unregistered motorist; and thirdly, the uninsured motorist. On these matters, in this State we are singularly unprovided for. I instance the case of a father who was knocked down on the roadway at Sandgate a couple of

months ago. He was a man of 50, with four children and another child expected. He was knocked down and badly injured. He suffered a broken leg, if not two broken legs, and the motorist did not stop. He drove off and left the injured man lying on the roadside. There is nothing in our law offering him any redress. If he finds the car, he can proceed against the driver. In view of the injury and in view of his occupation as a school teacher—and it is doubtful whether he will ever be able to resume duty, as he suffered head injuries as well—his redress would be sizable if he could apprehend the wrongdoer. As the matter stands, he has no hope of any redress. That is a sad plight not only for him but also for his wife and his four children and his yet unborn fifth child. I am very sympathetic to the needs of people of that type. I feel so strongly about it that I was moved to say that, before we made any move to give a wife the right to sue her husband, we should provide some sort of redress in such cases.

Mr. Bennett: Couldn't you do them both at the same time, in the one measure?

Mr. SMITH: I prefer to walk before I run. I do not see the need to distort the common law so gravely as to give the wife a remedy against her husband, or the husband against the wife, when we have not got this sort of protection, which I think is owing to the person concerned.

As I have said before, and as I repeat, 99 per cent. of hit-and-run accidents must spring from cars that are registered. If there are more than 1 per cent. unregistered on the road, it is no commendation of the traffic and police authorities, and both those authorities do a good job. I know that from time to time we hear vague rumbles, but they are very vague. So, taking my premise that the car is registered, I go on to say, as I have previously said, that there is some insurance company carrying the premium to guard against that very eventuality. On the accident's happening, we should have the remedy for the person concerned.

With Christmas-time coming, many more roads will be trafficked, and many more people will be on the roads, and we will find, as we always do, that the traffic toll from now till the end of January will mount astronomically. In talking of building, I said that in 10 years costs had risen by 50 per cent. Between now and the end of January, we will see a 100 per cent. rise in the rate of road accidents, and with the increased quality of the roads and the increased speed of vehicles, those accidents will not decrease. One has only to look at the mounting figures of costs and damages awarded to people in road accidents to discover that litigants who can sue are awarded £12,000, £13,000, £14,000 or even £15,000. As the awards mount, so does the loss of the person who is injured in a hit-and-run accident because he cannot recover the large amount that would otherwise be his.

So, once again I ask—as I will continue to ask until we have the benefit of such a measure—that earnest consideration be given to the plight of these people. Let us hope that we will not have to see another Christmas period come round without some protection being given to the innocent road-user.

Mr. HANLON (Baroona) (4.34 p.m.): The responsibilities assumed by the Treasurer in his general capacity as financial director of the Government are immense but, as has already been pointed out by the Leader of the Opposition and by the Treasurer himself in speaking of the extent of the activities of the departments administered by him, various other sections come under the Vote. He has additional responsibility in these sub-departments. The Queensland Housing Commission, around which much of the debate has revolved, is one of his responsibilities. Under previous Labour Governments, it was attached to the Public Works portfolio but the Government recognised the magnitude of the problem by transferring the department to the Treasurer. When the Nicklin-Morris Government came into office they recognised that the basic difficulty, as with most matters, was one of finance. Housing represents one of the most important departments of government today because it represents one of the most outstanding failures of Australians as a community, irrespective of the political colour of the Government. The failure adequately to house the people of Australia, and the people of Queensland in particular, represents one of the great post-war failures of Government.

In the war years, of course, the lag in housing increased tremendously. New houses were not being constructed because all our efforts were being directed to the war. People did not worry very much about the difficulties of young married couples having to live with relatives, and so on. They put up with overcrowded accommodation and bad conditions because they thought the position would be corrected shortly after the war when peace came and we were able once again to look after the things that a normal community looks after when it is not at war. I am not putting the blame on this Government, but I think the Liberal-Country Party Government in the Federal sphere, who have been charged with this responsibility for most of the post-war period, must accept a major share of the blame. Apart from blaming Governments, I think that we, as a community, have to take the blame for the fact that although shortages of petrol, cigarettes, and other commodities that could be classed as semi-luxuries have been overcome, and in many cases the supply has exceeded the demand, the fundamental requirement of the average family next to food, that of housing, is still far from being satisfied some 15 years after the war. As was pointed out by the Leader of the Opposition approximately 6,000 people in Queensland are still waiting for rental homes. The

Treasurer claimed early in the session that real inroads were possible into the lower points category of the rental homes applications during the last financial year. Whilst there might have been some slight impression made overall—and admittedly 9,000-odd homes and flats were constructed in the State—I do not think any real inroads have been made into the housing shortage over the last few years. As the hon. member for Kedron pointed out, many of the houses and flats that have been built and are included in the figures are luxury accommodation, some of them on the Gold Coast and some of them here in Brisbane. The new Torbreck building will add to the number of apartments that will become available, and it is true that buildings of that type will eventually assist in solving the housing shortage. Whether they are built for millionaires or somebody else, they must make more accommodation available somewhere else because when those people move into Torbreck they move out of other accommodation. But I cannot see, either from the figures the Treasurer presented or from my own experience—and I think it is the experience of most hon. members—that any real improvement has been effected in areas where there is a need to rehouse a number of people. The Treasurer informed me, in answer to a question I asked that is recorded in "Hansard" for 30 August, that in the financial year ended 30 June 1960 the number of applicants for rental homes was 2,732, of whom 1,405 were regarded as having some measure of priority. They ranged from the eviction cases of 100 points down to the families sharing homes with other people, who were rated at 40 points, and the remaining 1,327 applicants were regarded as having no priority. Of these 2,732 applicants, the Commission was able to make offers of rental homes to 458, of whom 90 declined for various reasons and 368 accepted and occupied the houses. A further 502 offers were made during the same period to applicants whose applications were lodged prior to 1 July, 1959. In other words, towards overcoming the overall lag of approximately 6,000 homes the Government were able to make an offer to 502 applicants, and to 2,732 applicants in the last 12 months they were able to make an offer of 458 homes.

I know that the Treasurer will say that many of the people applying for rental homes should be applying for home purchase. He will say that they have motor-cars, television sets, etc., but nevertheless many of them who are genuine home-seekers are not in a position to raise the necessary £250 deposit. Even if the 6,000 rental applicants descended on the Queensland Housing Commission with £250 deposits for home-ownership I am sure that Mr. Galvin would dive off the tip of Cape York because he would be in an even worse position than he is now. Even now there is a long delay in providing homes for those who can raise the £250 deposit. They have to wait up to 18 months and two years for sites on the north side, and in areas distant from the

city on the south side. Odd sites are available at Inala, but naturally people are not keen to go there because they fear that they may not be able to realise the price of their homes should they ever have to shift.

The general position is not showing any improvement, although I do not want to bore the Committee with statistics to show how long some people have had to wait to get satisfactory accommodation. The hon. member for Kedron pointed out the need for reconsideration of the priority system to allow for cases of special hardship. I have pleaded this point several times in the last few years. There is a need to grant a special priority to those who suffer hardship because of their having to pay excessive rents. The Housing Commission adopts the rough rule that if a person has a roof over his head, unless the building is condemned by the council, he has no, or very little, priority. Young married couples have accepted high rental flats just to get somewhere to live, only to find that because they have been prepared to accept that accommodation they have no priority with the Housing Commission. They may be paying £8 8s. or more a week in rent, which gives them little chance of ever saving up the necessary deposit, particularly if they have children. If the Commissioner went through his files he would find instances of applications for rental accommodation over a period of three, four, five, six and seven years, with the applicants never getting any higher on the list, but at the same time never being able to save up enough money for a deposit because of the high rentals they are paying. These people are placed in a hopeless position. Consideration should be given to the introduction of a new system to give priority to people in these circumstances, particularly young family men who can prove that they are unable to save up the required deposit because of the high rents they are paying.

We have the continuing problem of people not being able to raise the £250 deposit. In any case, as I said recently in another debate, I think that the £250 minimum deposit is out of date. I am informed—I do not know whether it is correct or not—that today there are very few homes available on £250 deposit. I suppose, with rising costs, that is only natural. It is unfortunate that the position is developing that people who can put down, say, £400, are given priority and that there are very few of the £250-deposit homes available. That is particularly unfortunate when members of Parliament have told constituents for some time when they have come to get rental homes, "Go away and save £250. Put your name down for a home." Now they find that perhaps after saving for a couple of years to do that, houses are only available on £360 or £400 deposit, or whatever it might be.

I hope we are not getting away too far from the lower deposit. The Treasurer may be unable to retain the £250 deposit with the

increased price of land and the cost of everything else going up, but I feel that sufficient effort has not been made in this direction.

I support the hon. member for Ashgrove on one point. I do not agree with him very often, but I can recall his raising this point a couple of years ago, after the Government first came into office. He suggested that a greater effort should be made by the Housing Commission to go round to schools and persuade young people to contribute to a homes deposit scheme right from the time they are about to leave.

The private trading banks are now conducting savings banks and they operate school agencies where the children can deposit 1s., or whatever it might be, in a savings bank. There is no reason why the Housing Commission should not exploit that field. It would provide extra finance to the Commission to help people who are already acquiring homes and, secondly, as the hon. member for Ashgrove pointed out, it would mean that young people would be encouraged from the time they leave school to put something aside in a special fund—not a savings bank account. We all know what happens with the average young fellow with a savings bank account. When he gets £30 or £40 he will draw it out and put it into a motor-bike or a motor-car.

Mr. Smith: Or on a horse.

Mr. Hanlon: That is a very relevant interjection.

Mr. Smith: All my interjections are.

Mr. HANLON: It is very relevant because it is becoming an unfortunate fact that the average working man's only chance of getting a home is to draw his £30 or £40 out of the bank and put it on a horse, hoping for the best. If it does not win he is not much farther away from getting his home than he was before.

Mr. Smith: That is developing all too quickly.

Mr. HANLON: I will agree with the hon. member. An attitude of hopelessness and despair is introduced into the possibility of owing a home and it encourages that sort of foolhardiness, that is, gambling one's money in the hope of winning, rather than saving to acquire something.

There should be a strong approach by the Housing Commission to get young people to put money into special accounts. Then they will feel, when they do leave school and get increased income, that they can increase their contribution to 10s. a week, or whatever it might be. Then, when they get £100 in their account, they will have a much more responsible attitude towards the money they have saved for a house. They will not "blow" it all on a holiday.

That would be especially so if the Housing Commission were paying a higher interest.

The Commission's interest rates are also out of date. Four per cent. was offered by the Housing Commission originally under this scheme when the savings bank interest was 2½ per cent. That is something that I think the Treasurer should consider increasing. The general savings bank rate is now 3 per cent. and the fixed-deposit rate has been increased to 4 per cent. for 12 months.

I support the hon. member for Ashgrove in the plea he made a couple of years ago, although I feel that not much notice has been taken of him, as not much action has been taken in the matter. The Opposition are glad to support the hon. member because it was something that was introduced by the post-war Labour Government in this State. Their idea was to bring about a situation as envisaged by the hon. member for Ashgrove a couple of years ago. The Labour Government encouraged it over the years but the present Government have allowed it to slip and have not encouraged it to the extent they should have.

The Commonwealth Government hold the key to the matter. We certainly do not want them to build houses—God forbid that that should happen—but we want them to make the money available for building to the authority closer to the people than they are, that is, the State administration and, even better, the local authority. In the United Kingdom houses are constructed by Local authorities, and that is a better system, but money is the essential factor in housing. The Menzies Government were elected to office in 1949 on a promise that they would reduce taxation, solve the housing shortage and stabilise the value of the £1, yet the only contribution they have been able to make to cure the ills of our economy has been to impose higher taxation on the purchase of motor vehicles, which means that the average purchaser of a Holden vehicle is now paying in tax approximately the basic wage for one year as it was in 1949. If that is not an admission by the Commonwealth Government that they have failed hopelessly over the years in dealing with the economy of the nation and overcoming the housing shortage, I do not know what it is. Housing is a basic requirement. I do not know what steps we can take to overcome the shortage. If the Commonwealth Government are not prepared to make more money available directly to the States, I think they should be prepared to raise special housing loans, perhaps at a premium rate of interest. The objection might be raised that the Government would be competing with local authorities and semi-governmental bodies in the raising of loan money, but housing is so important that I think it should be recognised equally with such problems as sewerage and electricity development. A certain priority should be given to it. I think the Commonwealth could subsidise housing loans or the premium interest on those loans with

money they extract from the States by the usurious practice of charging the States interest on their own money.

The State Government, too, have a responsibility in the matter. The peak of home construction was reached in 1953-1954, and the number of homes built has decreased since that time. If the State Government cannot succeed in getting further funds from the Commonwealth Government, they have a responsibility to seek additional money elsewhere. The Treasurer looks for extra revenue and he spreads it over all departments, and I suppose there are not many avenues he has not tapped apart from some controversial ones such as starting-price betting. I shall not labour that point, because it opens up too wide a field of discussion on matters that have nothing to do with housing. I ask the Treasurer to look for some special, new avenue of revenue. Instead of channelling the money to general revenue and spreading it over all departments, he could see that it was used for housing only.

Pre-war Labour Governments developed the Golden Casket with the idea of financing hospital development. The Treasurer referred to the good work of Mr. Burke and the return of £1,500,000 from the Golden Casket. In pre-war days the Golden Casket made a tremendous contribution to the hospital programme, but the Casket has not been able to keep pace with expenditure on hospital facilities, and it now contributes only a very small proportion of the hospital Vote. The Government should adopt something of the same approach in order to get further money for housing by devoting a particular revenue to Housing. The Treasurer has referred to the tremendous housing shortage of 10,000 homes. He admitted earlier this year, no doubt on the advice of the Commissioner and the department, that the position will be worse in 1965, when the present high-school children are requiring homes, and the Minister for Housing and the Commissioner for Housing will have a greater headache than the Minister for Education now has in providing high schools for them. It is much easier to provide a school for a few hundred children than to provide houses for them when they marry and have families and need separate accommodation. If the Minister for Education and Migration thinks he has a headache—

Mr. Hiley: The only consolation is that you can divide the number by 2 when they get married.

Mr. HANLON: That may be, but unfortunately they cannot learn how marriage works under the crowded conditions in which they can be educated at school. For that reason it will be a tremendous headache to those coping with it. If something is not done, obviously it will get worse.

When we compare this State with South Australia we find that on the last Estimates

in the South Australian Parliament, on 9 August this year Sir Thomas Playford said that during 1959-1960 the Housing Trust had completed 3,174 houses, and that houses for sale numbered 1,701, and for rental 1,473. That seems entirely out of proportion with what we are doing in this State. It is far better than we are doing, and there is little doubt that the availability of funds through the South Australian State bank has a lot to do with it. We do not recognise the needs of the problem, because we get a certain amount of finance from the Commonwealth under the Act relating to the old Queensland Bank which could be allocated to housing.

Mr. Hiley: It does not come as an extra, but only as part of our loan allocation.

Mr. HANLON: We are entitled to some extra consideration when we get our loan allocation. We find that on the allocation for housing announced by Mr. Hulme, the Supply Minister, these are the figures for the various States for 1960-1961—

	£
New South Wales ..	13,000,000
Victoria ..	10,300,000
South Australia ..	5,800,000
West Australia ..	3,000,000
Tasmania ..	2,000,000
Queensland ..	3,100,000

Compare Queensland's £3,100,000 with South Australia's allocation, and South Australia has this extra finance of its own. We should make some effort to get extra finance.

I have only one other point to develop. It concerns the position that arises when a person is in default in paying off his home. I have been amazed to find that under the War Service Homes Act—which one would think would be the best of all the schemes in the Commonwealth—there is a provision that should the property be sold subsequently under those conditions at a figure in excess of the amount owing by the purchaser at the date of repossession, that amount would be retained by the Division and no accounting would be made to the ex-serviceman. It is amazing that there should be no provision for repayment of any surplus to an ex-serviceman who may have his home sold over his head. I have been informed that a similar provision applies under one of the State Housing Acts. I made some inquiry about it through the Commonwealth and I was told—I do not recall by whom—that there is a similar provision in one of the housing Acts. I have looked at the State Housing Act, and I found that clause 15 (4) of the Schedule provides—

“The Commission shall apply the proceeds derived from such sale in payment, in the first instance of all moneys due in respect of such land, and in redemption of any amount charged thereon in favour of the Commission, or of so much thereof

as remains unpaid, and of all expenses incurred by the Commission in relation to such sale or otherwise with respect to such land, and shall pay the balance (if any) to the person appearing to the Commission to be entitled to receive the same.”

It will be seen from that that a similar provision certainly does not apply under the State Housing Act, but it may apply under the Workers' Homes Act. I am told there is one State Act under which this unfair provision applies.

(Time expired.)

Mr. RICHTER (Somerset) (4.59 p.m.): I have a few observations to make on land tax. We discussed this matter this morning when we were considering an amendment to the Act. The amendment certainly gives some relief, but it does not remove many of the anomalies. Originally land tax was introduced in Queensland in 1915, principally to break up the large freehold estates, and to compel the owners of large areas of land to use and develop them. The Federal Government vacated the land-tax field some years ago, and today land tax is chiefly a revenue measure. At the same time, it has some restraining effect on people who hold large areas of land. It does to some extent compel them to use it.

This Government have progressively, year by year, amended the Act and relieved the small land-holder of some of his responsibility while increasing the responsibility on the holder of the large aggregation. I believe that is the correct course and I trust that, during the life of this Government, we will be able to abolish land tax on all rural areas that are no larger than a living area. I know it is very difficult to determine correctly what is a living area and there will always be some anomalies. However, we should aim at increasing the exemption figure; it is much too low today. This is due to the inflationary prices being paid for land and the fluctuation over the five years from one valuation to the next.

There has been a very steep increase. Land values have skyrocketed in recent years and it is very difficult to get any sort of uniformity in values. If values of land are not uniform, there must be many adjustments. Some local-authority areas have been valued several times while others have not been valued once. If the exemption were fixed at such a figure today as would remove the responsibility from certain areas that have been valued recently, it would give a decided advantage to other areas that have not been valued. I believe the Treasurer's approach to the problem in the recent Bill was a good one. It has taken the burden from some of those people who have been affected recently by high valuations but it has not removed all the anomalies. I know it will give a great deal of relief to many.

We are all familiar with the fantastic prices that have been paid for land, especially in the Lockyer Valley. The fluctuation has led to some ridiculous figures. The fact that many local-authority areas still have not been valued once makes it impossible to rectify the position. When these values are brought up to date in all local-authority areas, it should be comparatively simple to raise the exemption figure so that land tax will be a charge only on the large land-holders.

The Treasurer has my sympathy at present in trying to adjust the matter, because giving justice in one case may create a very serious anomaly and even mean injustice in another case. Just imagine the disparity there would be if relief were granted after recent valuations! Other areas that have not been valued, say, for five years, or at all, would benefit greatly. In Mackay, according to the Treasurer's figures, valuations rose by 532 per cent. while in other areas the increase was 8 per cent. We can readily see the scope for anomalies.

The hon. member for Carnarvon, speaking on the Bill, I think in the introductory stage, said that rural land should be given relief from land tax. I understood him to say that rural land should be taxed at a lower rate than city land, and I think I heard him correctly. I believe this would be a very complicated method of assessing tax, because some people hold land in the city and also in the country. I do not know what would happen in those cases.

Mr. Hiley: We have a higher exemption.

Mr. RICHTER: But the rate is not higher.

Mr. Hiley: No.

Mr. RICHTER: I agree with the higher exemption figure, but I think the lower rate would complicate matters considerably. Land tax was introduced originally to break up big rural holdings, and a decreased rate of land tax could well encourage the aggregation of areas. I do not think that a living area or any lesser area should be subject to land tax, but owners of large areas should pay some kind of tax.

Mr. Hanlon: What would you class as a "large" area?

Mr. RICHTER: I mentioned that previously. In rural areas, there is what is known as a "living" area. I know the term is rather vague, but we can get some idea from it. A living area is the amount of land that a particular person requires to enable him to earn a living in a particular rural occupation.

Mr. Pizzey: It provides for the bad years as well as the good years.

Mr. RICHTER: Yes, definitely.

Land tax must remain in some form until some better method can be devised to control the aggregation of these big areas. It may be possible for the State, in the not-too-distant future, to vacate the land-tax field to

a certain extent and leave the taxing of land to local authorities. At present a considerable amount of tax by way of rates is collected by local authorities on land in rural areas, and I should like the Treasurer to investigate the possibility of raising the exemption on rural land to, say, £10,000, thus vacating the land-tax field in all cases other than fairly large aggregations. The amount of subsidy paid to local authorities could be adjusted accordingly, and this would get us back to the original purpose of land tax, that is, breaking up all the large estates or compelling the holders of those large areas to use the land and develop it. If they are not prepared to do that, they should dispose of those areas and allow somebody else to develop and use them. This would then leave entirely to local authorities the taxing of rural lands with an improved valuation of under £10,000. State land tax would then apply only to aggregations having a valuation of over £10,000.

I think the figures to which I shall now refer are very interesting. The number of land-holders in the £10,000-and-over valuation bracket is 1,013, and the number in the under-£10,000 valuation bracket is 12,060. Of the 1,013 in the £10,000-and-over bracket, 441 are resident owners, 568 are companies, and four are absentee owners. The total taxable value of land in the £10,000-and-over bracket is almost £33,000,000, and the total taxable value of land in the under-£10,000 bracket is £28,000,000. The 1,013 owners pay £1,132,000 in land tax, and the 12,060 owners with a taxable valuation of under £10,000 pay £398,000 in land tax, or approximately 25 per cent. of the total tax collected.

The relief I have suggested is very necessary for the small man. The amount paid by these taxpayers may not be large, but it represents a considerable proportion of their total income, which in many cases is also not very large. The imposition of land tax on rural land, where the area held is no more than a living area is an injustice. It is a tax on a person's tools of trade and should be abolished.

Mr. BURROWS (Port Curtis) (5.11 p.m.): In earlier debates the Treasurer has indicated consistently how desirous are the Government to get their hands on the elusive £1 note. In the debate on the Financial Statement, when I took the Government to task for imposing additional taxation, he asked me to name what services I would suggest that they curtail as an alternative. The point that struck me was that the Government on the one hand are very anxious to curtail expenditure, whereas on the other they engage in extravagant schemes. For instance, we have seen the closure of branch railway lines that were a drain on Consolidated Revenue. Lines have been closed even though they were of immense benefit to the development of the State, and indirectly were a good investment. But because the service on these lines did not show an excess of receipts over expenditure they were closed without any

regard to the likely repercussions or the serious blow it would deal to the present and future development of the areas, or to the people living in them.

Mr. Hiley: Which line did you have in mind?

Mr. BURROWS: Any one the Treasurer likes to mention. Take the Mt. Perry line, for instance, which has just been closed. If we get a good wet season Mt. Perry will be isolated. The Minister for Education and Migration knows that.

Mr. Pizzey: Not for long now. Most of the bridges—

Mr. BURROWS: That is all right, it reminds me of another expression of the Treasurer's. He referred to something being like the man who is always waiting for his gold mine to start paying, but he starves in the meantime.

The point I wish to develop is that on the one hand we have the Government begging for opportunities to collect more money, but on the other hand they are indulging in some of the most extravagant and wild schemes imaginable. I have in mind port development in Central Queensland. Over the last 18 months the people of Central Queensland, more particularly those in Gladstone, have been in a state of suspense. That is because the Government have pledged themselves to the expenditure of an enormous sum. I should like the new members to take notice of this the next time the Treasurer says that the Government have not any money. The Government have agreed to finance—

Mr. Hiley: Who has?

Mr. BURROWS: The Treasurer said, "Who has?" I will say the Treasurer has, and no-one knows it better than he. In support of that assertion I will quote from the Auditor-General's report. In his report the Auditor-General says—

"Outstanding consolidated loans totalling £504,534 in respect of the Rockhampton Harbour Board at 30th June, 1945, have since been reduced by only £30,000 by the sale of a dredge to the Department of Harbours and Marine on account of the Brisbane Harbour."

I may say it was the present hon. member for Bundaberg who grabbed the £30,000 when that dredge was sold and he got a considerable amount of criticism from Rockhampton because he did what any honest Treasurer should do; that is, when the asset was sold he applied the proceeds towards liquidating portion of the liability.

Mr. Aikens: How much of the harbour board debt have they wiped off for Rockhampton.

Mr. BURROWS: I will quote further from the Auditor-General's report, as follows:—

"Of the interest due from 1st July, 1945, to 30th June, 1960, £71,500 has been

received from the Board and £225,992 written off. No redemption payments have been received on the consolidated loans."

Mr. Aikens: The taxpayers have to foot that bill?

Mr. BURROWS: Yes, definitely. The Government guaranteed the loan, and yet the Treasurer says, "Who is to pay it?" He is trying to imply that the harbour board had to pay it.

The harbour board spent it like a drunken sailor, because they have not got to pay it.

Mr. Hiley: What harbour board is that?

Mr. BURROWS: The Rockhampton Harbour Board.

Mr. Hiley: The Gladstone Harbour Board wrote to me and said you were the worst "knocker" they had.

Mr. BURROWS: The Treasurer should come to Gladstone and oppose me at the next election.

Mr. Hiley: They dissociated themselves from your ravings on this subject and apologised to me for the extraordinary way you behaved.

Mr. BURROWS: Let the Treasurer study the report of any deputations he has received from them. Did they tell him that in the Premier's office when the deputation came down here?

Mr. Hiley: No, they wrote it to me the other day.

Mr. BURROWS: They did not write anything of the sort.

Mr. Hiley: Yes, they did.

Mr. BURROWS: If the hon. gentleman can produce a letter from the Gladstone Harbour Board advising him that I was the biggest "knocker" they had, I will give £5 to any charity he can name.

Mr. Aikens: Make it a score.

Mr. BURROWS: If I was as financial as the hon. member for Townsville South, I would. The Auditor-General's report states—

"Financial relief was given the Boards at Bowen and Rockhampton by writing off on 30th June, 1945, of arrears of interest totalling £106,755 due by the Bowen Board, and £425,305 due by Rockhampton and the waiving of redemption then due."

Since then, as I quoted before, £225,992 has been written off. It is therefore obvious that the Rockhampton Harbour Board has defaulted in respect of interest payments of £651,297 and repayment of over £5,000, and the Government have to meet that payment. The Opposition want to know who is paying for the improvements in Rockhampton. One has not to be too brilliant at finance to know that the Government must be paying it because they guaranteed it. In respect of those other loans, they are all Treasury loans

and, if the local authority does not pay the money, the Treasurer knows better than anyone here that the Treasury has to find it.

Mr. Hiley: All the loans that have been written off were advanced by your Government.

Mr. BURROWS: They were nothing of the sort.

Mr. Hiley: Every one was, without exception.

Mr. BURROWS: They were not.

Mr. Hiley: Not one penny of our loans has been, or will be, written off.

Mr. BURROWS: The Treasurer has loaned them more money and he cannot identify the payments that have been made.

Mr. Hiley: We are writing off some of Jimmie Larcombe's legacy.

Mr. BURROWS: The Treasurer should not try to excuse himself by saying that Labour Governments loaned money. If they did, and the board defaulted, that is all the more reason why the present Government should not loan further money. Two wrongs never made a right. Everyone is entitled to make one mistake, but it is ridiculous in my opinion, and in the opinion of any intelligent person, to allow a second mistake of the same nature. The excuse of the Treasurer shows how bankrupt of ideas he is in attempting to justify the Government's action.

Mr. Pilbeam: When does a person get a second chance?

Mr. BURROWS: You did, but you are the only one in my experience who has ever had a second chance. You are the luckiest man alive.

The TEMPORARY CHAIRMAN (Mr. Gaven): Order!

Mr. Pilbeam: I will still see the day when Port Alma is a first-class port.

Mr. Aikens: You say that the Rockhampton Harbour Board has cost the taxpayers over £1,000,000?

Mr. BURROWS: My word! No-one knows it better than the Treasurer. Approximately 18 months ago a committee was formed to investigate these matters. Evidence was taken in camera. The Government refused to make public the findings of the committee. A second committee was appointed and it made certain findings. They, too, are a close secret. But we know that since those reports were made the Government have more or less opened the Treasury to a board that has previously defaulted.

Mr. Hiley: Why should we spend so much money giving credit to improve Gladstone Harbour?

Mr. BURROWS: Any board that is paying its way cannot be denied.

Mr. Hiley: Why do you say we are doing it for one port only? Be honest, if you can,

Mr. BURROWS: Be honest! Who are you to moralise? When did you become the sun? You know better than anyone else here why you are doing it, and I will tell you to your face. You are doing it because of the pressure of Vestey's Ltd.

The TEMPORARY CHAIRMAN: Order! I ask the hon. member to address the Chair.

Mr. Hiley: Rot! The fact of the matter is that you knocked Gladstone to such an extent that we could not publish the report as it would close the board.

Mr. BURROWS: The Treasurer will not allow Gladstone to prosper, because the people had the impudence to vote for me.

Mr. Hiley: You are the only person who is afraid for Gladstone's future. You are so timid and craven that you are trying to "knock" Gladstone. Gladstone's future is assured; it has nothing to fear.

The TEMPORARY CHAIRMAN: Order!

Mr. BURROWS: The Treasurer has made this money available, as I said previously, to develop a port that is unnecessary, and no-one knows better than the Treasurer that over the last 12 months the wharf-lumpers in Gladstone have received more in social service and unemployment benefits than in wages.

Mr. Hiley: There you are—"knocking" it again.

Mr. BURROWS: I am only telling the truth.

Mr. Hiley: In other words you say it has no trade.

Mr. BURROWS: The people of Gladstone are uncertain, disturbed and very worried about Gladstone's future. At least 300 or 400 adults are unemployed, apart from another 400 or 500 who have left the town. If the Treasurer has as much confidence as he claims in Gladstone's future, why have the Commission built only two homes there this year?

Mr. Aikens: Is it true that they are contemplating shipping millions of tons of Kianga coal through Port Alma?

Mr. BURROWS: They would tomorrow if they could, but they know it is a physical impossibility at present. The day the Minister for Mines returned from Japan he came to me and said, "It looks pretty good as far as Kianga coal is concerned, but you fellows in Gladstone will have to cut your price." The Gladstone Harbour Board realised the importance of the contribution of the export of big quantities of coal to the Commonwealth and the State and at the present time they are handling that coal at a dead loss. No-one knows that better than the Treasurer. Many practical men will be able to appreciate the

inadequacy of the payment of 2s. 8d. a ton to pick up the coal off the stockpile, place it in the holds of the ships, and pay all the necessary costs involved. The Treasurer is trying to say, "You have got coal; you have 10 shipments of coal in the next year, each of 10,000 tons. That is all very well, and the coal is making a good contribution. It is better for the harbour board to get something than nothing, but if it had to depend on the coal-loading for the interest and redemption on the £250,000 outlaid on the coal-loading point, it would be in the same position as the Rockhampton Harbour Board and would have to default. The Gladstone Harbour Board's liability for current loan allocations after this year will be very close to £1,000,000 and it has to provide interest and redemption on that amount.

If we read the papers, we can see what work is going on. The Government have decided they have to develop Port Alma at the expense of Gladstone. Only a limited amount of freight or cargo is offering, and one port could handle all the cargo offering in Central Queensland. Even if the quantity trebled one port could more than handle it, and no-one knows that better than the Treasurer.

A Government Member: What trade that Gladstone is handling now will go to Rockhampton?

Mr. BURROWS: According to a Press statement by the Premier, the grain was supposed to go there. They have found out since that coal will not go there. Oil is taken there and it is one of the best money-spinners that the board has. A certain amount of oil is coming through, but we will lose some because Urangan is being opened as a terminal. However, we cannot squeal about that. If it is possible a terminal will be opened at Bundaberg. The one at Rockhampton is not in Rockhampton. That is the mistaken impression I wish to correct, and I cannot correct it too often. It is half-way between Gladstone and Rockhampton where they decided to build this second port.

Mr. Jones: No, it is not. You are only going on total mileage.

Mr. BURROWS: It is 37 miles by rail from Rockhampton to Port Alma, and it is 69 miles from Gladstone to Rockhampton. If the hon. member thinks he is better at figures than I am, let him stand up.

Mr. Aikens: He has a better figure.

Mr. BURROWS: He may have a better figure, but if he is not better with figures than that I am afraid he will be a very lonely man at night.

The Treasurer's stock reply to every criticism that is offered is, "You are a Jeremiah; you are a 'knocker'." It was not an A.L.P. member who criticised him and the Premier on their attitude when they went to Gladstone. He would find it would not

be A.L.P. members he had to face, as the Deputy Premier found when he went up to open the last show; it was true-blue anti-Labourites and men who have never voted Labour in their lives; men who have explicitly said, "Not only have we worked hard for the return of your Government, but we have also contributed heavily to it." Those are the men who are beginning to realise they have backed the wrong horse in the present Government.

As I pointed out, the Government had plenty of money to spend in this direction. Why? I challenge the Treasurer on it. I say it is the influence of Vesteys Ltd. It was stated to the first committee of inquiry by Vestey's manager, who incidentally is also chairman of the harbour board, that the shipping companies—and Vesteys own the ships as well as the meatworks—would save £21,000 a year if the road was built. The Government have decided that the road will be built down there and that they will use it as an alternative to the branch railway line. So the branch railway line must close. There is no greater certainty, and no-one knows it better than the Treasurer and his colleagues. That branch railway line is to close because Vesteys want to cart their meat by road. They are already building their refrigerated road transport, and the hon. member for Callide knows it too, and these others who publicly defend Vesteys. Vesteys admitted that in their evidence, and the Treasurer knows it. I will give him credit. He let me have a look at the report, and the thought struck me straight away when I read that they had said that they would save £21,000 a year in stevedoring costs while using the road in preference to the railway.

Mr. Hiley: That was for the movement of stevedoring labour. I can tell you now that if Vesteys tried to move refrigerated meat down there and if they were preparing for that, there would be no wharf at Port Alma, because our clear understanding is that they will continue to use the rail for the refrigerated-meat traffic. What is the significance of your saying they are building refrigerated wagons?

Mr. BURROWS: They are building refrigerated wagons. I have been informed of that. If I have been wrongly informed, I will stand corrected.

Mr. Hiley: That is a very important thing to say.

Mr. BURROWS: I have been informed that Vesteys were building refrigerated wagons, and I might tell the Minister that, whether they are border-hoppers or not, interstate refrigerated wagons come to Gladstone meatworks when they are working and pick up quite a lot of meat.

Mr. Hiley: What is your authority for trying to tell the Committee that they are building road wagons for the carting of their product?

Mr. BURROWS: That was the assumption, that they were doing it.

Mr. Hiley: Whose assumption? Your assumption?

Mr. BURROWS: As far as everything that has been done is concerned, the Government will not make the reports available to the public and for any information we have to rely to a certain extent on assumption. Even if I am not correct in that, the Treasurer admits that they are going to transport labour down there. That is to say, they are going to carry the waterside workers 37 miles there and 37 miles back. Their fares will mean more than the difference between profit and loss on the branch railway line, and the Government will be happy to close it just as they closed the Mt. Perry line and other lines. We are not so gullible as to fall for that.

Mr. Hiley: For every passenger we carry on the railways, we lose heavily.

Mr. BURROWS: The Treasurer cannot tell me that the railways lose on those rail-motors going down there.

Mr. Hiley: Heavens, yes! I wish you were right.

Mr. BURROWS: The rail-motor takes 60 or 70 waterside workers down there in one load and brings them back. That is on a line that is not used other than for that purpose and for the carriage of meat. I would hazard the guess that the Government have taken away at least half the gross revenue of that branch railway line when they have allowed them to take passengers down by road. Above all, the Government subsidised the building of the road which, in the long run, must mean the closure of the branch railway line.

Mr. Jones: What about the convenience and comfort of the workers?

Mr. BURROWS: The day when this Government start to think of the convenience and comfort of the workers will be the day. It was the pocket of Vestey's that influenced them—that £21,000-a-year saving! The day when they think of the comfort of the workers will be the day when we can look forward to progress and development in this country.

(Time expired.)

Dr. DELAMOTHE (Bowen) (5.36 p.m.): As a preliminary to making some observations on workers' compensation, I ask your indulgence, Mr. Taylor, to enable me to refer to some figures in the latest report of the State Government Insurance Office. Premiums for the year ended 30 June, 1960, amounted to £5.2 million and claims to £4.7 million, and the number of claims was 61,500. As a result of the operations of that section of the State Government Insurance Office, a profit of £34,000 was made, and this, in addition to investment income, enabled £400,000 to be

transferred to the general reserve. That is very important, because it shows that in running workers' compensation a very fine balance has been drawn between the amount of premium income and the amount of compensation paid. As in previous years, any extra profit made has been returned to the insurers in the form of a bonus discount on their premiums this year.

Mr. Aikens: Are you going to deal with the Treasurer's gratuitous insult to members of Parliament when he said that they were not workers and therefore could not be covered by workers' compensation?

Dr. DELAMOTHE: I think the Treasurer realises that although the type of work we carry out is not subject to workers' compensation insurance, it is susceptible of coverage by other forms of insurance, which I have no doubt will be presented to this Chamber in the fullness of time.

Mr. Hiley: For example, in private employment no employee could be cheeky to the boss at 10 past 9, be sent home for the day, and still get paid.

Dr. DELAMOTHE: No.

There is a tendency in some quarters to make doctors "Aunt Sallys" in workers compensation work. A certain amount of criticism, sometimes rightly, sometimes wrongly, is levelled at doctors generally and at individuals. The report shows that the total medical and hospital expenses for the year ended 30 June, 1960, were only £259,000., and that sum was included in the total expenditure.

Also in the report is another matter that I think is worthy of comment. Although few people are affected, a silicosis pension under this part of the Act brings a slightly better income and slightly more comfort to those few. The removal of the time bar in the year just past resulted in a small increase in the number of claims, but I am sure that those who were brought within the ambit of the provision gained by its removal.

Hon members may wonder what all this is leading up to, and I hope it has prepared them for some constructive suggestions that I wish to make under these Estimates.

Mr. Aikens: There is still a lot of difficulty in proving that they are suffering from silicosis. That is the hurdle that many of them have to overcome.

Dr. DELAMOTHE: I think the State Government Insurance Office has met that position very well, and I am going to touch on that in one of the suggestions that I propose making.

I bring to the Treasurer's notice the long delay that sometimes occurs between the application for compensation and the commencement of payment. The delay may occur at various stages along the line. It may be caused by the slowness of the applicant in putting in his claim; there may be a delay in the local C.P.S. office; it may occur

because of the incomplete filling in of a document. Mostly the complaints about delays are because of the time taken to make the first payment after an applicant considers he has lodged an adequate application. Perhaps this is a field where the Treasurer could apply his well-known financial knowledge to see whether there is not some way of making immediate over-the-counter payments by the local C.P.S. in small, uncomplicated straight-out claims covering accidents that are reported by employers and supported by an adequate medical report, and where there is no doubt at all that it is a compensatable injury. Surely the clerks of petty sessions are capable of sorting out the very definite compensatable cases, such as that of a man who cuts his hand with a butcher's knife while working at the local meatworks. Surely he should not have to go through the whole gamut of a man claiming compensation for silicosis.

Mr. Aikens: An injured worker can get social service sickness payments until he gets his compensation.

Dr. DELAMOTHE: I know that, but the man engaged in the sort of work that is compensatable usually has financial commitments that social service payments cannot meet. When a man is in receipt of a big income, as most seasonal workers are, he enters into commitments based on his income, but if that income is suddenly slashed to social-service level it becomes a real hardship to meet those commitments. I pass that suggestion on to the Treasurer in the hope that he might have a look at it.

Before I get on to two serious matters, I wish to deal with a smaller one. I refer to the overcrowding in the Brisbane office of the State Government Insurance Office. That may sound unusual coming from a member representing a remote country area, but I recently took the opportunity of being shown over the head office. I was appalled at the conditions. Apparently all claimants have to come into head office. I saw at least 100 people in a room designed to hold 50 in comfort. They had to line up at a counter where there is an inadequate number of clerks. Some of the latecomers would have had to stay there all day waiting for their claims to be investigated. Apart from the waste of time, I think it has a deplorable effect on their morale because they swap stories about their complaints. It seemed to me that the whole thing could be avoided if city claims were dealt with in the way they are dealt with in the country. Claims could be lodged in the suburban C.P.S. offices.

The next matter I want to deal with is a proposal for some sort of rehabilitation towards the end of treatment of those who are going to be left with residual disabilities. The usual thing is for a man to undergo treatment until such time as he is assessed as having reached his limit of recovery. Until then compensation looks after him, but after

that he is turned out into the hard cold world with 10, 20, 30, or 40 per cent. disability, or even more. Some of the worker's compensation premium fund could well be directed towards the rehabilitation of these people, either in providing re-training in jobs in their own industries or training for jobs in other industries. The Commonwealth Rehabilitation Centre in the Social Services Department is well worth having a look at, because the idea is good. I think they finish with very much fitter people and better members of the community than is generally believed. A person may have 40-per cent. disablement in his old job and be trained with very little disablement in a new job.

Mr. Aikens: What about doctors who take a man off compensation by giving him a certificate that he is fit for light work? The moment he gets that certificate he is taken off compensation.

Dr. DELAMOTHE: That ties in with what I am saying. That man may well be referred to the rehabilitation centre.

Mr. Aikens: How is the man going to live in the interim?

Dr. DELAMOTHE: He is still on compensation.

Mr. Aikens: No, he is taken off the moment he gets that certificate.

Dr. DELAMOTHE: My idea would start before the end of each compensation period. It would have to.

Mr. Aikens: That is the most contentious point in workers' compensation, that is, being fit for light work.

Dr. DELAMOTHE: The final point is a very difficult one, as hon. members know. It is the assessment of aggravation of heart complaints in industry. It is a continual bugbear and has been for a very long time. I never cease to find difficulty because all sorts of things go to make up a man's expectation of life, and quite simple things can reduce that expectation. It is all very well to say, "This chap has the type of heart disease that everybody gets, and he would have died, anyhow." I think that is all too easy a way out of it. All sorts of factors have to be taken into consideration and I rather feel that, as a help—not as a final arbiter—a heart board similar to the silicosis board and the facial injury board could well be set up in an advisory capacity—not, as I say, as a final arbiter. I have discussed this with some of the people concerned—I, myself, am a medical man—and I think that medical experts especially tend to become restricted in too tight a strait-jacket type of thinking. While that is necessary and helpful, I think the ordinary man's common sense should be applied to the results of the experts' thinking, because that does come into the picture. I suggest that as a help the Government might well think of adding a heart advisory board to the advisory boards at present in existence.

I should like at this stage—and I think nobody has a better right than I have to quote this—to say something about the Bowen cyclone relief funds. I do not think the actual figures have ever been made public and I think they are so good a record of the Federal and State Governments in the relief of distress following the 1958 cyclone in Bowen and the 1959 cyclone in the Ayr, Proserpine, Bowen and Home Hill areas, that the story should be told and included in the pages of "Hansard."

Mr. Davies: Will the hon. member give us the figures applying to personal distress and those applying to property under different headings?

Dr. DELAMOTHE: Yes, I will give the lot. In general repairs to cyclone-damaged houses, the figure of expenditure at 30 June, 1960, was £38,412. I will just state it in pounds and forget the shillings. For reconstruction of homes beyond repairs, the figure was £27,546, a total in that category of £65,958. Of that amount, £24,714 was refunded to the Treasury from the Mayoral Relief Funds—in 1958, £19,000 from my fund and £5,000 from the Mayoral Fund in 1959.

Mr. Davies: How much did the Commonwealth contribute?

Dr. DELAMOTHE: I will give the Commonwealth figures later. For emergency relief the figure was £14,655, and for temporary accommodation £21,732. In certain instances, the temporary accommodation, has become permanent accommodation, although it is much less than we expected in the early stages. Repairs to harbour installations cost £32,959 and other sundries took £19,288, the total for that category being £88,636.

Towards that expenditure the Commonwealth Government contributed £38,862. In addition, the Commonwealth and State each paid for repairs to State assets, £134,867, and for repair of local-authority assets the Commonwealth Government, the State Government and the local authority each spent £41,078. In total, that was a tremendous sum of money. I think there is still a little hangover and that the final figure will be somewhat higher than the present figure.

Finally, I should like to touch on the matter of subsidies. In 1932-1933 subsidies for local authorities and other bodies amounted to £127,158. For the year 1959-1960 subsidies amounted to £5,500,000 and for the present financial year, 1960-1961, the estimate is £6,000,000. Of the £5,500,000 subsidies last year, city, town, and shire councils received £4,000,000, the balance being paid to harbour boards, grammar school boards, fire brigade boards, regional boards, and so on.

As a member of the local authority and fire brigade boards and so on for many years, I should say that subsidies are very good and very much appreciated, but I would add, "How long, Oh Lord, how long?"

I do not feel traitorous to my erstwhile local-authority friends in speaking in this way, but I think the time has come when subsidies must be examined carefully. They are making too big a hole in the finances of the State, and if they are allowed to increase they will have an adverse effect on spending in other directions. I do not say subsidies should be reduced below £6,000,000, but I think the Treasurer, in consultation with the Queensland Local Authorities Association and various regional associations, could well consider a new scale of subsidies having regard to the differing problems of North Queensland, Central Queensland and other districts, and lay down a list of subsidisable works in an effort to keep subsidy expenditure somewhere near the present level. As subsidies are climbing so rapidly, I repeat, "How long, Oh Lord, how long?"

Mr. BROMLEY (Norman) (5.55 p.m.): I have been listening closely to the various speakers during this debate, and some of the ideas put forward by the last speaker struck me as containing merit, particularly his urging the appointment of a committee to handle applications for workers' compensation for heart-disease cases. However, he had some wild and woolly thoughts on other aspects of compensation. I am using his phrase, "wild and woolly statements," because I have often noticed that when he speaks after another speaker he refers to wild and woolly statements, and he is always going to correct them, but so far he has not. I want to point out to him that while his ideas about compensation are, perhaps, very good he should study the subject more.

This morning the Treasurer took us on a comprehensive tour of the various seaside resorts in Queensland, and I was very interested in his remarks. I was pleased to hear his remarks about Mr. Burke, to whom we should all pay tribute for his handling of the Golden Casket.

The money that the Government are going to spend on wharves will make them popular with the people, particularly in the coastal districts and, of course, in the bay areas. As a keen fisherman, I was very pleased to know that the Government intend to spend money on the various jetties and wharves in the bay. I feel sure the local authorities will be happy to hear of his plan.

I was going to ask the Treasurer a question this morning—perhaps he may answer it through you, Mr. Taylor—about the reduction by six in the number of employees in the Department of Public Lands. I am wondering whether the Treasurer can tell me if any of those people have been transferred, or if they have been dismissed. I am curious, merely on their behalf.

Mr. Hiley: There will be no dismissals. I could not tell you from memory where they have gone; some have retired and have not

been replaced, and some have been transferred to other departments, but I could not tell you which ones.

Mr. BROMLEY: I thank the Minister for the information.

I agree with the remarks of the Treasurer on losses incurred on the war service land settlement scheme. There is a great deal of heartbreak because, apart from losing money in their endeavours to earn a livelihood, the work takes a great deal out of the soldier settlers. The Government should help them more than they do. True, the Commonwealth Government largely subsidise the scheme but we should do more than we have done in the past. Though the Commonwealth bore £228,000 of the £475,000 loss in 1960, it is not very much when we consider the great job the settlers are doing.

I was very pleased to note that the Government, in their endeavours to help the dairying industry, have gradually reduced the land tax payable by many farmers. Possibly the reduction applies to small-crops farmers, too. Like most other settlers on the land, they are doing a great deal for the State and for Australia and deserve as much help as possible.

The Treasurer spoke of the waiving of tobacco licences for various small businesses and said that the amount gathered would be too small to justify the cost of collection.

He spoke briefly of the building of homes, which is a very touchy subject. The housing situation in Queensland, particularly with rental homes, is of very grave concern to everybody. Some parts of the Norman electorate are becoming industrialised, especially that area from Woolloongabba to Stone's Corner bounded by Logan Road and Ipswich Road. Many homes are being demolished and people have to find other accommodation. As the burden I have to bear in relation to their claims is rather excessive, perhaps the Treasurer might consider my case more than his department has done in the past. I make an appeal on behalf of those people. I realise that I am losing supporters when they leave my area; at the same time, if we can help them we will be accomplishing something. Some people in the electorate have been waiting a considerable time for purchase homes or for rental homes. One case was brought to my mind only today. A man rang me this morning and told me he had been waiting since March. It is not a new case, because I have approached the Minister on it before. He told me he paid a deposit in March, but the Treasurer has since informed me that it was paid in August. The house is awaiting demolition, and these people are waiting to get into their own home. It is only by the grace of the firm that has bought the house that they have a roof over their heads. I have been informed today that the home is nowhere near completed, so the time lag is apparently increasing. That

is only one of dozens of cases in my electorate, and no doubt other hon. members know of similar cases in their electorates.

Mr. Davies: We were told the time lag was going to be reduced.

Mr. BROMLEY: As the hon. member for Maryborough interjects, the Treasurer told us that the time lag was gradually being whittled away and that we were, to use his own words, making real progress in that direction.

The Treasurer also told us only recently that 33 people had paid deposits of £250. I subsequently made inquiries and found that the number was not being reduced. Unfortunately, I believe it is increasing day by day. I am particularly concerned about these people because they have a young family. One of the boys is studying for the Senior examination, and the conditions under which they are living make it very difficult for the parents to help the lad pass his examination. As I said, the house is to be demolished if it does not fall down before their own house is completed.

Mr. Davies: The boy should be given every consideration.

Mr. BROMLEY: I think so, too. I expect that other people think their cases warrant immediate attention from the department, but it is shocking to find that the deposit has been paid and the home has not been completed—in fact, the land has not even been cleared.

I think the Treasurer was rather game to introduce the subject of housing into his speech this morning, because he knows what a serious situation exists in the Housing Commission. I think hon. members must continue drawing the Minister's attention to the perilous position of people requiring homes so that eventually he will do something for them.

Unemployment, I should think, would be just as embarrassing to this Government as the problem of housing. Last week the anti-worker coalition Government in Canberra introduced severe credit restrictions, and unless this Government take firm action the building industry will be in even greater difficulties than at present. I say without fear of contradiction that the Menzies Government will not make any additional money available to Queensland for home-building. I do not think anybody will deny that they are an anti-Queensland Government. They really do not care very much about the progress of Queensland; that is borne out by the small extra amount that was allocated to us in the recent Budget.

Mr. Hughes: There will be a big building boom next year.

Mr. BROMLEY: I sincerely hope the hon. member is right, because we will not get any help from the Federal Government. They are not going to help the average person who wants a home.

Again this morning we heard the Treasurer's rather monotonous cry when he spoke of costs in the buildings and other industries throughout Queensland. Again he referred to wage margins, about which he had a great deal to say in his Financial Statement. On that occasion he blamed margins for the present high costs. I was disappointed to hear him say that again today, because surely we have pointed out to him often enough that margins are not the reason for the high costs. Margins are not primarily to blame; the present high costs have been brought about by the decontrol of prices. I hope the Treasurer will not continue to blame margins for the high cost of building and production generally.

He said that unemployment was continuing to fall. I have pointed out before that it is not true to say that unemployment figures are falling. Every day more and more people are migrating to other States because they cannot get jobs in Queensland.

I suggest that consideration should be given to the Parliamentary Superannuation Fund, particularly payments to retired members. The Auditor-General's Report discloses the assets of the fund at £311,311. Having contributed for 10 or more years to the fund, certain members who are now retired are receiving only £5 a week pension. Although they are no longer members of the Assembly I suggest that the Minister discuss the matter with Cabinet with a view to increasing their pensions, because some of them are struggling on £5 a week. Those retired members who contributed to the fund for many years are worthy of consideration.

Because of his genuine desire to help people, perhaps the Treasurer will take heed of some of the suggestions I have put forward. If he does, some good will result.

Mr. HERBERT (Sherwood) (7.29 p.m.): I congratulate the Treasurer on the presentation of his Estimates. On this occasion I should like to direct a few comments to fishing, but to fishing more as a sport than as a business. I have spoken on this subject on a number of previous occasions, but firstly I thank the Treasurer for the amendments to the relevant legislation covering the activities of fishermen.

Firstly, I thank him for the exemption of nets used for catching bait, particularly gar and other fish, and, on the South Coast, for bait for tailer fishermen. It is a big business and, but for the fact that the Treasurer made certain amendments to the regulations, that business would have been already extinct and bait for tailer fishermen and others would have been unprocurable, because the size of the net permitted was far too big to enable gar and other small fish to be caught. The amendment will prevent unscrupulous fishermen from using a net of this smaller mesh for other purposes.

Another very important amendment last year to the regulations was the exemption of outboards under 4 horse-power from the

requirement to register. That means that a fisherman with a "put-put" can still use it on his own boat without having to register. Of course, registration is very necessary for the large American outboard motors that have been recently introduced.

I join with the hon. member for Windsor in his comments on the use of very powerful outboards on boats in certain of our estuaries and bay areas. They are a distinct menace and should be very rigidly controlled.

There is one small point that I know the Treasurer has in mind, and I hope a decision will be reached on it shortly. It concerns bait nets. Several northern hon. members brought this matter up last year because of nets round the 25-yard length that were used by some people to catch bait. It was suggested that they could be given a nominal licence to use those bait nets for personal reasons, but so far we have not heard the result of the investigations. It is something that will have to be dealt with fairly soon because the people observing the law and not using these bait nets have to pay large sums of money to get bait supplies.

I have made several suggestions in the past concerning the desirability of having closed areas for angling only, mainly in tourist areas. I should like to elaborate upon that suggestion. We have many visitors from all over Australia to certain of our resorts for fishing as a sport, and in many of those places that sport is being ruined by net fishermen. The idea of closing certain areas to nets is not new. It has been aired in this Chamber many times and I think it is something that has now to be taken one step further. If we are going to declare relatively large areas as areas for angling only then we have the responsibility of policing the areas to keep net-fishermen out of them. That involves certain financial obligations.

In some countries anglers are licensed and a licence fee has to be paid to catch certain types of fish. I am not going to suggest that we approach that stage in Queensland for salt-water angling, although we have already reached it in certain fresh-water areas. I think a system could be evolved by which anglers could be licensed to fish in areas that are restricted to line-anglers. That would not interfere with the rights of the week-end fisherman who wishes to fish down the Bay occasionally or to fish from any beach.

I think if the State sets aside an area for line-angling only and prohibits net-fishing, and then supervises it to make sure there is no net-fishing or any other interference. The anglers who use it should pay for the privilege.

The Treasurer mentioned in his comments this morning the undesirability of collecting small taxes—in order words, imposing a fee that costs too much to collect or costs more than the actual fee in servicing the regulation. I think this could be overcome in relation to an area of this nature by the use of a method that has been suggested by several members of the Queensland Amateur Fishing Clubs

Association. I know that the President, Mr. Kerr, has very strong views on this subject. I refer to the introduction of a golden rule, the rule to be a measure giving the various lengths of fish up to 13 inches for flathead with markings for the legal minimum lengths of other fish caught in bay areas. It would be mandatory for a person fishing in a restricted area to have in his creel a golden rule. This golden rule, or fishermen's rule or whatever it may be called, could be sold through the various bait and sporting shops in the city. The owners of those shops co-operate with the department in the sale of tide books on a non-profit basis. The sale of them, however, may mean extra business in other goods. If the Government arranged for the sale of the golden rule for, say, 5s. by bait and sporting goods shops, they would get sufficient money to cover the wages of a man to inspect an area and make sure that it was maintained as a line-angling area. I suggest that the officer for each area be called not a fishing inspector but a ranger. In other words, these officers would become workers for the conservation of fish supplies, not inspectors in the normal sense of the term. If the department declared the area from the Stockyards at Jumpinpin to the Nerang River an area in which net fishing was prohibited and line-angling permitted only for people in possession of a golden rule, sufficient funds would be received from club fishermen alone to pay the wages of a ranger who could make sure that that area was properly protected and that under-sized fish were not being taken. There is very little danger of that with club fishermen, as clubs police the requirements strictly, but there are other fishermen who are not as honest as club members when it comes to a fish half an inch or more below the standard size. The presence of a ranger on the spot would discourage the taking of many small fish.

Several areas could be considered. I have already mentioned Jumpinpin, which is probably the most popular fishing spot near Brisbane, particularly in the bream season. Another area that could be considered would be the waters back from the Caloundra bar to the military jetty or the Golden Beach Road, and others would be the estuaries at Mooloolaba, Maroochydore and Noosa. A further area that could be considered would be Inskip Point, and I am sure hon. members from the North could supply details of places in those waters that could be declared prohibited areas for net fishing.

If those areas were so declared and the golden rule became the permit for entering those waters, a ranger could be at each spot and possibly he could perform other duties in connection with professional fishermen in nearby waters. I do not think it would be fair if the department declared such areas to be prohibited areas for net-fishing and then asked its small body of inspectors to deal with the increased number of areas in which net-fishing is prohibited.

If fishermen want protection of this type they should be prepared to pay for it. The

Queensland Amateur Fishing Clubs Association has already approved of the principle of closed areas, and I think the Treasurer would find the Association very co-operative in the matter of payments to cover supervision of the areas.

At the moment regulations under the recently introduced Act have frightened many illegal operators off certain grounds, but some are still operating. Unfortunately, they know many of the inspectors by sight, and in places distant from Brisbane they seem to get advice on the bush telegraph before the inspector gets there that he is coming.

I have seen several instances in the last couple of months of breaches of the Act. If rangers were on the spot, illegal operations would be severely restricted. This would create certain problems because in all these areas there are professional fishermen who making a living in them. There are several who operate from Jacob's Well and Southport who would object strongly to any move to declare these areas "line-angling only."

As the Government, we have to weigh the returns from various occupations in any given area. If we take the number of fishermen who use an area for professional purposes, and weigh against it the number of guest-house proprietors, bait and sporting goods proprietors, and other people who derive income from tourists who come there for the fishing, we will probably find that the ledger is very heavily balanced on the side of the part-time amateur angler. In places like Southport the amateur angler needs special consideration. If that area was reserved, we would probably find that the fishing would improve.

It has been pointed out by many people that the same number of fish are still being caught, but they are being spread over more people. I do not think that is true. I think the figures for mullet and tailer through the Fish Board probably remain more or less at the same level, but it is for the ground fish such as flathead and many other fish in that category that the numbers caught have declined in recent years. Noosa is a classic example of an area that used to be famous for its big flathead. Nobody catches them there now, probably because too many people fish the area. I do not think that the numbers of fish caught in recent years have been anything like those in the past. I do not believe it is due to the larger number of fishermen. I believe it is due primarily to over-fishing, and in many cases to illegal netting.

One problem that the department will have to tackle and tackle very soon, is the effect of prawning on fishing. Until recently, prawns were of relatively minor importance and very few were caught, but nowadays we have a very substantial prawning industry. Since we have moved into deep-sea trawling we have built up quite a substantial overseas trade in prawns. Prawns are fish food. Before they were caught in the thousands of

pounds they were eaten by fish as food, and because we have taken away this food there is now less food available for the fish. That, in turn, will have a very big effect on fish numbers. We do not know—and the C.S.I.R.O. have not yet been able to find out—where the prawns came from, and where they go. I feel we will have to embark on an investigation into the prawning industry to find out where they come from and where they go. Anyone who has watched prawners operating from Redcliffe or any of the other points—more particularly if he has been on a boat—will know the fantastic number of small fish and crabs that are hauled up in the trawl, all of which have to be thrown out. Every one of them is a dead loss. One prawn trawler will kill more small fish than any number of anglers taking undersized fish will destroy.

I do not know how we can overcome the problem because prawning is now a very big industry. We can possibly restrict the operations of the trawlers in certain areas. I know that has been done already, but the time is fast approaching when we will have to restrict them to deep-sea trawling.

In several parts of the Bay where extensive yabbie banks were once available for bait and fish food, the prawn trawlers have broken up the banks and they are now masses of shifting sand. This is noticeable particularly off bald Point, Bribie Island, where there was once one of the biggest yabbie banks in the Bay. The whole area has now been destroyed because of the breaking up of the bank by prawn trawling, and the subsequent moving of the sand has driven the yabbies out. Even if we restrict prawning to the deep-sea trawl, we still may be affecting the fish numbers somewhere. We do not know where the prawns go, but wherever they go they are food for fish and it is time we had a very careful investigation into prawning. The Federal people have already had an investigation in Western Australia and one is overdue here. People just down from the Barrier Reef tell me that Lindeman Island is having its worst fishing for over 20 years. Whether that is in any way related to the fact that we have moved more prawns from south of Lindeman than ever before I do not know, nor does anyone else, but I think it is time we had a very careful study of the prawning industry not only because of the effect it may be having on other fishing but also on the interests of the future prawn take in Queensland. The overall prawn take has grown to a very large and important figure, both for Australian consumption and as an overseas dollar-earner. We cannot afford to reduce the size of the prawning industry now. It employs many people; many boats are operating, and many people are exporting prawns and doing very well out of it. I do not for a moment suggest that we should restrict the prawning industry; rather should we make sure, for its own sake and for the sake of

allied fishing industries, that the take of the prawns is not affecting any of those allied industries.

The subject of outboard motors has already been mentioned by the hon. member for Windsor. I think the policing will have to be very stringent because more and more people are now buying large outboards, particularly since they have been able to bring the Evinrude and other big motors from America. Very often they are in the hands of inexperienced operators, and they are a consistent danger at many of our beach resorts. I know that in many cases their operations are illegal, but it is very hard to find out where a hull carrying an Evinrude has come from and after it has disappeared from sight you have not the faintest idea where it is going. Certainly if you are in a rowing boat you have no chance of chasing it. Most of them bear no markings. If they are in a river you have some chance of tracing them because there are only one or two places that the boat can be hauled out of the water but if you happen to be "buzzed" by one of those boats at Toorbul, as I was last month, you have not the faintest idea where it is going; it could be anywhere from Donnybrook to Scarborough. They should be very strictly controlled because many people go out in boats over the week-end—perhaps a couple of youngsters who do not know how to control a boat very well—and something like that swamps them or panics them one way or another and then disappears.

Mr. Davies: Don't you think they drive the fish away from the fishing grounds?

Mr. HERBERT: I do not know whether a motor drives fish away. From experiments in England it has been concluded that the use of motors does not necessarily frighten fish away. Motors do frighten reef fish and certainly put them off the bite, but I do not think we need worry about the effect the boats have on the movement of fish. For one thing, they have gone too quickly to worry the fish unduly and there is not very much water disturbance from one of those motors at full speed. There is practically no wash and not nearly as much disturbance as there is from a 3½ h.p. Seagull that has to drive a "flattie" through the water. So I am not concerned about the effect they might have on fish but I am very concerned about the effect on people in small boats and on youngsters swimming in the water. I cannot suggest a solution. We cannot very well have inspectors wandering around in equally high-powered boats looking for offenders, but possibly if we made it mandatory for those boats to have very obvious markings by which they could be identified and then if we could get a couple of witnesses to identify a boat, there might be some chance of catching up with the more obvious offenders. As it is, one of these boats goes past and all one can see is that it has a white hull, an Evinrude motor, and two people in it. That description could

cover many boats, and it gives one no chance of obtaining a conviction against the person using it, or even administering a caution.

One has more chance in rivers, and it has been noticeable recently that people who go in for aquaplaning are now complying much more strictly with the regulations and restricting their operations to areas set aside for their use. I commend them for it, because aquaplaning is an enjoyable sport for many people but a very dangerous sport if it is practised in areas where people are swimming or where there are unexpected obstacles. One still finds an occasional hare-brain who wants to go over any sort of bank at high tide, just hoping he will get over, and it appears almost impossible to obtain a conviction against anyone who is operating one of these boats without due regard for the regulations governing their use.

The introduction of canal systems on the South Coast, and their proposed introduction on the North Coast, will mean that many more people will be using boats with bigger and more powerful motors. In the United States they now build cabin cruisers with six berths that are driven by outboard motors. The motor can be taken home during the week, and therefore vandals have no chance of damaging the motor when the boat is lying idle. When motors of that type are brought to this country we shall have to be extremely careful how they are used, because there is not much room for operation in the canal systems and the waters to which they are linked. If someone breaks the regulations it will not be the people who are operating the boat who will suffer; the victim will be a person who is entitled to some sort of protection when he is out for a quiet afternoon's fishing or swimming. I suggest that we should go very carefully into the regulations relating to the extremely high-powered outboards and inboards that can be used to attain high speeds.

I compliment the Treasurer again on the implementation of the regulations so far under the Act. I think the deal that amateur anglers have received from him has been long overdue, and it is something for which all anglers, particularly the organised clubs, are very grateful.

Mr. THACKERAY (Rockhampton North) (7.45 p.m.): I understand that a number of speakers from both sides of the Chamber wish to participate in the debate, so I shall be very brief in my remarks.

I should like first to compliment the Under Treasurer, Mr. Sewell. He is a very easy man to approach, a man who always gives good advice, and I think all hon. members have reason to be grateful for the advice he has given them.

Speaking of the Housing Commission, I wish to compliment Mr. Galvin, Mr. Simpson, and a former member of the Housing Commission staff, Mr. Hinds, who

has now retired. I think all hon. members will agree that Mr. Hinds was an outstanding public servant. Whenever one was in doubt, one could always get advice from him. I also thank the District Inspector of the Housing Commission at Rockhampton. Since he has been in office the standard of homes has improved more than 100 per cent., and I say that without fear of contradiction. The man who was District Inspector previously was Mr. Dawson, and the homes were not then of such a high standard. When I was first elected to Parliament—this is my second term—I received a number of complaints about sub-standard homes. Great pressure has been brought to bear on Mr. Coglan by the Master Builders' Association and other organisations who wanted Mr. Coglan shifted to another area or inspection broken down so that he would permit them to build to their own plans and specifications rather than those laid down by the Housing Commission. I think the Treasurer will agree with that because he will know that at one time they said they would boycott building Housing Commission homes, but now that things are getting lean they are starting to come back into the field and are tendering for Housing Commission homes.

I am particularly pleased with the standard of homes being built and the colour schemes used. The 8-foot ceiling homes constructed on the side of the hill in West Rockhampton are comparable with homes being built anywhere in Queensland. Unfortunately, Rockhampton's home-building programme is considerably behind that of Townsville. To confirm that, one has only to look at the monthly building statistics or this year's annual report of the Commissioner for Housing. In 1959-1960 only 23 houses were built in Rockhampton while 56 were built in Townsville. On 13 October last I asked the Treasurer and Minister for Housing a question which was replied to in his absence by the Minister for Justice. The reply indicated that 20 houses are under construction and that contracts have been let for another 20. All these houses are in the Rockhampton South area. If we are to satisfy the needs of the people of Rockhampton we must give them an opportunity to build on both the north and the south side. They cannot do that at the moment because in the reply to the question I asked I was told that there were 71 building sites available in Rockhampton South but not one in Rockhampton North. Both the housing inspector and I have received inquiries from people about the availability of land in Rockhampton North. The time is opportune for the Treasurer to make a move to get land. He knows how high the price of land is in Brisbane. He realised that when he resumed some land recently. In North Rockhampton there is one area of approximately 65 to 70 acres to which I have previously drawn the Treasurer's notice. It is the best land available in the whole of Rockhampton. The hon. member for Rockhampton South

will agree that this land in Thozets Road area would be an excellent acquisition for the Housing Commission. The council is prepared to co-operate with the Housing Commission. The Department of Education has already resumed 15 acres owned by Cass Bros. for the construction of a new school which will serve the needs of this growing area. It is approximately $1\frac{1}{2}$ miles from the Lakes Creek, Frenchville and Berserker schools. The area is naturally drained; no drainage work is required. It is the best land any person could hope to buy in Queensland through the Housing Commission, and I sincerely hope that the Minister will investigate it. I know that the processes of law in land resumption are slow, but if the Treasurer will move now the land would be available for the building of homes in the future. That is the direction in which Rockhampton must expand. I am sure the Treasurer will agree that new Housing Commission homes could be built in that area.

Mr. Hiley: Where exactly is this land?

Mr. THACKERAY: As you proceed down Lakes Creek Road you turn into Thozets Road and the land is situated at the top end of Thozets Road. This land is situated on the fringe of the Berserker Mountain. It is all high land free from flooding with natural slopes. A plan has been prepared by the Housing Commission inspector showing the number of allotments available and how far the council will go with the construction of a small culvert. I think it is an ideal site.

I sincerely hope that more homes are built in Rockhampton. We have only 20 under construction in Rockhampton and we are not able to get any for people who want homes for rental. Only 11 persons in the last three years have been able to obtain rental homes in Rockhampton. As new homes are finished they are sold immediately. Eighteen out of 20 of those homes are sold almost immediately because they are of such a high standard of construction. People see them and say, "This will do me; this is the best home I have ever seen." I pay the Treasurer the compliment that home-building construction by the Housing Commission in Rockhampton is undeniably of a very high standard.

Mr. Ewan: They have improved over the last few years.

Mr. THACKERAY: The colour schemes and everything else about them have improved, but there is one point about the scheme that I think could be improved, that is, the delay between the time the plans are prepared and the time when approval is given. Sometimes the wait is six to nine months between the time the plan is first settled upon and when final approval is given. I think that time should be reduced if possible, although it does demonstrate how hard it is to have a plan passed by the Housing Commission.

I know the case of one person in Rockhampton who said that approval for his home would not be long delayed because his plan was exactly the same as one used by the Department of Public Works. He said, "If it suits the Public Works it must suit the Housing Commission." That plan was sent down to Brisbane for examination and 17 alterations were made by the Housing Commission. That demonstrates the high standard required by the Commission. The person concerned was astounded. I commend the Minister on the high standard required.

Nevertheless I should like to see more homes built in Rockhampton, particularly for rental. The Minister has said that there are only 25 top priorities in Rockhampton. That would be true because working down the list from the top priorities one sees applicants with four or five children. People with two or three children are not getting a go with Housing Commission homes for rental.

Whilst I am not very much in favour of flats, I believe a block of flats in Rockhampton would obviate many housing difficulties there, and I hope the Minister will consider erecting a block of flats there. If they are warranted in Townsville, I think they are warranted in Rockhampton.

I should like now to touch on another of the Treasurer's departments. I do not usually pay Ministers compliments, but on this occasion I will compliment the Treasurer. I do not compliment Ministers as a rule, but I give the Treasurer full marks in relation to the Commonwealth Aid, Marine Works, Fund dealing with small-boat anchorages and jetties on the Queensland coast. Action in this regard is long overdue, and the Treasurer is doing a particularly good job in this respect.

Before I go any further on that point, I should like to refer to Port Alma. The hon. member for Port Curtis had a few nasty things to say about Port Alma, but I do not intend to join in any controversy between the hon. member for Rockhampton South and the hon. member for Port Curtis with me as the meat in the sandwich.

Mr. Hiley: Would it not be better to say as the rose between the thorns?

Mr. THACKERAY: I leave it at that. I have said in this Chamber before, and I say again, that there is room for two ports in Central Queensland. If we are to live we must live in friendliness and assist one another to develop both ports. The hon. member for Port Curtis should be quite happy with the latest coal consignment to Japan. No matter how small the port dues are, it must assist Gladstone Harbour. While I was not in favour of the agreement between the Rockhampton City Council and the Rockhampton Harbour Board, it was the decision of the people. They decided that they

were in favour of it and we must accept their decision. I sincerely hope the Rockhampton City Council never has to pay the interest and redemption on the amount of £35,000. The present indications are that it will not. There is the possibility that the Ampol Company will establish an oil terminal, and other development is in the offing. I certainly hope that these matters are brought to fruition. The hon. member for Rockhampton South and I differ in many opinions, but as Rockhampton-ites I say that we should close the ranks and not enter into a controversy over the two ports.

The Neuman Dredging Company is doing a good job on the preparation of the Yeppoon anchorage.

Mr. Hiley: I had a look at its work and was very impressed.

Mr. THACKERAY: I, too, am impressed with it. Although I was a bit "niggly" with the Treasurer about six months ago when I introduced a deputation from the Livingstone Shire Council, which wanted to do the work by stringing pipe lines into the stream, suspended on 44-gallon drums, I realise now how silly it would have been to have attempted the job in that way, compared with the way it is being carried out by the Neuman Dredging Company.

I do not think the present scheme is the complete answer to what is required. We are preparing the swinging basin and are reclaiming land on the Emu Park side, which will be a useful asset. We are dredging in the stream for Barrier Reef Fisheries, a very good industry for Central Queensland, handling scallops, prawns, and so on, but we are not dredging the bar or mouth of Ross Creek.

The proposal was to deepen the mouth of Ross Creek so that boats with a draught of 4 ft. 6 ins. could enter and leave the creek on half tide. Some people have said that the dredging of the bar or mouth will mean siltation of the creek itself, but even a good fresh will silt up the main swinging basin, not the one in Fig Tree Creek.

I am not a marine engineer. The people of the area are very pleased about the amount of money—approximately £17,000—that has been made available for the project, but I must warn the Treasurer of approaching danger. The hon. member for Callide, the hon. member for Rockhampton South and I have already been approached.

Mr. Hiley: And I have.

Mr. THACKERAY: About an Emu Park scheme. The people there have said, "If Mr. Hiley can give Yeppoon £17,000 and the jetty is not suitable for our islands, we want £17,000 for a jetty at Emu Park."

Mr. Hiley: That would be just enough to get them into trouble. The Emu Park area is an open roadstead. The cost of doing a job there to provide proper protection would be a colossal sum.

Mr. THACKERAY: Yes. £17,000 would be a drop in the ocean compared with what would be required. I am not over-happy about the Emu Park position. I think Yeppoon is a better anchorage.

Mr. Hiley: We are going to look at Emu Park. It may come later, but it would be a very expensive project.

Mr. THACKERAY: I am thinking of another scheme on Cooraman Creek, which runs around Emu Park and Keppel Sands. There we have a very big river with a good depth of water at the mouth, but sandbanks are situated farther out. Those sandbanks could be removed. The river has at least a mile and a-half of high banks with 20 feet of water. It would be an ideal place for a jetty and it has road access. Perhaps all our troubles could be overcome if we built a natural boat harbourage at Cooraman Creek that would have protection from both the southerlies and the northerlies.

Mr. Hiley: That is the one that has the causeway across the entrance and is near "Coolwaters"?

Mr. THACKERAY: No, Cooraman Creek is south of Emu Park, around Zilty, and it goes right back around Emu Park Creek. It should be investigated to find out the cost of dredging the mouth. If that was done we would have no worry, and if boats wanted to go to Yeppoon they could go there. There is a natural course there for the use of boats drawing over 6 feet of water. There are the natural facilities for loading, and there is a road to the bank. It would be in the interests of Emu Park and would help to develop the area. There are some people at Emu Park who say, "It has to be there and nowhere else." They become parochial in their outlook, which is not right. The matter warrants investigation, and if it depends on the cost of dredging the mouth—I am not an expert on that—I should like it looked into to see what the Minister's views are on it.

I should like to refer to another subject that has been mentioned by the hon. members for Windsor and Sherwood. It concerns boats. In the Sydney "Sunday Telegraph" of 20 November last, the following article appeared:—

"Floating Death Traps on Sale in Sydney."

"A strong warning was given this week by the president of the National Marine Association, Mr. W. J. Rogers.

"He said he feared that more than 20 people would die in boating accidents this summer if the sale of dangerous, poorly built boats was not prevented."

It went on to say that the Association had a plan to increase safety on water, and Mr. Rogers spoke about the need for asking for a simplified rule of the road for water-users and the necessity for a crusade among boat-sellers to give at least an hour's instruction on safe boat-handling.

I know that under the Harbours and Marine Act there must be a licence for a boat

setting out its horse-power, and so on. However, I do not think that the inspectors go down to inspect the boats. I know that for boats over 30 feet they have to make a survey, but not for small boats. As the hon. member said, we have the Scott Bonar, Evinrude and Johnson outboards, three types with very high horse-power. As a fisherman, you get in the 15 ft. dinghy made of $\frac{3}{8}$ -inch ply, and some person will switch the power on, open it up, and the next thing that happens is that the stern is pushed completely in by the vibration, and there are no buoyancy tanks or proper construction. The trouble is that the outboard is over-powered for the construction of the boat.

I was very pleased with the amendment to the Fisheries Act and I am sure it met with the approval of 98 per cent. of the people of Queensland. I should like to compliment the Treasurer on it.

I return to boating activities in Queensland. We should look at the position generally and police these activities in the same way as we police road traffic. Any boat that is not seaworthy should be condemned. In the boating craze today there is a tendency among people to buy an outboard motor and "slap" it on the back of anything. They say it will do 15 knots and Dad wants to show the kids how it will do it, without any thought to the danger involved. I like a boat with speed, but we must realise that some craft are not built for speed. There are planing hulls that are built for speed, but then there are the flat-bottomed boats 8 or 10 ft. long and to put a big Scott Bonnar on them is next to madness, because they are not built for it. I hope the Minister will look into this side of boating and give it deep consideration.

Mr. TOOTH (Ashgrove) (8.15 p.m.): In rising to support the motion, I join with other hon. members in complimenting the Treasurer on the discharge of his difficult and onerous duties. The detailed and careful supervision he has to give to the many sub-departments under his control, in addition to the heavy task of general oversight of the State's finances, is indeed a monumental task. His energy and drive are evident in all departments but in none more so than in that section dealing with housing. When we realise that in the short period of three years the number of Queensland housing units constructed has risen from 7,465 to a total of 9,972 per annum, that is to say, an increase of 2,516, or almost 34 per cent., in each year, we see the extent of the achievement of the Government's policy and the result of the Treasurer's imaginative direction and leadership in the approach to the matter.

Many factors contribute to the overall result I have cited, and one that I wish particularly to direct the Committee's attention to is the great development of the co-operative housing societies. This is something the Treasurer might regard with pride. Indeed, it is something that will probably become a permanent monument to his

administration. In the short time since the Co-operative Societies Act was proclaimed in June, 1958, 73 societies have been registered. It is true that 14 of them were registered under the old Co-operative Societies Act, but they have been re-registered under the 1958 Co-operative Societies Act and the remaining 59 are all the product of the new Act.

Funds are available for those societies principally from two sources. The first is the Home-builders' Account, totalling, up to the end of the current year, almost £2,500,000. The second—and this is the important section—is the proceeds from private lending institutions, and to date an amount of £3,450,000 has been made available to the building societies in Queensland from that source. As it was primarily to secure this type of finance that the 1958 Act was passed, the Treasurer can congratulate himself on a sound beginning to this new attack upon the housing problem in Queensland. Why this lucrative source of finance remained untapped for so many years is one of the minor political mysteries of the time. The fact that in the short period that these societies have been operating nearly £3,500,000 has been available from the lending institutions indicates that much more would have been available had an earlier start been made under the system of Government guarantees.

Mr. Windsor: None of the money has had to come from the Government, either.

Mr. TOOTH: Not in that amount that I have quoted.

For really startling evidence of what we have been missing in the past, let us turn to New South Wales. In the year just closed £13.645 million flowed through the co-operative building societies in that State, and of that over £8,000,000 came in that one year from private sources. Looking at the New South Wales picture another way, in the years since the societies first received Government-guaranteed finance—from somewhere, I think, back in the thirties up to the end of the last financial year—1,338 building societies have received the immense sum of approximately £145,500,000. Of this, banks loaned £98,000,000 to 904 societies; fire and general insurance companies channelled £14,000,000 into 146 societies; life assurance organisations provided 208 building societies with approximately £20,000,000; 17 building societies received £2,500,000 from various lodges and from miscellaneous sources—and this is particularly interesting—a total of £10.4 million has been channelled into building through 63 societies, including £6,500,000 from the State Superannuation Fund, £2.4 million from Zinc Corporation Ltd., and £700,000 from North Broken Hill Ltd. What this has meant in terms of houses over the whole period I have been unable to find out, and I cannot estimate; but I do know that houses obtained through building societies in New South Wales in the last 10 years have numbered over 65,000. This was a bonanza. How we came to miss out on it and why we missed out on it has yet to be explained.

Mr. Hanlon: What would they have done with the money that now comes through the banks?

Mr. TOOTH: In answer to the hon. member's question, I am referring to New South Wales. It is very probable that some of it would have gone into housing.

Mr. Hanlon: Quite a large proportion.

Mr. TOOTH: It is quite certain that nowhere near the amount that has come through these housing societies with a Government guarantee behind them would, in other circumstances, have gone to housing.

The story in Victoria is similar. In that State, Government guarantees have been given to 475 building societies and a total of over £64,000,000 has flowed through them, guaranteed by the Victorian Government.

At this point, Mr. Taylor, let us return to Queensland and complete the local picture. Applications for advances approved by the Registrar to date total 988. They can be broken down as follows—

1958-1959	359
1959-1960	426
1960-1961 (to date)	203

Of those total approvals for dwellings, 509 were in respect of new constructions and 476 in respect of dwellings already built. The remaining three approvals, to bring up the total of 988, were three conversions to flats, which attracted £10,510 from the societies.

It is not necessary, I am sure, to remind the Committee that the purchase of dwellings already erected under this system is confined to houses erected for less than 12 months and never previously occupied. There have been whispers from time to time of a desire to break down the conditions under which this money is made available and these houses bought—"liberalise" is the word used, I think. I believe this idea should be—and I am sure that it will be—resisted, because the very essence of the purpose of the 1958 Act was to provide new homes, and up to date that is what has been done—nearly 1,000 of them in a little over two years.

In one respect, however, the operation of the Act has been a disappointment. Throughout the whole period there have been only three conversions to flats. The Treasurer, in initiating the Bill in Committee in March, 1958, made these remarks—I quote from Vol. 220 of "Hansard" p. 1965—

"I pass now to discuss another quite unusual feature of the Bill and one concerning which I have a very strong attraction. The Bill will permit advances to be made for the purpose of converting existing dwellings into multi-unit dwellings. The older settled suburbs of Brisbane are full of old homes, many of them standing on quite large blocks of land and within easier reach of the city than the

new suburbs which are springing up round the distant perimeter. There already has been a number of instances of quite useful conversion."

Later he said—

"For this class the margin of advance is fixed at 60 per cent, and the money limit is fixed at £5,000.

In common with every other growing city in the world, Brisbane is facing the problems that are inescapable through trying to spread out over too great an area of suburban occupation. Already we find a city with very real problems of water reticulation, sewerage, drainage and road construction and maintenance. Its transport needs are heavy and something of a real financial problem not only for the city which is at present experiencing the losses of such a system but for its citizens who, in the perimeter suburbs, complain somewhat bitterly of high transport costs.

"How long can Brisbane keep spreading further and further out to meet the requirements of ever-expanding population? The answer, whether we like it or not, is clear. There must be a greater residential density."

I think there will be general agreement that what was valid in respect of those statements by the Treasurer in 1958 is still valid in 1960. I personally can call to mind dozens of old homes set in spacious grounds that are an increasing burden on the elderly people residing in them, and a depreciating asset to the community at large. The conversion of homes such as these into two, three and four-unit dwellings, still set in their spacious grounds, could never produce slum conditions; rather would they be an antidote to such conditions. The hopes that this type of relief through the co-operatives would be forthcoming to the housing situation appear to have failed as only a little over 4 of 1 per cent. of the available funds has been channelled in that direction. It might therefore be helpful to look again at this problem to see if something can be done either to make such conversions more attractive to the societies or, alternatively, to find some other way to develop multi-unit dwellings in places where large numbers of old-fashioned homes exist.

Reverting to the subject of housing co-operatives generally, I think the time has arrived when they should organise themselves into a group either as part of, or in affiliation with, the existing Co-operative Federation. The Government of New South Wales recognise the value of this sort of organisation. There co-operatives are organised into an Association of Co-operative Building Societies and the New South Wales Government subsidise them annually to the tune of £2,000. It is to be hoped that, in association with all of those already skilled in this type of work, who are already organised into a federation, some such organisation of building societies may be formed.

In conclusion, may I quote extracts from the presidential address to the 23rd Annual Conference of the New South Wales organisation to which I have referred, the Association of Co-operative Building Societies in New South Wales.

The President began with a question. He asked, "For whom do we build?", and went on to say—

"We must build for the future, for the youth of today.

"There can be no doubt at all that the day of the rented house is gone and only in the fact of home ownership is there security.

"The task ahead must be one of education, for it should be brought home to every parent and to every teenager too, that the responsibility of home ownership must be fairly and squarely on the shoulders of the individual himself. Every member of this great movement should pledge himself to teach the doctrine of saving for that express purpose—no avenue of saving offers more hope than that of contributing regularly with the object of home ownership at a later date. The act of saving should start on the first pay day of every young man."

In my opinion that applies also to every young woman. I think the girls should be in this as well as the boys.

The president continued—

"The responsibility of teaching is ours and that responsibility should be gladly undertaken for therein lies the hope for numbers of the young people of our Nation—and therein lies the hope of stability and a continuing Democracy."

Mr. BENNETT (South Brisbane) (8.30 p.m.): I should first of all like to correct a mistaken impression that the hon. member for Windsor has in relation to insurance on motor vehicles. Let us quite clearly understand that there is no reason why this Government, or for that matter any Government, should protect the private insurance companies from meeting their just and moral responsibilities following road injuries caused by motor vehicles on our highways.

As my colleague points out, if there are accidents and motor-cars are being driven without insurance—and these are very few—it is the fault of the police or the Government. With few exceptions premiums are paid to insurance companies, who are holding enormous sums from this source. Therefore, if an accident follows the payment of such premiums, the insurance companies in turn should be called upon to meet their just and moral obligations.

The hon. member for Windsor has claimed that three years ago in his maiden speech in this Chamber he advocated an amendment to the law to enable one spouse to sue another for injuries resulting from road accidents. He now claims, approximately three years later, that he does not want the Government to

take any precipitate action along the lines of his contention but suggests that they hasten slowly and let time work out his submissions.

He amazes me with his contention in view of the experience of the three years when the Government have done nothing to act on his submission. He is prepared still to tolerate their procrastination and is prepared to say that he does not want any hasty decision.

He has claimed that there has been some conference held recently somewhere in Australia. I suggest he has demonstrated the interest he has taken in the matter by apparently not following the change of law that has taken place in recent times; nor was he accurate when he referred to a conference being held anywhere in Australia.

Mr. Hughes: Why condemn him for trying?

Mr. BENNETT: He is not trying. He is not making a genuine effort. Furthermore, in replying to the Treasurer he informed him that there had been a conference recently to give consideration to a proposed amendment of the law. Actually as far back as 1955 it was in Victoria that the Victorian Supreme Court made observations on this matter in the trial of McKinnon and McKinnon, and deplored the fact that at that time in Victoria—and for that matter in every other State in Australia—it was not possible for a spouse to sue her husband in order to obtain justice and adequate compensation for injuries sustained on a highway, even though anybody else, as I pointed out earlier—any other passenger in the car, even his lady friend—can sue him.

Since that time no conference has been held but on 14 April of this year South Australia paved the way in this field of insurance law by bringing in a new amendment, that is, Section 118 of their Motor Vehicles Insurance Act, which made provision enabling one spouse to sue another. That is the conference, no doubt, to which my learned friend refers. What he calls a conference was the South Australian Parliament amending the Motor Vehicles Insurance Act.

His reference to a conference was a smoke-screen that he endeavoured to use against any amendment providing for one spouse being able to sue another in law. He claimed that it would perhaps lead to some great difficulties because it would make a big departure from the pristine common-law rights between husband and wife.

In the self-same section of the South Australian Act that made it possible to get just compensation for road injuries—in Subsection 2 of that section—they simply said—

"Nothing in this section shall derogate from or limit any right which any spouse would have had at common law or pursuant to Section 101 of the Law of Property Act of 1936 if this section had not been enacted."

So there are no legal difficulties; there are no real barriers to reforming our law to bring

it into line with the South Australian legislation and the hon. member for Windsor is only endeavouring to justify the procrastination by saying that we have to examine carefully the common-law rights between husband and wife. Those rights can be preserved by an appropriate amendment of the Act. I sincerely hope the Government have in their ranks legal advisers capable of drafting adequate legislation to protect those rights.

Mr. Hughes: We have.

Mr. BENNETT: I noticed the other day in regard to a big agreement that the Government were not able to enforce it when it came to taking it to court.

Mr. Hughes interjected.

Mr. BENNETT: I am endeavouring to put him on the right track, because the information he gave the Minister was not correct.

He referred to another important matter that presents no real difficulty. It is a matter of Government policy—whether they are prepared to amend the law to enable a person injured on the highway by a hit-and-run driver to sue for damages. The hit-and-run driver who is not tracked down by the police is a rare exception in the community. If the right to sue was given to persons injured by hit-and-run drivers, by amendment of the Motor Vehicles Insurance Act, insurance companies would not be called on to make any great extra payout from the huge surplus funds that they are present harbouring.

Mr. Hiley: How can you say that when they are all losing money on motor-car business?

Mr. BENNETT: They are not losing money.

Mr. Hiley: Read the report of the Insurance Commissioner. He gives the figures.

Mr. BENNETT: The Treasurer does not really believe that insurance companies are losing money through motor-vehicle business. That is only an isolated facet of their activities. Third-party insurance is one aspect; comprehensive insurance is another.

Mr. Hiley: Both assessments will increase in the next few months.

Mr. BENNETT: I am speaking about the profits being made by insurance companies; they are tremendous. If companies want to carry on insurance business in the community, they have a legal, moral and binding obligation to play their part in all aspects of insurance. They are investing public moneys and public funds. They write life assurance, superannuation and other forms of insurance to their great advantage, and they have to play their part and shoulder their obligation in one field of their activities that is not presently paying handsome and huge dividends. I do not become sympathetic to insurance companies when they tell us they are going broke or are impoverished. A

person can get a loan from them at any time he desires it, provided he is prepared to pay an extortionate rate of interest. That can be said of every insurance company. None of them is going broke. They are all getting fatter and richer every day. Let us not delude ourselves by considering only one part of their activities. Being licensed insurance companies, they have to shoulder their full obligation.

My point is that the hit-and-run driver is the exception among motorists involved in accidents. Why should a person who sustains injury and damage through the negligence of a hit-and-run driver be deprived of the rights and benefits of compensation under the Insurance Companies Act that apply to any other person on the highway—pedestrian, road-user, vehicle-driver or bicyclist—simply because the person who hits him runs away and does not abide by the law? Accidents of that type are rare exceptions. By including persons injured by hit-and-run drivers under the Act and by giving them the right to sue insurance companies, we would not be denuding insurance companies of much of their fat profits. That is my point.

Under the Motor Vehicle Insurance Act of Queensland, 1936 to 1945, there is a provision in Section 4 (a), which was inserted way back in 1944 to allow the prosecution of a licensed insurer even though a summons or a writ or a notice of action cannot be served on the person who knocks you down. In other words, they draw the very fine distinction—the very slender straw—between the hit-and-run driver and the person whom you cannot find. If a person knocks you down, and you get his number and know his name from the point of view of obtaining the records in the registration section—provided you can get his name and know his number—if he tears off to Bourke and you cannot find him, you can still claim against the insurance company under our Motor Vehicles Insurance Act. However, if you happen to be knocked out completely and do not get his registered number, then in Queensland you have no action against him. I think that is grossly unfair and unjust.

In New South Wales, way back in 1942, they amended their Motor Vehicle Insurance Act, which they call the Motor Vehicles Third Party Insurance Act, and it simply makes provision for serving an unknown person by appointing a nominal defendant. That is a very simple procedure and is easily done. It calls for only a short amendment to the Motor Vehicles Insurance Act. I repeat and stress that there is a very fine distinction between the person whose identity you know but of whose whereabouts you know nothing, against whom you can recover, and the person whom you do not know. You have not to get him into court to prove your case; and he has not to be there to be cross-examined. Even without him you can succeed in your claim for insurance. However, if you are knocked out, or if you cannot

obtain his number, you lose your whole plaint even though you are injured for life. It is positively unfair, and if the Treasurer argues that there should be no amendment, I cannot see that he is sincere in his argument. I suggest that he is protecting the insurance companies, which are making such good profits.

Mr. Hiley: You will be quite surprised shortly; that is not our view at all. All we want to find is a safer way to apply it without opening the door to fraudulent claims, and we think we have the answer to it.

Mr. BENNETT: It has been operating successfully in New South Wales since 1942, and I would say it has operated in a bona fide fashion. No fraudulent or unscrupulous activities have crept in. The people who are appointed to protect the State from such fraudulent activity are the Supreme Court judges. They observe the demeanour of the witnesses, listen to the proof the plaintiff produces, and take notice of the whole of the evidence in support of the complaint, and it is they who decide whether he is entitled to succeed. I doubt whether the Treasurer would claim that the Queensland Supreme Court judges are less competent than those of New South Wales to decide whether or not claims under that section should be met by a judgment of the court. It is they who decide if the applications are fraudulent; it is not for the Government to decide. Quite frankly, fraud can creep into many activities, and in litigation it is the Supreme Court judges who have to decide if there is fraud. Let us not decide as legislators, or put ourselves into the position of having to legislate against isolated cases of fraud because, human nature being what it is, fraud will always occur in certain instances. If legislation were to be held up or postponed because of possible infringements of the law, the Treasurer could not support any new legislation because all law from time to time is subject to certain evils of certain types, but we still must have the law. So let us have it and let the court decide when fraud creeps in.

Mr. Hanlon: A man would have to be rather desperate to get himself run over to make a claim.

Mr. BENNETT: Exactly.

Mr. Hiley: There are many other ways of doing it than that, believe me.

Mr. BENNETT: In any case, if you are going to err at all it is better to err on the side of humanity—on the side of those who have been injured and who have no resources—than to err on the harsh and impersonal and objective side by saying that nobody can have anything because certain individuals always spoil a good thing.

Mr. Hiley: You can rest assured that what your party refused to do for 15 years we will do inside four.

Mr. BENNETT: I do not know that my party did refuse to do it for 15 years. All I know is that it was never submitted to them in this Chamber.

Mr. Hiley: What!

Mr. BENNETT: The Treasurer never submitted it to them.

Mr. Hiley: I didn't, but plenty of my colleagues did.

Mr. BENNETT: Who did? I am saying it was never submitted to them, and, if any of the Opposition did submit it to the Government from time to time over a period of 15 years, they must have been acting in a hypocritical way ever since because during the last three years they have done nothing to implement the policy that they submitted as members of the Opposition. Anyway, I challenge the Treasurer to quote any "Hansard" wherein the Opposition, as an Opposition, submitted that as a suggested amendment to the motor vehicle insurance law in this State.

Mr. Smith: You do not think you are breaking new ground now, do you?

Mr. BENNETT: Not for one moment. I am merely putting the hon. member right because he did not know this afternoon what had transpired in relation to amendments. He was inaccurate and incorrect and I am raising it this evening in order to put the Committee right about the amendments that have been passed in Australia and about the conference that the hon. member referred to, which did not transpire.

I realise that the debate on these Estimates can become very relaxing and interesting from the point of view of engaging in a discussion of yachting and fishing trips, as did the Treasurer and the hon. member for Sherwood, but when dealing with the Department of the Treasury I think that, with the short time available to individual hon. members speaking on the Estimates, more time should be devoted to the more serious aspects of those Estimates. For instance, one of the worst departments in the Government at present and for the last three years, if not the worst, from the administration point of view, is the Queensland Housing Commission. I had hoped that Government speakers would have said something to justify what in my opinion is the worst department in the Public Service.

Mr. Sullivan: Your opinion differs from that of the hon. member for Rockhampton North.

Mr. BENNETT: I am giving my opinion. The hon. member for Condamine can have his say later. I know that he and his colleagues are too afraid to say anything after the Treasurer has spoken. We on this side are not afraid to speak.

Mr. Sullivan: You clash rather forcibly with one of your own members.

Mr. BENNETT: The hon. member for Rockhampton North spoke of the Housing Commission as he finds it in Rockhampton. I speak of it as I find it in Brisbane and I still say it is the worst department, from the point of view of administration, in the whole of the Public Service. If the hon. member wishes to, he can rise later and explain where it is right. I think one of the reasons for the deterioration in the standard of the Housing Commission has been the very existence of the co-operative building societies. Far from achieving their purpose, they have been a sorry and distinct failure in the State. They borrow money at 4½ per cent. from the Government and they are allowed to re-lend it to borrowers—

Mr. Hiley: Say that again. At what rate per cent.?

Mr. Smith: Four-and-a-half per cent., he thinks.

Mr. BENNETT: According to the report.

Mr. Sullivan: According to you.

Mr. BENNETT: They are allowed to lend it out at 5½ per cent.

Mr. Hiley: You are talking about the Home Builders' Fund.

Mr. BENNETT: Yes, the Home Builders' Fund. I have read the report, even though the hon. member for Windsor has not.

Mr. Smith: I should like to know exactly from you where I have been incorrect in anything that I have said about insurance.

Mr. BENNETT: I am not going to repeat myself now. That is just ridiculous. If the hon. member stays in the Chamber he will know where he is inaccurate.

The hon. member for Ashgrove spoke about the multi-storey buildings and said that the campaign to encourage the conversion of old buildings into flats has been a failure. He should ask the Treasurer to communicate with his colleague the Lord Mayor, the leader of the C.M.O. administration in the Brisbane City Council, and ascertain the reasons.

Mr. Roberts: A very good Lord Mayor.

Mr. BENNETT: He does not think much of the Minister.

Mr. Roberts: He could think as much of me as I think of you.

Mr. BENNETT: He might, but I can assure the Minister that he thinks the Minister is a perfect no-hoper and an unskilled Minister.

Mr. Roberts: He would know no-hopers so far as you are concerned.

Mr. BENNETT: This business of converting these big old homes into flat units and tenement buildings has been spoilt and frustrated by the policy that has been adopted by the Brisbane City Council.

These large old homes of attractive architecture certainly cannot be maintained by the age pensioners who own and live in them at present. In the early days they had a staff to assist in running them, but now the homes are too big for them to care for by themselves and the rates are excessive and exorbitant and the pensioners cannot afford to pay them. They are admirably suited to conversion to clean and comfortable accommodation, but because they do not comply technically with site-boundary clearances, the present C.M.O. administration refuses to allow their conversion to flats and tenement buildings. If the Minister for Public Works and Local Government was carrying out his duties properly, he would insist that the ordinances be amended by the city council so that a sane, decent and constructive policy could be carried out to suit and satisfy the Government members who say that their scheme and policy to convert these homes into tenements is being frustrated.

Mr. Roberts: I have never come in here and tried to climb on the backs of age pensioners, as you have.

Mr. BENNETT: No, because the Minister has been fleecing them all his life.

Mr. Roberts: You have only been a parasite as far as Labour is concerned.

Mr. BENNETT: What the Minister and his Cabinet colleagues did to get rid of Mr. Muller should make him bow his head in shame, and he should not be interrupting as he is.

Mr. Roberts: A little bit of detergent will get rid of you.

The CHAIRMAN: Order! These exchanges between members across the Chamber cannot be allowed.

Mr. BENNETT: The policy of the Housing Commission on priorities is very difficult to follow. From time to time very deserving people make application to the Housing Commission in the proper form and are merely told that their points rating does not give them the necessary priority to justify the provision of Housing Commission accommodation. It would be fair to say that at present there are 6,000 people in Queensland urgently in need of housing accommodation, and it would be equally fair to say that this Government are doing nothing to satisfy their demands. The Auditor-General's report indicates that the profits on sales of property by the Housing Commission amount to £57,740. That is the policy of the Government. They are not trying to provide accommodation; they are trying to sell and get rid of the accommodation they have. That is money they have received from the sale of houses. The actual profit of the Housing Commission for last year was £49,650, which means that if this Government had not sold homes that

were provided for them by a Labour Government, there would have been a loss of £8,090.

The Government are also getting rid of their maintenance employees and bowing to the dictates of private enterprise by even getting their maintenance work done on contract. I understand it is their intention to have internal painting, too, done by contract. As late as 26 September of this year, they had Government representatives from South Australia up here to tell them how to convert their maintenance work into contracting jobs.

(Time expired.)

Mr. PILBEAM (Rockhampton South) (8.55 p.m.): I had no intention of making any contribution to the debate, but after the remarks about the Rockhampton Harbour Board this afternoon I felt it is incumbent upon me to give the Committee a true history of the port's activities. I can start only from when I assumed public office as mayor of the city of Rockhampton. I found then, as did members of my council, that the affairs of the harbour board were in a parlous state, not because of Port Alma but because of a large debt that had accrued by reason of the uneconomic dredging of the Fitzroy River, and also because of an endeavour to make another port at Broadmount. In effect Rockhampton had suffered because of an attitude of vacillation amongst the members of harbour boards of the past. They could not make up their minds on which port to concentrate, the river, Broadmount, or Port Alma. At this time we found that owing to the change in shipping it was no longer economic to use the river as a port. In the past history of Rockhampton the river was valuable because Rockhampton was built up by the river trade. But in recent years we found that more and more dredging was necessary to make the way clear for larger vessels, and that in effect the port was being bankrupted in an uneconomic effort to make 50 miles of riverways navigable. Immediately we came to the decision that we would have to leave the river. That was the change in policy that faced the Rockhampton Harbour Board, and the policy was adopted. We found that up to 1940—not one of my board was a member of the board prior to that time—the old loans of the board had amassed to the sum of approximately £460,000, owing almost entirely to the uneconomic dredging of the river and the capitalisation of the port that was totally discarded—Broadmount—but not in any way to Port Alma, which has always paid for itself. We decided then that we had no alternative but to go to Port Alma, and we asked the Government of the day to support us in our resolution to rehabilitate Port Alma. We make no apologies or excuses for it. Previous harbour boards had left us a debt of £460,000. We said to the Treasurer, "Mr. Hiley, how can we rehabilitate Port Alma? Would you help us to make a fresh start?" Since 1940 in regard to every single loan to the harbour

board that has been taken up, we have met interest and redemption payments. Prior to 1940 the harbour board did not keep its payments up, but I am bound to say that since I have been a member—and since we have had this new policy—we have made a regular annual payment of £8,000 to the Government in respect of the old loans. That was never done before. It shows that we have been making a sincere effort. Even a bankrupt gets a discharge. Surely to goodness the debts of our fathers and grandfathers are not going to be held against the city of Rockhampton indefinitely! We are making a sincere effort to rehabilitate ourselves. We had to make fresh proposals to the Government. We had to say, "Our port of Port Alma has obsolete wharves. We have to build new concrete wharves for £500,000. We will have to build a road to the port costing about £200,000." I am proud to say that the people of Rockhampton gave us a chance to rehabilitate the port. They said they would pay 40 per cent. of the cost of the road and that they would guarantee interest and redemption payments for a new wharf. More than that, they agreed that for the whole 40 years that the guarantee exists they will guarantee an annual payment of £8,000 minimum and £12,000 maximum to the Queensland Government on account of the old loans. So anybody who says that Port Alma should have been closed down and the Rockhampton harbour written off would deprive the people of Queensland of at least £320,000, possibly £480,000.

Mr. Lloyd: Can it compare with Gladstone as a port?

Mr. PILBEAM: I am not going to say anything to hurt Gladstone. I never have and do not intend to. So far as Rockhampton is concerned we are not going to be condemned because we make an effort at rehabilitating ourselves. We have been ponding our old debts and are making arrangements in regard to them, and for this I make no apologies whatever. I say the Rockhampton people are to be commended for their enterprise and courage, which I think will be fully justified. We will all live to see Port Alma just as successful a port as is Gladstone. We will see Port Alma established as one of the leading ports of Australia. As a matter of fact, even now we have a very good prospect of seeing Queensland's first oil refinery established there.

I have stated that I will never say anything to hurt Gladstone. In yesterday's paper there is an article by Mr. Golding, chairman of the Gladstone Harbour Board, as follows—

"Shipments of Kianga coal to Japan were expected to be only the start of a big coal export trade through Gladstone, the Harbour Board chairman (Mr. W. B. Golding) said yesterday.

"The Board already was confidently preparing plans to handle much larger volumes, he said.

"Mr. Golding said Gladstone people were 'delighted' at the recent big boost for the port.

"He said additional port revenue from the contract to supply 110,000 tons of coal to Japan—announced last week—would enable further improvements to be made.

"First shipment of 11,000 tons would be loaded on November 27, and a further 7,500 tons in January.

"Kianga coal was arriving at Gladstone at the rate of 800 tons a day, Mr. Golding said. More than half the tonnage for the first shipment was already stockpiled.

New Platform

"The Board had spent about £16,000 laying a concrete platform on which it was being stored.

"Berthing depth at the loading jetty was being increased from 28 feet to 32 feet, the jetty extended by 225 feet, to 1,250 feet, and rail facilities improved.

"If the export trade increased, the present conveyor belt loading capacity of 450 tons an hour would have to be increased to at least 1,000 tons, Mr. Golding said."

I am quite sure that when we started to rehabilitate Port Alma the Gladstone people never envisaged advancement like that in their own port. We have proved that we have done nothing to hurt them; we never would. We support them in all their undertakings, but we are definitely faced with the task of rehabilitating the port for Rockhampton, that is, Port Alma. We recognise the mistakes of the past. We know who made them and we acknowledge them.

Surely in this world of today everybody should get a second chance—even bankrupts and even myself if I note personal remarks that have been passed here from time to time. I owe an obligation to the people of Rockhampton and I will fulfil it. As far as Port Alma is concerned, if it is the last thing I do I will work to make it a first-class port and one worthy of the city of Rockhampton and of Central Queensland.

Hon. T. A. HILEY (Chatsworth-Treasurer and Minister for Housing) (9.4 p.m.): Listening to the various contributions to the debate has been of the utmost interest to me. I cannot remember such a width of subjects being raised on any other occasion. There are so many matters that I feel they justify further observations from me. However, at this late hour I do not propose to start on a detailed reply. With the approval of the Committee, I propose to reply at some length in the morning to the several very interesting matters that have been raised.

Progress reported.

The House adjourned at 9.8 p.m.