




Speech By  
**Deb Frecklington**

**MEMBER FOR NANANGO**

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**FARM BUSINESS DEBT MEDIATION BILL; RURAL AND REGIONAL  
ADJUSTMENT (DEVELOPMENT ASSISTANCE) AMENDMENT BILL**

 **Mrs FRECKLINGTON** (Nanango—LNP) (Deputy Leader of the Opposition) (9.18 pm): I rise to contribute to the cognate debate of the Farm Business Debt Mediation Bill and the Rural and Regional Adjustment (Development Assistance) Amendment Bill 2016, introduced by Katter's Australian Party. I note that the Finance and Administration Committee recommended that the Labor Party's Farm Business Debt Mediation Bill be passed.

I would like to mention my time on the Rural Debt and Drought Taskforce. This task force was initiated around 18 months ago, when I was shadow agriculture minister. I was the opposition's appointment to that task force. I believe that task force helped bring light to the hardships and the heartbreak of people living in drought-affected regions across Queensland at the time.

The task force held meetings in 13 different regional centres between December 2015 and January 2016. I particularly want to thank the 467 people who took time out of their busy schedules over that Christmas period to attend those meetings and those who made presentations or attended the private sessions with the various members of the task force. Many of the submissions, particularly the private submissions, were immensely personal and emotional as people reflected on not only the hardships of drought on a day-to-day basis but also the financial hardships that were imposed upon them. I want to say to those people that we genuinely appreciated your time and the effort you made to encourage a government to think about drought. It was an opportunity to open the eyes of our counterparts in this House and truly demonstrate how difficult times are when dry conditions continue to prevail.

Drought is an insidious situation. It creeps up on you. You keep hoping it will rain and thinking, 'If we can hang on for just a few more weeks and then things will be okay.' When the rain does not come for sometimes weeks, months and, in the case of a couple of years ago, years, it slowly eats away at simply everything that you have worked for. It takes away your ability to plan for the future and it takes away your ability to run your business efficiently and effectively. It leaves you at the mercy of nature without any way of changing your situation, no matter how hard you plan or how hard you work. Families have no rest and no family time. They have no break from the constant need to feed and water their stock. Drought is all encompassing and consumes your spirit and ability to think positively.

During this time I recall a friend of one of my daughters who was sent home from boarding school and who was on the plane sitting beside someone saying, 'My parents simply cannot afford for me to be schooled any longer.' It is through the goodwill of so many of our wonderful private schools and Catholic schools and organisations that assist some of these students. It is not the fact that they want a private education; it is just that they simply want an education and they do not want to have their education by way of radio right up until senior. In light of this, most of the people that we met were determined to get through. There is a level of resilience in our communities which is extraordinary and which sums up the qualities of people who live in our regional areas, whether it be the family on the land, small business owners or local community groups.

I also note that at the present time my entire electorate—the entire Somerset, the entire South Burnett, the entire Toowoomba and the entire Western Downs regional areas—continues to experience lower than average rainfall. Relieved producers can now access subsidies to help them get through what has been a failed wet season in most parts. With regard to the bills, I know much work has gone into helping find a solution to the issues of farm business debt matters and I thank the shadow minister for agriculture, the member for Burdekin, for considering the extensive amendments to these bills.

There are also key objectives in relation to biosecurity which I want to acknowledge as very important, but I will not be touching on them today. There is no doubt that farm business debt is a huge issue hanging over the heads of rural Queenslanders. In my own region I want to thank Farm Financial Counselling's Mr Alan Broome. Alan is now retired, but he dedicated many years to helping our primary producers get through the hard times, and he is still helping our primary producers at the moment. The financial counselling and assistance he has provided over the years has saved farms and sometimes even the lives of my local producers. He worked tirelessly one on one with families who were looking to instigate succession planning, who were considering expanding or purchasing the block next door or who had found themselves in difficult circumstances.

Whilst we talk about drought as it continues to affect farm debt, we should also talk about flood. The floods of 2011 and 2013 were a dreadful time for my constituents and I do not think Alan had a day off during those years, working around the clock to help my constituents get back on their feet. He also worked closely with our QRAA regional manager Bill Fletcher, and I also want to thank Bill for his hard work for our local producers. QRAA is an important part of the mix when it comes to farm businesses and only recently I have heard through local producers that QRAA has simply run out of money for its productivity loans because there has been so much demand.

In the short time I have left I need to touch on the amendments that have been thought through by our shadow agriculture minister, the member for Burdekin—amendments to make this bill better, amendments that the LNP has thought long and hard about as to how to help our primary producers who are much in need. The first amendment is in relation to the rural debt survey. This information is vital. It has not been done since 2011 and I have spoken about this issue many times in the chamber. It is something that will help our rural producers and our lenders understand the debt levels that are out there. Other speakers have touched on the national scheme for farm debt mediation based in New South Wales. I am pleased that we are amending this bill to add in machinery as per the New South Wales legislation. This is such a common-sense amendment to the legislation and should have been done in the first place. I also appreciate the amendment that another mediator can be used other than a QRIDA mediator who, we need to remember, is also the lender. There is a conflict, so we need to enable a second or an alternate mediator.

There is another amendment that is close to my heart. As many in the chamber may or may not know, before this I was a rural succession lawyer and had spent many days with extensive families in both New South Wales and Queensland working on this exact issue. This is a painful issue and these farmers and local producers need the expertise of other advisers in the room with them. They have so much else on their plate. Whether it is feeding stock, paying for their kids' schooling or how they are going to pay for their next grocery bill, they need to be allowed to have someone who has a clue in the room to assist them, be that a rural succession planner, be that a lawyer, be that an accountant or some other adviser. I really appreciate that amendment from our shadow minister because we need, as per the Queensland Law Society, to utilise good faith mediation—mediation that is held in good faith for the best outcome for the producer and for the best outcome for the lender, because no lender wants to see a farmer being kicked out and no farmer wants to end up in that situation. There is another important amendment: if a producer has undertaken mediation prior, they should not be excluded. That is a wonderful amendment and I congratulate the shadow minister for that.

The LNP has put forward the farm debt reconstruction office within QRIDA. What a common-sense way forward. It can look at assessments for producers and for businesses under stress. It can consult with the owners and, if worse comes to worse and these owners have to exit their farm business, they can assist them through an exit strategy, because that is what these people out there need if there is no other hope.