

Legislative Assembly,*Wednesday, 26th September, 1894.*

Protection against accidents caused by sparks from Locomotive Engines—Improved method of collecting Stock and Crop Returns—Brands Bill: adjourned debate, second reading—Friendly Societies Bill: further considered in committee—Public Reserves on the banks of the Swan River: Message from the Legislative Council—Marriage Bill: further considered in committee—Agricultural Bank Bill: adjourned debate, second reading—Adjournment.

THE SPEAKER took the chair at 4-30 p.m.

PRAYERS.**PROTECTION AGAINST FIRES CAUSED BY ENGINE SPARKS.**

MR. TRAYLEN, in accordance with notice, asked the Premier whether any steps would be taken this session to make better provision for protecting property lying alongside the railways of the colony against accidents caused by sparks and cinders from locomotive engines?

THE PREMIER (Hon. Sir J. Forrest) said the Government did not expect to be able to do anything in that direction this session.

IMPROVED METHOD OF COLLECTING CROP AND STOCK RETURNS.

MR. THROSSELL: I move "That, in 'the opinion of this House, it is desirable that the Government should take 'measures for providing a more reliable 'method for collecting the annual crop 'and stock returns than that now in 'operation.'" I may say that I have brought this matter forward on behalf of the Bureau of Agriculture. Members are aware that there is no law in existence at present dealing with the collection of these returns, which, if they are to be of any value at all, ought to be approximately reliable. I think we have sufficient evidence that, so far from that being the case, they are most uncertain and unreliable. There can be no question that at the present juncture these returns are of vital importance to the colony, as showing the progress of settlement; and the question is, what better system than the present unsatisfactory system should be adopted for collecting them, so as to ensure a greater amount of accuracy, and to make

the returns more trustworthy? We have already a law dealing with the question of scab, and under that law it is made obligatory on the owners of sheep to make a return of all infected flocks; and it may be suggested that if the same provision were extended to all stock returns and crop returns, something of value might be the result. At present the system adopted is a very slipshod one, and little or no reliance can be placed on these returns. In many cases the settler is met in the street or on the road by the policeman collecting this information, who asks him for a return of his stock and crops, and the settler gives him such information as first comes into his head. In other cases the information given is prompted by a little vanity perhaps,—a desire to shine above his neighbours as having a heavier yield than they get, or possessing more stock than they do. These returns, obtained in this haphazard way, are placed before the country as official returns, indicative of the progress and extension of settlement; whereas, as a matter of fact, they are altogether unreliable. I believe the motion will commend itself without further words from me, as one of sufficient importance to merit the attention of the Government.

MR. PIESSE: I have pleasure in supporting the motion, which I think is one that will meet with general approval. Those of us who have had anything to do with the compilation of these returns know full well the number of errors that creep into them, and that it is most desirable we should have some better and more reliable system of collection than the present one, because it is from these returns that we ought to be able to form an accurate idea of what progress the colony is making in the work of settlement. Statistical information of this kind, to be of value, should be as correct as it is possible to get it; whereas, at present, we know that very little reliance can be placed on some of the returns furnished. I know from my own experience that the police, who generally do the work of collecting these returns, do their share of the work satisfactorily enough so far as they are concerned. They call upon the settlers and ask them for the information, but they have no means whatever of knowing whether the information is right or wrong. Many

persons, as has been said by the mover of the resolution, wish to eclipse their neighbours as regards the number of their stock, or the area they have under cultivation, or the average yield of their crops, and, without any other object, perhaps, they give a larger return than they really ought to do, without any intention of deliberately falsifying the returns. Others, again, are not so particular. I know of one instance, in the Kojouup district, of a person who, in giving a return of the number of horses he owns, has for years and years given the return as about 2,000, whereas it is well known that in reality he has only some 30 or 40 horses. He cannot very well falsify his sheep returns, for the reason that he has already had to furnish that information under the Scab Act; but, for years past, he has been in the habit of over-estimating the number of his horses as I have said. No doubt others are in the habit of exaggerating in the same way, though probably not to the same extent, as this particular gentleman. I certainly think some more satisfactory method of collecting these returns is required than that at present adopted. I do not know that any legislation is necessary. What is required is to impress upon people the desirability of giving more precise information than they have been in the habit of doing, and to establish some system of checking this information; and I hope the Government may see their way to carry out this suggestion, so as to make these returns more reliable.

MR. RICHARDSON: I am thoroughly in accord with the spirit of the resolution, and I think it is very important that these returns should be approximately correct. There can be no question that the present system requires to be altered, but I do not see how it is going to be accomplished, unless you also provide some penalty for furnishing false returns. It is very easy to say to people, "You must do this and you must do that," but, unless you provide a penalty, it is hard to see where the compulsion will come in; therefore, I think it really is necessary that there should be a penalty attached. If it is considered desirable—and no doubt it is desirable in the interests of the country—that these returns should be as near correct as pos-

sible, there ought to be no hesitation in enforcing a penalty for wilfully furnishing a false return.

THE COMMISSIONER OF RAILWAYS (Hon. H. W. Venn): I think one simple way of meeting the difficulty is this: as a rule, people do not like to be bowled out in a lie, and it has just struck me that we could meet this difficulty without resorting to any other penalty than publicity. Why not have these returns, as they are collected, published in the local papers, so that everyone could see his neighbour's returns? If a man then said he had 2,000 horses, when it was well known that he had only 30 or 40, that man would be held up at once, amongst his neighbours, as a liar. [MR. LEAKE: He wouldn't care for that.] I think most people would. I think about the best punishment you could inflict upon most men would be to show the world that their word is not worthy of belief. [MR. R. F. SHOLL: That's nothing to some men.] I think it would be the simplest way out of the difficulty, unless you provide some penalty. If you did provide a penalty, you would find it a very hard thing to bring it home to a man that he made a false return wilfully.

THE PREMIER (Hon. Sir J. Forrest): There is no doubt this is an important matter, but I am afraid it will not be possible to improve upon the present system without incurring a larger expenditure. Perhaps it would be worth while to incur this expenditure in order to ensure more trustworthy returns. If we were to employ and pay some persons in the various districts to attend to this work, making it their business, and holding them responsible for what they did, I have no doubt we would be able to get very much more accurate and reliable returns than we get under the present system, where the police do the work—not as part of their ordinary duties, but outside their ordinary duties. Of course the police, who go about collecting this information once a year, are not in a position to discriminate whether a return is a correct one or not. They simply have to accept the information as it is given to them; whereas if persons were appointed in the various districts, and residing in the district, to collect this information and they were paid for doing the work,

and held responsible, these collectors would no doubt very soon have an intimate knowledge, themselves, of what was going on around them, and they would be able to scrutinise these returns. I think the hon. member is to be commended for bringing up the matter under notice, for there is no doubt a great need for some improvement in the system we are now adopting, if only to this extent—that we ourselves have no great confidence in these returns. I must confess, for my own part, I have not that confidence in these returns that I would like to have. I hope they are all right; still there is a feeling, I know, amongst members that they are not so absolutely reliable as we should desire them to be. If this motion is carried, the matter will thus be brought prominently under the notice of the Government, and I will undertake to investigate the matter, and ascertain exactly how they do these things in other places, and try to arrive at some better system here. For my own part, I think we shall have to appoint persons to collect this information in the various centres, and hold them responsible. I do not think the present plan has ever worked very well, nor is it likely to work very well. However, the matter will be considered by the Government within the next few months, and we will see if any legislation is necessary, or in what way we can improve the present system so as to make it more reliable.

MR. R. F. SHOLL: Would it not be possible to make those who furnish these returns to make a statutory declaration, and have a penalty attached for making a false declaration? I believe that, under the Scab Act, the owners of sheep are compelled to furnish a return annually showing the number of sheep on their runs; and I think it would be a good plan to compel people to send in their stock returns to the nearest police or resident magistrate, accompanied with a declaration that they are approximately correct, to the best of their knowledge and belief. If that were done, I do not think it would be necessary to go to any great expense in the matter.

MR. LEFROY: I certainly think it is desirable that steps should be taken to ensure some more reliable method of obtaining these statistics than is at

present adopted; and, as the Premier appears to be willing to fall in with the motion, I think it might be left to the Government to consider what would be the most desirable plan to adopt for securing more reliable returns. I know from my own observation that these returns are collected in a very haphazard manner, and I have been sorry it has been so, and that these returns should be published to the world as the official returns of the number of stock in the colony, the area under cultivation, and the average yield in each district, when I knew that in many instances they were entirely wrong and misleading, more especially as regards the number of acres under cultivation, and the average yield. Very often the policeman who goes round collecting these returns appears on the scene when a settler is very busy at work, perhaps, in his field or paddock. The policeman asks him what number of stock he has, or how many acres under crop; and the reply will probably be that the man does not exactly know how many he has, but, being pressed to give the collector some idea, he will probably say, "Oh, put down so-and-so." That is really the way these returns are obtained. I have seen it done in many places, and I think it is very desirable we should have some more accurate and reliable system.

MR. LEAKE: If these returns are required at all, we require to have them as nearly accurate as possible. Anyone acquainted with the present method of obtaining this information must admit that the police must necessarily perform the duty cast upon them in a very perfunctory manner, and that they are not the sort of persons who are likely to gather very precise information under these heads. I rise merely to suggest that as we have a new department in our midst, the Bureau of Agriculture, it is quite possible that, under the management of the practical gentlemen who constitute that body, these stock returns might be collected in a correct form and in a speedy manner. I throw out the suggestion to the Premier, free of cost, and I hope he will consult that august body upon the subject.

MR. RICHARDSON: I think we (the Bureau) had better run the whole country. Motion put and passed.

BRANDS BILL.

SECOND READING—ADJOURNED DEBATE.

MR. LEFROY: I think the Government may, perhaps, be commended for bringing in this Bill dealing with the branding of cattle and horses, but I do not know whether the Attorney General has given us altogether sufficient reasons for the proposed change. He may have given us good reasons, but I do not think he has given us quite sufficient reasons why the old system of branding by signs and marks should be abolished, and a new system—which appears to be in vogue now in only one of the other colonies, Queensland, of branding with three letters—should be adopted. I think that the owners of stock in this colony, if this Bill passed in its present form, would be very sorry to find it passed, because no doubt many of these old brands, which have been used by settlers from the earliest days of the colony, are looked upon as part and parcel of their stations, and they consider they have a sort of vested right in them. I think one of the reasons given by the Attorney General for making the proposed alteration in the system of branding was that they found some little difficulty in printing some of the present brands. I do not see why there should be that difficulty. [THE PREMIER: It is real.] The only brand pointed out by the Attorney General as to which there would be any difficulty in printing was a tin kettle; but I am not aware that anyone in this colony has a brand in the shape of a tin kettle. I think there must have been some remissness in the Brands Department for some years past in keeping up the brands registry, and it seems that having got into a difficulty it is considered that the only way to get out of the difficulty is to have a new Bill. I do not know who has been at the head of the department for some years past, but things seem to have got very much in arrear. I do not see why the registry of brands should not be kept up now as it used to be years ago, and published in the *Gazette*. I suppose these old brands must still be in the Government Printing Office, and why can't they be used? Why should these old signs and symbols be abandoned for the sake of adopting this new idea of three letters? Why have three

letters, when marks and signs, or a combination of two letters, or a combination of one letter and one numeral, would answer every purpose? Of course if any person wishes to go in for three letters, or four letters, let him do so; but why make it compulsory upon those who have had brands of their own for years past? We want these brands to cover as little space as possible, more particularly on horses. We do not want them disfigured with half-a-dozen different brands, each consisting of three letters. I see that in New South Wales they allow a letter, or a sign, or a character to be used, but the law provides that if a person uses any symbol or mark that cannot be represented by a letter of the alphabet or a numeral, he has to defray the expense of procuring the necessary block for printing a representation of the brand. Why not make that provision in this Bill? As I have said, there must be blocks representing many old brands still in existence in the Government Printing Office, or the Brands Office, unless they have been lost or thrown away; and, if a brand cannot be produced by the ordinary characters, why not charge the owner with the cost of having the necessary block made for printing the brand, instead of compelling people to adopt these new brands? I hope, when the Bill goes into committee, the Government will accept this suggestion, instead of making the adoption of a three-letter brand compulsory upon everyone? It is rather harsh to compel people who already have brands, and which are well known, to adopt new brands. In 1883 everybody in the colony were obliged to register their brands and to pay a fee for doing so, and now they were to be compelled to abandon their brands, and go through the same process and expense again. Many people probably only had their brands made last year, at a cost, perhaps, of 10s. or 15s., and, if this Bill becomes law, these people will have to go to the same expense and trouble again next year. It is rather hard to insist upon people altering their brands, and putting them to this expense, when there is really no necessity for it; and I hope that the provisions of the Bill will be modified in committee, so as to make them more acceptable to the owners of stock. There are some other innovations in the Bill—innovations, so far as this

colony is concerned—such as placing the brands of successive owners in a certain order on certain portions of the animal. I have no objection to that; and I think that the other provisions of the Bill are more or less necessary, with the exception of that which makes it compulsory upon all owners of stock to adopt a new brand, consisting of a combination of three letters, and nothing else. I hope the House will not approve of the Bill in that respect.

MR. CLARKSON: I am rather curious to know where the necessity for this Bill being brought in has arisen. I have heard no complaints about the present system of branding stock. I have been amongst stock all my life, and have had a registered brand for something like 30 years; and it seems very curious to me, and I think rather hard, that I should now be compelled to abandon that brand, and to take up some other brand. I cannot see any force in the argument that this system has been adopted in some of the other colonies. Our circumstances are entirely different in many respects, and I do not know that it is wise for us to follow in the footsteps of the other colonies in everything. I really cannot see the necessity of this re-branding. The brands in use have never been found fault with that I know of; at any rate, they have always answered the purpose, and why should we be compelled to disfigure our animals with three letters? A horse may pass through a dozen different hands during its lifetime, and by the time that horse finished up with its thirty-six letters all over its body it would be like a walking newspaper. It is perfectly absurd. I never was more astonished in my life than when I read the speech of the Attorney General in introducing this Bill. I think there are many other alterations required in it, which it is not necessary to refer to at this stage. I feel certain of one thing: the Bill will not meet with the approval of stockowners in this colony, and I cannot see that it concerns anyone else. I am very strongly opposed to the Bill in its present shape, and I see no necessity for it.

MR. RICHARDSON: I think the hon. member who has just sat down does not quite realise where the difficulty lies. It is not so much with the owners of stock

as in the Registry Office that the trouble has arisen. I think the idea of adopting a different system of branding must have originated in that office. I suppose they have found a difficulty in finding enough brands, without causing a lot of confusion. Nevertheless, I am somewhat in accord with the tenour of the remarks of the last two speakers. I think it would be a needless hardship to inflict upon people who have had a registered brand for the last 20, or 30, or 40 years, to compel them to change it, just because of some little difficulty experienced in the Registry Office. I see no difficulty as regards brands that are already registered; I presume the difficulty is to find new brands for new applicants. Why not make this fresh start with those who wish to register new brands? If it is necessary to institute some new system, let it be confined to those who have no brands already registered. I do not think we should interfere with what may very justly be termed a vested right in a brand. A man who has had a brand for years, and which is known all over the country, has no right to be deprived of it, simply to suit the convenience of the registry office. An old established brand is something in the nature of a trademark. Moreover, it would be very inconvenient, and create a lot of difficulty, and loss of stock, when people were not able to recognise the owners of strayed stock, owing to their not having the well-known brand upon them. It may be said that these new brands will have to be registered, and that people can look for any brand in the registered list. But that is what people in the country very seldom do. There is another point: many a man has taken a pride in improving the quality of his stock, and breeding from high-class stock, and has established a reputation, and his brand may be known far and near. If you take away that man's brand, you take away his reputation as well. There are a number of practical difficulties surrounding this question, which, perhaps, have not been thought of in the Registry Department. At present I only wish to point out that, perhaps, it is not a wise thing to compel people who already possess a registered brand to re-register. I think it might be possible to make a fresh start in this direction with applicants for new brands;

but whether we should compel them to have three letters I am not at present prepared to say. I think, in the first place, that a combination of three letters would be rather a difficult brand to put on, and it would be very liable to blotch, and to disfigure the animal, especially when it came to have two or three different brands upon it. It would not be so awkward with cattle, except that it would depreciate the value of the hide to a certain extent. I think a sufficient number of combinations might be arranged with one letter and two numerals or two letters and one numeral, to answer the purposes of this colony for a number of years; and, perhaps, the Attorney General, who, I feel sure is anxious to fall in with any practical suggestion from the farmers of the country, will think over the matter, and endeavour to meet these and other objections to the Bill. There is another point that has occurred to me: I see that, in addition to the proposed three letters, a man can have a distinctive numeral brand; and it is provided that this distinctive brand is to be placed quite close to, and directly underneath, the ordinary registered brand. I hardly think that is a wise arrangement, as it would probably clash with the age brand. This, however, is a matter of detail, and possibly when we go into committee on the Bill we may be able to see our way out of these difficulties.

MR. PIESSE: The principal objection to the Bill appears to me to be that it interferes with existing brands. As has been pointed out already, we had to get fresh brands made and registered in 1883, and it cost stockowners some money to get these brands made and registered; but now it is proposed to do away with them again. If the Bill were made to apply only to brands to be registered hereafter, I think it would be a very wise proceeding, because we all know there is a great difficulty now in allotting brands to a new applicant. People generally desire, if possible, to have their initials as a brand, in some form or the other, and of course there is a difficulty in accommodating everybody, without having brands clashing with each other. I can see this new system would be very useful indeed if applied to future registration, and, if the Bill could be restricted to those who may hereafter require to have a brand registered, I think it would

be a very useful measure. If the Attorney General cannot see his way to that, I would offer another suggestion, and that is that those who already have a registered brand should not be compelled to pay a fee for re-registration. I think that is a concession that might fairly be granted. Those who already possess brands, and have had them for years, will naturally object to have to give them up, and to start with a fresh brand; and, if they are compelled to do so, I think the least we can do is to allow them to re-register their brands free of charge.

THE PREMIER (Hon. Sir J. Forrest): The difficulty that exists at the present time is not only in registering a brand, but a difficulty is also experienced in ascertaining whether a brand applied for has already been appropriated by some other person, because of late years no list of brands has been published, and owing to the number and variety of signs and hieroglyphics used by people for brands, it is altogether impossible to tabulate them in a form that will enable a brand to be easily traced. You have to wade through hundreds and hundreds of brands to find out whether there is already one registered that is anything like the brand you desire to have. That goes on every time a new brand is required. There is also the difficulty of reproducing the hieroglyphics in print. Of course they can be lithographed, but that means expense, and is much more troublesome than where a brand can be reproduced with ordinary type; and, when it comes to advertising strayed stock, the newspapers find they are altogether unable to publish these curious brands, and they have to leave them out or try and give a description of them if possible. No doubt some simple plan, such as is proposed in this Bill, by which all brands could be reproduced in ordinary type, and be arranged alphabetically for reference, would be a great improvement upon the present system. You could then see at a glance, as easily as you could find out a word in the dictionary, whether the brand you wanted had already been appropriated. It would also have this advantage: people who came across strayed stock could, without any difficulty, trace the owner of the stock on reference to this tabulated register, whereas now it is very difficult to discover a brand owing to the diffi-

culty of reproducing them, and also owing to the fact that so many brands are very nearly alike. They may look to be different on paper, but when you come to see them on the animal you find they are scarcely distinguishable. I admit I do not myself altogether like the idea of having so many letters for a brand. If an animal comes to be re-branded two or three times, with every change of owner, I think these three letters would become rather troublesome. It would not be altogether convenient at any rate. At the same time, there can be no doubt that some simple but definite system such as this Bill proposes would be a decided improvement upon the happy-go-lucky plan we have here at present. I believe that all the colonies are now adopting this other system, a combination of letters and numerals; and, as the number of stock-owners in this colony increases, we shall be compelled to adopt some such system here. I am sure we cannot go on as we have been doing in the past. The lists of brands now in existence have not been published for years, owing to the trouble and expense it involves to reproduce these hieroglyphics. I believe that a few years ago an attempt was made by the Registrar of Brands to tabulate these hieroglyphics, or put them in some sort of shape, that they might be traced; but I do not think the attempt was very successful, owing to the difficulty—I might say the impossibility—of tabulation. I should be glad myself if some simple plan such as this Bill proposes were adopted here, so as to put the thing on some systematic basis which everyone could understand. I see some difficulty, however, as the hon. member for Toodyay has pointed out, in having so many letters, especially when you come to multiply the number of brands on an animal. That seems to me the only objection. With regard to the other objection about changing brands that have been used for years, it is one that no doubt appeals to stockowners; but it is more of a sentimental objection than a practical one. The new brand would come into use as the present stock died out, and people would soon become habituated to it. It is very nice, no doubt, to have an old familiar brand that is known all over the country; still, if we can adopt a more intelligent and systematic

plan, I do not think we should allow sentiment to stand in the way of adopting it.

MR. TRAYLEN: I think the Bill in the exact form in which it now appears is in some respects open to objection, and I shall be glad if some way can be devised whereby existing brands may be retained by present owners, but not to pass into the hands of new owners in any way. But I wish to address myself chiefly to that point which has been forcibly mentioned by the Hon. the Premier,—the disfigurement of the carcase by the number of characters or letters to be employed, especially when two or three different brands are used by two or three different owners. First of all I object to it on the ground of humanity, which I think should be the first consideration with us. We must look upon the branding of large stock as a necessary evil, but we should not carry it out further than we are really obliged. We need not have three letters if two will answer the purpose. On looking into this matter, I find that with two characters—and by characters I mean either letters of the alphabet or numerals—it is easy to have 1,100 changes; and, then, by a transposition of the letters or numerals, such as putting them upside down, a further multiplication of changes and combinations can be obtained, up to about 10,000 different brands, each of which could be registered and reproduced in an intelligible manner. If this suggestion were adopted it would do away with the third character, it would make the brand cheaper, there would be less disfigurement of the animal, and I do think it is a workable plan. It would minimise the inconvenience which every speaker has recognised when referring to the proposal to have three letters. If we confined ourselves to the alphabet alone, I know that with two letters we would very soon exhaust the number of possible changes; but if the ordinary letters of the alphabet were combined with ordinary numerals, the changes available in the first instance would amount to more than 1,100. Then, if the first character were turned upside down, that would give us the whole over again. Then they could be placed on one side, and then on another side; so that altogether about 10,000 changes could be got in this way, all as distinct as if the letters were printed

in the ordinary way. There are one or two other comparatively trifling matters I may, perhaps, as well call attention to, one of which is found in Clause 14, sub-section (3), which provides for this sort of thing: if I want to have a brand registered to-day, I may choose such a strange combination of letters as MLQ, and when I send my application to the registrar, if I happen to be the first for that curious combination he allots it to me, or the first combination on the list that is, at the time, standing unallotted; but, in the event of all the brands contained in this combination having been already allotted, I must take the first unallotted brand standing on the register. It seems to me that it is only a question of time when we shall have as much confusion as we have at present. Another point I want to refer to is the provision compelling poundkeepers to brand every head of stock brought into a pound with the distinctive brand of that particular pound. It does seem a little needless that every poor animal that gets astray, each time it gets impounded, has to be branded with the poundkeeper's brand. No doubt the object is to give a distinct ownership. It is something on the same principle as the transfer of land legislation, under which whoever is the last name appearing on the register is recognised as the owner. So with the animal that has passed through a pound. The poundkeeper's brand is the title of ownership. But, really, I do not think this is necessary, and, I hope, the Government will be willing to strike it out as a needless multiplication of brands. I think there is good ground also for objecting to another permissive clause in the Bill—I forget the exact number, but it has relation to where the first brand ought to be placed on an animal. There are six different positions or consecutive orders of brands. Let us assume that a horse is about to be branded. The portion of the animal to be first branded may be the near shoulder, or the off shoulder, or the near quarter, or the off quarter, and so on until you get to the ribs. The breeder or first person imprinting the first brand may brand upon any portion he thinks fit, from portion one to portion six; and it will require a little skill to determine who is the owner of that animal after it has

been branded by successive owners. I think if we are going to make people put their brand on different parts of an animal, we may as well compel them to start with one particular portion, whichever may be decided upon in the Act, and not allow them to depart from that order according to the particular whim of the individual breeder or first owner. These are the chief points that have struck me on going through the Bill.

MR. MORAN: It seems to me that the principal objection raised to this triplicate system of branding has been rather magnified, because, as a matter of fact, it has not been found to work very inconveniently in countries where it has been adopted. It is not usual in colonies where horse-breeding is largely carried on—and it is only in regard to branding horses that this triplicate letter system is objected to as a cause of disfigurement. It does not apply with much force in the case of cattle—it is not usual, nor is it found necessary to brand horses every time they change ownership. Very often the one brand is sufficient, because it is not usual to find horses so very much alike that you cannot distinguish one from the other unless you keep branding them. Moreover, few horses change hands without the purchaser obtaining a receipt from the previous owner, so that there is little or no difficulty in tracing the ownership of a horse. I have never yet known a case of disputed ownership where people keep a careful record of their transactions in horseflesh. I know this question of using triplicate characters for branding has been threshed out in the Queensland Parliament, as may be seen on reference to the debates, and the justification of the system was strongly pointed out. It has worked very well, in practice, in that colony. It must be borne in mind that under such a system it becomes very easy to tabulate brands for reference, and as copies of the register of brands are circulated all over the colony the question of ownership is very easily determined. As to the humanity or inhumanity of it, if you admit the necessity of branding at all, I do not think that one extra letter or numeral is likely to make much difference so far as the animal operated upon is concerned.

Motion put and passed.

Bill read a second time.

FRIENDLY SOCIETIES BILL.

IN COMMITTEE.

Debate continued upon postponed proposed new clause 41, viz.:—

"41. All such Boards and the names of the members thereof from time to time shall be registered by the Registrar, and upon such registration such lands and all improvements thereon shall become vested in the Chairman of the Board in trust for such societies and branches, and such Chairman shall be deemed the registered proprietor of any such lands under the 'Transfer of Land Act, 1893,' and shall be entitled to be registered as such proprietor in the register book:—"

THE ATTORNEY GENERAL (Hon. S. Burt) said he had re-drafted the clause to meet the objection raised by the hon. member for Nannine to the chairman of the board being made the registered proprietor. He moved that all the words after the word "Registrar," in line 2, be struck out, and that the following be inserted in lieu thereof:—

"(1.) The board of management shall elect three trustees for the purpose of holding any such lands, and shall send to the Registrar and the Registrar of Titles the names of the persons so elected, and the Registrar of Titles shall thereupon register such persons as the joint proprietors of such lands under the 'Transfer of Land Act, 1893,' and issue a certificate of title to such persons, subject to any incumbrances affecting such lands, upon payment of a fee of five shillings."

"(2.) In the event of the death, resignation, or absence from the colony for three months of a trustee, or in the event of a trustee becoming incapable, unable, or unfit to act, through infirmity or other cause, sufficient, in the opinion of the Board, to warrant his removal, the Board may elect another trustee in place of the trustee so dying, resigning, absents himself, or becoming incapable, unable, or unfit to act."

"(3.) Upon the election of every such new trustee, the Board shall cause his name to be registered in like manner as in the case of the original trustees, and the Registrar of Titles shall register every such new trustee as proprietor in place of the trustee in whose stead he shall

"have been elected, upon payment of a fee of five shillings."

"(4.) Such trustees shall hold such lands in trust for such societies and branches for the purposes of recreation, and subject to the next following section, and the regulations made under this Act, and the directions of the Board consistent therewith."

Amendment put and passed.

Clause, as amended, agreed to.

Postponed clause 1: Commencement of Act:

THE ATTORNEY GENERAL (Hon. S. Burt) moved that the word "four" be struck out, and that the blanks be filled in with the words "first," "January," and "five" respectively,—making 1st January, 1895, as the date of the commencement of the Act.

Amendment put and passed.

First to Tenth Schedules:

Put and passed.

Preamble and title agreed to.

Bill reported, with amendments.

MESSAGE FROM THE LEGISLATIVE COUNCIL—PUBLIC RESERVES UPON RIVER SWAN.

The following Message was delivered to and read by Mr. Speaker:—

"Mr. Speaker,

"The Legislative Council having this day passed the following resolution:—
"That, in the opinion of this House, it is desirable that larger reserves of land for public use, on the frontage to the Swan River and Estuary, should be secured by the Government, as soon as possible"—presents the same to the Legislative Assembly for its concurrence.

"GEO. SHENTON,

"President.

"Legislative Council Chamber,

"Perth, 26th September, 1894."

MARRIAGE BILL.

IN COMMITTEE.

Postponed clause 20—"Marriage by special license": "When by reason of the parties to an intended marriage, or one of them, residing at a distance of twenty-five miles—

"(a.) From a church belonging to the religious denomination according to the rites of

"which the parties desire to
"be married; or

"(b) From the office of a district
"registrar: or

"when, by reason of special circum-
stances, it is shown to the satisfaction
"of a minister that there exists a good
"reason for the speedy celebration of a
"marriage, and that the circumstances of
"the case will not admit of a compliance
"with the provisions of this Act as
"to the publication of banns or the
"posting or giving of notice of such
"marriage, then in such case such minis-
ter may grant his license for the
"celebration of such marriage without
"compliance with such provisions in the
"form in Tenth Schedule to this Act,
"and thereupon may celebrate such mar-
riage. A duplicate copy of such
"license, signed by the minister, shall be
"forthwith transmitted by him to the
"district registrar, together with the
"register form of such marriage:"

MR. LEAKE moved that the clause
be struck out, with the view of inserting
the following clause in lieu of it: "The
"Governor may, on payment by the
"applicant to the Registrar General of
"the fee of ten pounds, to be by him
"paid into the Public Treasury, grant
"special licenses for the celebration of
"marriage, and by such license may dis-
pense with the publication of banns or
"notice of marriage and the production
"of a certificate thereof when required,
"and may authorise the celebration of
"marriage in such place as is specified in
"such license. Provided always, that
"where by reason of the parties to an in-
tended marriage residing at a distance
"from a church or place of worship duly
"registered for the celebration of mar-
riages, or from the office of a district
"registrar, the expense of celebrating
"such marriage in such church or place
"of worship or in such office is onerous
"and burdensome to such parties, or
"where, by reason of special circum-
stances, it is proved to the satisfaction
"of the Governor that a strict compliance
"with the provisions of this Act will
"entail hardship and great inconvenience
"to the parties to an intended marriage,
"such license may be granted without
"payment of a fee." The hon. member
said his objection to the proposed clause
was that it put too much power in the

hands of a minister for the speedy cele-
bration of marriages by special license.
The clause provided that if it was shown
to the satisfaction of any minister that
there existed any good reason for dis-
pensing with banns or with notice, the
minister could thereupon celebrate the
marriage forthwith without any of these
preliminary formalities. He thought that
was too much power to place in the hands
of a minister, especially when they re-
membered who some of these ministers
might be. It was not only the ministers of
what he might call the leading and recog-
nised religious bodies who would have
this power; in this age of progress they
had fresh religious bodies springing up
every day, and, if a man had half a dozen
followers he would dub himself a minister
of the gospel. It should not be left to the
discretion of all ministers to over-ride the
safeguards which the Act set up against
hasty marriages. He thought his own
clause was an improvement upon this
provision. He proposed that these special
licenses should only be granted at the dis-
cretion of the Governor, and when, in his
opinion, a strict compliance with the pro-
visions of the Act would entail hardship
and great inconvenience on the parties.
If there was any objection to this clause
on the ground that in remote country
districts it might be awkward to have to
prove to the satisfaction of the Governor
that the necessary conditions existed, he
was open to accept any reasonable sug-
gestion. They might make it "to the
satisfaction of the Resident Magistrate,"
or some other recognised and responsible
person in conjunction with the minister.
At any rate he thought it should not be
left in the power of any minister to dis-
pense with all the safeguards provided
by the Act at his discretion.

MR. CLARKSON said he quite agreed
with the hon. member for Albany that
they should not make marriage too easy,
or too cheap, or without some restrictions.
A minister of religion in Perth had told
him, only last week, that he had recently
married a couple, and it turned out that
the young man already had a wife. In
another instance a new arrival applied to
him to marry him, and, shortly after-
wards, another gentleman came in and
prohibited the marriage on the ground
that the intended bridegroom was his
son-in-law, and that he had a wife in one

of the other colonies. These instances pointed to the desirability of not making marriage too easy.

Mr. RANDÉLL was in favour of striking out the clause as it stood, because he thought it was undesirable—though not, perhaps, for the same reason as that assigned by the hon. member for Albany—to grant this power of dispensing with the provisions of the Act to ministers. He thought some other provision might be made to enable marriages to be celebrated, under special circumstances, without the usual preliminary formalities, and without imposing too heavy a fee. If they provided all necessary safeguards, he saw no reason why too many restrictions should be placed in the way of a marriage by special license.

Mr. ILLINGWORTH said he did not like the clause in its present form. It was too much power to place in the hands, not perhaps of any minister, but of some ministers, to let them decide themselves whether a case was of such a character as to dispense with the ordinary safeguards provided by the Act. But he could not say that the proposed new clause met all the objections, when it provided that a marriage by special license could only be celebrated by obtaining the Governor's sanction. He thought some facilities should be granted for the celebration of marriages in out-of-the-way parts of the country, where the parties might be 50 or 60 miles from a registry office, and where the visits of ministers were few and far between; so that the parties might be able to avail themselves of the presence of a minister when he happened to come that way.

THE ATTORNEY GENERAL (Hon. S. Burt) said he had considered the clause since it had been postponed, and he thought the objection to it might be met by giving to the Governor or the Resident Magistrate the power to decide whether the preliminary formalities should be dispensed with, instead of leaving it to the minister to decide. He also thought they might alter the distance from 25 miles to 50 miles, so that these special licenses should only be granted where the parties resided 50 miles from a place of worship or a registry office. If members would leave the matter until after the usual adjournment they might be able to arrive

at some satisfactory amendment of the clause.

At 6-15 p.m. the Chairman left the chair.

At 7-30 p.m. the Chairman resumed the chair.

Motion—That the clause be struck out—put and negatived.

Mr. LEAKE moved, as an amendment, that the words "twenty-five," in line 2, be struck out, and the word "fifty" inserted in lieu thereof.

Amendment put and passed.

Mr. LEAKE moved, as a further amendment, that the words "a minister" be struck out of line 8, and the words "the Governor or any Resident Magistrate" be inserted in lieu thereof.

Amendment put and passed.

Mr. LEAKE moved, as a further amendment, that the words "such minister" be struck out of line 12, and the words "the Governor or any Resident Magistrate" be inserted in lieu thereof.

Amendment put and passed.

Mr. LEAKE moved, as a further amendment, that the words "may celebrate" be struck out of line 14.

Amendment put and passed.

Mr. LEAKE moved, as a further amendment, that all the words after the word "marriage," in line 15, be struck out, and the following words be inserted in lieu thereof: "may be celebrated. Such license shall be produced and delivered to the person about to celebrate the marriage, and after the celebration thereof shall be transmitted with the register form of marriage, in the case of a minister to the district registrar, and in the case of a district registrar to the Registrar General."

Amendment put and passed.

Clause, as amended, agreed to.

Schedules Second to Ninth, inclusive, agreed to.

Tenth Schedule—License for Marriage:

THE ATTORNEY GENERAL (Hon. S. Burt) moved, as an amendment, that the words "three days," in line 13, be struck out, and the words "one month" be inserted in lieu thereof.

Amendment put and passed.

THE ATTORNEY GENERAL (Hon. S. Burt) moved, as a further amendment, that the words "(signature of minister)"

(residence and denomination)," at the end of the Schedule, be struck out.

Amendment put and passed.

THE ATTORNEY GENERAL (Hon. S. Burt) moved, as a further amendment, that the words "a duplicate of this license, signed by the minister, must be transmitted by him," be struck out of the footnote to the Schedule, and the following words be inserted in lieu thereof:—"This license must be transmitted by a minister celebrating a marriage by virtue hereof."

Amendment put and passed.

Schedule, as amended, agreed to.

Preamble and title :

Agreed to.

Bill reported with further amendments.

AGRICULTURAL BANK BILL.

SECOND READING—ADJOURNED DEBATE.

Debate—on the Premier's motion that the Bill be now read a second time—resumed.

MR. LEAKE: I do not know that I ever attacked any measure or system with greater pleasure than I do this Bill before the House; and I do sincerely hope that hon. members will reject the measure. If an amendment be proposed that the Bill be read a second time this day six months—I do not myself propose it, but possibly such an amendment may come from the other (the Ministerial) side of the House—I shall support it. One thing I am pleased to see is that the Bill has already begun to frighten some of the Government supporters. The hon. member for the De Grey, I am happy to observe, has spoken against the Bill, but whether he will vote against it remains to be seen. He expressed his opinion against it when he addressed the House the other evening, and upon general principles he followed the hon. member for Nannine in that gentleman's vigorous attack on this system.

MR. RICHARDSON: I question all that, very much.

MR. LEAKE: Then I must have taken a wrong note of what the hon. member said. This Bill, from the policy point of view, is second in importance only to the Loan Bill; but, bold as the Loan Bill is, I think we may decidedly look upon this measure as bold almost to recklessness.

A bold policy seems to be the only policy which the Government can bring forward; for, unless it is bold, there is nothing to recommend it. This policy has all the recommendation of the Premier's fancy. I claim to know something about the subject matter of this Bill, because it deals not only with the question of farming and the development of our lands, but also with the borrowing and lending of money, and the preparation of securities. I think most hon. members will admit that it is part and parcel of the duty of members of my profession to get mixed up, more or less, either professionally or personally, with the borrower and the lender; and on that score I, like the Commissioner of Crown Lands, claim to know something about it. My criticisms will, perhaps, be directed more to the borrowing policy of the Bill than to what I may call the farming element. But let me ask hon. members to bear in mind that the mortgagee not only looks to the security which is offered, but he also looks to the personality of the borrower. It is not enough for him to be shown that the security is sufficient for ensuring the ultimate return of the money that he is to advance on that security, but he also asks himself: Will the person to whom I am lending the money be regular in the payment of his interest, and will he be in a position to return the principal at the proper time? There are, to my mind, several objections to this Bill; and, amongst others, this one, that it is another way of raising a loan for the colony. Granting that the system cannot pay its own expenses, although the Premier has alleged that it can, I say, also, that it will not encourage farming, that it will be a medium of political influence, and that it is not sufficiently liberal to be an inducement to the borrower. It is alleged that the Bill is one to encourage farming. I do not know whether it will have that effect; but, if it encourages anything, it will encourage the "cockatoo" farmer, and, no doubt, the Bill will be forced through this House by the support of "cockatoo" politicians, because there are certain politicians in this House who will accept whatever is brought forward by the Government. In this case, the Premier has only followed out his usual practice, by abandoning argument and relying upon bold assertion. If hon.

members will carefully consider the speech the Premier delivered in this House, when moving the second reading of this Bill, they will see that it abounds in assertions, while there is an absolute dearth of argument. It cannot be gainsaid that this is another way of raising a public loan; but we shall be met with this argument, on the part of the head of the Government, that the loan is only a contingent liability, which he will not take into account when considering the indebtedness of the colony. Now, is it right that the Government should have it in their power to raise, by a side-wind, large sums of money, and to incur liabilities which they will not regard as liabilities, because only contingent, and treat them as if they practically do not exist? Surely, if we raise £100,000 on debentures, as it is proposed to do by this Bill, that will be a liability, and we cannot call it anything else. One of the main arguments advanced by the Premier was that the Bank was going to pay its own expenses; and yet it was admitted—the Bill itself, in fact, shows it—that all there is available for paying the working expenses of the Bank is £1,000 a year. Can anybody believe that this Agricultural Bank, and the working expenses incidental thereto, can be run for £1,000 a year? The hon. member for Nannine attacked the Bill from that point of view, and urged, with great force, that not only will you require a bank manager, but there must also be required buildings and clerks. I will go a little further, and show there will have to be country branches and country managers, besides the necessary clerks; and, further, there will have to be a body of recognised valuers. You need only look at Clause 29 of the Bill to see that the appointment of valuers is contemplated, for by that clause it is enacted that "The Governor may from time to time appoint and remove valuers and such other officers as may be necessary for carrying out this Act." I do not suppose that anybody, in his wildest fancy, can imagine that this system which the Bill proposes to inaugurate can be run by one man; and, if not, it means there must be an intelligent and consequently a well paid staff; and I do not hesitate to say that £1,000 a year will not cover the expenses. And here I remind

hon. members that, although the Premier has told us it can be done for £1,000 a year, he has not produced to us one single figure in support of that assertion. He has not told us what salaries or what fees will be paid. The Premier comforts himself with the assertion that it will cost only £1,000 a year.

THE PREMIER (Hon. Sir J. Forrest): I do not think I said that.

MR. LEAKE: Why, you said the Bank would pay its way, and yet you have only allowed £1,000 a year to pay expenses and make a profit, because you will borrow at 4 or 5 per cent., and lend to farmers at 5 or 6; therefore 1 per cent. difference on £100,000 will be £1,000 a year.

THE PREMIER (Hon. Sir J. Forrest): The Bill says about one per cent. It may be two, if necessary.

MR. LEAKE: I cannot quote from the Premier's speech by reading extracts from a pamphlet, because I should be out of order if I did. Besides the expenses of bank managers and clerks, there must also be inspectors; and if you carry out the provisions of the Bill to their full meaning, you must also have clerks of works for superintending the different works which are contemplated by Clause 22, relating to improvements.

MR. RICHARDSON: An Engineer-in-Chief, too?

MR. LEAKE: And then getting it cheap, too. The scope of this Bill, we must remember, extends from Albany in the South to as far as Northampton in the North. It is not a Bill merely for the Bunbury district, and it is not a Bill, I presume, merely for the encouragement of farming in the Avon Valley. We may assume the farmer down South, or in the Williams district, and away up to Northampton, the Greenough Flats, and so forth, will be allowed to participate in the advantages of this Bill. How, then, can one manager superintend the advances on all the improvements which must be made in respect of land extending over all that area? This work, hon. members can see, must involve an immense amount of travelling about and inspection of improvements, and it is impossible for any manager without a large staff to accomplish this work in a proper and effectual manner. Not only will the work extend from North to South, but if other measures

that are before the House—particularly the amendment of the Homesteads Act—are also passed into law, we will find that the operations of new settlers will extend this Bill to land on the Coolgardie gold-field, and therein will be another form of expense at once which will swamp the £1,000 a year.

THE PREMIER (Hon. Sir J. Forrest): I never said £1,000 a year.

MR. LEAKE: Oh, but you did. In Clause 8 of the Bill it is interesting to note that, although this Bill is going to pay its way, yet the Premier, like a discreet general, covers his way of retreat with this proviso: "Such last-mentioned fund shall, in respect of any such payment, be reimbursed out of moneys to be provided by Parliament." So this Bill actually anticipates the passing of other laws; and in this way the Premier provides for his future retreat, and relies, not on the profits to be made out of this Bank, but on the public chest.

THE PREMIER (Hon. Sir J. Forrest): The Savings Bank Act has the same provision exactly.

MR. LEAKE: That can't be helped. It is an argument against your assertion that the Bank is going to pay. Then, again, look at Clause 19, which says in the first part: "Any advance recommended and approved as aforesaid may be paid by the manager by instalments as the improvements proceed." What does that mean? That the manager must acquaint himself with the nature of the improvements? And can he do that if he works at his office in Perth? Must he not travel about or employ an efficient staff to do that? The second part of Clause 19 goes on to say: "Any person applying for an advance under this Act shall set forth in his application the improvements upon which he proposes to expend the advance, and in the event of the money being applied to any purpose other than that approved by the manager, or not being in his opinion carefully and economically expended, the manager may, in his discretion, refuse to pay any further instalment of the agreed advance, and may at once call in the money already paid." Why, here you throw upon the manager the onus, practically, of a personal inspection of the improvements, because unless the money, in

his opinion, is being carefully and economically expended, he must not continue the advances. As I said before, I repeat now, and I hope other hon. members who are going to attack the measure will remember this, that the Premier has not brought down any estimate to show what the expenses of working the Bank are likely to be; therefore I hope hon. members will insist upon the necessity for an estimate, and that the Premier will endeavour to show at what sum he estimates the expenses of administering the Bill. If nobody calls me to order, I shall read an extract from the printed report of the Premier's speech. (Proceeds to read.)

THE SPEAKER: I must call the hon. member to order.

MR. LEAKE: I knew I should not be allowed to answer the Premier by quoting his own words. I pass from that question to another, and I think I can show to hon. members how this Bill will be a medium for political influence. Let us assume—and in the history of mortgagors and mortgagees it is not an outlandish assumption—that interest is in arrear, and let us consider the feeling of people when they have to pay debts to the State. They are not always very ready to pay. The State is pretty easily got at, as a rule. And we may be sure that if the interest does get into arrear, the borrower will not be particularly anxious to pay up his interest. Let us assume that somewhere about Northam, on the eve of a general election, a candidate is addressing the electors—what will happen? The interest due from borrowers in that district has got into arrear for a few months, or perhaps a year or two, and suppose some enthusiastic farmer among the audience asks the candidate whether he is in favour of an extension of time to borrowers for the payment of the interest due to the State Bank? What will the candidate say? Suppose the candidate to be the present Commissioner of Crown Lands. He would say: "Extend your time for interest? Certainly!" And then there would be applause and cheers from the crowd, and "in" would go the Commissioner of Crown Lands. That is one way in which political influence would be brought to bear at the eve of a general election; and I do not think the Premier or any of

his colleagues have got sufficient stamina in them to resist such pressure as might be brought to bear by persons whose payment of interest was in arrear at election time. I ask hon. members to regard this as one of the most serious blots on the Bill, and to insist that something more than assertion shall be brought forward to refute the arguments which I and others may be prepared to advance against it. It was suggested to me, "Oh, we should get used to this in time." Perhaps we might, but I, for one, am not prepared to try the experiment. It is not improbable that one of the first difficulties will be the question of arrears of interest and the enforcing of payment. We have a precedent, and it is not far away. The hon. member for the Williams knows it. He knows the liberal terms that have been offered by the West Australian Land Company, and he knows that some of the tenants of that company have been howling and bringing pressure to bear for getting their rent reduced, or getting more time allowed for the payment of their instalments. Let us, then, take warning by this precedent, and let us be careful that we do not place ourselves in the same position as the W.A. Land Company find themselves in to-day. Another most dangerous element is this, that the Bank manager—and there must be a manager: he cannot be one of the lob-lolly boys in the Premier's office, but must be a thorough Bank manager, because it is enacted in Clause 4 that "There shall be a manager of the Bank (hereafter called the manager) appointed by the Governor, who may also remove from such office any person so appointed. It shall be the duty of such manager to conduct and manage the said Bank, subject to this Act and the regulations made hereunder." Therefore, the manager of the Bank, the creature of the Bank, if he is to have any force, if he is to do any good, if he is to have the confidence of the public, must be placed beyond the possibility of political influence. He must be made as independent, by statute, as is the Auditor General under the Audit Act.

MR. CLARKSON: Not a "cockatoo" manager, then?

MR. LEAKE: Perhaps the hon. member will turn his attention to "cockatoo" politicians. The manager must be made

independent of political influence if he is to be of any use at all; and how can it be said that this manager can fearlessly do his duty when he can be dismissed at the pleasure of the Governor, which means the Ministry of the day? It is absurd, it is ridiculous, to ask us to place a manager in this position unless we can place him in an entirely independent position, outside of all influence, whether Ministerial or public political influence. It would be interesting—though I do not suppose we shall know at this stage of the measure—whom it is proposed to appoint as manager of this Bank. We can only speculate. But, perhaps, when we get into committee the Premier will enlighten us upon that subject, because when we have an important measure, or what is considered an important measure by the hon. gentleman who introduced it, we may presume he has thought the matter out from every point of view, and, no doubt, he must have in his eye some efficient person who is ready to step into the office which the Bill creates; and, when in committee, if no other hon. member asks the question, I will ask the Premier to tell us who it is he intends to put into this billet, and to tell us what salary he proposes to pay. It seems to me, really, that to call this a Bank is entirely a misnomer. We appoint a Bank manager with nothing to manage. What has he got to do? He has to lend out money on land, and to receive interest. Why, there is not one of the first principles of banking made a part and parcel of his duty; and yet he is to be held up to the world with a high-sounding title, and no doubt a high salary, as Bank manager—a Bank manager, I say, with nothing to manage. We need only take the history of the neighbouring colonies, and those hon. members who have studied the policy which this Bill proposes to introduce here, and have observed how it has worked in Victoria, will have seen that a great many troubles and anxieties have resulted. The Irrigation Trusts in Victoria are analogous to the system which this Bill proposes to introduce; but the farmers who used the water supplied by the Trusts have never paid for the water, or anything else; the payment of interest on the money borrowed from the Government by several of the Trusts has had to be postponed; and I am told,

on very reliable authority, that instead of the interest being paid out of the irrigation rates, the interest was, in one or two instances, actually paid out of the municipal rates. The hon. member for Nannine, who knows so much about Victoria, may be able to bear me out in reference to that. So there you have this system in operation in a neighbouring colony, and we find already the very results are there realised which are predicted here for this measure.

THE PREMIER (Hon. Sir J. Forrest): It is not the same at all.

MR. LEAKE: It is very close to it. As a matter of fact, I believe there was about £614,000 lost to the Savings Bank in Victoria through advances made upon "boom" valuations of property.

THE PREMIER (Hon. Sir J. Forrest): That has nothing to do with farmers.

MR. LEAKE: Oh, but advances to farmers on "boom" valuations or fictitious valuations. The terms are synonymous. If we must advance money to these people, let us do it in some practical way. Let it be done through some existing bank—a bank whose duty it is to make these advances; and if you want to assist them, then I say assist them with a guarantee, the bank taking a certain portion of the risk and the country taking the balance of the risk. If you place the making of these advances in the hands of a banker, you make it the duty of a person who understands his business to do the work, and you really run no risk at all. The method I suggest would have this particular advantage, that the banking institution would be absolutely and entirely outside of political influence. I believe the system, either in this or a modified form, is in force in the United States of America. At any rate, it strikes me as being a particularly advantageous way of carrying out the principle which is suggested by the Bill—if, unfortunately, that principle should be affirmed by the Bill being read a second time. I do not claim the suggestion as being original; but it was suggested to me, and it struck me as being particularly apt and feasible. Now, will this Bill encourage farming? I say it will not, and I shall be glad to hear those hon. members who know more about farming than I do, advance some argument to show that the Bill will encourage

farming. To begin with, the Bill is not sufficiently liberal. In Clause 18 it is provided that "No advance shall exceed one-half of the fair estimated value of the improvements proposed to be made, and at no time shall the advance or advances to any one person exceed the sum of three hundred pounds." Now, what is the use of that? I say that is not anything like liberal enough.

THE COMMISSIONER OF CROWN LANDS (Hon. W. E. Marmion): Better than nothing, is it not?

MR. LEAKE: But the farmer won't take it, as I will show you directly; and what is the good of the Bill if the farmer won't take the money? It shows the futility and absurdity of the whole measure, which is brought forward simply to gratify a Ministerial fad. What is generally done in lending money? Those of you who happen, at some time or other in the hazy past, to have been in the position of lenders of money—what would you do, or what did you do, when applied to for a loan? You were always prepared to advance up to two-thirds of the value. But here the Government say, "No; we won't be as liberal as private lenders; we will lend only to half the value." That is to say, the Government will lend not up to half of the actual value of the land, but half of the value of the improvements; and that provision shows that if a man has property improved up to the value of £1,000, upon the fee simple he cannot get more than £300 advanced from the Government Bank, whereas he can go outside and borrow from private individuals to the extent of £600 or £700. It is no answer to say he can get it from the Government at one per cent. cheaper. The farmer who wants to borrow will look, not at what he has to pay, but at the amount he will be able to obtain on his security. He will not be frightened by the extra one or two per cent. interest, but what he wants is sufficient for the purposes of development. If that argument can be answered, I shall listen with the greatest attention to the answer. There is this fallacy, too, in the Bill, that it presupposes the farmer has money of his own. If not, how can it pay him to borrow, say, £300, by instalments, in order to effect £600 worth of improvements? He must have money in his

pocket to start with. This shows the whole thing is perfectly ridiculous.

THE PREMIER (Hon. Sir J. Forrest): You don't know anything about it.

MR. LEAKE: That is on a par with the hon. gentleman's other assertions. You can't answer my argument. I defy you—any one of you sitting on those Ministerial benches. Let the hon. gentlemen on the other side bear in mind what the hon. member for Geraldton said the other night, with regard to some other measure, that it was an attempt to encourage the reckless and lazy farmer; and that is what hon. gentlemen opposite are trying to do. They are going to induce the incompetent man, the man to whom a lender will not look—why? Because of his incapacity. The lender knows full well that such a borrower will not only be unable to pay the interest, but unable to earn it. As to competent men making money at farming, take the Eastern districts, where nearly every man who is competent can and does make farming pay. I can see one or two hon. members in this House who have made farming pay—not because they wanted State aid, but because they have got intelligence and muscle to back them up. If this Bill went a little further, and compelled the farmer to keep his land in order, so as to keep the security up to its value, there would be something in it; but the Bill does not do that. If agricultural land is allowed, as we know it is, to fall into disrepair, what will be the value of your security? It will not be a substantial one, for what may be reckoned an improvement to-day may not be an improvement to-morrow, and when you are lending State money you want to have your security undoubted. Surely farming ought to pay at the present prices for produce? I do not know what greater incentive farmers want. Competent men have told me farming ought to pay well at the present prices. Here are some of them:—Wheat, 3s. 6d. a bushel; chaff, £8 a ton; bacon, 1s. a pound; butter, 1s. a pound; eggs, 1s. a dozen; and so on. But good prices are not the inducement they want. They want State aid. Yet if farming cannot be made to pay at present, I don't suppose it ever will. We may foster and encourage it, but we cannot force it. If railways are not a sufficient

inducement to make persons cultivate their land, surely the possibility of borrowing a small sum of £300 at 6 per cent. will not fill up the breach. We cannot raise a crippled industry at the public expense. Surely the demand for produce is sufficient, and is likely to remain sufficient for a considerable time. The Premier, in his speech the other night, deplored that our imports are greatly in excess of our exports; and what does that mean? It means that there is a demand for all this agricultural produce which we at present import. If, with this demand and with railway communication, we cannot induce our farmers to produce sufficient for the local consumption, do you think this paltry attempt at State aid will do it? Is not demand the proper incentive, and is not that the incentive which every political economist looks for? How far will the £100,000 go if lent out at £300 a time? At the most it will represent about 333 loans—that is all. Well, 333 loans mean 333 valuations of improvements. We may assume that no person, whether appointed under this Act or otherwise, will value these securities for nothing. The valuer's usual fee is two or three guineas, and if you take 333 valuations at three guineas each, you will find the total comes close to £1,000; and there bang goes the whole of your £1,000, irrespective of the manager's salary, travelling expenses, and all the rest. And, moreover, you have to remember you are not going to get your return from this £100,000 straight from the jump, unless you are lucky enough to invest the whole amount the day after you have raised the money. You will have to wait six or twelve months before you get any income, and it is undoubtedly the case that for the first year's loans there would be a loss, and you would have to draw on the public treasury. That being so, how are you going to make up that loss out of this £1,000 a year, and with these enormous importations which the Premier anticipates? I am not going to apologise for being lengthy on this subject, and, whether my remarks are tedious or not, I am going to give them utterance. Now, look at Clause 8, which carefully covers the retreat which the Premier knows he must make, and gives him a right to dip his hand into the public chest. There is also a grand

piece of latent irony about Clause 10, the marginal note to which suggests the whole thing:—"Surplus to be annually 'carried to Redemption Account.'" The Redemption Account! I should say it would never get to the Redemption Account. And here is the irony of it:—"After providing for the payment of 'interest due on mortgage bonds, and 'for all expenses of maintenance and 'administration of the Bank"—that is including the Bank manager, &c.—"any 'surplus income arising from the investment of the moneys available for the 'purposes of this Act, as hereinafter 'mentioned, shall be annually carried to 'a Redemption Account, together with all 'moneys arising from the repayment of 'advances under this Act, and the said 'funds shall be applied in the following 'manner to the redemption of mortgage 'bonds." Then the clause provides for the publishing and annual drawing by lot of these mortgage bonds, which are to be redeemed out of this enormous surplus income. Well, perhaps the Premier will enter more into detail, and explain to us how that happy state of affairs will at some future time be brought into existence, when he will be able to call together the bondholders, and ask them to put their debentures into a hat, and draw out lots, say numbers 5 and 6, and tell the drawers, "You, gentlemen, are the lucky holders of the successful tickets." Now, if hon. members analyse this Clause 10, they will see it is perfectly ridiculous; they will see that the possibility of a surplus income is about as far away as the millennium.

THE PREMIER (Hon. Sir J. Forrest): That refers to the instalments.

MR. LEAKE: Perhaps the hon. gentleman did not hear what I said, or perhaps he has not read his own Bill. The Bill says any surplus income.

THE PREMIER (Hon. Sir J. Forrest): You should not mislead.

MR. LEAKE: Clause 13, again, provides how bonds are to be negotiated, and says: "Any such mortgage bonds may 'be negotiated, sold, or disposed of by 'the Colonial Treasurer"—I want hon. members to pay attention to this—"who 'may fix the limit of price below which 'the said bonds shall not be negotiated, 'sold, or disposed of." So that if a man has a bond for £100 he cannot be allowed,

perhaps, to sell it for £75, although that may be the market value at the time. This is an extraordinary thing, that the Colonial Treasurer shall have power to fix a limit below which the bonds shall not be sold. He is going to keep up a fictitious value, I suppose. He won't be able to buy them himself, and he won't allow anybody else to buy them.

THE PREMIER (Hon. Sir J. Forrest): When they go into private possession, the holders can sell them as they like.

MR. LEAKE: This section says they cannot do so. Referring now to Clause 16, if this does not open a door to a little chicanery, I don't know what does. It says:—"In case proof shall be made, to 'the satisfaction of the manager, by affidavit or otherwise, that any mortgage 'bond has, by casualty or mischance, been 'lost, burnt, or otherwise destroyed, it 'shall be lawful for the manager"—the manager, mind you, who is to be outside the pale of influence—"with the approval 'of the Colonial Treasurer, to cause the 'principal and interest moneys due upon 'such bond so lost, burnt, or otherwise 'destroyed, to be paid, as the same respectively become due, to the person or persons claiming to be the last holder or 'holders of the said bond, in like manner 'as if the original bond had been brought 'in to be paid off." According to that, some fellow can go with a cock-and-bull story, and persuade the manager that a certain bond has been lost or destroyed, and then the Government will pay the amount due on the bond.

THE PREMIER (Hon. Sir J. Forrest): It does not say so. It says the manager, with the approval of the Colonial Treasurer.

MR. LEAKE: The Colonial Treasurer—the man who has got the manager under his thumb! We want to place the manager on a pedestal where he will be unassailable.

THE PREMIER (Hon. Sir J. Forrest): That is the same clause as in the Savings Bank Act.

MR. LEAKE: That does not make it a good clause. Two wrongs do not make a right. Then here, in Clause 18, the Government set out, as a good security, a leasehold. It is not many weeks ago that we were talking about leaseholds, and then the hon. gentlemen on the other side of the House pooh-

poohed the idea of people lending money on leaseholds; yet here they are going to do the very thing they then deprecated.

THE PREMIER (Hon. Sir J. Forrest): These are leaseholds where the fee is in the Crown.

MR. LEAKE: Does that make any difference? Not at all. Clause 22—this is a lovely clause—says: “Improvements, “for the purposes of this Act, shall mean “clearing, cultivating, draining, planting “of vineyards or orchards, ringbarking, “and fencing, but shall not include any “other kind of improvement.” So these are the improvements, the half value of which the Government propose to accept as security, ignoring the fee simple value of the land. Perhaps the Government have heard of drains tumbling in—they are not a good security. They may have heard of fences being burnt—they do not afford a very good security. Hon. members may have heard that, after trees have been ringbarked, they sprout up again from the roots—that is not a good security. And, in cultivating, hon. members may have heard or known of land being allowed to lie idle a few years, and showing nothing but a thicket of saplings and young trees, so that to clear the land again would cost as much as was originally incurred. Then, finally, there are vineyards and orchards. I have heard of orchards being attacked by the codlin moth, and if the moth comes along, away goes the orchard—then what security is that? Vineyards may be attacked by the phylloxera, or, if that is not about, then by the less pretentious oidium. So, then, vineyards and orchards may be decimated in a few months absolutely beyond redemption. The Premier indulged in a little flowery language at Bunbury, some months ago, when he talked of the smiling vineyards of the Bunbury district, now destroyed by oidium. He was lamenting the past then; but in this Bill the oidium or the phylloxera or the codlin moth does not enter into his calculations, for look again at Clause 25, which says:—“If at any time “any half yearly payment of principal or “interest, or any part thereof, is unpaid “for 21 days next after the time appointed for the payment thereof, the “manager may enter and distrain on the “land charged, or any part thereof, and “dispose, according to law, of any distress

“found.” Of course the manager must have his remedy if the payments fall into arrear; and, if you are to keep the impecunious borrower up to the mark, you must put the screw on him, otherwise you will lose your interest and your principal too. But you must not leave it to the discretion of the manager as to distraining or not at his own sweet will. You must tell him that if he does not do it he will lose his billet. That is the only way in which you can hope to do anything with that clause. One very forcible argument used by the member for Nannine was in his criticism on Clause 27, which provides that in the event of forfeited land being offered for sale, and no purchaser coming forward, the land must revert to the Crown. The hon. member said it really amounted to this, that the Government must turn farmer. I will go a step further, and show that not only must they turn farmer, but they will positively have to set up as broker, before long, for the purchase of his produce, and will have to provide a market. If you give the farmer a pound, he will want two; and, if you tax his produce, the next thing he will demand is that the Government shall provide a market for him. I think I have now advanced all I know against this Bill. I cannot say anything that is in favour of it. I say it will not encourage farming, and the worst blot in the whole thing is the possibility of its being made an engine of political influence—baleful political influence—and any measure in which that element exists should be regarded by hon. members with the greatest suspicion. I shall say no more, but conclude with the hope that this Bill will meet its proper deserts—that it will be thrown out—that it will not pass the second reading, and that we shall not be troubled with the work of hacking it to pieces in committee. I have heard it said that—

Whom the gods love, die young.

Then, if you are actuated by this principle, let us slay this Agricultural Bank Bill, and relieve it of the calamities necessarily attendant upon a chequered career.

MR. MORAN: This measure is part of the programme which the Government are bringing forward to try and promote an amendment in the present deplorable state

of things which meets our eyes when we glance at the annual Estimates of revenue as presented to this House. The total revenue as estimated for the current financial year is £873,000, and out of that sum we find that Customs are expected to yield £414,000—that is, almost half the total revenue is to come from duties levied on imported articles, a large proportion of these being agricultural products which might be grown in the colony. I believe I am under the mark in stating that half the produce that is required for human consumption, and for horses also, is imported from other places, and it pays duty through the Customs. The Government have satisfied themselves that this colony will not be in a sound condition until it becomes, to a much greater extent, independent of produce from outside, and inter-dependent as between its several districts. The argument advanced is that, seeing we are developing a large amount of auriferous country which will maintain a mining population that must be fed, we should, at the same time, provide for the development of agricultural land by stimulating the production of food for men and horses required on the goldfields, and in order that such food may be provided to a larger extent by our own people instead of depending on importations. Two attacks have been made on this measure: by the member for Nannine in the first instance, and now by the member for Albany. I will not be disrespectful to either of those members if I say it struck me forcibly that their arguments were perfect in themselves, but that, all the same, they were very sophistical as applied to this measure; that is to say, there was a play of words, but a lack of understanding of the statesmanlike principles which underlie this measure. I will deal first with the hon. member who has just spoken. His remarks were delivered in a fluent manner, in his usual ready style; but when he referred to a recent debate in this House on land nationalisation, I was forcibly struck with the way in which he confounded his own arguments used on the two different occasions. He has told us that this Bill will open the door to a large amount of abuse of political influence; but surely, if the scheme for nationalising the land on gold-

fields, which he recently advocated, were carried out, the same political influence might be used in reference to the arrears of rent from those goldfield leases? The hon. member instanced what might happen in an election at Northam; but it is not long since I heard the hon. member advocating that the State should not merely lend money to a few individual occupiers of land, but that the State should be the landlord of the whole of the lands of the colony. In fact, he advocated the principle of land nationalisation. Therefore, I cannot help remarking that there is a great lack of consistency in the hon. gentleman's politics. He stood up here for an hour, on a recent occasion, advocating that the State should lease out all the lands of the colony; therefore I say if the principle is pernicious as applied to the few farmers who would be helped under this Bill, would it not be more pernicious as applied to all? And, instead of the farmers in one constituency asking for an extension of time for making their payments, would we not have every constituency asking for an extension of time under the land nationalisation? I say that, looking at the question in an independent manner, as we ought to do, we are bound to recognise that the arguments advanced against this Bill by the hon. member for Albany are not sincere, either in the one case or the other. With regard to the principles of the Bill, it was asked how can a farmer borrow money from the State if he has not money already? I will tell the hon. gentleman, and I am sorry he has not remained in his place to hear my arguments—perhaps it is convenient for him that he has not remained. I always like to deal leniently with an absent member. Is it not a fact that a farmer's muscle and his work are his capital? Any young man landing in the colony with a few pounds in his pocket, and having laid by something, may take up a block of land, and within a few months may be able to put in solid improvements to the extent of £50 or £60. At that stage he may say, "My provisions are getting exhausted, and unless I can get money here to go on with I must leave the land and go elsewhere to earn money." That is a sample of cases which I know do occur every day here. A man settles on a block of land in the bush with a stock of provisions, and goes

on improving the land; but when his provisions are used up, he has to leave the land and seek work elsewhere as a means of earning money. Then, having earned another cheque, he can return to his land and continue the improvements. I look upon a man's heart and muscle as being a certain amount of capital; and to show the good-will of his fellow colonists, the Government which rules over him says: "You are working well, and we will not put you to the necessity of leaving your land or your family to find work and wages elsewhere, but we will assist you to go on improving your land, not by advancing you money at 100 per cent. interest, but, as we see you have done £60 worth of improvements, and will not be likely to foolishly throw all that away, we will lend you money to the extent of half the value of the other improvements you propose to make." In that way the man occupying land would be assisted practically and prudently in carrying on his improvements, without having money of his own in his pocket, as the hon. member says he must have. I support this Bill for its sound, liberal, and advanced principles; and I look on the Government as having taken a step which is almost in advance of the legislation in any other Australian colony. I say, let the criticisms of this measure be statesmanlike, and not merely legal criticisms. We know the legal mind is not fit nor capable to deal with broad principles of policy; that it is trained to criticise minutely, on the side that suits its interest; that legal critics and advocates are not expected to have any beliefs, but are trained to get up, even in this House, and advocate that black is white or white is black, accordingly as it suits the interest of the legal advocate. I come now to the able criticism of the hon. member for Nannine; and his was a very careful, well delivered, and strong speech. But I am inclined to think that, as the hon. member is on the Opposition side, he feels bound to oppose this as a Government measure, and that he too, in a certain degree, in his speech of nearly an hour's duration, endeavoured to draw off our attention from the necessity there is to increase the farming productions of the soil, by trying to show that all which the farmers require is demand, and that the demand exists sufficiently.

But, if that is so—if there is this demand—how can the Government be doing an unsafe thing in helping to supply the market? The hon. member's first serious objection was that the instability of agriculture does not warrant the Government in advancing money for inducing more people to settle on the land as farmers. I may tell the hon. member there is no stability about man's works under the sun; and, ranking his remarks with those of the hon. member for Albany, who spoke of drains tumbling in—I have heard of men tumbling in ditches, politically, and otherwise—I would ask if the hon. member has never heard of a railway being washed away by a flood, of a bridge falling in, of harbour works swept away in a district liable to floods; and surely he knows there is an element of uncertainty in everything? We know that not only have public works gone by the board, but also we know that powerful nations have arisen in different parts of the world, becoming prominent for a time, and then dying away; we know that man's progress, and the growth of man, and the growth of nations, proceed in cycle duration—they come, they rise, and they decay; we know the agricultural industry may rise to a certain position in a country, and may die away in course of time; but, amid these fluctuations, I believe it is recognised, as one of the soundest principles of political economics, that agricultural countries are the longest lived of any. I will quote an instance of the stability, and the wealth, and the power and opulence of agricultural countries—one of the countries from which the member for Nannine culled some of his arguments. I will speak of France and the peasant proprietary which existed there at the time of the Franco-Prussian war. France was then in a position with regard to small proprietors and peasant proprietors that, being defeated in the war, France had to pay to victorious Germany an indemnity so enormous that scarcely England herself could have paid it; and it is stated, upon the authority of eminent writers, that no other country in Europe could, within the same period, have paid such a war indemnity as France did pay in a short time. This is always regarded as a remarkable instance in support of the theory that agricultural coun-

fries are better able than others to recoup their losses in war by the productions of a well-tilled soil. After hearing two strong speeches from the Opposition I have decided to support this Bill—though I had made up my mind, as soon as this measure was introduced and explained, that I could with justice support it, because the cost of living in this colony is very high, and any measure which will tend to reduce that high cost, and help the colony to be self-supporting in the matter of food supplies, is deserving of support. I hope that, notwithstanding the fact that this measure may cost something for administrative expenses in the first year—and I look on that as a very silly argument, coming from both those members, who ought to know that an industry never does pay in the first year, and that a factory or any other industry is not expected to pay as soon as started—yet, I assume that if this measure costs £2,000 a year extra, it will be money well spent. I hope those gentlemen who were facetiously referred to as “cockatoo” farmers and “cockatoo” politicians will prove that they have more sound sense in dealing with this measure than those whom I may call the legal critics in this House.

MR. PIESSE: When the hon. member for Albany said this measure is second in importance only to the Loan Bill, I think he spoke the truth. Speaking the feelings of all agricultural members of this House, as I am sure I do, I have no doubt this Bill is second in importance only to the Loan Bill. Those who understand the development of agriculture and its resources, and who understand the languishing effect of a want of capital and a depressed market, must admit that any measure for giving assistance to the struggling farmer should be fairly regarded by those who have the interests of the farming community at heart. I am sorry that the hon. member for Albany has referred to the farmers in terms almost of derision. No doubt there are, in every grade of society, some men who may be classed as lazy or indolent, and, of course, the farming class are not exempt from this charge; but we must admit that, of all classes of society, the occupation of the farmer is the most godlike of any that a man can follow. That man goes forth to wrest a homestead

from the wilderness; he tackles the rough work of settlement, which many other men are afraid to face; and, unless you can do something to help him, what is the use of building railways to agricultural districts? Unless we can help him in a practical way, our other efforts to promote settlement will be futile. It has been argued, by the member for Albany, that, in assisting the farmer in the way proposed in this Bill, we may do him more harm than good. I will admit that, in one case out of ten, such injury may be done; but why should we fail altogether to help the other nine-tenths who may make a success out of our system of helping them? There are unsuccessful and improvident men in other employments, as well as in farming, yet I think we ought to do what we can to help the deserving settlers on the soil. The settlers are permanent occupiers, and unless we can help them, the progress we are supposed to be making will not be a permanent benefit to the country. Even the miner is helping the country by raising wealth from the earth; but unless we increase the cultivation of the soil while increasing the mineral industry, no permanent benefit will have resulted to the country. The hon. member also said the Premier's speech on this Bill abounded with assertion, while there was a dearth of argument. That hon. member has not had the opportunity of judging as to what is good for the farming occupation, because he is too much of a city man, and has not been so much in touch with the working farmers as others have. A little practical sympathy is appreciated by the farmer. The hon. member's criticisms were prompted by a desire to damage the Bill. It was easier for him, as a professional advocate, to attack the measure than for unpractised speakers to defend it. This is a measure brought in to help the farmers as a struggling class; and as the Bill is an experiment, we who are in sympathy with its object have the more difficulty in putting forward arguments in support of a scheme that is new. The question has been asked, “Why should not the settlers go to the present financial institutions for the loans they require, if they have security to offer?” Well, we all know that, providing you have good security, you can borrow money from

those institutions which lend it; but this Bill helps men who are going on to the soil.

MR. R. F. SHOLL: Men who have not got security.

MR. PIESSE: Their security will be their labour, and before this Agricultural Bank will advance any money, the work will have to be carried out, and the advance will be safe in that respect. It is no use going to the ordinary banks for such advances, because the banks will not lend to men of this class, and in fact the banks will not lend to farmers of the ordinary class at present, because everything is so depressed. Even the established farmers cannot obtain loans for making improvements. The whole position has been aptly stated by a gentleman who recently delivered an address to the Melbourne Chamber of Commerce on the advantages of the *Crédit Foncier* system, upon which, I believe, this Bill is based; and in that address Mr. Carl Pinschof, the Austrian Consul for Australia, said:—

"It is quite evident that a mortgage debt which is repayable at a fixed date can, under ordinary circumstances, not easily be paid off all at one time; and that consequently, as a rule, every three, five, or seven years a new loan must be obtained for the purpose of paying off the expiring one. This means, of course, each time heavy expenses for agent's commission, valuation fees, and legal costs, and causes a diminished return for the owner of the fee simple, which must, under ordinary circumstances, seriously affect the value of real estate, and this is, after all, mainly measured by its possible net return. It also happens that loans become thus often due at a particularly inconvenient time, when they cannot be paid off by fresh borrowings; and the consequence is then often loss to both borrower and lender, through foreclosure and forced sales."

So we find that in Victoria, as elsewhere, many farmers who have borrowed money are not able to proceed with the work they have undertaken, and consequently everything comes to a standstill. We may safely consider the remarks of the hon. member for Albany with regard to the administration of this Bill, because its success must depend mainly on the way it is worked, and it behoves the Government to be careful in selecting a manager. He should not be merely a man well up in finance, but should have a thoroughly practical knowledge of what he is undertaking; and, unless he is such

a man, we may expect that much of the trouble which has been suggested by the hon. member will follow. What the manager needs to possess, in addition to the ordinary knowledge of finance, is really practical experience, because the success of the Bill will depend almost entirely upon the knowledge of the manager. He is the person on whom the Government must rely principally in advising as to whom they should lend money to, and the Government will have to rely also on his advice and experience as to the work which is afterwards carried out by means of the loans. As a practical man, I am aware there is a danger in lending money to men who are doing work on the land, unless they are known to be men of character, and are practically able to carry out the work satisfactorily. When a borrower applies for a loan, there will usually be a difficulty on the part of the manager in judging whether the applicant is a suitable man to lend money to. It will not do to lend money to every man who applies and says he wants to go on to the land as a farmer. I have heard men say, as a last resource, that they will take to the land. We have men who go into a country district in a fine spring time, when everything looks enjoyable and bright, but these men, if new to farming, are not aware of the hardships they will have to put up with in the bush, and if even they are able to do some of the hard work at first, they will not be physically fit to continue it. Many new men will no doubt take up the farming industry with the prospect of assistance through this Bank; so that the Government and the Bank manager will have serious trouble in judging as to who are likely to be successful settlers and who are not. It is far better to lend money to a man of good character and undoubted ability and strength of will, knowing he will be a good worker and relying on his personal character, than to lend upon a man's holding. In country business we can often judge in lending to a man who is capable, but has very little security to offer, as compared with another man who is incapable but has very much security to offer. As to the difference in interest between the rate at which the Government can borrow and that at which they propose to lend the money, it is rather

small, and the Government may see their way to increase the margin up to 2 per cent., which would not make much difference to the borrower on a small advance. What he will look at mainly is the convenience of being able to borrow when he needs assistance, and no doubt he will be quite willing to pay 6 per cent. for money that may be borrowed by the Government at 4, and in that way the Bank may pay its expenses. The hon. member for Albany, in saying the Bank will be an utter failure, no doubt expects that every penny of its capital will be lost. We may admit that 10 per cent. may be lost, which is a good deal to allow as a direct loss; but even if so the Bank will be making a trial of an important experiment, and although one-tenth of the £100,000 may be directly lost to the country, through this Bank's operations, yet indirectly there will be a greater gain, in this way, that we shall increase the output of agricultural produce, and to that extent develop the land. What is the use of the land unless we do develop it? We must make some alteration in this agricultural country, or it is of no use to us. So I think hon. members should support the Government, and give the Bill a trial. The hon. member for Albany also referred to improvements as not being good security for loans. We all know that improved land, if not attended to, will revert back to its wild state; but I presume the Government will take precautions for preventing this result, and will leave sufficient margin in the value for enabling them to dispose of abandoned or forfeited land without loss to the Bank. It is usually a condition, in a mortgage deed, that the property is to be kept in repair; or, in the case of farms, it is usually a condition that the land shall continue to be cultivated. A safeguard of that kind would sufficiently protect the Bank against loss. The hon. member also said that industrious and practical men had made farming a success. We will admit that; but the prices he quoted for produce are far in excess of those that are likely to be realised by the farmer in the future. They are the prices at present, but are not likely to be maintained. Eight pounds a ton, quoted for chaff, is an extreme price, and no matter what the local prices may be for a time,

we must be ruled in prices by the outside world. Farming to-day is a success to those who are able to go into the business thoroughly and can provide the necessary capital; but we want to start men in farming who are not otherwise able to obtain the necessary capital. With regard to Clause 22, the hon. member touched on the weak point, for the definition of improvements goes rather too far. I think the ringbarking and fencing could reasonably be struck out, and that only clearing and cultivating should be included as improvements, because these would be safe securities. As he pointed out, fences might be burnt, and they are not a tangible security, but the clearing and planting of vineyards and orchards would be tangible securities. The owner of land who undertakes to clear and cultivate will certainly fence his holding as a protection, and so the Bank may get an extra improvement by his doing so. Fencing and draining, though necessary, are not such improvements as should be classed as securities for a loan. In supporting the Bill, I would like to see a trial made of it, and its operation can easily be stopped if we find its working is not satisfactory. It is not too big a price to pay for the experience. The system has been tried elsewhere, and proved a success, although the hon. member for Nannine brought forward an array of figures to show it is not a success in France. No doubt there is a weakness, but as to the figures he quoted, the arrears may have been paid up pretty well since that report was made up. Political influence also might well be considered, and I agree with the hon. member for Albany that it would be better to establish this Bank in such a way as to be entirely free from Government interference, in order to avoid that undesirable pressure which has been predicted. It might be worked separately from the Government, though subject in some degree to control in a way different from that proposed. With regard to the W.A. Land Company, I think the hon. member who referred to it did not quite understand the position. The reason why the company's settlers have not paid their instalments and interest is that the interest charged was higher than they considered they had agreed to pay. The charge of 20s. per acre for the company's

land, as against 10s. per acre charged for the Government land, was the cause of the dissatisfaction which arose afterwards; because the Government land adjoins the company's land on two sides, the period being for 20 years in both cases, and some occupiers are not satisfied to pay 20s. an acre to the company, while the occupiers of Government land alongside are paying only 10s. an acre. The company's settlers have been endeavouring to get the price reduced; but now they are willing to pay the original price, provided the company waive the interest. I do not think this matter should be alluded to as if it were a fact that the settlers are objecting to pay the interest. On the whole, I think that, if we take 95 per cent. of farmers, there will be no difficulty in getting proper men who will pay the interest and repay the principal of loans obtained for improving their land. There are "black sheep" among farmers, as in all sections of the community; but I have been amongst farmers for 20 years, and, on the whole, I have found them very honourable people, who will always pay their way if possible. Once a man becomes attached to the soil, it is a hard matter to move him from it. As the Premier has often pointed out, every Englishman looks upon his house or his homestead as his castle—it is a place he values; and much force is needed to move him from his house or his land. He is endeared to his land by the work he has done in improving it; and, in lending money to such men, I think it will be safe if we get the right class of settlers, and put them on land that is suited to the particular kind of cultivation. I would give one last word of warning, that in selecting the man who is to manage this Bank and rule its destiny, the Government should try to get a thoroughly practical man who will understand what he is doing, for unless that is so they will go to ruin with this Bill. The administration of the scheme will be the keystone of its success. I hope it will be a success, for I believe the scheme is capable of greatly benefiting this country. My old friend sitting next to me (Mr. Throssell) is more enthusiastic about the Bill than I am, though it took some time to convince him that it is a good measure. I believe it is a good

measure, and I hope he will help us to make it a success.

MR. SIMPSON: I am indeed glad to have an opportunity in this House to lend any considerate and sound aid to the development of any industry in this country. There is no doubt that, as pointed out by the last speaker, the agricultural industry has a tender place in the heart of every Englishman. But that natural attachment to the soil which accrues to every man who has this consideration does not belong peculiarly to the agricultural members in this House. I cannot imagine any hon. member in this House sitting here merely to represent one industry, but rather that he desires to encourage all the industries of the country. This Bill is a sort of a wraith of the bantling that was deliberately murdered by this House two years ago. The House then decided it would have nothing to do with loan money to farmers. The Premier has pointed out that one of the great advantages and safeguards of the Bill is that the loans are to be advanced for future improvements; and yet I find that, so late as the 17th November, 1892, the hon. member for Bunbury, in his official position, said:—

"Some people have suggested to me that the time when a man who enters upon land to occupy and improve it requires money is when he first enters upon the land. That may be all very well. No doubt some people would require monetary assistance as soon as they entered upon the land; but what would be the result if we adopted that principle of giving assistance? The result would be this, that impecunious persons, people without any means whatever, would enter upon the occupation of the land simply in the expectation of obtaining a loan from the Government. I would ask, what security would the Government have that the money would be expended on the land? Possibly this impecunious individual might walk away, or waste the money, without in any way improving the land."

That was spoken on the occasion of his moving the second reading of "The Homesteads Bill," when it was suggested to lend money to the occupier after he had made his improvements, and after they had been valued. But now the hon. gentleman proposes to lend money before the occupier makes his improvements; and of course the borrower will not walk away, this time—he will gallop away with the money.

THE PREMIER (Hon. Sir J. Forrest): Nothing of the sort.

MR. SIMPSON: The Premier stated the money is to be lent only on future improvements. That is so, if words mean anything. There is no doubt this Bill proposes a further mortgage on the credit of the people of the colony. This is a measure for borrowing another £100,000 on the credit of the colony; and it has been suggested by the Premier that the administration of the scheme will cost 1 per cent. In fact, so exact were the words of the Premier, in connection with this matter, that I almost committed them to memory. He said there should be a margin of about 1 per cent. between the rate of interest at which the Bank will borrow and the rate it will receive. I have before me a report issued by a great financial institution—not lending merely £100,000, and you can realise that the greater the volume of the advances made the smaller the percentage of expenses with which it has to be loaded—and I find that great institution, with annual advances amounting to about three and a half millions of money, with opportunities for selecting its securities, spread over different classes of securities, cannot run its business under 2 per cent. of expenses. But here, this little thing, this £100,000—and, mind, we have to lend the whole £100,000 for the annual £1,000 of expenses—this is only to cost the Government £1,000 for advancing £100,000. I do not suppose any of the gentlemen who are more closely in touch with the agricultural industry will suggest that the difference between 5 and 8 per cent. is what will make farming successful. I think I saw the hon. member for Northam bow when I made that suggestion. He is always emancipating the working man. The great argument he used in connection with the matter was that the principle of repayment—that which raised the hope of making this scheme a success—was that the loan to the farmer would be secured for a number of years, with no possibility of its being called up suddenly or rapidly. But I do not know why the Government should take this step at all. Settlement on the soil in this country is progressing enormously. I do not think any member of this House will deny that the way our lands are being settled is

marvellous. Look at the country which the Great Southern Railway runs through. I remember about six years ago, before that railway was completed, there was not much cultivation about Katanning. It was a district, and barely had a name then. But you go there now and see a huge flour mill. Let us hope that the electric light will soon be installed there. The growth of that industry in six years has been marvellous. Then look at the progress of settlement around Northam. We know the enterprise of that place, especially through the columns of our morning paper, and I think those reports of a Northam correspondent come from a source “pure and undefiled” in its knowledge of the development of Northam. At Dongarra a huge flour mill has sprung up, and evidently the growing of grain is become so large that it pays to grind our own flour in the district. Did those enterprising proprietors sink all these thousands of pounds merely for the present? We know the development of agriculture in this country is almost as great as the development of mining, comparing the relative proportions of the two industries. Then, as to the imports of produce, do we expect that the settlement of the soil can jump ahead at the rate of 64 per cent. in one year? It is not reasonable to expect it. I want to point out that we have established a base line for land values in this colony, and that is that we give the land away. That is the base line on which we must calculate land values in the future, for I am satisfied the giving away of free grants of land will not stop at the limit of 160 acres. I am only too glad to see the Government can freely give away the land, so long as we can induce people to settle on it. The base line on which we must calculate our land revenue in the future is that we give the land away. In the annual report of the Crown Lands Department—which distinctly shows that we have a due regard for the progress of the colony, and that we are not led by a Will-o'-the-Wisp into mires and swamps that will drown the farmer or break his heart—we realise, in that report, the fact that our land revenue is a disappearing factor, as revenue. There is no doubt our land revenue will grow less; and when we realise the enormous area of pastoral land

that has been thrown up during the last six years, and the fact of the difficulty of collection—I challenge the Commissioner of Crown Lands to correct me, for I take it from his own report—the fact that the payments by our conditional purchasers are very largely in arrear, and although the inspectors were appointed to see that the conditions are carried out, we must see that the whole thing has been very unsatisfactory. Take the machinery of this Bill. We are to have a Bank manager—and rumour says the manager has already been appointed. I have heard a rumour as to who is to be the manager. There will also have to be a little army of inspectors. There are agricultural lands as far North as Northampton; there are agricultural lands spread all over the colony; and, so far as I know the disposition of the hon. member for Northam, he will insist on an inspector being located in Northam, and will do his best to keep him there. These expenses are all to come out of the 1 per cent. which is to be collected so soon as the £100,000 has been advanced; so that, in order to realise the 1 per cent., we must advance the whole of the £100,000 in the first year. Is there any gentleman connected with commercial pursuits, in this House, who, if that £100,000 were willed to him by a great-aunt, would be willing to lend the money to these people?

THE COMMISSIONER OF CROWN LANDS (Hon. W. E. Marmion): Yes.

MR. SIMPSON: The hon. gentleman has just come from his aunt's funeral, and the impressions are fresh on him; but I dare say the old lady's ghost might come back and haunt him for not investing the money in some more discreet venture. The proposal of this Bill is not new in this colony. I have been informed by a gentleman who tried it 25 years ago—a man whose honesty and patriotism will not be questioned: that is Mr. Walter Padbury—that his efforts in this direction were one of the deadliest failures that ever happened to any venture in his life.

THE PREMIER (Hon. Sir J. Forrest): Not under the principles of this Bill.

MR. SIMPSON: The Premier has only one desire, and that is to settle people on the land. The more we see of developments all over Australia, can we point to any part of it where this com-

pulsory settlement has been successful? It was unfortunate that the Premier, both in his "Homesteads Bill of 1892" and in this Bill, used the term "to entice people on to the land." I have only heard the word "entice" used in connection with vice, where people are led astray. I do not think any good can result to any country where you entice people into an industry by offering them something that is alluring and only shadowy; and, when we do get them on to the land, we know there is not a single gleam of hope in their prospect. Wheat was sold in London the other day at 19s. 8d. a quarter. Can any hon. member give me a reason why the price should rise in the future? Can you tell me that, when we get beyond the limits of our local consumption, there is a market in any part of the world where our agriculturists can send their surplus wheat and sell it at a profit? It was surprising to me that the hon. member for Yilgarn to-night should advocate this measure, having spoken the other night as a freetrader, and I suppose he recognises the great principle of freedom of labour connected with the human race? If there is a market in the world where agriculturists should be able to make money, we have it in Western Australia. There is a doubt as to what our harvest will be—we have not had the amount of rain we would like to have—but there is a tremendous duty and charges upon imports, and these give a fair start to our farmers, running into 50 or 60 per cent. of protection. Yet we are going to borrow another £100,000 for advancing loans to farmers. We are starting the industry by giving the man the land, and then we are to lend him the money. Years ago the principle was tried in New South Wales; there followed an agitation for the remission of interest, and they carried it. In South Australia there was the great seed-wheat question, and at last the Government abandoned the collection of the amount that should have been paid in that year for seed wheat. In some districts the amount was paid back afterwards, but in others the amount has not been paid yet. When we start a man by putting him on land free, and lend him £300 on his future improvements, I can only say that such attempt to aid in

establishing any industry—unless we can do so soundly—is a stepping into danger. To do so dangerous a thing is to start what, in its present form, is practically an unproved experiment in any part of the earth. I shall oppose the Bill.

THE COMMISSIONER OF CROWN LANDS (Hon. W. E. Marmion): Holding the position I do, and having taken a personal interest in everything that has been done during many years past for advancing the prosperity of this colony, I can hardly allow this debate to close without some remarks on the Bill. I will refer principally to the criticisms of the hon. member for Albany, who made a very virulent attack on the Bill and on the Government whose Bill it is. The hon. member characterised the policy of the Government as a bold policy and nothing else; but I will tell the hon. member that, in addition to being a bold policy, it is a sensible one; and I hope the hon. member will gradually grow to learn that it is so, and that in time he will be as sensible as those who sit on this side of the House. The hon. member referred to the possible personal experience of some members of this House in borrowing and lending money, and he said the personality of the borrower was usually an important consideration with the lender. But I must point out that, in this Bill, it is regarded as important to lend to the best men who may be available, and we know that very often the personality is a more important element in a loan transaction than the actual security, as has been rightly stated by my friend the hon. member for the Williams. The people whom the Government wish to assist as settlers are not men of large means; they are struggling men who desire to obtain assistance, and if they did not desire assistance they would not ask for it. If such men were able to borrow money elsewhere they would do so; but the settlers who cannot borrow money elsewhere are the men we are going to assist under this Bill. The hon. member alluded to "cockatoo" politicians, and what brought that on was his reference to the "cockatoo" farmer. Well, we are not all big men in this world, like some of my hon. friends opposite. There are men who have to earn their living by hard work. The "cockatoo" farmer is one of them, and I

see no reason why he should be sneered at by the hon. member for Albany. The hon. member referred to the £100,000 as a liability of the colony, when borrowed for this Bank; but if there would be a liability there would also be an asset. [MR. LEAKE: Where?] The hon. member has read the provisions of the Bill.

MR. SIMPSON: Then this Bill is the asset, is it?

THE COMMISSIONER OF CROWN LANDS (Hon. W. E. Marmion): No, the ass-sits there (pointing to the hon. member). Another objection urged by the hon. member for Albany was that this institution cannot pay all its working expenses in the first year. Do any institutions from which we derive great benefit, direct and indirect, pay their expenses in the first instance? Not one of them. Have our railways paid their expenses in the first instance—for instance the railway which was started from Perth to Fremantle many years ago? I believe now it is the one line that is helping to pay the expenses of other lines—because it starts from the prosperous place called Fremantle. This Agricultural Bank is being started, not to give direct, but indirect, advantages to the colony. The Government do not propose it with the idea that they are going to derive an income from it, but in order to establish an industry which is necessary in the country, and which, at present, does not exist to the extent that it should do. Some hon. members say, "What are these settlers going to do, as farming does not pay, and cannot possibly pay?" Well, if farming does not pay without assistance in the early stage, why should you not give it a little help to make it pay? Why not endeavour to establish an industry which, at present, is lacking that assistance which it should have? As to the present export prices for agricultural produce, they are low, but they will not always remain low. The prices for wool and other exported produce vary from time to time, and so do the prices for farmers' produce. The hon. member for Albany said there must be a large staff of valuers; but I do not see the necessity for that. It may be necessary to have an inspector to report on the value of the properties, and to report directly to the Bank manager, who will have to report to the Government; but to

say it will be necessary to have an army of inspectors is not correct. And it is not the case, either, that the operations of this Bill will extend from one end of the colony to the other, because the hon. member knows the pick of the country where this industry will be carried on is the South-Western district. The hon. member alluded to the scope of the Bill; and it does appear to extend beyond his vision, because he is not able to take into view its full advantages. One remark of his which surprised me very much was this: "The State is easily got at." Well, the hon. member has not long left the service of the State, and I am surprised to hear that has been his experience.

MR. LEAKE: I have seen lots of swindles in my time.

THE COMMISSIONER OF CROWN LANDS (Hon. W. E. Marmion): When I heard the rain pattering on the roof of this building, I recollected an occasion when the Governor's Speech was being delivered, and it happened that heavy rain came on just when an allusion was made in the speech to the want of rain. And to-night, in like manner, it struck me as a happy omen that the heavy rain now falling is benefiting the agricultural industry throughout the colony at a time when the Government are also endeavouring to benefit it in another way. The hon. member for Albany referred to what happened in Victoria, and to what was done there in the "boom" time. That was a bad argument. The Government have not prepared this Bill with the idea of booming up the prices of land, but to assist an industry that needs assistance more than any other in the colony. It is asked, "Why should not these men go to the banks and other lending institutions?" But those who talk in this way know that if a struggling farmer goes to a financial institution, it will not lend him money. Possibly the hon. member for Nannine may say the financial institutions are sensible for not doing so. There are farmers, including "cockatoo" farmers, who are honest men, and will pay their debts if they can. The hon. member for the Williams has replied to the slur about the lazy and the reckless farmer. I suppose that, in all walks of life, there are reckless and lazy people; but, as a rule, the farmer is neither reckless nor lazy. As a rule, he

is industrious, and endeavours to pay his way.

MR. SIMPSON: How do you know? You never go out of Fremantle.

THE COMMISSIONER OF CROWN LANDS (Hon. W. E. Marmion): I have had experience which the hon. member has not; and I see no reason why the farmer should not be assisted as well as those engaged in any other industry. One hon. member argued that, at the present low prices for produce, which he said are not going to rise, farming cannot pay; and some other hon. member said there is a tremendous demand in this colony, but no supply. Well, we know there is a demand, and we want to help in creating the supply, and if hon. members will help the Government we shall be able to do it. As to coddling the farmer, we wish to help a struggling industry, and not to coddle. As to the paltry amount we now ask the country to risk—I will put the words in that way—as compared with what has been risked in other industries, and as compared with the one and a half millions that are being risked in another industry, I say, is not agriculture one of the industries that should be helped, even at some risk? Hon. members know that this sum of £100,000, in comparison with the risks in another industry, is a mere fleabite. I feel certain that, if the Bill goes to a division, the good sense of hon. members will support the Government in endeavouring to assist those who are trying to settle on the soil, who are making homes, and increasing the production.

MR. JAMES: I intend to vote for this Bill, simply because I approve of it on principle. In dealing with the second reading of the Bill, we have to ask what is the principle on which the Bill is founded. I admit that, if we go beyond the principle and deal with details, very good and cogent arguments have been advanced by those who oppose the measure, but their remarks would be more appropriate in committee. The whole of our legislation, dealing with matters affecting the material progress and prosperity of the colony, has run in the same direction, and must do so—that is, the development and improvement of the land. We build our railways for that purpose, and in other ways we keep before us

this principle, that if we are going to have any permanent progress and prosperity, we must found them upon the land. And, valuable though we believe our goldfields to be, am I not right in saying we do not look upon the gold as being of essential value, but because it tends to increase the prosperity of the colony. We have hundreds of thousands spent in constructing railways; we have the most liberal land laws; we practically give the land away; we also recently passed a "Homesteads Act," and all these matters of legislation have the one object—the promotion of land settlement. I venture to say that all these measures endeavour to attract to the land intelligence and muscle. This Bill goes further, and endeavours to attract to the land that without which muscle and intelligence are useless, and that is capital. We may imagine farming is not an industry. Do we not all recognise that the very life-blood of every industry is capital? And none of our legislation has dealt with the question as to how we are to attract capital to the development of the soil. We have given every encouragement to get muscle and intelligence on the soil. Now we have a Bill which has this principle, that we must give to that muscle and that intelligence the capital without which those are useless. Then, as the farming industry must rely upon capital, this Bill endeavours honestly to meet that necessity; therefore the Bill is, in my opinion, worthy of the support of this House. I believe that, until we do have some legislation for attracting capital into farming, all the past legislation and all the money we have spent for that object will not produce those results we had hoped for, and which we have a right to expect. We place men on the soil with muscle and brave hearts; but these are not sufficient. We have to find capital for them. We do not want men who have lots of capital to go on the soil. We want to get men there who have small capital. It is the man with the brave and willing heart, and prepared to work, with a comparatively small amount of capital, who is hoping to have good results for his work, but often finds from the jump that he is in want of money; and where is such a man to get the money? If the want of

capital strangles—as most assuredly it does strangle—every industry, must we not bear that fact in mind when we approach this question of the farming industry, and bear in mind that if the farming industry is in need of capital, and can't get it, that industry will be strangled? We have here a great national question, and, so far as the farming industry is concerned, a great national want that is not supplied by private effort. And are we not faced with this position, that in England we know money is available at 4 per cent., while if you want to borrow it here in small sums you have to pay 8 or 10 per cent.? Surely, then, we are justified in making some great effort to prevent the enormous waste there is between these two rates of interest. Private individuals or corporations borrow money at 4 per cent. in England, and let it out at 8 or 10 per cent. here, as the banks do. Surely the Government should make some effort to bring those who want the money directly into contact with those who have money to lend. Do we not all recognise that, as farming is the bed-rock on which all our progress is based, we are justified in risking a good deal for giving some support and relief to the men who are carrying on the industry, and who find themselves crippled by the want of capital? The Government now propose a way of providing that capital, and I say they should endeavour to provide it. In proposing to lend money in this way, the Government will not occupy the position of the ordinary lender dealing with the ordinary borrower. The Government will be securing for the colony enormous indirect profits. The improvements which are to be effected with these loans will be a national asset, and the colony will get a considerable indirect profit. We shall be lending upon production values, and in that respect we shall be in a much more favourable position than can be occupied by the person who lends privately, for we shall not only secure the return of our money, but secure also the enormous indirect profits. The argument is raised that if you once adopt this principle you will have to extend it. When the matter comes before the House in that form I shall be prepared to deal with it then. If we do not like to see the State made a mortgage broker in every instance, that is no reason

why we should oppose the State being a mortgage broker in a particular instance. As to the Bill itself, I think the name is most objectionable, for I do not see why we should call it a bank, except that such an institution has been called a bank elsewhere. I think there is too much patronage in the Bill. The manager will be too much of a marionette, and I should like to see an independent man placed in that position. Dealing with the principle of the Bill, I thoroughly approve of it. I am satisfied that if the Post Office Savings Bank had been extended in its usefulness, we should have had more than enough money to provide the amount mentioned in this Bill. I believe we should have had twice £100,000 in a very short time. If we had struck out the restriction on the maximum amount, and allowed the depositors to draw by cheque on the Savings Bank as they required, and if, in addition, we had applied to our Savings Bank the principle of mortgage bonds, we should have had more money than is required for the purposes of this Bill.

MR. SIMPSON: Suppose there was a run on the Bank?

MR. JAMES: Then we could have State notes. I do not see why the right to issue bank notes should simply be utilised by private banks, and not utilised by the Government bank. I thoroughly approve of the principle of the Bill, because it is an earnest effort to carry out the principle upon which the past legislation for several years has been based; and having committed ourselves to the expenditure of thousands of pounds for carrying out that principle in the past, we ought not to hesitate now in giving the farmers that capital without which their intelligence and muscle are useless.

MR. RANDELL: I think that if the hon. member had used the word "object" instead of "principle," every member would have endorsed what he has said. The object of the Bill is good and most praiseworthy—that is, to stimulate the agricultural industry. The question in hon. members' minds is whether this Bill will accomplish that object? For my own part, I think the principle is a bad and dangerous one, and if we launch upon it we do not know where it will end. The hon. member for the Williams has said the Bill will be a stimulus to farmers; but

I think that when the State has provided the various facilities it has done for the general well-being of the community, it is ministering also to the farming class. When we provide access to the goldfields we are creating a market for the farmers; and, if that will not stimulate them, I do not think the lending of money at the proposed 2 per cent. less than the ordinary rate to borrowers in the colony will induce more people to enter upon the cultivation of land. That course must lead to difficulties, for I think the State cannot enter into these undertakings without great risk. The hon. member for East Perth has said that many of the remarks against the Bill have been directed to the details. Two very damaging speeches upon the details have also come from the hon. members for Northam and the Williams. The latter hon. member said the administration is the crux of the whole thing, and that if the administration is not perfect, and the best man for manager is not obtained, he anticipates failure. I agree with the hon. member, but where can we get such a man as manager? I am in sympathy with any efforts that can be made in a right direction for the furtherance of the agricultural interest; but when it is said we are wholly dependent on the agricultural interest, I dispute that statement. We have a mining interest, and we have other industries. It is desirable to stimulate the agricultural industry, to go side by side with the mining industry, but I think the cultivators of the soil are making special efforts to overtake the demand which has been created. In going recently from the railway line at Katanning, I was pleased to see how much had been done in ringbarking and clearing. I think we may safely leave it to the energy and enterprise of the settlers generally, that if they see an opening for them, and that there is here one of the best markets in the world for their produce—no such market in Victoria or any other of the colonies—they will endeavour to supply the demand; for while wheat is selling in England at 19s. 6d. the quarter—an extraordinarily low value—the farmers can get at least 3s. 8d. a bushel here, and for hay they are getting £8 a ton. I should like to see them able to obtain 5s. a bushel for wheat in the centres of our

population, that being a price which would pay; but, seeing such low prices ruling in other parts of the world, I do not think that, by fictitious inducements of this sort, we can stimulate cultivation. We need not say very much about the improvements which are specified in Clause 22, for the members for Northam and the Williams have already condemned most of them, and the member for the Williams is willing to admit only two of them—clearing and cultivating. He said this Bill is necessary in order to make use of the advantages of the increasing population and the construction of railways; and it has been alleged, by the Commissioner of Crown Lands and others, that the banking and financial institutions will not advance money on such securities as are contemplated by this Bill. If that is understood in the ordinary acceptation, I think it is a most damaging admission, because financial institutions are ready to advance on any reasonable security. I think the securities contemplated by the Bill are of such a nature as should make this House pause before supporting the measure. As to the remark about political influence, I think there is great room for the objection that the manager will not occupy so strong a position as he ought to do. As to a board of directors being behind the manager, there is a question as to whether that does not interfere with the principle of the Bill, and whether the Government will be willing to accept that amendment. Some of the able arguments which have been made use of have shown very clearly and unmistakeably that the direction in which this Bill points is one in which we ought not to go. There will be a difficulty, whichever way the Bill is administered, for it is most unwise. It cannot be contended that the £100,000 will provide funds sufficient for the many needs which may be suddenly found to exist in different parts of the country; and when you have to accept some securities, and refuse others equally good, there will arise at once in the country a sense of injustice. I object to the Bill because, after all, it is in the direction of giving an undue stimulus for people to undertake a certain line of industry. It is apt to give people the impression that they must look to the State for everything; and I think the

time has come when this colony, and the whole of Australia, will have to live as people do in other parts of the world. The sooner the people learn that they must depend on their own industry, skill, and sinew, the better. Some of the most successful men, in the history of this colony, have been those who have not had the assistance of the State, even if they have had the assistance of private individuals, though, in my opinion, they have not had that assistance. They have had self-reliance, industry, and perseverance, and they have established themselves in good positions. I am quite willing to admit that, in certain cases, it is probably desirable to borrow; but when a man begins to borrow, he enters into a dangerous course, and contingencies may arise which he has not taken into account. With an import duty of 25 per cent. on flour, with duties on other products of the soil, and with the construction of railways into the farming districts, I think the State has done as much for farming as it ought to do in this direction; and now we should expect that the men who are capable of cultivating and farming at a profit should take up the work and carry it on. I am afraid of moving in the direction proposed by this Bill, because it will create something in the minds of the community which will be injurious, by teaching them to rely upon the State rather than on their own resources; and in this respect I am not in favour of the principle of this policy. It is admitted on all hands that this is an experiment. The hon. member for the Williams seemed to be doubtful about it as an experiment; and the Premier is evidently doubtful of it, because he has attempted to hedge it round with safeguards in many parts of the Bill. It is an open question whether there is not too much red-tape formality in obtaining the money, and whether there will be sufficient control over the expenditure of the money after it has been lent, especially in that part of the Bill which provides that progress payments may be made. That is a rather dangerous feature. Another objectionable feature is that the Bill classes the special occupation licenses and leases with freehold land. I do entertain the opinion that this Bill proposes to go very much further than we have any need to go;

that it partakes too much of grandmotherly legislation. There are several things in it which have my very strong disapproval; but as I anticipate that the Bill will go into committee, I shall not refer to them now. I have risen more especially because, while I recognise that there is a desire on the part of the Government to promote the best interests of the colony, I think there is no alternative for me but to propose that the Bill be read this day six months.

THE PREMIER (Hon. Sir J. Forrest): Before this Bill goes to the vote, I should like to make a few observations, and they shall be very few, inasmuch as I do not anticipate that the hon. member will succeed in his motion, and I hope we shall all have an opportunity of discussing the clauses in committee. I am sure we are obliged to the hon. member for Perth (Mr. Randell) for expressing sympathy with the farmers, but I would rather see that sympathy take a practical shape by his giving us a vote instead of expressing sympathy and doing nothing for them. I was pleased with the speech of the hon. member for East Perth, and he has shown on this occasion that when he has a good case he is capable of making an excellent speech; but we have seen on other occasions that when he has a bad case, in opposing the Government, he gets off the rails, and on such occasions I do not admire his utterances. The conclusion I arrived at in regard to the hon. member for Albany was that he could have made a much better speech if he had spoken in support of the Bill rather than opposed it. I suppose that is the way lawyers have. They know it does not matter much to them whether they are opposing or supporting a case; but even to the learned fraternity of advocates it must be an advantage to have a good case rather than a bad one. I do not suppose any hon. member in this House was decidedly influenced by the observations of the member for Albany, for they seemed to me to be all off the rails, and did not touch the vital portions of the Bill. He treated the 10th clause as a good joke, by contending there would be no money ever available for repurchasing the bonds, and by asking members to believe that this was the only income dealt with in that clause. If he had read the clause through he would have seen

there would be also the instalments coming in as revenue; therefore, unless no borrower is to pay anything back to the Bank, and unless no one is to pay the interest or repay the principal by instalments, there must be an income arising under this clause. The hon. member was misleading the House in saying there would be no money coming back to the Bank.

MR. LEAKE: They don't begin to pay back until after five years.

THE PREMIER (Hon. Sir J. Forrest): The 10th clause does not deal with the five years. It deals with the instalments also, after five years. The hon. member has altogether tried to mislead the House—I do not say intentionally, but he did so. His attacks were directed to the administration of the Bill more than to the substance of it. He seemed to think the scheme would not pay with a difference of only 1 per cent.—about 1 per cent. was what I said—between the rate of interest payable to the bond holders and the interest charged to borrowers. I say there may be a margin of 2 per cent., if necessary, if the 1 per cent. margin is not found sufficient. He argued that, if the administration is not good, the scheme must be a failure; but I say that if the scheme in the Bill is good, there will be no difficulty in arranging for its proper administration. The hon. member also objected that this Bill is a means of raising another loan for the colony, and that the amount of the capital raised by bonds would be a contingent liability which the Government would not take into account as part of the public debt of the colony. I do not know why the hon. member should continue an argument of that sort. Does the hon. member suppose we consider the amount we owe to Savings Bank depositors as an indebtedness of the colony? But that is the same thing. The amount due by the Post Office Savings Bank to the depositors is secured on the Consolidated Revenue of the colony, and we lend that money in various ways—to municipal councils, to freeholders in towns and other places—and the Consolidated Revenue is made liable to the depositors for the ultimate repayment; but we do not reckon the money so lent on securities as part of the indebtedness of the colony, because we have assets

equal to the amount of our responsibility. So it will be with money to be borrowed and lent on securities under this Bill. We will not lend the money on securities that are not tangible, but we will, I hope, lend it as carefully as we have lent the Savings Bank money. I have never heard of any losses in connection with the Savings Bank, and I do not believe there is any interest exceeding £100 overdue now. If those borrowers pay interest regularly to the Savings Bank, why should not the farmers pay the small amount of interest required under this Bill? I can see no great difference, in this respect, between the class of people living in towns and the other class living in agricultural districts. The hon. member for Albany took a very pessimistic view of this matter, and so did the hon. member for Geraldton. I cannot congratulate either of those members upon his view of the prospects of farming and of agriculture. They say farming won't pay; that it is going to the dogs; that it won't pay to cultivate land; that the prices for produce are very low, and not likely to rise again. What does that mean? It is a very sad day for us if cultivation of the soil does not pay.

MR. SIMPSON: Are prices going up?

THE PREMIER (Hon. Sir J. Forrest): I believe they will go up. The hon. member (Mr. Simpson) did not show that hope for the future of this country that I have. He seemed to look on the black side of all things. I desire to look on the bright side. The hon. members for Albany and Perth thought this Bill would be a failure. I do not think it will. I am desirous of giving it a fair trial, and I believe the feeling of the country is that it should have a fair trial. As to the administration, I see no difficulty whatever. The hon. member for Albany wants the Government to tell him who is going to be the manager of the Bank. I can only tell him the matter has not been considered by the Government. When we get the Bill passed, and have the statutory power to appoint a manager, that will be time enough for the Government to consider whom they will choose for manager. With regard to the manager's position in relation to the Government, I confess I see a difficulty in placing the manager altogether outside the con-

trol of the Government, in this respect, that there must be some one responsible for the administration of the Act. I suppose no one would ask that the office should be handed over even to a board of directors without a responsibility to the country. Surely we are not coming to this, that this Parliament should provide funds to go to irresponsible persons to spend as they may choose? As to the manager not being in a sufficiently strong position, I cannot see that. There may be cases in which Governments act in an arbitrary way in dealing with public officials; but there is generally a means of bringing those Governments to book, for they have to face the verdict of Parliament and the country, and if a Government has acted unjustly to a manager or responsible officer appointed under a statute, the remedy lies with Parliament. I am quite willing to trust the Government of the day, whoever they may be, under the safeguards of this Bill. I do not think any safeguard can be devised better than that contained in the Bill. I certainly would prefer making the Government of the day responsible for the administration, rather than hand it over to a board of directors who are not to be responsible in any way. As to political influence, what political influence is there in lending small sums to a few farmers? The manager would be a very poor sort of man if he were to be coerced against his wishes into making advances, because he would be held responsible by Parliament, and if any losses were incurred they would reflect upon him as much as upon the Government. We place other officers in important positions in which they are not independent of the Government in the sense that they could not be removed by the Government. Take the position of the Commissioner of Titles, who has the power to give freeholds and an indefeasible title to land.

MR. LEAKE: He cannot give the land away.

THE PREMIER (Hon. Sir J. Forrest): He can give titles away. There are plenty of other officers who have strong and responsible functions, and who are not altogether removed from the influence of the Government; but I have not heard of instances in which Governments have dared to interfere with officers who do

their duty uprightly and honourably. As to the State being easily got at, I wonder that persons do not get at the State at present in connection with the Savings Bank. We have a good deal of money absolutely at the disposal of the Government in connection with the Savings Bank. In fact, one Minister cannot do as he likes—he has to consult his colleagues, and then the matter has to go before the Governor-in-Council. As to farmers being able to borrow from other financial institutions, the banks do not care about lending small sums to farmers, as the banks are not in that way of business. Even bankers have not a close knowledge of a borrower or his business; but in reference to lending money to farmers, the objection of bankers is that the money lent out in this way cannot be turned over quickly so that it may be lent out again and earn a good profit. They do not care to lend small sums to farmers for twenty years, to be repaid by instalments. There is no institution in the country willing to do that kind of business at the present time. Therefore the Government are glad to provide some machinery which no one has yet attempted to provide in this colony, for lending money to help the struggling farmers. The hon. member for Albany seemed to delight in casting opprobrium and insults upon the farming community, by calling them “cockatoos,” and by describing farming as a crippled industry. I do not know that the hon. member is wise in casting opprobrium and insult on the whole farming community. There are no better class of men in the country, and I do not think it is right or fair for the hon. member to insult the whole body of people in the country who are struggling to do their best in carrying on their work as honestly and honourably as the hon. member himself. As to what should constitute improvements, that is a detail, and I am quite willing to listen to what hon. members have to say in reference to improvements. I made the definition as wide as possible, but I shall not be disinclined to consider suggestions from those members who have had considerable experience in regard to improvements. In conclusion, I can only say I hope this Bill will pass. If I consulted only my own comfort and ease, I should wish it not to pass, because

it will give the Government a great deal of trouble and responsibility to properly carry out the proposals of the Bill. But I believe this is a move in the right direction, and will be a great practical good to the community. I admit that the amount of £100,000 is small, but the legislation will not be exhausted when that amount has been used, for if the scheme proves a success, as I hope it will, the scope of this Act can easily be enlarged as to the amount of money. This Bill, which has been so mercilessly attacked by the hon. member for Albany, has given the Government a great deal of trouble. We put it forward after a great deal of consideration; and I believe that, taking it altogether, it is as good a Bill on this subject as I have come across in any part of the world. It is very simple; it is safe; it is secure; for the State will be as well secured in respect of the proposed loans as it is possible to be in any loans; and this Bill is not a new idea, after all, for we are only following what has been done in other places. What was done the other day in the great colony of Victoria, to which the hon. member for Nannine referred? They passed a Bill for raising £5,000,000, which the Government may advance in loans to any persons in the colony. I do not approve at all of that Bill, because its object was merely to relieve the financial pressure. The Bill before this House is designed to encourage the occupation and cultivation of the lands of the colony—not to lend on the security of improvements already existing, but to enable farmers to make further improvements. I hope hon. members will support the Government in the second reading; and when we get into committee I shall be only too pleased to listen to any observations and suggestions which hon. members may make. I freely admit the Bill may not be perfect in all its provisions, but it is as perfect as I was able to make it, although probably when we have finished with it the Bill may be more perfect than it is at present.

MR. ILLINGWORTH: I notice the Premier has not alluded to any arguments I used on the motion for the second reading; possibly because he did not think they were good arguments, or possibly because he has forgotten them.

THE PREMIER (HON. SIR J. FORREST): I do not think much of them.

MR. ILLINGWORTH: If I speak approvingly on the Collie coalfield, I notice that pleases the Premier. I must support the amendment for the rejection of this Bill, because it is going on dangerous lines. The Bill will not work on these lines. It will not help the individuals we are all anxious to help. It will not assist the very class of people the Premier desires to assist. If this Bill, when passed, would be likely to bring about the state of things the Premier desires to bring about, I would give him my hearty assistance, and I suppose every other member would do so. I believe that if we could make our people prosperous on the soil, there is nothing this Parliament could undertake that is of such vast importance. But I have to face the serious fact that there is no prospect of making our farmers successful outside the market of Western Australia. There is no present prospect of their being able to produce for export at a profit. I believe the present farmers and settlers in this colony are very quickly overtaking the demand, and I know I am speaking in the best interest of the farming community when I say that if this Bill would have any effect in the direction the Premier desires, it would bring about an undue competition amongst the farmers in the colony, and so reduce the prices. Therefore, instead of that result being a benefit to them, it would practically ruin the farmers. I want to see the farmers established by the forces which the men themselves possess. The men who start out in a hardy way, and conquer the difficulties before them, will probably establish themselves so firmly that they will be able to deal with competition afterwards; but if you bring into competition with them a class of people who cannot succeed upon land, how can you expect ever to get back either your interest or your principal? If the assisted farmer cannot make his operations pay, how can you expect him to be able to pay back the loan, for his undertaking is not profitable? You will have lent him money which he cannot return, and which will do him no good.

THE PREMIER (HON. SIR J. FORREST): What is the good of croaking?

MR. ILLINGWORTH: I say the agricultural development is going on rapidly, and going on successfully, and the money you propose to raise by this Bill had better be spent in making roads in the new farming districts, or in distinct bonuses to assist the bringing into existence of certain things that would pay the farmers. The scheme in the Bill will be no benefit. The Bank will make serious losses, and I do not think any individual who borrows money from this Bank will be one particle the better for it. If I thought the Bill would benefit the farmers, I would be prepared to face some loss. I say there is no utility in the Bill, and it will simply land us in disappointment and loss. I support the amendment.

MR. RICHARDSON: When we examine in detail the various arguments and statements of the hon. member for Albany, perhaps the most charitable thing to say is that he was out of his depth in dealing with this subject. He floundered about, and struck out here and there, hitting himself oftener than he hit anybody else. I notice that some of his statements cancelled each other. He argued that the Government had no right to lend money on the security offered, and that the Government would have no really good security under this Bill; while in the next breath he said the Government were demanding such security from the farmers that they would decline to borrow, because they could go to private lenders who were prepared to advance to the extent of two-thirds the value, whereas the Government would lend only to the extent of one-half. These opposite statements should be left, like the Kilkenny cats, to eat one another up. The hon. member finished up by saying he had advanced all he knew against the Bill. As that was very little, we may be thankful for small mercies. The hon. member for Nannine stood on sounder ground, from a practical point of view, in referring to the position of farmers in other parts of the world, his remarks applying to Victoria more than to this colony. But, as I pointed out before, our circumstances are totally different, and that is what makes the difference between the principle of this Bill as applied to this colony and as applied to other colonies. Other colonies have

reached the position of having to export their surplus produce, and have to face universal competition in the markets of the world. I agree with the hon. member for Nannine that it will not be a good day for this colony when we reach that state of things. But we have a prospect of not reaching that position for a good number of years, and that fact is the one justification for this Bill. It ought to be the policy of this Government to stimulate production; but as to the present position of the other colonies, I do not see what they want to stimulate production for, as they are producing too much already for home requirements, and they are pouring their surplus into this colony because we cannot overtake the requirements of the increasing population attracted here by the absolute richness of our mineral developments. If we do not stimulate production, in the circumstances, we have the prospect of the other colonies securing the benefit of our market, instead of that benefit being secured to our own producers. This position is quite unique in the world, at present, that we have a market created by people engaged in an industry that does not clash with the farming industry, and it is a happy circumstance that our own miners are consumers of almost everything we can produce from the land. As long as we can maintain this market for our own producers we shall be in a happy position. As to the import duties, I think they are as much as the consumers can reasonably pay, and I shall be opposed to increasing those duties, because I do not believe in coddling any industry at the expense of the consuming part of the population. I join issue with those members on this side who have spoken about a languishing industry. It is to stimulate healthy industry that this Bill is brought in, and it is because we have a good market for local produce that the Bill provides inducements for the clearing and cultivation of more land. As the member for East Perth said, if the settlers have not the capital for enabling them to make a proper application of their muscle and intelligence, this Bill will assist them. Anybody who supports this Bill with the idea that it is devised to prop up a languishing industry will be supporting it on wrong grounds. I take the safer ground that our production is so far behind

our consumption that a little stimulus is needful, and I believe that will be far better than having to send large sums of money out of the country to pay for the produce sent here from other colonies.

MR. THROSSELL: I confess to a sense of great disappointment as to the style of the opposition to this measure. I have never felt so much pride in being a supporter of the Forrest Government as I feel to-night. We have had a couple of bogies held up to frighten us. One has been the manager, and the other has been over-production. Although we have such large imports, we are twitted with the fear of over-production. There has never been a measure before this House that was so thoroughly safeguarded as this measure; and indeed the great fault is that, in endeavouring to safeguard its provisions so carefully, we may go too far and kill it. When the Bill gets into committee it can be improved in details. We must wipe out fencing and draining as improvements; and we must wipe out the power the Government would possess under the Bill to clear land. I understand the principle to be that the borrower must take equal risk with the lender, and that, as the money is paid over, the debt will decrease while the security increases. I am surprised at the hon. member for Perth (Mr. Randell), after the great experience he has had of the advantages which the Building Society in Perth has afforded to civil servants and artisans in providing homes for their families, that he will not, when he has the opportunity in this Bill, vote for extending the same privilege to the hard-working farmers, so that they may be enabled to make homes on the land for their families. I believe that if you gentlemen on the other (the Opposition) side of the House will re-consider the measure fairly, you will realise that there has never been a measure before this House that has been so thoroughly safeguarded, and that if there is proper business capacity in the management, this Agricultural Bank cannot be a loss to the State, and will be a great benefit to the farming community.

MR. LEAKE: I must express my thanks to the Commissioner of Crown Lands for the able support he has given to myself and the hon. member for Perth,

in advancing arguments in favour of the amendment. He says, "Of course the Bank won't pay; we never expected it to pay"—contradicting, as fully as words can convey a contradiction, the assertion of the Premier. The second argument he used in our favour was that it is the duty of the House to assist an industry that is languishing, an industry that needs assistance, a struggling industry. We on this side do not say farming is a struggling industry. We say it is a thriving industry; but if it is struggling, it should not require State aid, because it can get on without. The same hon. gentleman let the cat out of the bag quite unwittingly when he said all this money was to be applied for the benefit of—what? The South-Western district. So, it is not for the benefit of the country generally, but for one particular district—a district that is represented by two hon. members in the Ministry.

THE DIRECTOR OF PUBLIC WORKS (Hon. H. W. Venn): The South-Western Division of the colony.

MR. LEAKE: The Commissioner of Crown Lands wound up an unusually brilliant speech by saying we don't want men with capital on the soil.

THE COMMISSIONER OF CROWN LANDS (Hon. W. E. Marmion): No; it was the member for East Perth who said that.

MR. LEAKE: You said practically the same thing—that you would lend money to those who required it. It was refreshing to see how pleased and patronising the Premier was when complimenting the hon. member for East Perth, his erstwhile opponent, by saying what an able man he is when he supports the Government, and what a nonentity he is when he opposes the Government. I came in also for something of the nonentity. But I must say that when the Premier accuses me, or any member, of misrepresentation, he should not go out of his way and do that himself which he deprecates in others, because he proceeded straight away to misrepresent both myself and the hon. member for Geraldton, by saying we had stated that agriculture would not pay. We did, in fact, adopt the opposite argument that agriculture would pay, and that it did not pay anywhere so well

as in this colony; that the agriculturists here were working under most favourable conditions, and if they could not make farming pay here, it was their own fault, and not the fault of the colony or the soil. What is considered by members on the other side as one of the greatest blots in the Bill is the opening for political influence. The Premier, in his reply, merely said he scouted the idea of political influence; and he followed that up by referring to the unhappy simile of the Commissioner of Titles giving away the land. As to the class of people who will apply for loans, under this Bill, it is the adventurer, and what the member for Geraldton called the lazy and careless farmer, that we do not desire to assist, but to whom the Commissioner of Crown Lands and the Government would lend the money. A few words came from the hon. member who represents the De Grey, who, in his usual style, attempted to admonish members who may not have had the vast political experience of himself; but it is not because he has sat so long in this House that he has acquired in it, or should assume, a position of authority; yet he does assume that he is an authority on every subject that is brought forward, and that he is entitled to admonish hon. members who may differ from him. The hon. member appears to have sat so long in that seat that he is fast approaching the stage of political senility; but I hope he will try and brighten up his intelligence by contact with other members who have come into the House later. This Bill is going to prop up one class at the expense of other classes. Are there no other trades or callings that are languishing? Why should we not support broken-down bookmakers or anybody else? I will read, in conclusion, a concise article from a well-known newspaper on the subject of "People's Banks," which are admitted to be based on the *Crédit Foncier* system. The writer says:—

To any man, except the slavish copyist, it is sufficiently obvious that the People's Bank, if transplanted to Australia, would be a ghastly and utter failure. All the circumstances which have made it a success elsewhere are wanting. The first requirement is a stationary population—a population which has fixed itself in its hereditary village for cen-

turies, so that the bank can lend not only on the personal character of its client, but on the character of his father and his grandfather, and all the rest of his family, and so that it can feel quite sure of finding its debtor in the same old thatched cottage when it wants him, even should it be 20 years hence or more. And the next essential is a penurious population of the kind which saves up pennies and half-pennies, and invests its microscopic savings carefully, so as to furnish the capital with which to run the People's Bank. But, in Australia, with its migratory population, most of which never had any available grandfather, and never stayed long enough in one place to establish a character which any bank would lend money upon, and with its tendency to put its small savings on the Melbourne Cup, and its whole-souled contempt for the loan of 50s., which is the staple transaction of the People's Bank, and its utter want of all the plodding characteristics of the German or Italian peasant, the experiment is hopeless. The People's Banks were built to suit a particular kind of humanity, and they will suit no other variety. They grow in their own especial soil, and can't bear transplantation.

MR. MORAN: I never like to see an injustice done to a member of the Government. When I support the Government I do so on principle. The hon. member for Albany attributed to the Commissioner of Crown Lands a statement that this Bill is intended for the South-Western district. The map of this colony is marked with distinct divisions; and I would say here that there is not one acre of land under cultivation outside the South-Western division. With regard to political influence, a certain railway was proposed for construction in the Loan Bill, and the hon. member for Albany supported it at first because it was supposed to be part of a trunk line to Albany; but when the Government disclaimed any intention of making a railway to Albany, he turned round and spoke and voted against it—all within the same week. When we talk about political influence, I do not like to see misrepresentation or improper motives imputed to the Government.

Question—That the word proposed to be struck out stand part of the question—put, and division taken, with the following result:—

Ayes	14
Noes	8
				—
Majority for			...	6

AYES.

Mr. Burt
Sir John Forrest
Mr. James
Mr. Marnion
Mr. Monger
Mr. Moran
Mr. Paterson
Mr. Piesse
Mr. Richardson
Mr. Throssell
Mr. Traylen
Mr. Venn
Mr. Wood
Mr. Clarkson (Teller).

NOES.

Mr. Illingworth
Mr. Keep
Mr. Lefroy
Mr. Randell
Mr. R. F. Sholl
Mr. H. W. Sholl
Mr. Simpson
Mr. Leake (Teller).

Question put and passed.
Bill read a second time.

ADJOURNMENT.

The House adjourned at 11:45 o'clock p.m.

Legislative Council,

Thursday, 27th September, 1894.

Teachers in Government Schools: increased remuneration of—Mullewa: police protection at—Colonial Prisoners Removal Bill: first reading—Small Debts Ordinance Bill: second reading—Homesteads Act Amendment Bill: second reading—Adjournment.

THE PRESIDENT (Hon. Sir G. Shenton) took the chair at 4:30 o'clock p.m.

PRAYERS.

TEACHERS IN GOVERNMENT SCHOOLS
—INCREASED REMUNERATION OF.

THE HON. E. McLARTY asked the Colonial Secretary whether the Government proposed to make provision for the better remuneration of teachers employed in the Government Schools?

THE COLONIAL SECRETARY (Hon. S. H. Parker) replied:—Yes; the Estimates now before Parliament provide for considerable increases to the salaries of teachers.