cation by this board for the proclamation prohibiting net fishing in the above estuaries (Bremer and Pallinup) to be revoked.

Notwithstanding the fact that the estuaries are closed to net fishing, professional fishermen, frequently using over 1,000 yards in length of net, have been fishing in the estuaries for the past 15 months, almost continuously. The Fisheries Department has been informed on numerous occasions of what is taking place, but has not taken action to check the practice owing to the distance from Perth. The result is that the estuaries have been seriously depleted of fish.

Although the estuaries are vested in this board as reserves, they have been proclaimed "closed waters" under the Fisheries Act, which automatically brings the control of net fishing under the jurisdiction of the Fisheries Department . . . The position summarised is that the Fisheries Department has the power to prevent excessive netting, but will not do so, and this board is willing to take effective action but is precluded from doing so.

The board's object is to secure the revocation of the proclamation, which will automatically cancel control of the Fisheries Department and leave this board free to make suitable by-laws.

The road boards to which this circular was sent agreed to the request. I trust that members will give the Gnowangerup Road Board the necessary authority to carry out this work, not only for the benefit of visitors from the surrounding districts, but also for the benefit of campers who may travel from Wiluna and other goldfields centres to this noted fishing spot. The estuary is an important one, and is deserving of the consideration asked for.

Hon. J. Cornell: Will this Bill apply to any other road board area?

Hon. H. V. PIESSE: Not unless the Minister gives the necessary authority.

Hon. J. Cornell: Why should not the South Province participate in this?

Hon. H. V. PIESSE: That will be for the Minister to decide. He may not agree to the proposition advanced on behalf of the Gnowangerup Road Board, but I trust he will do so. I move—

That the Bill be now read a second time.

On motion by Hon. C. H. Wittenoom, debate adjourned.

House adjourned at 10.5 p.m.

Legislative Assembly.

Thursday, 1st December, 1938.

	PAGE
Questions: Railways—1, All-steel boilers, locomotives; 2, Regrading	2671
Public holidays	2672
Infantile paralysis, iron lungs	2672
Unemployed at Christmas	2672
Bills: Interpretation Act Amendment, 3R.	2672
Loan £1,396,000, 3R.	2672
Industries Assistance Act Continuance, 3R.	2672
Appropriation, all stages	2672
Native Flora Protection Act Amendment, report	2673
Amendments Incorporation, 2R., etc.	2673
Mortgagees' Rights Restriction Act Continuance, returned	2674
Financial Emergency Act Amendment, 2R., Com. report	2674
Profiteering Prevention, 2R.	2676
Life Assurance Companies Act Amendment, 2R.	2680
State Transport Co-ordination Act Amendment, 2R.	2683
Main Roads Act Amendment, 2R.	2687
Income Tax Assessment Act Amendment (No. 2), Com.	2688
Income Tax (Rates for Deduction), Com.	2693
Workers' Compensation Act Amendment; Council's amendments	2693

The SPEAKER took the Chair at 4.30 p.m., and read prayers.

QUESTIONS (2)—RAILWAYS.

All-steel Boilers, Locomotives.

Mr. STYANTS asked the Minister for Railways: 1, Are the six new "River" class engines being constructed at Midland Junction Workshops being equipped with all-steel boilers? 2, Has the action of copper stays on the inner shell of the all-steel fireboxes been found to be detrimental to the steel plates? 3, How many locomotives in use at present are not regarded as being in first class condition? 4, Is this a greater number than usual 5, How many axles of engines and engine frames respectively have broken during the past 12 months throughout the State?

The MINISTER FOR RAILWAYS replied: 1, Yes. 2, To a minor extent in one case only. 3, Five. 4, About the average. 5, Three axles and 12 frames.

Regrading.

Mr. WATTS asked the Minister for Railways: 1, On what portion of the Great Southern Railway line was the sum of £10 698 spent on regrading (as mentioned in his answer to a question on the 24th November)? 2, In what year was the work done?

The MINISTER FOR RAILWAYS replied: 1, Wagin-Newdegate section. 2, 1934-35.

QUESTION—PUBLIC HOLIDAYS.

Mr. MANN asked the Minister for Employment: In view of the fact that there will be three public holidays in the week ending on the 31st December, namely, Monday, the 26th, Tuesday, the 27th, as well as Saturday the 31st, will a permit be granted in those districts where Wednesday is the statutory half-holiday to enable business establishments in those districts to open on the afternoon of Wednesday, the 28th December?

The MINISTER FOR EMPLOYMENT: replied: It is not intended to grant any such permit.

QUESTION—INFANTILE PARALYSIS, IRON LUNGS.

Mr. NORTH asked the Minister for Health: Has he applied for any of Lord Nuffield's gift iron lungs?

The MINISTER FOR HEALTH replied: No. At present we have five respirators in the State (four at West Subiaco and one at Kalgoorlie), which are more than adequate for present and probable requirements. If, however, we become entitled to some from Lord Nuffield, of which fact I presume all Governments will in due course be notified, then we should at least bring our total up to twelve so that we can place one at least at all larger hospitals in the State. At present the information is very meagre and we are not informed, for instance, whether the scheme proposes to supply also the motive power for these respirators which is the most expensive item of the equipment. On the other hand, one motor can run several respirators. I feel sure that it is not our place to rush in with applications for these respirators, and that each Government will be officially approached regarding its probable requirements.

QUESTION—UNEMPLOYED AT CHRISTMAS.

Mr. SHEARN asked the Minister for Employment: 1, Is any action being taken to absorb the unemployed, now on rations, so that they may have a little to set by for Christmas? 2, Approximately how many men are out of work?

The MINISTER FOR EMPLOYMENT: replied: 1, Yes. 2, 400.

BILLS (3)—THIRD READING.

1, Interpretation Act Amendment.
2, Loan, £1,396,000.
3, Industries Assistance Act Continuance.

Transmitted to the Council.

BILL—APPROPRIATION.

Message.

Message from the Lieut.-Governor received and read recommending appropriation for the purposes of the Bill.

Standing Orders Suspension.

On motion by the Premier, resolved:

That so much of the Standing Orders be suspended as is necessary to enable the Bill to be passed through all its stages at the one sitting.

First Reading.

In accordance with resolutions adopted in Committees of Supply and Ways and Means, leave given to introduce the Bill, which was read a first time.

Second Reading.

THE PREMIER (Hon. J. C. Willcock—Geraldton) [4.37] I move—

That the Bill be now read a second time.

Question put and passed.

Bill read a second time.

In Committee.

Mr. Sleeman in the Chair; the Premier in charge of the Bill.

Clauses 1 to 3—agreed to.

Clause 4—Approval of expenditure under Section 41 of the Forests Act, 1918-1931:

Hon. C. G. LATHAM: This is an addition to the usual Appropriation Bill. Will the £60,000 referred to come out of loan funds or out of revenue held by the Forests Department?

The Premier: It will come out of the revenue of the department.

Hon. C. G. LATHAM: This is a new thing and did not appear in last year's Bill.

The PREMIER: The scheme of expenditure by the Forests Department is always laid on the Table of the House. All the particulars are there. These are the usual services performed by the department out of this vote. The matter is generally treated in

a formal way, seeing that all the stages have been covered in the usual manner.

Clause put and passed.

Schedules, Preamble—agreed to.

Bill reported without amendment and the report adopted.

Third Reading.

Bill read a third time and transmitted to the Council.

BILL—NATIVE FLORA PROTECTION ACT AMENDMENT.

Report of Committee adopted.

BILL—AMENDMENTS INCORPORATION.

Second Reading.

Debate resumed from the 10th November.

MR. McDONALD (West Perth) [4.45]: This Bill will do something to assist in clarifying the statutes, and will be useful in connection with the drafting and printing of legislation. For that reason I think it should be passed.

HON. C. G. LATHAM (York) [4.46]: This will make the third piece of legislation of this kind on the statute-book, although I believe it is proposed to repeal the other two Acts. Bills are drafted with very little consideration for the parent Act. The difficulty is to have placed in their proper sequence any amendments that this House may make to Acts. I do not know that this measure will entirely overcome that difficulty, which is due to careless draftsmanship more than anything else. Careful consideration should be given to this question. Suppose we pass a Bill to amend some particular Act. We often experience great difficulty in placing the amendments in their proper position in the parent Act. The amending Bill may have some bearing on the original Act, but it is often difficult to connect up the two things. I admit that lawyers know more about these things than do laymen, but I have had a long enough experience to be able to suggest that more care should be taken in the framing of legislation. Already there are two Acts of this kind on the statute-book. The public have to interpret our laws. A man who requires an interpretation of an Act from a lawyer may be put to considerable expense, and if he goes to two lawyers he may get two different interpretations. Our laws should be made as simple as possible. When amendments are drafted consideration should be paid to the parent Act and to the placing of the amendments in their proper sequence. I am not opposing the Bill, and I hope it will be found useful. I know what difficulties have been experienced in the past. Let members look at the Bread Bill and try to read into it the amendments that have since been made.

Hon. N. Keenan: This Bill will exactly meet that position.

Hon. C. G. LATHAM: Will it?

Hon. N. Keenan: It is intended to do so.

Hon. C. G. LATHAM: I know. Australian lawyers would experience difficulty in interpreting some of our Acts, and I think a Philadelphia lawyer would find equal difficulty in doing so.

HON. N. KEENAN (Nedlands) [4.50]: The object of this short Bill is to accomplish what the Leader of the Opposition has been saying is difficult. At present, one finds the principal Act in the statutes, and also finds a number of amendment Acts, and one has oneself to worry out how the amendment Acts are to be read into the principal Act. The Bill provides that that shall be done by the officers of the Crown Law Department, whereupon there will be no difficulty. The marginal notes will show where amendments have been inserted.

Question put and passed.

Bill read a second time.

In Committee.

Mr. Sleeman in the Chair; the Minister for Justice in charge of the Bill.

Clause 1—agreed to.

Clause 2—Repeal:

Hon. C. G. LATHAM: The Bill will not repeal the Statutes Compilation Act?

The MINISTER FOR JUSTICE: No. It repeals only the Amendments Incorporation Act, 1923, which it is intended to replace. The Statutes Compilation Act gives an opportunity to members to move here for the reprinting of legislation.

Hon. C. G. Latham: Of its consolidation.

The MINISTER FOR JUSTICE: If a Government department is tardy in reprinting legislation, a member may move a motion drawing attention to the need. The Bill meets the objections mentioned by the Leader of the Opposition.

Clause put and passed.

Clauses 3 to 6, Title—agreed to.

Bill reported without amendment, and the report adopted.

Standing Orders Suspension.

On motion by the Minister for Justice, resolved:

That so much of the Standing Orders be suspended as is necessary to enable the Bill to be passed through its remaining stage at the one sitting.

Mr. SPEAKER: I have counted the House, and find there are 26 members present. I declare the question duly passed.

Question thus passed.

Third Reading.

Bill read a third time, and transmitted to the Council.

BILL—MORTGAGEES' RIGHTS RESTRICTION ACT CONTINUANCE.

Returned from the Council without amendment.

BILL—FINANCIAL EMERGENCY ACT AMENDMENT.

Second Reading.

THE MINISTER FOR LANDS (Hon. M. F. Troy—Mt. Magnet) [4.55] in moving the second reading said: The object of the Bill is to continue what remains of the Financial Emergency Act, which was originally passed in 1931 and was re-enacted in 1934. The parent Act provided for a general reduction of 22½ per cent. applying to salaries, retiring allowances, pensions and interest; but the only remaining operative portion of the principal Act is that portion dealing with the reduction of mortgagors' interest. The Act has been continued from year to year; and though some of the former principles have been dropped, the Government considers that the circumstances warrant the enactment for a further term of that principle which relates to the reduction of mortgagors' interest. The part of the principal Act dealing with that matter is Part V. Shortly stated, that part provides that in regard to every mortgage executed prior to the 31st December, 1933, there shall be a reduction of interest payable under every such mortgage by 22½ per cent. of the rate provided in the mortgage, or to 5 per cent. per annum, whichever is the greater rate. Under the Act every mortgagee has the right to go before a commissioner appointed under the Act and make application that the mortgagor shall pay the rate provided in the mortgage, in lieu of the reduced rate under the Act. In every such application the commissioner is empowered to declare what is a just and reasonable rate to be paid, having regard to the circumstances of the mortgagor and to the economic and financial conditions prevailing in the State. The principle of the Bill is similar to the principle of the Mortgagees' Rights Restriction Act Continuance Bill, recently passed by this House. The Government is of opinion that under the conditions existing to-day, and in view of doubts regarding an improvement in the near future, it is necessary to re-enact this legislation for at least one year. I therefore move—

That the Bill be now read a second time.

HON. C. G. LATHAM (York) [4.58]: I agree with the Minister that something must be done in this matter. At the same time, this legislation applies to only a very small number of people. When the original Act was under discussion the then Leader of the Opposition, the member for Boulder (Hon. P. Collier), obtained the insertion of a provision that the Associated Banks might come under the measure by proclamation. However, action was suspended upon an undertaking being given by the Associated Banks to the Commonwealth of Australia gradually to reduce their rates of interest in accordance with the reduction laid down by statute. But rates of interest have gradually increased. I am informed that the rate of interest now charged by the banks, 5½ per cent., is still above that which the private mortgagee is permitted to charge his client. Section 5 of the principal Act of 1931 provides—

The term shall not include or apply to any mortgage given to or by the Crown, or to or by any State instrumentality . . . unless the Governor by proclamation made on and after the 1st October, 1931, declares that any such

mortgage shall be subject to the provisions of this Act.

I know that the cause of the trouble is the amount of money that is being borrowed by Governments or semi-governmental bodies, and because of that there is a shortage. The creation of that shortage means an increase in interest rates. It is most unfortunate that when industries can ill-afford to pay high rates of interest seems to be the time that money is scarce. I hope the Associated Banks will keep their rates down, particularly in periods such as we are going through. If the banks are going to put up rates, only one thing will follow in the case of those engaged in the agricultural industry, and that is bankruptcy. I hope the banks will take into consideration the fact that Parliament is again passing this legislation believing that the time is not yet ripe for us to get back to the days when high rates of interest were imposed. The application of the Bill is not wide, but if we could make it wider I would support it. The interest rate of 5 per cent. is a great burden on industry and is as much as industry can carry. I regret that there is necessity for the Bill, but our industries are in such a position that there is no alternative but to render them all the assistance we can.

MR. McDONALD (West Perth) [5.3]: I have had occasion before to remark that some of these statutes are now anomalous, in that they maintain a disability on certain people while disabilities as regards others have been removed. On the 17th August, 1931, Parliament, for very good reasons, imposed certain restrictions on many people and in respect of interest on mortgages, and the right to exercise powers under mortgages, salaries, wages and other things. These restrictions have been removed, as the House knows, in regard to all people except mortgagees in respect of their rates of interest and mortgages in respect of the power to exercise the right given by the security. Under the Act that it is now proposed to continue, it is only possible to charge 77½ per cent. of the rate of interest prescribed by the mortgage, while in regard to people who have advanced money on mortgage in the intervening seven or eight years, any rate may be charged. I appreciate the difficulty of doing away with this legislation, particularly as regards farming and rural securities. In the case of rural securities, the possibility of being compelled to pay an extra 22½ per cent. by way of interest may represent a very grave disability to the people liable to pay under mortgage. I do not propose to offer any opposition to the Bill, but I express the view that we should attempt to deal with this problem upon a fresh basis. We should say that the position we have to face is that in case of rural securities, there should be some protection given to the borrowers regarding money owing on mortgage, and at the same time we should make up our minds whether it is proper and just to continue the restrictions regarding the reduction of interest and the power to exercise the rights under securities in the case of mortgages held over country properties.

Mr. Cross: We could give a reasonable amount of notice.

Mr. McDONALD: In other words, although we are compelled, no doubt, to continue some protection for the borrowers whose money is owing on country properties, there is little doubt that the time has come when we cannot legitimately continue the disability as it applies to metropolitan property. But we cannot mark out one particular section of people who happen to have invested their money before 1931, and say, "Your right to get your money and get your stipulated rate of interest is going to be indefinitely restricted."

Hon. C. G. Latham: Is not 5 per cent. a fair rate of interest?

Mr. McDONALD: I am not objecting to the rate of interest. When we have restored to the rest of the community, including ourselves, what we were receiving in the pre-depression years, and have made the position to-day as it was then with regard to contracts, salaries and wages, can we indefinitely continue a disability on another section? We are, however, compelled to continue some protection by law in favour of those who owe money on mortgage on rural properties, but with regard to the metropolitan area, the time has arrived when, after an adequate period of notice—it may be six months or it may be a year—the contracts should operate between the parties according to their original terms and without any disability being imposed by law. I see no reason to oppose the legislation, but we should review the position and pass new legislation to meet the actual conditions as they exist to-day.

HON. N. KEENAN (Nedlands) [5.10]: I regret to say that I do not find myself in agreement with my colleague on this matter because I cannot see any difference between rural loans and loans made on property in the metropolitan area. I agree that this legislation is very antique, and it does seem a matter that requires redress for those who have made loans since 1931 and who have no restrictions imposed upon them, unlike those, of course, who made loans prior to that year and who still have to suffer the restrictions imposed. I do not see why we should draw any distinction between loans made on rural properties and on properties in the metropolitan area. I am aware that reasons can be advanced for a continuation of this legislation in regard to rural properties, and those reasons can equally apply to loans made on metropolitan properties. There are a number of purchasers of properties in the metropolitan area who entered into contracts to purchase prior to 1931 and who consequently would be under the same disability as any farmer, if the legislation were repealed. I am willing to concede that it does not appear necessary to maintain it for both. There is only one question that, to my mind, requires different treatment, and that is the case of small mortgages. People have desired to create a fund so that they might have something on which to live on their retirement, and those people have not been able to call up their capital. I agree that they, in many cases, have suffered a grievous disability. There are also cases on the goldfields with which I am familiar, where men have made some money and invested it on mortgage intending that the period of the mortgage should coincide with the ending of their working life. Those people, too, have suffered a disability. Thus I find myself somewhat disturbed about the continuation of this law. I cannot, however, see any difference between its application to rural lands and metropolitan properties, nor do I think there is any warrant for different treatment. Now that the matter has been discussed at length, I should like to ask you, Mr. Speaker, to inform the House whether the discussion has been in order, because, on a previous occasion your predecessor ruled that a general discussion could not take place on a continuance Bill.

The Minister for Lands: It is all out of order.

Hon. N. KEENAN: I presume, Mr. Speaker, you would give effect to the Standing Orders and order me to resume my seat.

The Minister for Mines: That would be applying the gag!

Hon. N. KEENAN: At any rate, I shall not add anything further to what I have already said.

THE MINISTER FOR LANDS (Hon. M. F. Troy—Mt. Magnet—in reply) [5.16]: As the whole discussion has been out of order, I am not allowed to reply.

Mr. Patrick: The Speaker has not ruled the discussion out of order.

Mr. SPEAKER: I am not prepared to say that the discussion was out of order.

Mr. Marshall: It certainly was not.

Mr. SPEAKER: The Bill provides for the continuance of the principal Act.

Mr. Marshall: That is correct.

Mr. SPEAKER: The principal Act is, therefore, subject to review when a Bill, the object of which is to continue the operations of that Act, is under consideration. The discussion could not be limited to an actual date. However, the member for Nedlands made his speech and only then did he draw attention to the point he made, so we need not trouble about the position.

Question put and passed.

Bill read a second time.

In Committee.

Bill passed through Committee without debate, reported without amendment and the report adopted.

BILL—PROFITEERING PREVENTION.

Second Reading.

THE MINISTER FOR EMPLOYMENT (Hon. A. R. G. Hawke—Northam) [5.20] in moving the second reading said: This Bill proposes to establish a system for the purpose of investigating the prices of commodities. When the information obtained as a result of any such investigation warrants action being taken to protect the public, power will exist for a maximum price to be declared. It will then be illegal for any person to sell the commodity concerned at a price higher than the declared figure. Everyone will admit that the purchasing public, or sections of it, are exploited from time to time in

the prices that have to be paid for different commodities. The importance to the community of the prices charged for goods cannot be over-emphasised. That applies especially to essential goods such as food, clothing, footwear and the like. For many years there has been a tendency to consider the question of prices charged as one that ought to be left entirely to the discretion of people who sell goods to the public. The argument has been advanced that competition between traders has always been sufficient to ensure the public receiving commodities at fair prices. Many years ago there might have been justification for reasoning of that description because in those days the business activities of the community were mostly carried on by individual traders, manufacturers or distributors. The passing of time has effected very substantial changes in that direction. In recent years we have seen the individual trader, manufacturer and distributor disappear. In their stead have come firms, companies or combines, with the result that much of the competition that formerly existed has vanished. To-day we know from our own experience that many honourable understandings exist between different companies and combines interested in the manufacture, distribution and sale of commodities, for the purpose of keeping commodity prices at an unreasonably high level. We all know that when big groups are formed for the purpose of manufacturing or distributing commodities, there is a tendency to forget public interests, and to use powers thus gained for the purpose of exploiting the people and winning the greatest possible measure of profit. Therefore there is every necessity, as well as every justification, for the introduction of a Bill, the main object of which is to provide a legal and effective measure of protection for the consuming public regarding the prices they shall pay for goods purchased from time to time. There is another important modern development that furnishes a cogent argument in favour of legislation of this description. That development is to be found in the fixation of wages to be paid to the great majority of workers in this State. We have the system of wage fixation, which is based largely upon the reasonable requirements of a man, his wife and two children. Those reasonable requirements cover food, clothing, rent, and matters of that description. In addition to fixing wages upon that basis, we provide legislative machinery, and administrative authority under that machinery, whereby power is available to adjust wages every quarter in accordance with the fluctuations in the cost of living. If the cost of living moves upward in any quarter, then at the end of that quarter the Arbitration Court makes an upward adjustment in the wages to be paid to all workers governed by Arbitration Court awards and registered industrial agreements. It can be admitted that every increase in wages brought about as a result of an increase in the cost of living, places added imposts upon industry. Thus, from that point of view, a logical argument can be advanced in favour of the Bill. If prices are unduly increased, wages and salaries affected by cost of living figures automatically move upward. The wage and salary earners receive no real benefit as the result of increases in their remuneration which occur as a result of an increase in the cost of living. If prices rise unjustifiably, then the increases in wages and salaries are affected without justification, except that workers must receive that increase in order that their wages shall have the same purchasing power as formerly, in view of the increase in the cost of living. The most powerful argument in support of legislation of this kind is that no body of manufacturers, distributors or retail traders is entitled to receive from the purchasing public more than a fair price for the goods that the purchasing public has, as a matter of necessity, to buy. In the Bill, the definition of "goods" is comprehensive. It will enable the price-fixing authority provided for in the Bill to investigate, if circumstances justify the investigation, almost every commodity which could reasonably be regarded as a necessity. For the information of members representing country electorates, I would point out that agricultural machinery and other farming necessities are provided for.

Mr. Fox: Does that include super?

The MINISTER FOR EMPLOYMENT: Yes.

Mr. Marshall: It includes super., seed wheat, agricultural implements and fencing wire.

The MINISTER FOR EMPLOYMENT: Queensland has had legislation of this description since 1920, and that legislation

has operated successfully from that year until the present time.

Hon. C. G. Latham: Has it ever been used?

The MINISTER FOR EMPLOYMENT: Yes, it is being used continuously. I have a copy of last year's report of the activities of the Commissioner under the Queensland legislation and I shall be very pleased to hand it to the Leader of the Opposition so that he may have an opportunity of studying it before he makes his speech on the Bill.

Hon. N. Keenan: What year does the report cover?

The MINISTER FOR EMPLOYMENT: Last year. All parties in Queensland are satisfied with the legislation. When the Bill was introduced into the Queensland Parliament a good deal of opposition was expressed. The argument was raised that it would be an interference with the rights and liberties of the trading community. The reverse of that contention is, of course, that it is wrong to allow any section of traders or all traders to have an unfettered right in the fixing of prices to be charged to the consuming public for the necessities of life. From 1920 up to the present year opposing types of Government have been in power in Queensland. When the anti-Labour Government was in office over a period of years it made no effort to repeal or seriously amend the Queensland Act. Therefore, I claim that the Queensland legislation dealing with the fixation of the prices of commodities has operated very successfully and as a result of its successful operation has won the support of all parties in Queensland. In that State particular attention has been paid to the prices of flour, bread, meat, milk, groceries, motor spirit, bran, pollard, firewood, bricks, farm machinery, spare parts, fertilisers, sawn timber and pharmaceutical goods.

A very significant development in New South Wales this week has a direct bearing on this Bill. For the information of members I propose to read a paragraph that was published in the "West Australian," which is an important daily newspaper published in this State.

Hon. C. G. Latham: Where are we getting now?

The MINISTER FOR EMPLOYMENT: This appeared yesterday.

Hon. C. G. Latham: Is the information in the "West Australian" correct?

The Minister for Mines: It is never wrong.

The MINISTER FOR EMPLOYMENT: The item to which I refer is as follows:—

Commodity Prices.
Alleged Brick Combine.
Inquiry Promised in N.S.W.

Sydney, Nov. 29.—After a complaint had been made in the Legislative Assembly to-day in regard to the increased price of bricks and the operations of an alleged brick combine, the Premier (Mr. Stevens) said that a Bill would be introduced to enable the Industrial Commission to inquire into these and other matters concerning the prices of commodities.

The Government was defeated when it opposed a motion by Mr. J. C. Ross (U.A.P.), Kogarah) that the House should discuss the question as a "matter of urgency," several U.A.P. members and one Independent voting with the Opposition. The motion was carried by 36 to 32 votes. Labour members called upon Mr. Stevens to resign and there was much hilarity among the Opposition. The move had come as a complete surprise to Ministers.

Hon. C. G. Latham: We treat our Government much better than the Opposition in New South Wales treats the Government of that State.

The MINISTER FOR EMPLOYMENT: Much more generously. The newspaper report continues—

Mr. Ross then moved the suspension of the sessional orders to enable a motion to be debated. The Government did not call for a division, and the motion was agreed to on the voices. Mr. Ross then moved that, "in the opinion of the House, proceedings should be instituted forthwith against any price-fixing or other combine and that, in this connection, particular regard should be paid to the activities of the Metropolitan Brick Co., Ltd., or any person connected with arrangements for the purpose of unreasonably enhancing the price of bricks beyond the price they would be under conditions of fair and reasonable competition."

After a long debate and an assurance by Mr. Stevens that a Bill would be introduced this week, the Speaker ruled Mr. Ross's motion out of order.

That is particularly significant in view of the fact that the Government in New South Wales, when the discussion was first proposed, opposed the move. Evidently the debate clearly demonstrated to the Government the necessity of its taking immediate action to investigate and regulate commodity prices in that State. Whereas the Govern-

ment opposed the move in the first instance, the debate was brought to a conclusion only by the Premier's giving an assurance to Parliament that a Bill for the investigation and control of prices would be introduced almost immediately. It appears altogether likely that a Bill of a somewhat similar description to this one will be introduced into the New South Wales Parliament this week.

Hon. C. G. Latham: They passed a similar Bill to this in 1920.

The MINISTER FOR EMPLOYMENT: They may have done. They also had State brick works up to a few months ago. Evidently as a result of the Government in that State having disposed of the State brick works to private individuals, the purchasers of bricks have found that prices have risen substantially, and that they are being exploited.

Hon. C. G. Latham: Do you think that would justify a State bakery in Western Australia.

The MINISTER FOR EMPLOYMENT: I advise the Leader of the Opposition that a Bread Bill was introduced into the Legislative Council a day or two ago.

Hon. C. G. Latham: We have made bread dearer.

The MINISTER FOR EMPLOYMENT: Both Houses of Parliament a few days ago passed legislation which has in view the control of bread prices in Western Australia, so any fears the Leader of the Opposition may have in that regard will be dissipated when the legislation passed comes into operation. I might point out that the price-controlling legislation dealing with flour, bread and other products of flour passed through this House in a very short space of time and through the Legislative Council in one sitting without any opposition. It would appear, therefore that both Houses of Parliament have in advance indicated their support of legislation of this description. Therefore we do not anticipate that any opposition will be offered to the Bill in this House or in another place.

Hon. C. G. Latham: Then you need not finish your speech.

The MINISTER FOR EMPLOYMENT: I propose to finish it very soon. I intend to quote portion of a statement contained in an inaugural address delivered by the President of the Royal Statistical Society of London on the 17th November, 1936. I will quote the statement to indicate how modern developments are making it more and more necessary for Governments to offer a greater measure of protection to the public. The President of the Royal Statistical Society at that time was the Hon. Lord Kennett. He said—

> There are now very many more people to govern than there used to be, and they are far more governed. For better or for worse the part played by government in the life of every man has been, and is being, largely increased. For better or for worse the individual calls on the State to accept an ever-increasing share of his responsibilities. The influence of the State and its measures on human life and happiness has been, and is being largely increased.

The Bill aims to give the State, through its appointed authority, the right and power to exercise a greater measure of control over a certain section of the community. That proposed control will not act to the detriment of the section of the community over which it is to be exercised. The legislation could not be used unfairly or oppressively against manufacturers, distributors or retail traders. While the Bill does propose to give the State the power to exercise a measure of control that has not previously been exercised over a section of the community, the very exercise of that control will afford to the great mass of the community a measure of protection which it has not previously enjoyed and which is essential in the interests of the purchasing public.

I propose briefly to refer to the main provisions of the Bill. A commissioner is to be appointed and is to be under the control of the Minister. That is provided for in Clause of the Bill. The commissioner is to be given discretionary right to investigate the prices of any commodities and will be obliged to do so when requested by the Minister. Further, the intention is to give members of the general public the right to draw the attention of the commissioner to the price of any particular commodity.

Mr. McLarty: The commissioner will have a busy time.

The MINISTER FOR EMPLOYMENT: Yes, he should have a busy time. He should be continuously occupied in investigating prices of commodities. Where he finds that the price of any commodity is unreasonable, it will be his duty to declare a fair price for that commodity. In addition to investigating the price of any commodity, the Commis-

sioner is given power to ascertain the quantity of any commodity and the demand for and supply of any commodity. He is also given the power to investigate the cost of transport, and the probable requirements of the people of the State or any part thereof, with respect to any commodity. The commissioner may investigate any attempt to raise or maintain the price of a commodity. He could accordingly attack and undermine anything in the nature of a trust or monopoly.

The Commissioner will be empowered to fix a maximum price for the State generally. He may also vary and declare different maximum prices in different parts of the State for any commodity. It will not be legal for any trader to refuse to sell at the declared price. The Commissioner will be permitted to call on traders to make a report showing the quantity of any particular commodity in their possession, so as to prevent their cornering the market or withholding commodities in the hope of a rise in prices. The Commissioner will have the power to seize and distribute any commodity cornered by any trader. Goods so distributed shall be sold at the declared price. An offence will be committed by any person who gives a rebate or discount to another on condition that the second person will restrict his dealings to any particular trader or class of traders, or in consideration of his refusal to deal with any person or particular class of persons. No person or firm supplying goods on a wholesale basis to retailers shall refuse to sell any goods to any trader because of a refusal on the part of that trader to become a member of a commercial trust or to act in accordance with the directions of such a trust. Monopolies are made illegal by the prevention of traders combining together for the purpose of getting control of the sale or distribution of any particular commodity. The Commissioner is given the rights and privileges of a Royal Commissioner, and will have the power to summon any person before him. Parliament recently passed an Act to provide for the regulation of prices of flour and certain other products of wheat. That legislation was dealt with in a most expeditious way, and was unanimously approved in both the Legislative Assembly and the Legislative Council. That Act provides for the regulation of prices of a number of important commodities. This Bill is complementary to that legislation. It proposes to establish an effective method of regulating prices generally, thus giving to the general public a measure of protection which is altogether necessary in the public interest.

Mr. Hughes: The Bill does not touch the liquor trade.

The MINISTER FOR EMPLOYMENT: I think it will. Anyway, the hon. member can go carefully into that question. I move—

That the Bill be now read a second time.

On motion by Hon. C. G. Latham, debate adjourned.

BILL—LIFE ASSURANCE COMPANIES ACT AMENDMENT.

Second Reading.

THE MINISTER FOR EMPLOYMENT (Hon. A. R. G. Hawke—Northam) [5.6] in moving the second reading said: This Bill seeks to amend the Life Assurance Companies Act. That Act has been in force since 1889. During that long period only one slight amendment has been made to the Act. That amendment was made in 1905. The main objects of this Bill may be briefly stated—

1. To provide that insurance policies shall not lapse to the benefit of insurance companies, and to provide that they shall not lapse to the detriment of the policy holder except when policies have been in operation for only a short period.

2. To enable a policy holder to have the right to surrender his policy and at the same time receive some payment or protection regarding premiums paid in connection with the policy.

3. To prevent companies from forfeiting policies without giving proper and reasonable notice to the policy holder, thereby providing him with an opportunity to protect premiums already paid to the company concerned.

The Assurance Companies Act in this State is similar to that of Queensland, although the Queensland Act was amended a few years ago for the purpose of providing a protection to policy-holders somewhat along the lines contained in the Bill now before this House. The provisions in this Bill, however, more closely follow the recommendations made by a Royal Commission which recently investigated the insurance business generally in the State of Victoria. The Government of Victoria appointed the Commission as a result of a strong publi

demand for an inquiry into the practices of a number of insurance companies in connection with surrendered and forfeited policies. The members of the Victorian Commission were chosen because of their high standing and ability to investigate general and specific insurance practices. The Victorian Government was strongly impressed with the recommendations of the Commission covering the necessity to provide for paid-up policies and surrender values for the benefit of policy-holders, so much so that a Bill was introduced into the Victorian Legislative Assembly by the Chief Secretary on Tuesday of last week.

The Bill now being introduced into this Parliament contains the main provisions of the Victorian Bill. Members are probably aware of the necessity for this Bill. In speaking upon the Address-in-reply debate in this House on the 20th August, 1935, I dealt exhaustively with the question of forfeited and surrendered insurance policies in Australia. The matter was then dealt with much more exhaustively and in greater detail than I propose to deal with it this afternoon. The report of that speech is to be found at pages 262, 263, 264, 265 and 266 of Hansard of 1935.

Mr. Warner: It was not a bad speech either.

The MINISTER FOR EMPLOYMENT: I propose to quote those figures, as follows:—

Insurance Policies Discontinued.

1928-1932—

Death or maturity, 87,886 policies, representing £19,817,000.

Surrender, 109,411 policies, representing £32,900,000.

Forfeiture, 170,318 policies, representing £65,040,000.

The figures for the same period covering industrial life assurance are as follows:—

Death or maturity, 278,491 policies, representing £7,220,000.

Surrender, 84,453 policies, representing £4,067,000.

Forfeiture, 962,600 policies, representing £50,350,000.

I now propose to give the figures for 1934-35—

Ordinary Life Assurance.

Reason for Discontinuance.	No. of Policies.	Amount. £
Death or Maturity	60,000	13,500,000
Surrendered ..	57,000	17,500,000
Forfeited	92,500	32,500,000

Hon. N. Keenan: Are those figures based on the amount of the policy at maturity?

The MINISTER FOR EMPLOYMENT: No, on the face value of the policy.

Hon. N. Keenan: Not on the premiums actually paid?

The MINISTER FOR EMPLOYMENT: No. I have already mentioned that the amounts quoted are the face value of the policies. It is impossible to obtain particulars of the amounts actually paid on them by way of premiums.

Hon. C. G. Latham: Do you know the surrender value of the policies?

The MINISTER FOR EMPLOYMENT: No. Surrender values are legally provided for in one State only, Queensland.

Mr. Boyle: No surrender value attaches to industrial policies.

The MINISTER FOR EMPLOYMENT: Yes, in Queensland only.

Mr. Boyle: Not in this State.

The MINISTER FOR EMPLOYMENT: No. Some companies have, however, as a matter of grace or from the motive of self-interest, and with a view to attracting additional business, made some payment. The following table shows the number of policies that have been discontinued and the amounts assured:—

Reason for Discontinuance.	No. of Policies.	Amount. £
Death or Maturity	144,500	4,500,000
Surrendered ..	43,500	2,100,000
Forfeited	500,000	23,000,000

In other words, during the three years 1933, 1934 and 1935, companies operating in Australia forfeited 500,000 industrial life assurance policies. There is no need for me to inform members that it is the poorer section of the community that takes out these industrial policies. The average premium paid on them throughout Australia is below 1s. a week. I do not know whether members have had an opportunity of hearing agents sell this class of insurance. If members have, I am sure they will strongly support this legislation.

Hon. C. G. Latham: Did you say the premiums are less than 1s. per week?

The MINISTER FOR EMPLOYMENT: Yes.

Hon. C. G. Latham: I thought that was the minimum.

The MINISTER FOR EMPLOYMENT: No.

Hon. C. G. Latham: I know it is the most expensive form of insurance.

The MINISTER FOR EMPLOYMENT: It is probably the most expensive form of insurance for the companies; it certainly is the most disastrous form of insurance for those who are talked into taking it up. The excess receipts over expenditure received by all the insurance companies of Australia for the three-year period under review was £15,481,000 in connection with ordinary life assurance policies, and £6,244,000 in connection with industrial life assurance policies.

I point out that the expenses debited by the companies, or many of them, would not be regarded as economical by most members of this Parliament. Those who have had experience of life assurance companies know that many of them inflate their expenses by extravagant fees paid to the directors and by a number of other methods.

I propose to give one example of how some of the companies make a great deal of money out of industrial life assurance, and how the people who take out the policies suffer severe financial loss, besides much mental anguish, when they are forced to give up the insurance because they cannot maintain premium payments. At page 265 of "Hansard," 1935, I related what happened to a woman at Northam. Before the depression, she took out two industrial life assurance policies for each of her two children, and paid the premiums on the four policies for a number of years. When the depression came she had paid £80 in all for premiums on the four policies. Her husband was engaged in the chaffcutting business; but depression conditions reduced his income to such an extent that he was unable to provide even bare necessities for his family, let alone pay insurance premiums. After much trouble the company, as a matter of grace, advanced the woman £13 on the policies. She continued to plead with the company to treat her more reasonably. One letter written by the company to the woman is a gem. In it the company said it regarded her case sympathetically, but that if it were to treat her more generously, it would have to do the same for tens of thousands of other people in the same position. The company refused to make any further payment and forfeited all the policies. That one instance can, I am sure, be multiplied 100 times by members of this Chamber.

Mr. Boyle: I had more than one such experience.

The MINISTER FOR EMPLOYMENT: It could be multiplied ten thousand times if we took the whole of Australia. As a result of a speech made by me in Parliament regarding that case, and of personal representations made to the manager of the company, and after much fighting—if I may use the word—the company finally treated the woman fairly; but it would not have done so had the case not been publicly ventilated and had vigorous representations not been made to the company on behalf of the woman.

Mr. Warner: The company was afraid of the advertisement that it would get.

The MINISTER FOR EMPLOYMENT: That woman was probably one of a few—out of many thousands—who finally received reasonable and fair treatment.

Mr. Thorn: That case was brought before the House.

The MINISTER FOR EMPLOYMENT: Yes.

I propose now briefly to explain the main provisions of the Bill. It will be realised that a Bill of this description can better be discussed in the Commitee stage. The Bill provides that no policy issued by a company shall lapse to the company for nonpayment of premiums, if the premiums and interest in arrears by the policy-holder are not greater than the amount that would be due to the policy holder by way of a paid-up policy or a cash surrender value as provided by the Bill. Provision is also made that a paid-up policy shall be granted to a policyholder after a policy has been in force for three years or longer. The conditions of a paid-up policy vary according to the class of the policy. The conditions would be different in the case of a life policy from those of an endowment policy. The schedule to the Bill sets out the methods to be used to ascertain the amount of a paid-up policy in connection with both endowment assurance policies and life assurance policies. The schedule is the same as that contained in the Bill now before the Victorian Parliament. Once a paid-up policy is issued, the policy-holder will not be required to pay any further premiums on it.

At the present time some of the larger companies issue paid-up policies and in certain circumstances allow the policy-holder,

if he subsequently finds himself in a position to do so, to continue paying premiums, thus enabling him to continue under the terms of his original policy. A cash surrender value is provided and must be paid to a policy-holder who has continued his policy for at least six years, and then finds himself unable to continue it further.

A policy-holder who has received a paid-up policy may, after the expiration of a period of six years from the date of taking up his original policy, surrender the paid-up policy and obtain a cash surrender value for it.

The Bill will not disturb the rights of a policy-holder in possession of a policy giving him more favourable conditions or rights than those provided by this legislation. It is understood that at least one company allows slightly better conditions for one class of policy than are provided by the Bill.

An attempt is made in the Bill to protect policy-holders against compulsory forfeiture of policies as now practised by a number of companies. The method at present adopted by some companies is to forfeit policies just as they think fit. They make their own rules as to when a policy can be regarded as having been forfeited. This practice is highly undesirable and has been altogether favourable to the companies and detrimental to policy-holders. The Bill aims at preventing any forfeiture until notice is given to the policy-holder of intention to forfeit. It is provided that at least thirty days' notice of intention to forfeit must be given. During that time the policy-holder concerned will have the right to bring his premium payments up to date. Notices must be served personally or be forwarded by registered letter.

This legislation is urgently necessary, as it aims at giving protection to people which they should have had years ago. The passing of the Bill will confer considerable protection and benefit upon policy-holders generally and upon the poorer sections of the community in particular. The operation of this proposed legislation will not detrimentally affect any reasonable insurance company or association, but will wipe out most of those unfair and dishonest practices that have been operating against a large number of people in this State over a long period of years. I move—

That the Bill be now read a second time.

[95]

On motion by Mr. Seward, debate adjourned.

Sitting suspended from 6.15 to 7.30 p.m.

BILL—STATE TRANSPORT CO-ORDINATION ACT AMENDMENT.

Second Reading.

THE MINISTER FOR WORKS (Hon. H. Millington—Mt. Hawthorn) [7.30] in moving the second reading said: In introducing this Bill I should like to state that the principal Act has been in operation for over four years. Although it was apparent that amendments were necessary to give the effect that was intended, I have refrained from introducing a Bill for the reason that the Act represented new legislation, and it was deemed advisable to await the result of experience before proposing any alteration.

The experience gained indicates that certain amendments are desirable, particularly in connection with the control of road transport operators who, by taking advantage of omissions or by misconstruing the intention, are nullifying the effect of the Act in the realisation of its objects. Members are aware that the Transport Board was subjected to severe criticism during the first two years of its operations, this being engendered mainly by its refusal to license unfair road transport services in competition with State facilities. At this stage I do not propose to enter into a discussion on that point, except to say that the action taken, apart from the unfair competition, was a necessary preliminary step before the board could approach the larger problem of organisation and co-ordination of transport throughout the State.

I now propose to deal with each of the amendments in its order. Clause 2 seeks to delete from the definition of "owner" the words "is let on hire or." A producer is exempt from being licensed when he conveys his own livestock, perishables or wheat and farm or orchard requirements, provided he uses a vehicle of which he is the owner. This does not entitle a carrier or other person to convey the goods of the producer. Instances have occurred where vehicles have been hired by carriers to producers for short periods covering one week and even one day or one journey only, so that those producers, being the hirers, may be legally included in

the definition of "owner." This is only a subterfuge to evade the Act by enabling the carrier to convey goods for other persons. The proposed amendment is intended to overcome this.

Clause 3 of the Bill prescribes a new section which is very important in the administration of the Act. When the Transport Board has called tenders and established services, it is extremely necessary that it should have some security that the contractor will fulfil his obligations. Under the existing provisions the only means of control is the attachment of conditions to licenses; but a license may be surrendered at any time, thus rendering the conditions void. This surrender may be disastrous in a case such as the wheat and fertiliser carting arrangements in the "Lakes" district, should the contractor cease carting before the completion of the harvest. The new section would authorise the board to attach special conditions requiring the proper completion of contracts, and to require a contractor to enter into a bond as security.

Clause 4 proposes to amend Section 33 of the Act. That section sets out the exemptions. The amendment in the Bill provides an additional subsection to control the operations of what are generally known as "community trucks." The power contained in this part of the Act is mainly responsible for the introduction of the Bill. To explain the manner in which the operators of community trucks are evading the Act, we must consider the existing provisions. Section 3 states, inter alia, that the term "owner" includes every person who is the owner or part-owner of a vehicle.

Section 33 and paragraph 3 of the First Schedule provide exemption from the licensing provisions of any vehicle used "solely for the carriage of livestock, poultry, fruit, vegetables, dairy produce or other perishable commodities or wheat from the place where they are produced to any other place, and for the carriage of, on the return journey, any farmers' requisites for domestic use or for use in producing the commodities named herein, and not intended for sale, in a vehicle owned by the producer."

Mr. Seward: There is a nasty tale hanging to that.

The MINISTER FOR WORKS: The procedure adopted is that each of a group of farmers pays to the owner of a vehicle a merely nominal sum of money—£1 in most instances—with the object of becoming a part-owner of that vehicle. Being a part-owner a farmer becomes, for the purposes of the Act, an owner, and may use the vehicle for the purpose of conveying his produce and supplies, including petrol, groceries and other goods. In effect, the true owner of the motor wagon has acquired a doubtful right to conduct a road transport service in direct opposition to the railways, on much the same lines as before the State Transport Co-ordination Act was enacted.

Further evidence that the community trucks are operated mainly for the benefit of the true owners is given by the fact that, while the shareholders are claiming part-ownership, the vehicles are not entirely at their disposal, as many of them still find it necessary to maintain their own vehicles. In one instance alone 44 of the part-owners have separate motor wagons licensed in their own names, while eight of them own utility trucks. The board has gone to the trouble of obtaining the names of vehicles in a given district, and has ascertained that there are 52 owners who are also participants in a community truck. Forty-four own motor transport wagons and 87 own utility trucks. They formed a company, and by that means evaded the law. I am satisfied they have done so intentionally. By their actions they have rendered the Act futile. It is hardly likely that they would commit themselves to this additional expense if they were at liberty to use the part-owned vehicle when required.

Apart from the competition with the railways and the unnecessary duplication of services, the business of local country traders is being seriously affected by the diversion of their trade to metropolitan firms. Many complaints have been received in this regard. The traders patronise the railways and pay the regulation freight rates. By the use of trucks co-operatively—this is only a subterfuge—the law has been short-circuited, and in such high-freight commodities as petrol and other things the local trader has been placed at a disadvantage. I understand that this practice has been ruinous to many traders. The local trader is an essential in any community. He is still being used as a convenience, and yet has to submit to unfair competition from which it was considered he would be protected under the existing law.

By the means I have mentioned the law is being evaded.

Further, oil companies operating in this State have invested large sums in the organisation and distribution of fuel requirements throughout the country. The capital investment in this direction, excluding the cost of installations in the metropolitan area, exceeds a quarter of a million pounds. As fuel is one of the main classes of goods conveyed by community trucks, the oil companies state that through loss of business their country organisations are becoming over-capitalised. If community truck services continue, a rearrangement of distribution may be found necessary, with the probability of closing depots and curtailing facilities at certain country centres affected. The oil companies have a working arrangement with the Railway Department, and they do pay legitimate freight on their fuel and oil to their country depots. Further, as was intended, they use the railways. Those companies are permitted to carry their fuel and oil over the roads in competition with the railways. I put it to country members that it is essential to have in country districts depots where fuel and oil can be obtained, where those things are certain to be available—a dependable service. If the present practice is permitted to continue, the companies will be unable to maintain that service. The Bill has been very carefully drafted; and, while it would not restrict the right of legitimate operators to claim the benefit of the exemptions, it would preclude that right in respect of a vehicle operating a service in the nature of a "community truck service."

Clause 5 of the Bill merely seeks to correct a technical error in the original drafting of the main Act. The existing section refers to a "commercial goods vehicle which is required to be licensed pursuant to this Part" —that is, Part IV., which does not provide for the issue of licenses. Therefore the obvious intention was that the word "Part" should be "Act."

Clause 6 amends Section 48 of the Act by deleting the word "public" in line six. A "public vehicle" is defined as a vehicle which must be licensed under the Act. An inspector is authorised by Section 48 to question the driver of a public vehicle—not of a private vehicle. This means that before he has the right to question the driver he must be able to show that the vehicle is a public vehicle—not a private vehicle. On the other hand, in many instances he is unable to satisfy himself whether the vehicle is a public vehicle or not, until he has questioned the driver, thus nullifying his own authority. The amendment would authorise an inspector to question the driver of any vehicle without first having to show that the vehicle is a public vehicle.

Clause 7 re-enacts Section 49, which places the onus on a defendant in a prosecution to prove the falsity of statements made in the complaint. In other words, in the absence of evidence to the contrary, the facts stated must be accepted as true.

The points to be made the subject of prima facie evidence are points on which a defendant should have no difficulty in obtaining proof in the event of their being untrue, but as to which the Transport Board may be put to considerable trouble and unnecessary expense to prove, for legal reasons, something which is perfectly obvious. A notable instance of this occurred recently in connection with the prosecution of a person operating a vehicle near Muchea. The twenty-sixth parallel of south latitude is located near Shark Bay, many hundreds of miles north of Muchea. Nevertheless, for legal purposes, the Transport Board had to engage the services of a surveyor to take observations so that the court would be provided with direct evidence that Muchea was, in fact, south of the twenty-sixth parallel of south latitude.

Hon. C. G. Latham: A map of some authority would surely have been accepted by the Court.

The MINISTER FOR WORKS: I am assured that the circumstances are as I have stated. To prove self-evident facts it should not be necessary to go to such expense. The amendment will obviate that. Paragraph (g) refers to an averment that a vehicle was operated on a particular road or in a particular area. To illustrate that point I quote an instance where a vehicle is intercepted within the exempt area of 15 miles radius from the General Post Office—perhaps not even on a public road at the time. The vehicle is loaded with goods which, evidence shows, have been conveyed from some country town. Obviously those goods must have been carried over a road, although the inspector may not have actually witnessed that. If the goods were, in fact, railed to Perth and delivery was taken at the Perth railway station, it is a very simple matter for the

consignee to produce rail consignment notes as proof. On the other hand, it would be much more expensive for the Transport Board to secure evidence that the vehicle had been used on a road. And the board has to prove that. In a recent case it was found necessary for an inspector to pay a special visit to the South-West merely to secure the required evidence for one prosecution only. The clause will obviate that necessity. These are comparatively small matters, but the Act was passed more or less experimentally. After four years' experience these deficiencies in the Act are found to militate seriously against its administration, especially where prosecutions have to be launched.

Paragraph (h) would require a defendant claiming exemption from licensing to produce evidence. The defendant would merely have to prove compliance with the particular exemption claimed. The board, however, is at present required to prove that the vehicle was not operated under any of the exemptions. This means that evidence would have to be obtained relating to each and every one of the exemptions, of which the Act prescribes 14. Apart from that, it is a simple matter for a person to produce evidence regarding his own vehicle; but it is difficult and expensive for another party, such as the Transport Board, to secure evidence concerning that vehicle. In obvious cases, of course, necessity would not arise to act under the proposed provision; but the new paragraph is designed to deal with the more doubtful instances, or instances where an attempt is made by a guilty party to evade conviction by requiring the board to produce evidence which he, although not denying the allegation, knows would be highly difficult for the board to obtain.

Clause 8 is consequent upon the new provisions prescribed in Clause 3 requiring a contractor to enter into a bond for the fulfilment of his contract. Clause 8 provides for moneys recovered by the enforcement of bonds to be paid into the Transport Co-ordination Fund. This is in connection with contracts, such as those made in the lakes country. The board has to go to endless trouble to ensure that contracts will be carried out. It would be disastrous to farmers who had to depend upon a contractor—and there are many such farmers in the outside areas—if they were unable to get a sufficient bond to ensure the carting of their wheat. This amendment is intended to meet that difficulty. The board in one year had to journey around and collect some 240 procurations. Under the clause the board will be able to ensure getting contractors to furnish bonds guaranteeing that they will do what they undertake to do.

Clause 9 re-enacts the whole of the First Schedule to the Act, setting out the exemptions applicable to commercial goods vehicles. Of the new schedule, paragraphs 1, 2, 4, 6, 7, 8, 9, 10 and 12 are the same as now exist, but are placed in a different order. Regarding paragraph 3, the present exemption authorises a producer, using his own vehicle, to convey livestock, perishables or wheat from his farm to any other place, and to return with farming requisites for his own use. The proposed amendment seeks to provide that the back-loading shall not exceed, in weight, the weight of the forward loading. Many instances have occurred where owners of vehicles convey only a very small quantity of produce, such as one bag of wheat, six chickens, or a dozen eggs, to Perth, merely to obtain the right to convey a full load of petrol, oil or kerosene, or other supplies, back to the farm without a permit. I am assured there are many instances where owners of vehicles convey only a small quantity of produce to Perth, with the sole object of obtaining the right to convey a full load of supplies back to the farm.

Mr. Patrick: If the farmer has not got the produce, he cannot cart it.

The MINISTER FOR WORKS: No; but the cases I have quoted evidently evade the intention of the law. In the case of a legitimate farmer taking a reasonable load of produce to the market, there will be no difficulty as regards the right to a back-loading of petrol, oil or kerosene; but surely it was never intended that he should go in with say, merely a bag of wheat.

Paragraph 5 is similar to the present paragraph 4, with the exception that it has been made clear that the exemption applies to vehicles used within one mining district only. There has been some doubt in this matter in the past and road transport operators have been under the impression that they were entitled to convey goods over long distances parallel to railway lines without obtaining licenses. It is now made clear that this refers to one mining district, and if it is desired to go further it will be necessary

to obtain a license to do so. Paragraph 11 has been remodelled. It is intended to exempt from a license a vehicle that is operating within a radius of 35 miles from a country railway station for the purpose of feeding that station. In the present exemption there is no definition of the term "feeder" but it has been generally accepted that a vehicle is feeding a station when it is used to convey goods that have been forwarded to that station by rail. As there is no distance of railage stipulated, certain operators claim exemption because the goods they convey have been transported by rail for distances of one mile or even less. Goods are delivered by boat to a port, conveyed by rail from the ship's side to the railway station at the head of the jetty and then delivered by road for distances up to 35 miles parallel to railway lines. It cannot be accepted that such a road transport vehicle is feeding a railway station. In order more clearly to define what is the obvious intention, paragraph 11 as re-modelled makes the exemption applicable only to the transport of goods that have been railed or are to be railed for a distance of at least 12 miles.

These are the matters that it has been found necessary to incorporate in the Bill. The present board is doing its job conscientiously and in the main the members of it have administered the Act diplomatically. I understand that country members particularly are behind the main amendment in the Bill: they desire it for their protection. Thus not only will it protect the railways, but it will prevent unfair competition as well. It is proper that by subterfuge it should not be possible for community trucks to compete unfairly against country trains. I questioned the chairman of the board very closely in regard to this subject and he assured me that it is not only a question of competing with the railways, but there is no wish to cripple those who are doing business with the country communities. They are entitled to a fair deal. If the present condition of things is permitted to continue I suppose people will find some means of evading the law and setting up more or less bogus companies to carry goods from Perth to country districts. I believe that the Bill will have the effect of protecting the country communities. It is now the property of the House and members can study it for themselves. I cannot believe that anyone in the country districts will object to any of the amendments that have been put up by the Transport Board, on which the country districts are represented. This is the proposal of the Transport Board to overcome existing difficulties. The Bill has been drafted very carefully and it is the best effort the board has made to protect the railways and control transport as well as protect the genuine traders in the country. I move—

That the Bill be now read a second time.

On motion by Hon. P. D. Ferguson, debate adjourned.

BILL—MAIN ROADS ACT AMENDMENT.

Second Reading.

THE MINISTER FOR WORKS (Hon. H. Millington—Mt. Hawthorn) [8.8] in moving the second reading said: The object of the Bill is to give power to the Commissioner of Main Roads to construct motor traffic passes where fences cross main roads, and to local authorities where fences cross developmental roads. Up to the present time any act by the Commissioner or the local authority so to construct would create a liability upon them in the event of accident. As the provision of such motor traffic passes is for the public good, such liabilities should not exist, except in cases of negligence on the part of the constructing or maintenance authority. The need for these passes is exemplified on main roads passing through rabbit-proof fences and on developmental roads passing through pastoral areas. There is a provision in the Road Districts Act whereby the owner of fenced land, through which a new road is surveyed, and where the land wanted for a road is resumed, may require the resuming authority to fence both sides of such resumed land. This right of the owner is optionally preserved to him by the Bill; that is to say, he will have the option of having the resumed road fenced, or alternatively, of having a motor pass erected in the fence. The onus of constructing passes on main and developmental roads shall be with the Commissioner. The onus of maintenance of passes on main roads shall be with the Commissioner, and on developmental roads on the local authority. Where passes are constructed gates must be provided as well. I do not know

that the Bill needs to be further explained. It is a continuation or amplification of the provisions contained in the Road Districts Act passed by this House. I move—

That the Bill be now read a second time.

On motion by Mr. Doney, debate adjourned.

BILL—INCOME TAX ASSESSMENT ACT AMENDMENT (No. 2).

In Committee.

Mr. Sleeman in the Chair; the Premier in charge of the Bill.

Clause 1—agreed to.

Clause 2—Commencement:

Hon. C. G. LATHAM: I move an amendment—

That after the word "proclamation" in line 2, the words "but such proclamation shall not fix a day previous to the first day of July, 1939" be inserted.

When I spoke on the second reading, I said I disagreed with the Bill because it set out a principle and outlined a highly important policy for the incoming Government. The Premier appeared to be confident that his Government would be returned at the general elections, and said he desired to have the machinery ready for operation next year. If the Bill be passed, and I sincerely hope it will not be passed—

The Premier: Oh, why?

Hon. C. G. LATHAM: I think it is a piece of impudence to introduce such a Bill, which might not be acceptable to an incoming Government.

The Premier: But you agreed with the principle!

Hon. C. G. LATHAM: Yes, I agree that it will be of assistance to the taxpayers, but the Bill embodies a great deal more than that specific principle.

The Premier: No.

Hon. C. G. LATHAM: Of course, it does. It will relieve 14,000 taxpayers, and to the extent that they will be relieved, the remainder of the taxpayers must make good the amount involved. The Government may have a sporting chance of being returned at the next elections, but of that I am very doubtful. My amendment will enable the Government to make use of this legislation as from the 1st July next. Of course, the Premier has not taken me into his confidence regarding the date of the general elections.

The Premier: I do not know myself.

Hon. C. G. LATHAM: No, you will not take me into your confidence.

The Premier: It may be in February, or March, or April. At any rate, it is too hot now.

Hon. C. G. LATHAM: I know they must be held before April. I am anxious that the Premier shall have an opportunity, if he is returned to power, to avail himself of this legislation. Of course, if he is not returned to power, he may have to wait for six years or so, because I do not think a Government of a political flavour other than that of the present Administration would make use of it. If my amendment be agreed to, the Premier will have an opportunity to make use of the machinery after the elections, and will be able to proclaim the Act as from the 1st July. That is a very generous gesture on my part, in view of the fact that I dislike so much some of the provisions embodied in the measure. I approve of the principle of collecting the tax at the source, for I believe most taxpayers will be glad of that arrangement. The Premier has not given sufficient information to members, and I shall not agree to saddling the taxpayers with an unknown amount of additional taxation. To my mind, it may mean doubling the tax for many people, which will be detrimental to the State.

The PREMIER: I have no objection whatever to the amendment. I hope that will satisfy the Leader of the Opposition. I could have embodied the amendment in the Bill, for the Government has no intention whatever of proclaiming the Act prior to the end of the financial year.

Hon. C. G. Latham: But, for instance, you do not know what will happen at the general elections. The member for East Perth may be leading the new Government.

The PREMIER: Then God help the Government!

Hon. C. G. Latham: That would not make it any more impossible.

The PREMIER: I refuse to discuss such improbabilities.

Mr. Hughes: God help some grafters!

The PREMIER: To whom are you referring?

Mr. Hughes: Who are you?

The PREMIER: Another of your dirty insinuations!

The CHAIRMAN: Order!

The PREMIER: If the member for East Perth refers to me, I ask for a withdrawal. It is just another of those dirty insinuations that he puts across here, mumbling something under his breath.

Mr. Hughes: I did not mumble it.

The CHAIRMAN: Order!

The PREMIER: I usually endeavour to keep order, but when these dirty insinuations are mumbled here——

Mr. Hughes: It was not under my breath.

The PREMIER: When the member for East Perth reflects personally, I cannot stand it.

Mr. Hughes: You should not start reflecting, and then you would not get it in return.

The PREMIER: The whole scheme of this legislation is that it will not be made operative prior to the end of the financial year. As the amendment carries out the intentions of the Government, I have no objection to it, and I ask the Committee to agree to it.

Amendment put and passed; the clause, as amended, agreed to.

Clause 3—agreed to.

Clause 4—Amendment of Part VI. of principal Act:

The PREMIER: I suggest, Mr. Chairman, that you do not ask the Committee to deal with the clause comprehensively.

Hon. C. G. Latham: I am glad of that. I was going to ask you about that phase.

The PREMIER: The Bill has been drafted so that Clause 4 embodies a number of proposed new sections, the numbers of which run from 191 to 209. I suggest, Mr. Chairman, that you put the proposed new sections one at a time, so as to give members an opportunity to deal with them.

The CHAIRMAN: I will deal with the clause in the manner suggested.

Proposed new Sections 191, 192—agreed to.

Proposed new Section 193—Duty of employer to make deductions from salary or wages:

Hon. C. G. LATHAM: Reference is made to salary or wages amounting to 37s. a week. Will the Premier explain why that amount is specified? Is it because the amount represents £100 for the year, which is the deduction allowed at present for a single man?

The Premier: Yes. That is the basis for weekly deductions, as you suggest.

Proposed new section agreed to.

Proposed new Sections 194 to 198—agreed to.

Proposed new Section 199—Arrangements with Commonwealth:

The Premier: I move an amendment—

That in lines 7 and 8 the words "the last preceding section" be struck out, and the words "Section one hundred and ninety-seven" inserted in lieu.

The amendment will rectify a typographical error that arose in the drafting on the basis of the Victorian legislation.

Amendment put and passed; the proposed new section, as amended, agreed to.

Proposed new Sections 200 to 203—agreed to.

Proposed new Section 204—Power of Commissioner to require delivery of stamps held on behalf of another person:

Hon. N. KEENAN: Will the Premier explain exactly the object of this proposed new section? The Commissioner, or any authorised officer, may require a person to deliver to him tax stamps in his possession and held by him on behalf of some other person. Proposed new Subsection 3 provides for the Commissioner allowing a credit with respect to a refund of the value of stamps on application by the employee, who has obtained the stamps from his employer. Why is this necessary? The employer will give stamps only to the employee, and the employer will not hold stamps for any other person. The stamps will be the property of the employee, as part of his wages.

The PREMIER: Western Australia is fortunate in that the State was not the first to introduce legislation of this description. We can therefore benefit from the experience gained elsewhere. After the legislation had been operating for a few years in the Eastern States, it was realised that openings were available for fraud. For instance, an employer might pay some employees their wages without providing them with the stamps. Those employees might be dismissed, and later on the employer might use the stamps that he held in connection with payments to the later employees, whereas those stamps rightfully belonged to the employees who had been dismissed.

Hon. N. Keenan: Read proposed Subsection 3. The stamps referred to are the same as those referred to in Subsection 1.

The PREMIER: This is the position. A married man may work for a week or so. Then he leaves, telling the employer that he will be back later. The employer says, "I will hold the stamps and keep them in a book." But the man does not return and the employer has the stamps in his possession. When another employee is engaged he uses those stamps for the second employee.

Hon. C. G. Latham: That could apply only to a man earning less than £100 a year.

Hon. N. Keenan: The meaning of proposed Subsection 3 is quite clear. The employer pays in stamps——

The Premier: Yes, and when the employee thinks he has sufficient stamps to liquidate his liability to the Taxation Department, he goes to the department with his stamps and obtains credit for them.

Hon. N. KEENAN: Is not this the position? The employer must have in his possession a large number of stamps. He pays the employee to an extent exceeding the number of stamps that are necessary to be paid. Suppose, for instance, he has to pay the man £4; he should deduct a certain amount for stamps.

The Premier: He pays the man £3 18s. and 2s. in stamps.

Hon. N. KEENAN: Yes, but suppose he has a lot of stamps. He may say, "Take 10s. worth of stamps."

The Premier: He cannot do that.

Hon. N. KEENAN: Is not that what the provision is meant for? If not, I do not know what it is meant for. To me it is intended to cover the case of an employer who hands over many more stamps than the employee is required to attached to his book and to cancel. The employee would have those stamps. He would not want to use them all and would get cash payment from the Commissioner for them. Let us read proposed Subsection 3 in conjunction with proposed Subsection 1. They are meant to be read together. It would appear that the employee is the person who gets the refund. He must be the person who holds the stamps. If that is not the meaning of the provision, what is? The meaning is not that suggested; that a swindle may be perpetrated by an employer who does not attach stamps at all in one instance and uses them for a second employee. That is an offence provided for elsewhere in the Act. He would not be liable for holding stamps for somebody else at all; he would be committing a breach of duty in not attaching stamps when he made payments. If the employer were getting the refund, it would be easy to understand, but that is not the position. The employee is getting repayment from the Commissioner. The provision is most confusing and some clarity is desirable.

The PREMIER: An employer may deliver stamps to an employee but may be asked by the employee to keep them in his custody. Afterwards disputes may arise as to whose stamps they are and the Commissioner must decide to whom they were originally delivered. All sorts of fraudulent practices have been detected. Employers have held stamps on behalf of one employee but have not put them in the books and have used them for other employees. That has occurred in Victoria.

Hon. C. G. Latham: I cannot see how an employer can use the stamps a second time.

The PREMIER: He holds them on behalf of an employee for the time being. The employee does not return. He has not carried his book around with him but has left it with the employer. Then the employer takes the stamps out of the book and uses them again.

Hon. N. Keenan: He cannot use them again if he has used them once.

The PREMIER: The first employee is supposed to get credit for the stamps. When he goes to the Taxation Department for the payment of the tax, he is asked to produce the stamps; but the employer has held them and he cannot get them. He tells the department that he was paid and that he purchased the stamps from the employer but did not collect them. Then the employer has to be interviewed and explain how the stamps have been used. If he has more stamps in his possession than he should have, the Commissioner can impound those stamps and secure the necessary proof that he has more stamps than he ought to have, and that he has not rightly credited stamps to certain employees. The Commissioner has been given power of this kind to prevent fraudulent practices.

Hon. C. G. Latham: I cannot see why an employer should hold stamps; why are they not put into the book?

The PREMIER: They are, sometimes, but if the book is left there, and the man does not return, the employer can take the stamps out and use them a second time for another employee. This protection has been recommended as a result of the experience of taxation officials in the other States. Because of the provisions, the fraudulent use of stamps by people supposed to be holding them for somebody else is obviated. This is the only means of finding out whether stamps are being fraudulently used.

Hon. C. G. Latham: It is a very clumsy way.

The PREMIER: It is the method adopted in the Eastern States, where they have had experience of this kind of thing. Such fraud does not occur often, but it has taken place on several occasions. The provision is in the Victorian Act and in the South Australian Act.

Hon. N. Keenan: One started, and the rest followed.

The PREMIER: They have had actual experience of the difficulties involved. We have had no experience here, but when the Bill was being drafted the Commissioner visited the Eastern States and conferred with officials in charge of the collection of taxes in Victoria and South Australia. They gave him the result of their experience, and assured him of the necessity for a provision of this kind. The provision is necessary to prevent fraudulent practices.

Mr. Seward: If the stamps are not cancelled an offence is committed.

Hon. C. G. Latham: There does not seem any logical reason for this.

The PREMIER: We have had no experience, but other States have, and in any case I do not know that the provision can do any harm.

Hon. C. G. Latham: It can do a lot of harm if a person holds stamps on his own behalf. It should be referred back to the Crown Law Department. I suppose they copied it from another statute and never worried any further.

The PREMIER: The Bill has not been prepared in a haphazard way, as the Leader of the Opposition would have us believe. Actually I started on the Bill before last Christmas in the hope that it would be possible to get it through and have it is force before this. However, that was found impossible. The Commissioner of Taxation visited the Eastern States on two occasions and discussed the matter with people who have had experience of the legislation. All stamps are supposed to be cancelled.

Mr. Seward: It is an offence punishable by a fine of £20 if stamps are not cancelled.

The PREMIER: People sometimes do that which is not right, but they do it in good faith, and on the other hand they do what is wrong for the purpose of making something out of it. A person holding stamps may not be an employer.

Hon. C. G. Latham: You cannot hold something that does not belong to you.

The PREMIER: There may be all sorts of eventualities that make it desirable for the Commissioner to be able to trace the stamps. Some people may have more stamps than they really should have. An employer may buy stamps from a registered agent and the seller must keep a record of the person to whom he sells the stamps.

Hon. C. G. Latham: The person who sells stamps does not keep a record of the people to whom he sells revenue stamps, financial emergency stamps or hospital stamps.

Mr. Seward: You would not be able to trace them afterwards; they are all the same kind.

The PREMIER: If a man has purchased £20 worth of stamps, and he has any over after he has paid his employee, he must account for them. I do not know that the matter is so tremendously important that it need be debated further.

Hon. C. G. Latham: We should understand what is actually meant.

The PREMIER: Experience in the other States has disclosed that stamps belonging to an employee who has left his employment have been used for some other purpose when the employee failed to turn up. The difficulties feared by members opposite have not often occurred, but they have occurred a sufficient number of times to warrant the inclusion of the clause in the Bill. The very fact of its being in the Bill will make people realise that they can be called upon to account for the stamps. If the power were not there the position of the Commissioner of Taxation would be rendered difficult, because we know that people often do paltry things such as dodging a tram conductor when he calls for a twopenny fare. The framers of the Bill consider that the provision is necessary and while I cannot say that we have had experience of what I have in-

formed the Committee, there is evidence that the inclusion of the provision is justified.

Hon. N. KEENAN: The whole explanation given by the Premier has nothing to do with the clause. The employer is not holding two shillings belonging to the worker. If the worker's wages are £4, the employer is entitled by law to pay him £3 18s. and hand him a 2s. stamp; or, if the employer so desires, he can pay the worker £4 and tell him to buy his own stamp.

The Minister for Justice: The stamp must be affixed in a book belonging to the employee, but kept by the employer.

Hon. N. KEENAN: The clause may enable some fraud to be committed, but the Bill proposes to set up another jurisdiction. A man whose property is held by another person can get an order, through the police court, for its return. The only restriction in the police court is upon the value of the property.

Mr. Marshall: If the employee did that he would lose his position.

Hon. N. KEENAN: If he went to the Commissioner he would lose his position.

Mr. Marshall: But the employer would come into the matter then.

Hon. C. G. LATHAM: My desire is to prevent a worker from going to the commissioner with a trumped-up case, saying, "My employer has some stamps belonging to me." The employer will be required to account for stamps in his possession. I might go to Bruce Rock or to Narrogin and buy some of these stamps. The postmaster would not make a record of the sale; and, in five or six months' time I might have an accumulation of stamps of various denominations. The commissioner might then require me to give an account, but by that time I would not know where I obtained the stamps. I would then be brought to book. The draftsman responsible for the provision I am sure does not know exactly what it means. I do not appreciate its effect, but I hope employees will not make use of it in the way I have suggested they might. In my opinion, the provision should be deleted.

Proposed new section agreed to.

Proposed new Sections 205 to 207—agreed to.

Proposed new Section 208:

Hon. N. KEENAN: The section provides for a heavy penalty for any person buying stamps from an unauthorised dealer. A good defence to any such charge should be no knowledge or means of knowledge of the person's authority. Many people will no doubt be authorised to sell stamps, and presumably inquiries will be made before they are granted authority; but some provision should be made to protect people who unwittingly purchase stamps from persons not authorised to deal in them.

The Premier: Do you desire to insert after the word "shall" in line 3 of sub-section 2 the word "knowingly"?

Hon. N. KEENAN: Yes. I move an amendment—

That in line 3 of Subsection (2) after the word "shall" the word "knowingly" be inserted.

The PREMIER: I am not averse to such an amendment. We have no desire unduly to penalise any person who bona fide does something which he thinks he is entitled to do. We desire to provide against persons who may steal stamps and endeavour to sell them at less than their face value. Anyone purchasing stamps from such a person would of course realise that he was committing a breach of the Act, and he should be liable to punishment.

The majority of places at which stamps may be purchased will be post offices, police stations, certain stores and so on. A penalty will be put upon the man who knows he is buying stamps "under the lap." Possibly innocent people may be prosecuted, but most people will know, when buying stamps below their face value, that there is something fraudulent about the transaction. It should be prima facie evidence of fraud if stamps can be purchased below their face value. We might state that no person shall purchase stamps for less than their face value. I am prepared to accept the amendment.

Amendment put and passed; proposed new Section 208, as amended, agreed to.

Proposed new Section 209—agreed to.

Clauses 5 to 7, Title—agreed to.

Bill reported with amendments.

BILL—INCOME TAX (RATES FOR DEDUCTION).

In Committee.

Mr. Sleeman in the Chair; the Premier in charge of the Bill.

Clause 1—agreed to.

Clause 2—Deductions from salary or wages authorised for and on account of income tax before assessment of such tax:

Hon. N. KEENAN: This clause contains the following words, "Notwithstanding that the rates of income tax should be levied and paid under and in accordance with the provisions of the Assessment Act." Are not the rates fixed by the Tax Act, and not by the Assessment Act?

The PREMIER: It may be that the income tax has to be levied under the Income Tax Act, but paid in accordance with the provisions of the Assessment Act.

Hon. N. Keenan: Some correction is necessary.

The PREMIER: I will look into the matter.

Progress reported.

BILL—WORKERS' COMPENSATION ACT AMENDMENT.

Council's Amendments.

Schedule of 12 amendments made by the Council now considered.

In Committee.

Mr. Sleeman in the Chair; the Minister for Employment in charge of the Bill.

No. 1. Clause 1.—Delete the figures and words "1927 and amended by the Act No. 36 of 1934" in lines 10 and 11, and substitute the figures "1937."

The MINISTER FOR EMPLOYMENT: This amendment proposes to correct a slight error in draftsmanship. I move—

That the amendment be agreed to.

Question put and passed; the Council's amendment agreed to.

No. 2. Clause 2.—Delete this clause:

The MINISTER FOR EMPLOYMENT: This proposes to delete the clause providing that an injured worker shall receive compensation under the Workers' Compensation Act for a period not exceeding three months, and at any time during that period have the right to take civil action against his employer under other legislation. The clause was a reasonable one, and the workers concerned should be entitled to the privilege it proposed to give them. I move—

That the amendment be not agreed to.

Question put and passed; the Council's amendment not agreed to.

No. 3. Clause 3.—Delete this clause:

The MINISTER FOR EMPLOYMENT: This clause provided for an increase in the amount of wages or salary that a worker could receive to bring him under the Act from £400 to £500. I move—

That the amendment be not agreed to.

Question put and passed; the Council's amendment not agreed to.

No. 4. Clause 4—Delete this clause:

The MINISTER FOR EMPLOYMENT: This clause aimed at giving the worker coming under the Second Schedule the lump sums set out therein, in addition to any small payments he might have drawn during the period of incapacity and prior to the lump sum being decided. The clause is necessary for the protection of the class of worker concerned. I move—

That the amendment be not agreed to.

Question put and passed; the Council's amendment not agreed to.

No. 5. Clause 5—Delete the words "by adding thereto a subsection as follows" in the first and second lines of the clause and substitute the following:—(a) by striking out the words "from an incorporated insurance office approved by the Minister" in lines 2 and 3 of subsection (1); (b) by inserting the words "or group of employers" after the word "employer" wherever appearing in the proviso to subsection (1); and (c) by adding to the section a subsection as follows:—

The MINISTER FOR EMPLOYMENT: This clause sought to amend Section 10, which provides that every employer must obtain a policy from an incorporated insurance office approved by the Minister. The Council's amendment strikes out of the section the words that make it necessary for the employer to do this, and leaves it open to him to obtain an insurance policy from any firm. There is some doubt whether the employer, if the Council's amendment is agreed to, would have to obtain his policy from

an insurance company. Possibly he could obtain a policy from any firm or any person. In those circumstances mushroom companies would be likely to spring up, and certain employers would be likely to obtain policies from those companies; and then claims of magnitude under such policies would not be met and workers would not obtain the compensation to which they were entitled. I move—

That the amendment be not agreed to.

Mr. McDONALD: This is an amendment that the Minister could safely accept. Section 10 of the Act says, firstly, that every employer must ensure against workers' compensation liability, and, secondly, that when he insures he must insure with a company approved by the Minister. The Council's amendment proposes to strike out the second part of the clause, leaving the first part intact. Therefore the main object of Section 10, compulsory insurance against workers' compensation, would be retained, but it would not be necessary for companies to secure approval under the Act from the Minister, or for employers to worry themselves whether a company was approved or not approved. Under the Acts of the State and of the Commonwealth there is a requirement for the deposit of a substantial sum to be made with the Government by any person or company carrying on insurance, and thus any person insured has some guarantee of the ability of such person or company to meet any reasonable claims. In the case of life insurance, or fire insurance, or other kinds of insurance which can be effected, the member of the public who desires to insure does not need to worry, because he knows that the legislation requiring a deposit to be made before insurance business can be started gives him reasonable protection. The Legislative Council's amendment merely puts workers' compensation insurance on the same basis with regard to protection as any other insurance. The existing law as to deposits by those who undertake the business of insurance covers workers' compensation insurance as well as other classes of insurance, and therefore the Council's amendment might be agreed to.

Mr. MARSHALL: The member for West Perth overlooks one important fact. It is compulsory on the employer, under this very clause, to insure. For life, marine, and other kinds of insurance there is no compulsion; such insurance is perfectly optional. Workers' compensation, however, is business that must come to insurance companies without any soliciting whatever, because every employer must insure.

Mr. Hughes: Have you ever heard of an employer being prosecuted for not insuring?

Mr. MARSHALL: The member for East Perth should know the reason for that. It has not been possible to do so for a number of years.

Mr. Hughes: Then it is not compulsory at all.

Mr. MARSHALL: The member for East Perth knows the history of that aspect, and I need not delay the Committee with it. Agreeing to the Council's amendment will mean that there will be no authority whatever over any company. There has been a great deal of collusion between employers and various insurance officers to keep down benefit payments, ostensibly for the purpose of keeping premiums low. Thus the worker is not given an opportunity to fight his case, he not being as wealthy as an insurance company. Therefore he is forced to accept the terms offered to him, unless he can get a kind legal friend to take up the case and make only small deductions from anything that may be recovered. The member for East Perth knows the ins and outs of the subjects fairly well; I heard him on it here years ago. Some companies act with reasonable honesty towards claimants of workers' compensation; but if the Council's amendment is accepted the Minister will have no control, no veto. Companies should be kept within reasonable bounds. Companies fight claimants for worker's compensation all along the line, though rarely going into court. If the amendment is accepted, injured workers will not be paid their full compensation.

Mr. WATTS: I am inclined to agree with the Minister as to the first part of the amendment, that it should not be accepted. There is justification for the belief that approval by the Minister should be required. All sorts of companies are included in the definition of "incorporated insurance office." The method adopted by this Chamber is better in making all incorporated companies carrying on insurance business eligible to be approved. I had hoped that the Minister would find some means to accept the second part of the amendment, to which I see no objection. An employer may establish a

fund of his own to insure himself against this liability, and safeguards are provided that the fund shall be a satisfactory one. The second part of the Council's amendment merely enables groups of employers to do the same thing. The Minister might find a way out of the difficulty.

The MINISTER FOR EMPLOYMENT: The Committee is entitled to disagree to the Council's amendment in order that another place may have a further opportunity to consider the point raised. The amendment contains two separate proposals. I am prepared to agree to paragraph (b). I have not fathomed the meaning of paragraph (c).

Mr. Watts: It is in substitution for words struck out previously.

The MINISTER FOR EMPLOYMENT: But no subsection is set out to follow, because the Council desires to strike out Clause 6, which could become a paragraph of Section 10 of the Act. I shall ask leave to withdraw my motion, for the purpose of moving another motion.

Mr. Marshall: Paragraph (b) is part of your own Bill.

The MINISTER FOR EMPLOYMENT: That is right. I ask leave to withdraw my motion.

Motion, by leave, withdrawn.

The MINISTER FOR EMPLOYMENT: I move—

That paragraph (a) of the amendment be not agreed to, and that paragraphs (b) and (c) be agreed to.

Question put and passed; the Council's amendment, as amended, agreed to.

No. 6. Clause 6:—Delete this clause.

The MINISTER FOR EMPLOYMENT: This amendment of the Council is related to paragraph (a) of the amendment with which we have just dealt. Clause 6 proposes to extend the definition of the term "incorporated insurance office" for the purpose of ensuring that certain companies which are not incorporated but are registered under the Commonwealth Insurance Act shall be eligible to receive approval from the Minister under Section 10 of the principal Act, As we have disagreed to paragraph (a) of the Council's previous amendment, we should logically disagree to this amendment. I therfeore move—

That the amendment be not agreed to.

Question put and passed; the Council's amendment not agreed to.

No. 7. Clause 7:—Delete this clause.

The MINISTER FOR EMPLOYMENT: In Clause 7 we propose to delete the provisos to Subsection (6) of Section 11. The provisos set out that farmers and pastoralists shall not be responsible for workers employed by contractors and sub-contractors, who in turn are employed by the farmers or pastoralists concerned. This matter was thoroughly debated during the progress of the Bill through this House and it was decided by a majority to approve of the amendment in the Bill. I move—

That the amendment be not agreed to.

Hon. C. G. LATHAM: We have agreed to a number of the Minister's motions against our convictions. Now I propose to make an appeal to him not to press this one. We told him how difficult it would be to enforce the measure in respect of the provisos. They have been in the Act since it was originally introduced. I think he might give way in respect of this particular amendment. We cannot agree to support him because there is at stake a principle for which we have stood. In any case, there will be nothing to prevent the worker getting compensation that he should receive.

Question put and a division taken with the following result:—

Ayes	21
Noes	17
Majority for	4

AYES.

Mr. Coverley	Mr. Rodoreda
Mr. Hawke	Mr. F. C. L. Smith
Mr. Hegney	Mr. Styants
Mr. Lambert	Mr. Tonkin
Mr. Leahy	Mr. Troy
Mr. Marshall	Mr. Willcock
Mr. Millington	Mr. Wilson
Mr. Needham	Mr. Wise
Mr. Nulsen	Mr. Withers
Mr. Panton	Mr. Cross
Mr. Raphael	*(Teller.)*

NOES.

Mrs. Cardell-Oliver	Mr. Patrick
Mr. Doust	Mr. Sampson
Mr. Ferguson	Mr. Shearn
Mr. Hill	Mr. Thorn
Mr. Hughes	Mr. Warner
Mr. Latham	Mr. Watts
Mr. Mann	Mr. Willmott
Mr. McDonald	Mr. Seward
Mr. McLarty	*(Teller.)*

PAIRS.

AYES.	NOES.
Mr. Collier	Mr. Keenan
Mr. Fox	Mr. Stubbs

Question thus passed; the Council's amendment not agreed to.

No. 8. Clause 10, paragraph (b):—Delete the word "and" in line 9.

The MINISTER FOR EMPLOYMENT: This amendment deals with paragraph (b) of Clause 10. The paragraph sets out that the worker shall be entitled to receive artificial teeth, eyes, and glasses or spectacles where the injury to the eye renders such necessary. Members of another place consider that the word "and" in the paragraph is not necessary and they propose that it should be deleted. We might be magnaminious in this instance and agree to the amendment. I move—

That the amendment be agreed to.

Question put and passed; the Council's amendment agreed to.

No. 9. Clause 10, paragraph (e):—Insert the words "by his employer" after the word "required in line 16."

The MINISTER FOR EMPLOYMENT: This amendment deals with the clause in the Bill which proposes to give injured workers reasonable travelling expenses when they are required to travel from the place they reside to a hospital or elsewhere for treatment or medical examination. The Legislative Council proposes that this benefit shall only be available when the worker is required by the employer to travel. It seems to me that that might unreasonably restrict the benefit that should be available to the injured worker. The worker's own doctor might consider that the worker should travel to a hospital for treatment and the employer, knowing that that would involve him or his insurance company in additional expense, might object, and thus, instead of the worker getting the benefit that we propose he shall be entitled to receive, he will not be eligible to receive it. I move—

That the amendment be not agreed to.

Question put and pased; the Council's amendment not agreed to.

No. 10. Clause 11:—Delete paragraph (f) on page 7.

The MINISTER FOR EMPLOYMENT: The paragraph in question proposes to give the magistrate, when dealing with any appeal regarding a final settlement arrived at between an injured worker and an employer, the right to decide, amongst other things, whether the amount of compensation paid is adequate. There have been many cases where men have accepted final settlements and having been paid far less than they should have received. The present appeal to a magistrate is upon only certain grounds; and the magistrate can only reopen the final settlement if certain things are proved. We propose that when any final settlement comes before a magistrate for consideration, he shall in addition be able to review also the question whether the amount in the final settlement has been adequate in view of the injuries received, or in view of a subsequent recurrence of the injury. I move—

That the amendment be not agreed to.

Mr. WATTS: The Minister's point of view is certainly correct, that is, before these amendments were proposed. At that time there was nothing in the Act to enable a clerk of courts as part of his duty to investigate the compensation proposed to be paid. In the clause that another place seeks to amend, there is the definite provition for the clerk of courts to make certain inquiries and he is given the power to call in medical opinion for the purpose of assessing whether compensation has been adequate and generally taking reasonable steps to protect the worker. While I am in agreement with the Minister that there is the possibility in the existing law of totally inadequate compensation being accepted by a worker in a moment of enthusiasm and without proper inquiry, I contend that the provision that will remain in the Bill will be sufficient to safeguard the worker without giving the magistrate power, on the ground of inadequacy, and after all the inquiries that have taken place by the clerk of courts, to reopen the case.

Question put and passed; the Council's amendment not agreed to.

No. 11. Clause 12.—Delete this clause.

The MINISTER FOR EMPLOYMENT: Clause 12 of the Bill as amended is Clause 10 of the original Bill. The clause the Council proposes to delete aims at bringing under the Third Schedule "mining, or quarrying, or stone-cutting or crushing," when carried on away from a quarry. If those operations are carried on at or near a quarry, men so employed are covered. As the risks are equally great when those processes are carried on away from a quarry, we consider that the men should be covered. The

other part of the clause refers to including the disease known as "yolk boils" under the Third Schedule. That disease is common in the shearing industry, and shearers are entitled to compensation should they develop that disease in the course of their employment. In view of the importance of the two principles, I move—

That the amendment be not agreed to.

Question put and passed; the Council's amendment not agreed to.

No. 12. New clause.—Insert a new clause after Clause 1 to stand as Clause 2, as follows:—2. Section four of the principal Act is amended—(a) by inserting after the word "family" in line 2 of the interpretation of the word "dependants" the words "domiciled and resident in the Commonwealth of Australia at the time of the accident"; (b) by adding the following proviso to such interpretation:—Provided that where the Governor is satisfied that by the laws of any other country within the Dominions of the Crown compensation for accidents is payable to the dependants of a deceased worker although they are domiciled and resident in the Commonwealth of Australia he may by Order in Council declare that dependants domiciled and resident in that country shall have the same rights and remedies under this Act as if domiciled and resident in the Commonwealth of Australia. In consequence of the amendment to Clause 1, the words "nine" in line 7 of page 5, and "seven" in line 28 of page 6, were amended to read "ten" and "eight" respectively.

The MINISTER FOR EMPLOYMENT: At present the dependants of any worker in Western Australia, no matter where they may live, are entitled to the benefits of the Act should the worker be injured or killed in the course of his employment. The Council proposes that dependants, if domiciled outside the Commonwealth, shall not be entitled to receive compensation. In the proviso, however, it is suggested that the Governor in Council may agree to compensation being paid to dependants if they live in some part of the British Dominions, where reciprocal arrangements obtain. The proposed clause is altogether too complicated, and will differentiate between the dependants of different classes of workers. I move—

That the amendment be not agreed to.

Mr. WATTS: I presume that what was in the minds of members of another place was that an effort should be made to secure some reciprocal arrangement with other countries within the British Commonwealth of Nations, so that dependants residing in Western Australia should receive similar benefits if a worker were killed in one or other of those Dominions. The Minister has not mentioned that any such reciprocal arrangements exist. Any such provision should apply only to foreigners, but I cannot see why dependants of our people should be excluded merely because they live elsewhere, unless there are reciprocal arrangements. To make such reciprocal arrangements would take a long time, and the present is hardly opportune to insert a clause of such a nature in the Bill. If a definite basis of reciprocal arrangement had been submitted, the proposal would have been more worthy of consideration.

Mr. MARSHALL: The member for Katanning has sounded the correct note, but there are other aspects. A proposal of this description indicates how some of our legislators are prepared to act towards certain sections of our people given certain circumstances. The proposal practically excludes all foreigners. The most remarkable feature is that those who would rob the dependants of foreigners of the benefits of the Workers' Compensation Act are the very people who continually employ foreigners, and encourage their migration to the Commonwealth. Agreement with the Council's proposal would be an inducement to perpetuate and aggravate that position. The effect would be that premiums would not be reduced, but the benefits would be decreased materially.

Hon. C. G. Latham: The same thing would apply to a person with no dependants.

Mr. MARSHALL: Yes, but premiums are worked out on an actuarial basis, and the absence of liability is taken into the calculation. If the proposed new clause were agreed to, the premiums would remain the same, but the liability on the goldfields, for instance, would be reduced 50 per cent. No benefits will be paid. Who but the insurance companies will profit from the amendment? If members of another place are prepared to allow foreigners to migrate to the Commonwealth and demand of them that they shall be good citizens, then, in the event of those foreigners losing their lives, their dependants should be entitled to some compensation. If this amendment is agreed

to, members will realise that it will pay companies to employ foreigners, because they will not have to pay the same benefits as they would have to pay to British or Australian workers. I do not know whether there is any reciprocal law anywhere in the British Empire. If there is not, then if a Britisher loses his life in Western Australia and his family is in England, those dependants will not receive any compensation. I do not think that even New Zealand will pay to beneficiaries outside of its borders. The relatives of an Australian killed in New Zealand would, therefore, not receive any assistance, and that would apply to a New Zealander who might meet with a fatal accident in this country. I do not know what is in the minds of members of another place. On an occasion like this, I should like to be a member of the Upper House. I should then be able to ventilate my feelings because there is much I could say on an amendment of this kind. I hope the Minister will refuse to accept it.

Mr. McDONALD: The member for Murchison has the matter entirely the wrong way round. He appears to suggest that the object of the amendment is to encourage foreigners to come to this country.

Mr. Marshall: It will encourage the employment of them.

Mr. McDONALD: If it has any effect at all, it will discourage them from coming here. What is involved in the amendment? A man comes here from another country and earns his living in this State. He meets perhaps with a fatal accident involving the payment by the employer—and that means by the insurers—of about £700. This presupposes that his dependants are in some foreign country. He does not care sufficiently for this land to bother about bringing them here. Is he, therefore, entitled to much of our consideration, or should we not endeavour to make the position more reasonable for our own people? Instead of sending money out to Armenia, Turkistan, Afghanistan and other such places, should we not consider utilising it for the benefit of those in our own country? Under the present law any dependant member of the deceased worker's family can obtain compensation which could be sent out of the country to a foreign land. Who are the people that benefit under the title of "dependants"? They consist of the deceased man's wife (or the deceased wife's husband), or the father, mother, grandfather, grandmother, stepfather, stepmother, son, daughter, illegitimate son, illegitimate daughter, grandson, granddaughter, stepson, stepdaughter, brother, sister, half-brother, half-sister. With respect to an illegitimate worker, the dependants include his mother and his brothers and sisters, whether legitimate or illegitimate, by the same father and mother.

Mr. Styants: They must be dependent on him.

Mr. McDONALD: That is so, but what is the position if they claim to be dependants? Someone from the same village says that he knew the deceased's relatives, to whom the deceased used to send money. How can an employer disprove that statement? We have very little means of testing how far such a story is correct. If a worker from a foreign country desires to protect his dependants, it is not unreasonable to ask him to pay this country the compliment of inviting them to make their home here with him. That is all he needs to do in order to give his dependants full protection. I think we make the provision more generous for Britishers. If an Australian sailor is killed in England and his dependants can get no benefits under the English law because they are not resident in England, it may be not unreasonable that we should apply the same rule to the dependants of an English sailor killed in Australia and leaving his dependants in England. We might do that in the hope that some reciprocal arrangement may be reached. By this law we are saying, "If your country will protect the descendants of our deceased workers, your deceased workers and dependants will have exactly the same provision made for them by this country." We are saying to those British Empire countries, "If you exclude from the benefit of your laws the dependants of our workers who die in your country, then we are not prepared to grant to your deceased workers and their dependants the corresponding privileges and protection." For some foreign countries the amounts of compensation paid here are ridiculous, having regard to the different standards of living. In Afghanistan or China, for instance, £150 may be a fortune. The Council's amendment is well worthy of consideration.

Hon. C. G. LATHAM: If we agree to this amendment, the Bill will have to be re-

served for the Royal assent, because it differentiates between British people and foreigners.

Mr. MARSHALL: The member for West Perth suggests that the proviso is an invitation to other countries to introduce reciprocal legislation. That is true from one aspect, but how many people will suffer heavy disabilities here while awaiting the passing of such legislation by other countries! Let us move through the Commonwealth to obtain reciprocal legislation rather than cancel benefits under the Act. Doubtless many foreigners could have brought their families to Australia but have not done so. If a foreigner is not sufficiently interested in this country to bring his family here, we need not have any particular regard for him. On the other hand, many foreigners cannot bring, and could not have brought, their families to Australia. I disagree sharply with the contention of the member for West Perth that the Bill will not encourage the employment of foreigners. During wartime certain people advocated the placing in a concentration camp of any person with a foreign name, even although the person had been born in Australia. Those same persons never ceased howling about foreigners in Australia during the war, give preference of employment to foreigners in peace time, as can be seen throughout the industrial life of Australia, especially in this State. The ease with which employment can be obtained here by foreigners encourages them to come to Australia, where they are employed to the disadvantage of British workers. If foreigners are not good citizens, the proper procedure is to advise the Commonwealth Government and let that Commonwealth Government take steps. If foreigners accept the risks involved in work in our own mining industry, such foreigners and their dependants are entitled to benefits under the Act. The member for West Perth mentioned people who are considered to be dependants. I point out, however, that many young men have come to this State from the British Isles and other parts of the world, and have worked in the mining industry. Some of them have lost their lives while working in the industry, and not one penny has been paid out in benefits under the Act, because they had no dependants. Unless people can prove their dependence upon a deceased worker, no compensation is payable. Although provision is made for a long string of dependants, the obligation is thrown upon them to prove that they were dependants of the deceased worker.

Mrs. CARDELL-OLIVER: During the depression I journeyed to Greece. On the boat were 300 foreigners, either Italians or Greeks, who were leaving the State, and taking with them a considerable amount of money. They had not brought their families out to Australia; and, because of the depression, they left this land to return to their own country where their families were residing. I cannot agree that such people are useful to Australia. They are engaged to do work which could be done by our own people.

Mr. STYANTS: We should look at this matter rather from a humanitarian standpoint. The legislation is designed to provide compensation for dependants of a worker who may be disabled or killed while engaged in an industry. The wives and children of foreigners feel the loss of the breadwinner just as keenly as do Australians. I have been able to verify that fact when accidents have occurred on the goldfields. I agree with the sentiments expressed by the member for West Perth. If a foreigner elects to earn his living in Australia, he should bring out his wife and family and settle here permanently.

The MINISTER FOR EMPLOYMENT: The debate has so far been upon the proviso to the new clause, not upon the clause itself. If a New Zealander or a Canadian is working in Australia and his dependants are living in his own country, the dependants would not be entitled to compensation under this clause if he were injured.

Hon. C. G. Latham: Do they get any compensation now?

The MINISTER FOR EMPLOYMENT: Yes. Under the proviso, it is proposed to give the Governor-in-Council power to make compensation available to dependants in other British countries should the breadwinner lose his life while engaged in industries in Western Australia. The proposed new clause does not deal even reasonably with dependants of workers living in other British countries. It discriminates seriously between dependants of various classes of workers. The Committee would be wise in disagreeing with the proposed new clause. By so doing, nothing would be done this year along the lines proposed by it. If at

some subsequent period Parliament felt that something should be done to prevent dependants living in foreign countries from receiving compensation when the breadwinner has lived in Western Australia for five or ten years, the proposition might be seriously entertained.

Mr. McDONALD: The affairs of New Zealand are just now controlled by a Government whose courage I very much admire. The Workers' Compensation Act of that country came up for review last year. I understand this particular provision was taken from that legislation. In New Zealand the authorities will not pay compensation to dependants who are living in foreign countries unless those countries reciprocate.

Question put and passed; the Council's amendment not agreed to.

Resolutions reported, and the report adopted.

A committee consisting of the Minister for Mines, Hon. C. G. Latham, and the Minister for Labour drew up reasons for not agreeing to certain of the Council's amendments.

Reasons adopted and a message accordingly returned to the Council.

House adjourned at 10.48 p.m.

Legislative Council.

Tuesday, 6th December, 1938.

	PAGE
Assent to Bills	2700
Motion: Standing Order suspension	2700
Bills: Friendly Societies Act Amendment, 3R.	2700
Loan, £1,396,000, 2R., Com. report	2700
Workers' Compensation Act Amendment, Assembly's Message	2709
Native Flora Protection Act Amendment, 1R.	2709
Financial Emergency Act Amendment, 1R.	2709
Income Tax Assessment Act Amendment (No. 2), 1R.	2709
York Cemeteries Act Amendment, 1R.	2709
Amendments Incorporation, 2R., Com. report	2709
Lotteries (Control) Act Amendment, Com.	2711
Workers' Homes Act Amendment, Assembly's Message	2719
Income Tax (Rates for Deduction), 1R.	2720
Inspection of Scaffolding Act Amendment, Com.	2720
Industries Assistance Act Continuance, 2R., Com. report	2722
Appropriation, 2R.	2723
Bread Act Amendment, 2R., Com.	2725
Road Districts Act Amendment (No. 3), 2R., Com.	2728
Supreme Court Act Amendment, 2R., Com.	2730

The PRESIDENT took the Chair at 4.30 p.m., and read prayers.

ASSENT TO BILLS.

Message from the Lieut.-Governor received and read notifying assent to the following Bills:—

1, Financial Emergency Tax.

2, Financial Emergency Tax Assessment Act Amendment.

3, Lights (Navigation Protection).

4, Wheat Products (Prices Fixation).

MOTION—STANDING ORDER SUSPENSION.

On motion by the Chief Secretary resolved:

That Standing Order No. 62 (limit of time for commencing new business) be suspended during the remainder of the session.

BILL—FRIENDLY SOCIETIES ACT AMENDMENT.

Read a third time and transmitted to the Assembly.

BILL—LOAN, £1,396,000.

Second Reading.

THE CHIEF SECRETARY (Hon. W. H. Kitson—West [4.37] in moving the second reading said: This is the usual Loan Bill brought down each session to authorise