

the leaving examination. In many instances the parents of such a boy cannot afford to leave him at school for another two years. The specific object of the clause is to allow boys who have passed the junior and cannot afford to carry on at the Modern School, to enter the legal profession.

Hon. Sir JAMES MITCHELL: I do not know why these young men should not be admitted to the profession on the same terms as a man of 30. What virtue is there in being 30 years of age? A man, if under 30, must serve five years in a solicitor's office notwithstanding the clause.

Mr. Hughes: No, he can pass his examinations and earn his living elsewhere.

Hon. Sir JAMES MITCHELL: The difference is that when an articled clerk reaches 30 years of age he can be admitted, but if he be under 30 years of age he has to pass examinations and serve his articles. The younger man should have the privileges proposed to be extended to a man over 30 years of age. Under the Bill it will be an easy matter to become a lawyer. Presently we shall have a similar Bill designed to allow boys to escape apprenticeship to a trade. It is ridiculous for the House in the one session to be raising standards in one profession and lowering them in another.

The MINISTER FOR LANDS: I cannot admire the logic of the hon. member. He knows that when the soldiers returned from the war a school was started for the purpose of teaching them trades. Within 12 months, with the assistance of the trade unions, that school was able to turn out large numbers of those men thorough tradesmen. Why? Because the men were matured, whereas the clause deals with boys. Under the clause a boy taken into a solicitor's office, not as an articled clerk, but as an office boy, and giving promise of developing into a good solicitor, could be articled and still have two years in which to matriculate.

Mr. Davy: Do you mean to say a man can learn a new thing more easily after 30 than before?

The MINISTER FOR LANDS: We had proof of it among the trainees.

Mr. Davy: It is not an accepted view.

The MINISTER FOR LANDS: It was possible because the persons who took those men in hand trained them well and because the trainees were of mature age.

Clause put and passed.

Clause 7, 8, Title—agreed to.

Bill reported with amendments.

House adjourned at 10.33 p.m.

Legislative Council.

Thursday, 2nd October, 1924.

	PAGE
Questions: Horseshoe Bridge tramway	1112
Railways, wheat freights	1112
Motion: Standing Orders amendments	1112
Bills: Inspection of Scaffolding, 2s.	1112
Industrial Arbitration Act Amendment, 1s.	1117
Closer Settlement, 2s.	1117
Trust Funds Investment, 2s.	1119
Private Savings Bank, recom.	1120

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

QUESTION—HORSESHOE BRIDGE TRAMWAY.

Hon. A. J. H. SAW asked the Colonial Secretary: 1, Have the Government consulted the Engineer-in-Chief with reference to the advisability of running a double line of trams over the Horseshoe Bridge? 2, If not, in order to allay public anxiety, will they do so before taking further action?

The COLONIAL SECRETARY replied: 1, No. 2, There is no occasion for any public anxiety.

QUESTION—RAILWAYS, WHEAT FREIGHTS.

Hon. H. J. YELLAND asked the Colonial Secretary: 1, Is it a fact that the Minister for Railways intends to review wheat freights during the coming season? 2, If so, in what direction?

The COLONIAL SECRETARY replied: 1 and 2, The matter is under consideration.

MOTION—STANDING ORDERS AMENDMENT.

Order of the Day read for the resumption of the debate on the following motion by Hon. J. W. Kirwan:—

That the revised Standing Orders of the Legislative Council, drafted by the Standing Orders Committee in pursuance of the instruction given to them on the 5th August last, be adopted.

On motion by Hon. J. Ewing, debate further adjourned.

BILL—INSPECTION OF SCAFFOLDING.

Second Reading.

Debate resumed from 30th September.

Hon. E. H. GRAY (West) [4.35]: I support the second reading and hope it will be carried. In order to get information from those engaged in the building trade, since the Bill was last before the House, I have

made inquiries amongst bricklayers and others who have taken a great deal of interest in it. My object was to see if they considered it was really necessary in the building industry to have this protection. One man, over 50 years of age, who served his apprenticeship in South Australia, told me that an Act was in operation in that State at the time he was serving his apprenticeship, and that for many reasons legislation of this nature was urgently needed in Western Australia. I do not intend to reiterate all that has been said in favour of the Bill. When men engaged in any industry require protection such as this, it is the duty of Parliament to accede to their wishes. Successive Governments have brought a Bill like this before us, so that it is practically a non-party measure. When there is a general demand for such legislation, and it is brought down by successive Governments, it is an unanswerable argument for its being passed by this Chamber. If certain amendments are required, these can be made in Committee. The Bill is in general demand from all sections of the public.

Hon. J. Duffell: Who has demanded it?

Hon. E. H. GRAY: Past Governments have put it up.

Hon. A. Lovekin: They did not put it up.

Hon. E. H. GRAY: Men engaged in the bricklaying industry say it is wanted, and no argument has been adduced to show that any expensive department will be created.

Hon. J. Duffell: You twitted me upon my amendment in connection with fees.

Hon. E. H. GRAY: The experience of other countries does not bear out that argument. The Bill will not bring into being a large army of inspectors, and its operations will be confined practically to the metropolitan area. Many large buildings are now going up, and this makes the Bill all the more necessary. I cannot see that any member can fairly oppose it, for it is aimed at protecting the lives and limbs of the workers. It will cost practically nothing to administer. If this were a party measure, I should use different arguments. This is called a House of review and when there is a demand from all sections for certain legislation, it is our duty to place it on the statute-book, even though we may first amend it. I would take more notice of a man that is working in an industry, over a matter of this sort, than I would of other people who know nothing about it. Workmen do take a great many risks, and more generally care for their job to a greater extent than they do for their lives. Because they take these risks they should have protection.

Hon. A. Lovekin: What is the record of scaffolding accidents in this State?

Hon. E. H. GRAY: We had one last year. That might not have occurred if this legislation had been in existence.

Hon. A. Lovekin: It was a matter for the Machinery Department inspectors.

Hon. E. H. GRAY: The cranes used in building operations are being brought under this Bill.

Hon. E. H. Harris: The accident you refer to came under the Inspection of Machinery Act.

Hon. E. H. GRAY: That is only a portion of the operations to be dealt with by the Bill. If men who earn their daily bread by working on hazardous occupations want protection, we should give it to them.

Hon. J. Duffell: Have they asked for it?

Hon. E. H. GRAY: Yes.

Hon. J. Duffell: When?

Hon. E. H. GRAY: The other day.

The PRESIDENT: I should be glad if the hon. member could be allowed to speak without interruption.

Hon. E. H. GRAY: The union that embraces every man in the building industry is in favour of it and that includes plumbers, painters, and so on. If the crane in connection with which the Forrest Place accident occurred had been properly supervised, the defect would have been detected and the accident would not have occurred. We must be guided by the experience of the other States, which shows that legislation of this kind costs hardly anything to administer. To suggest that the Bill will cover the building of a haystack is ridiculous.

Hon. A. Lovekin: But it says so.

Hon. E. H. GRAY: Surely the measure will be interpreted with common sense!

Member: It all depends on who has to interpret it.

Hon. E. H. GRAY: Surely we will always have a Government in power possessed of sufficient intelligence to carry out a measure of this description. There is nothing in the Bill that should frighten hon. members. It will make a great difference regarding the protection of those working in connection with the industry. That being so, I cannot see any argument against the Bill. The chief reason advanced against it is that it will hamper primary production. The Minister has pointed out that it will not affect agriculturists. It is also asserted that the Bill will mean the building up of another Government department. Experience in the Eastern States has shown that nothing of the kind is likely to happen.

Hon. A. Lovekin: A clause inserted in the Bill provides for that.

Hon. E. H. GRAY: This reform is required, and that is apparent when we take cognisance of the large number of big buildings, to say nothing of small cottages that are constructed within the metropolitan area. We must protect workmen against unscrupulous contractors. We have unscrupulous men in every walk of life. The Bill will not hamper the good contractor or the good builder. In fact the good contractor will welcome the Bill.

Hon. J. Duffell: Yes, because the Bill is for the protection of both the contractor and the man.

Hon. E. H. GRAY: We must protect the workmen for the reasons I have indicated.

Hon. J. Duffell: My point is that it will raise the cost to the people.

Hon. E. H. GRAY: I do not think there is anything in that argument.

Hon. J. Duffell: You said so yourself. It is in "Hansard."

The PRESIDENT: Order! The hon. member will please address the Chair.

Hon. E. H. GRAY: These interjections prevent me from doing so.

The PRESIDENT: Hon. members have no right to interject.

Hon. E. H. GRAY: We should grant this measure of protection. Experience shows that there is nothing in the arguments that have been advanced against the Bill.

Hon. W. H. KITSON (West) [4.48]: It is surprising to find that hon. members who usually can be relied upon to go to extremes to see that life and limb are not endangered, are opposed to a measure of this description. Efforts have been made in many directions to provide safeguards for people engaged in various callings. The Bill is aimed particularly at the protection of those engaged on the erection of buildings. It is surprising to find that Western Australia is one of the few countries where a measure of this description is not in operation. The arguments raised against the Bill do not carry much weight. The most serious argument raised has been that the Bill is likely to increase the cost of workers' homes to such an extent that the worker will not be able to meet the additional cost, and it will become prohibitive for him to get his own home.

Hon. J. Duffell: It will mean an increased cost of at least £15.

Hon. W. H. KITSON: I am not prepared to accept the hon. member's estimate. I have made inquiries from several contractors and as a result I am satisfied that the amount will be much less than £15. Even if it were that amount, is it not worth while to make sure that those engaged in the construction of buildings are safeguarded from the possibilities of serious or fatal accidents?

Hon. J. Duffell: Yes, if there is any risk involved. Is there a risk involved eight feet from the base?

Hon. W. H. KITSON: It cannot be denied that men engaged on works involving the erection of scaffolding have to face considerable danger. Not only do those men have to face danger, but there is also risk run by those who pass by buildings in the course of construction.

Hon. J. Ewing: That is a great danger.

Hon. W. H. KITSON: Members will agree with my contention when they remember some of the buildings that have been erected in our main thoroughfares. I

have watched some of those buildings being erected, to see what would happen.

Hon. J. Duffell: That is all governed by the local by-laws.

Hon. W. H. KITSON: Those by-laws do not cover a scaffold on a building in the course of construction as sought by the Bill. In most instances contractors employ men of experience in the building trade. I will refer to the renovation of the town hall tower. It appeared to me that the scaffold erected around that tower was a particularly fine piece of work. At the same time hon. members are aware that on several occasions people standing at the town hall corner narrowly escaped accident as a result of something falling from the scaffold. If any accident had happened it could not have been due to faulty scaffolding.

Hon. F. E. S. Willmott: Had an accident occurred there it would have been caused by the barriers not being pushed out far enough. They could not have been extended any further on to the street.

Hon. J. Duffell: That is so, but the City Council put out notices warning people.

Hon. F. E. S. Willmott: No notice will keep off a brick.

Hon. W. H. KITSON: I do not think any hon. member will raise serious objections to the broad principles of the Bill. Objections to specific clauses may be dealt with in Committee. The question has been asked as to who is desirous of having such a measure passed. Mr. Gray said that all sections of the community desired such a measure. I do not know whether all the people desire it, but I do know that for years past men engaged in the industry have advocated some such measure. At various conferences held by representatives of the several trade unions this question was one of the most important points raised in the discussions. They insisted on the necessity for some provision dealing with scaffolding so as to safeguard the lives of the workers. The contractor usually looks at the matter from the standpoint of £.s.d. The men who use the scaffolding are engaged in earning their livelihood, and we should give every consideration to the desires of the workers in this direction. As to accidents due to faulty scaffolding, I admit there have not been many during recent years. A little while ago, however, we had two accidents in Fremantle that would never have occurred had the Bill been law. Those accidents were in connection with well repairing. Particularly in the old wells in the metropolitan area there is considerable danger attaching to this work, and the men should not be asked to take needless risks. Had the gear been satisfactory, doubtless those accidents would not have occurred.

Hon. E. H. Harris: A practical miner should have done the job.

Hon. W. H. KITSON: The men concerned were practical well sinkers. We could not guarantee that either a miner

or a well-sinker could have undertaken the work without running risks. We know that they are both engaged in hazardous callings, and we know that such people become accustomed to taking risks until they develop a contempt for them. The result is that many accidents happen that could have been avoided had less experienced men been engaged and had the men employed not become accustomed to taking risks. I have a photograph that bears out what I have said. It is in connection with the erection of the new post office. In this instance a plumber was engaged upon work on a down pipe. He is seen in the photograph seated in a cradle suspended by a rope from the top of the building. In the photograph he looks like a fly hanging on the wall. The man's life depends on the condition of the rope used, and of the piece of timber jutting out from the building and to which the rope is attached. Another interesting point is that men engaged in such hazardous work receive no extra remuneration for that class of work, although they take far greater risks than if they were working on the ground. That, however, is apart from the question at issue. We cannot get away from the fact that men who work under such conditions face considerable risks. It is necessary, for the men who have to follow occupations of that kind, that we should give them every possible protection by seeing that the gear they have to use is always kept in the best of condition. It has been contended that the Bill can be made to apply to the whole State and that in the agricultural areas where men may be engaged in the building of haystacks, that whatever scaffolding may be necessary, it will have to be passed by an inspector. That is one of the most ridiculous arguments I have heard in this Chamber. It is going to extremes to suggest that any department would be so devoid of common sense that they would endeavour to put into operation any particular clause of this measure which deals with work of that nature.

Hon. F. E. S. Willmott: People think that, because of the action of the Machinery Department in days gone by.

Hon. W. H. KITSON: I do not know to what the hon. member is referring, but I do say that any man who would endeavour to apply the provisions of this Bill to the erection of a haystack, would not be possessed of the necessary amount of common sense that should enable him to retain his position. It has also been said that if the Bill passes it will mean the creation of a new department. We have the assurance of the Minister for Works that such will not be the case. There will be a chief inspector appointed, and we know from experience that it is necessary to have somebody who will be charged with the duty of administering the measure. On the other hand, whilst it may mean the appointment of an additional inspector or two, the fees that will be levied, small though they may be,

will be sufficient to cover the cost of the additional inspectors. Even if that be not so, the expenditure of a little more money is justified where we are going to give the men who use scaffolding the protection they seek. If the measure will prevent serious accidents, no matter what the cost, it will be well worth while. But having the assurance of the Minister that it will not mean creating another department, there is nothing in the argument that would warrant us giving serious attention to it. The Bill provides that while it may be applied to the whole of the State, it will apply only to the districts that may be prescribed from time to time. It is only to be expected that the first district to which it will be made to apply will be the metropolitan area.

Hon. A. Lovekin: Then let us say so.

Hon. W. H. KITSON: We have no right to assume that those in charge of the administration of the measure will not use common sense. As a matter of fact we have every right to assume the other way, and that the Bill will not be put into operation in such a way that it will handicap people who are engaged in agricultural pursuits as has been suggested by more than one member. Dealing with the question as to whether we have or have not had accidents as a result of faulty scaffolding, it is a fact that if it is desired to insure workers who are engaged in hazardous callings, the rate charged by insurance companies is much higher than for any other employment and that is proof positive that the insurance companies are agreed that there is a big risk attached to any calling where men have to use scaffolding such as that over which we now wish to exercise jurisdiction. With regard to the question of scaffolding for small jobs, such as those to which Mr. Lovekin referred—the painting of the outside of a house or a verandah, where steps or such like may be used—the fears expressed have no foundation.

Hon. A. Lovekin: Read what the Bill says.

Hon. W. H. KITSON: It may be the hon. member's reading of that particular provision, but there is nothing in his argument nor is there anything to justify his fear.

Hon. E. H. Harris: How do you interpret it?

Hon. A. Lovekin: It is any structure on which a man stands.

Hon. W. H. KITSON: If those charged with the administration of the Act, when it passes, were to insist on an officer inspecting steps or ladders which may be used in the process of cleaning windows or painting a house, the procedure would be regarded as ridiculous, and the inspectors would lay themselves open to a charge of not being possessed of common sense.

Hon. A. Lovekin: They must carry out the law.

Hon. A. J. H. Saw: Is a man going to be allowed to work for himself in the future?

Hon. W. H. KITSON: There has not been any objection that I know of. However, as those engaged in every other industry have some measure of protection afforded them, it is about time we put on the statute-book an Act that will safeguard the interests of those who are compelled to use scaffolding. If the Bill becomes law, it will have the effect of safeguarding those men who take risks every day whilst they are engaged in following their ordinary occupations. I trust members will agree to the second reading. If there are objections to any particular clauses, or the manner in which they are framed, it will be possible in Committee to effect amendments. At any rate it is our duty to assist to pass the Bill into law in order to do everything possible to protect those who are engaged in hazardous callings.

The COLONIAL SECRETARY (Hon. J. M. Drew—Central—in reply) [5.25]: I gauge from the tenor of most of the speeches made on the second reading of the Bill that there will be no serious effort made to defeat it. The principle of the Bill has from time to time received the endorsement of this House. Its aim is to minimise the risk of fatal and serious accidents in connection with the building trade. If it succeeds only to the extent of averting one fatal accident in the course of five years and the saving of one home from mourning, it will have accomplished the result it is desired to achieve. It could hardly have been expected that the Bill would escape criticism. The Inspection of Machinery Act and the Mines Regulation Act seek to attain objects similar to those it is hoped this Bill will secure. I have looked up the debates that took place not only in this Chamber, but elsewhere in connection with those two Acts when they were introduced, and I find that in some respects they were viewed with a considerable amount of alarm. The fear was expressed that they would prove costly to administer and that they would hamper industries. Those Acts have been on the statute book for a long period and it is not contended that they have not justified their existence. Nobody suggests now that either one or both Acts should be repealed. The same may be said of the Factories Act and other legislation of a similar character. The Scaffolding Bill is simply a further advance on similar lines. It is a tribute to those who had control of building operations in the past that no great number of accidents has been recorded in connection with faulty scaffolding. Speaking from personal experience, in my own district, I know of several accidents that have occurred in the last 20 years in the building trade, but excepting in two cases I cannot say that they have been due to faulty scaffolding. As regards the two cases I have in

mind, the scaffolding certainly was at fault. In one instance about 18 months ago a painter was engaged in painting the ceiling of the Geraldton town hall, when one of the scaffolding planks broke and the man fell. In his descent, fortunately he struck the railing of the gallery and that saved his life. He was two months under medical treatment. About two years ago in a country town, a man fell from a scaffolding and struck a quantity of building stone which was heaped around the building. That man was laid up for 12 months. No doubt there must be a fair number of cases in the metropolitan area from time to time which, though not serious, may have had unfortunate consequences. There is always the risk of a serious accident. I have particulars of an accident that occurred in Perth within a few weeks of the period when the previous Scaffolding Bill was defeated in this Chamber. It is not clear, however, whether the accident was due to faulty scaffolding. This appeared in the "Daily News" of the 4th December, 1923—

Two Men Injured.—This afternoon the St. John Ambulance removed W. Burridge and Harry Bell to the Perth Hospital. Burridge slipped on the scaffolding, and Bell ran forward to break his mate's fall. In falling, however, Burridge brought a barrow with him, and it fell on Bell, who sustained injury to his shoulder. Burridge's leg was injured, and both men are suffering from shock. I intend to obtain further particulars of that accident and satisfy myself whether it was due simply to a fault in the scaffolding or to the faulty nature of the scaffolding itself. It is intended, for the time being at any rate, that this Bill, if it becomes law, shall be applied only to the metropolitan area. With regard to regulations under the measure, there has been some dissent in this Chamber as to the wisdom of providing in the Bill that the regulations should be framed by the Governor-in-Council. The Minister responsible for the introduction of the measure has decided that the regulations shall be introduced into the Bill in the form of a schedule, so that members will have an opportunity of considering them even before the Bill goes into Committee.

Members: Hear, hear!

The COLONIAL SECRETARY: It is my intention, if the Bill passes the second reading, to move that the Committee stage be taken at the next sitting of the House. In the meantime the regulations will be printed; in fact, they are now in the hands of the Government Printer, and if they should come to hand before the House adjourns this evening I will distribute copies amongst members. At all events, there is ample time to deal with this measure; and I shall not proceed with it in Committee until members have had the fullest opportunity to consider the regulations. I am

told by Mr. McCallum, who is responsible for the Bill, that after hon. members have read those regulations they will be perfectly satisfied with the provisions, which have been submitted to some of the contractors in Perth, who say they are just the thing and that there will be no objection to them.

Hon. J. Duffell: What is your opinion with regard to appointing a board of three, as has been suggested?

The COLONIAL SECRETARY: That is a question which I shall also submit to the Minister for Works for his opinion. Mr. McCallum realises that there may be need for amending the Bill. There is no serious objection to that, but the Government do not wish to see the Bill defeated. If it can be improved here, all the better. I understand that the Bill did not exactly originate in Western Australia, but has been copied from legislation on the statute book of one of the Eastern States. I do not say the measure is perfect, but I do ask the House not to reject the Bill on the second reading. I hope that, on the contrary, hon. members will carefully consider the measure and pass it in a shape that will make its operation effective.

Question put and passed.

Bill read a second time.

BILL—INDUSTRIAL ARBITRATION ACT AMENDMENT.

Received from the Assembly, and read a first time.

BILL—CLOSER SETTLEMENT.

Second Reading.

Debate resumed from the previous sitting.

Hon. W. H. KITSON (West) [5.22]: I have much pleasure in supporting the Bill. The fact that a similar measure has been before the House repeatedly shows that there is a desire that something should be done towards making available land that is within close touch of the railways and that is not at present being utilised to the best advantage. During the discussion one or two members asked for reasons for the introduction of a Bill of this nature, saying that there was plenty of land available for selection if we would only go out and look for it, and also plenty of land which could be purchased without any need for compulsion, and so on. The land at present available for purchase by the Government or by private persons, however, may not be the best land for the purpose in view. In addition, the price at which such land is available would probably be out of all proportion to its value for the purpose to which it would be put if resumed under this measure. Mr. Burvill gave what I consider to be the most telling reason why the Bill should be passed when he quoted for the

benefit of the House numerous figures dealing with the applications that have been made during the last year or two for certain lands thrown open for selection from time to time. I had intended quoting similar figures, but in view of Mr. Burvill having given us the benefit of a larger number of instances than I am in a position to furnish, I will leave the matter there, emphasising that his figures, being official, are a very strong argument in support of the Bill. We cannot get away from the fact that as regards this State and its agricultural development we have too many miles of railway as compared with the number of people who are engaged on the land in close proximity to the railway system. I believe there are numerous holdings comprising many thousands of acres which are not at present being put to their fullest use. I believe also that large estates are comparatively unutilised and are being held for speculative purposes. While such a state of affairs exists, we have the spectacle of land-hungry men having to go 30 or 40 miles out from existing railways to satisfy their hunger. Those men are putting up with all sorts of inconveniences and difficulties in order to carve out homes for themselves in this wonderful State of ours.

Hon. F. E. S. Willmott: Some people would prefer to go out a long way and get first-class land rather than take third-class land close in. That is a point frequently lost sight of.

Hon. W. H. KITSON: I have not lost sight of it because I know that while there is a large acreage of third-class land close to existing railways, I also know that there is another large acreage of second and third-class land which should be put to more profitable use than that to which it is now being applied. It may be argued that because a man is in possession of 2,000 or 3,000 acres of land and is making a particularly good living off it by running sheep, there should be no interference with him. But I believe it can be proved to the satisfaction of those competent to judge that such land would be more productive if it were put to some other use than the running of sheep; and therefore I contend that either the man should be compelled to subdivide his land and dispose of it himself, or else that some action should be taken by which the land would be more adequately utilised than is at present the case. Mr. Holmes argued, "What does it matter whether you have ten men or one man on a piece of land if the land is being used?" It matters a lot. If there is one thing required by this State more than another it is increased population. If there is anything in the argument that one man is of as much value to the State as ten men—

Hon. G. W. Miles: The one man would be employing labour.

Hon. W. H. KITSON: Possibly so, but not the same amount of labour as would be employed by the ten men if each of them were developing a section of that land to the fullest extent. Most of the ten men

would be married, and probably they would have families, all of whom would have to live, and all of whom would necessarily be contributing in some way or other to the progress of the State. On the other hand, the one man, although he might employ a few labourers on the land, would not be developing the whole of it to the same extent as it would be developed if each of the ten men had a section of it. To me that seems perfectly obvious, and I do not think it requires further argument. If the lands of the State were in the hands of a few men on the lines suggested by Mr. Holmes, it would be a very bad job for the people, and instead of our making progress, we would very soon slip back to the condition in which we were a good many years ago, prior to an appreciable influx of population into Western Australia. If we are going to develop this State as it should be developed, that will be done only by the aid of people who are prepared to settle on smaller areas of land than those held by many men who to-day are in possession of large acreage of some of the best country in Western Australia. I am of opinion that within a few miles of our railway system there are hundreds of thousands of acres of land which are quite suitable for closer settlement, but which will never be put to full use until such time as a measure of this kind is in operation. Much criticism has been passed on the method of compensating the individual whose land will be resumed under the measure. Personally I fail to see any objection to the method which the Bill proposes. It has been urged, too, that the board prescribed by the measure will not be satisfactory, because it will comprise a representative of the Agricultural Bank, a representative of the Lands Department, and a man fully seized of local conditions. I cannot perceive any reasonable objection to the appointment on a board such as this of men occupying responsible positions in the two departments named. If they are capable of carrying out their duties in those departments, surely it will not be said that they are likely to be biased, or to give unfair decisions under any compulsion whatever. I do not think any hon. member could support such a suggestion. Why, then, should we object to those men being on the board?

Hon. F. E. S. Willmott: It is not the officers; it is their knowledge. How are they to gain an intimate knowledge of every district?

Hon. W. H. KITSON: I have no doubt that their knowledge will be sufficient to enable them to arrive at fair and impartial decisions. Then they will have with them a man of considerable local knowledge, who is to be appointed to the board from time to time. He, of course, will be able to inform the permanent members of the board on points of local interest.

Hon. J. Nicholson: By whom will that third man be appointed?

Hon. W. H. KITSON: By the Government.

Hon. J. Nicholson: And the other two will be appointed by the Government; so all three will be Government nominees.

Hon. W. H. KITSON: I see no objection to that.

Hon. A. Burvill: Where does the owner come in?

Hon. W. H. KITSON: He can rest assured that his representations will be fully considered by the board. If he is not satisfied with the decision of the board, he has the right of appeal.

Hon. J. Nicholson: Where do you find that in the Bill?

Hon. W. H. KITSON: It seems to me the biggest objection there can be to the Bill is that so long a time will elapse between the decision of the board and the actual resumption of the land.

Hon. J. Nicholson: Will you point to the provision in the Bill for an appeal? I have not seen it.

Hon. W. H. KITSON: It has also been said that under the Agricultural Lands Purchase Act there is already in the hands of the Government sufficient power to resume any land they may desire. That Act does provide for the resumption of land under certain conditions, but it has been found unsatisfactory since it allows the owner to retain a certain portion of his land; for, of course, the portion retained is always the best of the lot, with the result that frequently the balance is not suitable for closer settlement. Because of that, practically no attempt has been made to resume land under that Act. Therefore I say the Bill before us should be favoured by the House and put into operation without delay; in order that the people already in the State, apart altogether from those we expect to come, may secure land that will allow them to make a living without having to travel very far afield.

Hon. F. E. S. Willmott: Are you in favour of looking into the forests to see what we have there?

Hon. W. H. KITSON: I am. I believe a very large area of land suitable for closer settlement is held in reserve under the Forests Act. In that way many thousands of acres are locked up, areas adjacent to railways and capable of providing a good living for a large number of people. There can be no denying the importance of the timber industry but, nevertheless, it is surprising that any department should have been given the right to lock up such large areas of particularly useful land. If those areas were thrown open for selection we should find applying for them an even larger number of people than were enumerated by Mr. Burvill when giving figures relating to other classes of land. In many

towns in the South-West are men who would be only too eager to take up small areas of land in their own districts, were it not that practically all the suitable land is included in the forestry reserves. It has been contended that, if we preserve and foster our forests, we shall in the course of a few years enjoy considerably increased prosperity. However, I fail to see the worth of that contention when we remember the large areas of excellent country locked up by the Forests Department.

Hon. F. E. S. Willmott: Areas on which no marketable timber is growing, or ever will grow.

Hon. W. H. KITSON: Very likely that is so. Mr. Nicholson asked for the provision for appeal in the Bill. He will find it in the proviso to Clause 8. That provision gives the owner the right of appeal if not satisfied with the board's decision.

Hon. F. E. S. Willmott: And if his pockets are large enough to allow him to see it through.

Hon. W. H. KITSON: With that right of appeal for the owner, no one can complain of the composition of the board. No man who has been holding up a large area of land without utilising it to its fullest capacity, can expect very much sympathy from the State, more particularly when we have hundreds of persons desirous of obtaining land for practical use. I am sure the Bill will work for the benefit of the State as a whole. I am not going to say there is in the measure no room for improvement. I hope that in Committee we shall make of it a Bill worth while, one that will have the effect of increasing the population of the State.

On motion by Hon. J. Ewing, debate adjourned.

BILL—TRUST FUNDS INVESTMENT.

Second Reading.

Debate resumed from the previous day.

Hon. G. W. MILES (North) [5.45] I support the second reading of the Bill. I understand that, with the amendments of which notice has been given, the Bill will be quite in order.

The COLONIAL SECRETARY (Hon. J. M. Drew—Central—in reply) [5.46]: It may appear necessary to some members to provide further safeguards in the Bill for the purposes of ensuring that trust funds shall not be loaned to road boards of mushroom growth and mushroom experience. I understand Mr. Seddon intends to move an amendment that no road board district with a population of less than 5,000 shall come under the measure. If an amendment to that effect is passed he will exclude all road board districts in the State except Perth and Kalgoorlie.

Hon. J. Ewing: That is so.

The COLONIAL SECRETARY: There are 120 road boards in the State, and the population of 118 of them is less than 5,000. It is safe to say that 85 per cent. of the 118 boards include centres with a most prosperous future. Many of them are rich agricultural and pastoral districts whose permanent and financial stability appear to be assured. It will be admitted that the safest districts in which money can be invested, are the established agricultural districts. Although farmers are heavy contributors to road board revenue their numbers are comparatively small in proportion to their production of wealth. No agricultural centre in the State has a road board district containing a population of anything approaching 5,000, while some of the richest districts have a population not exceeding 1,500. Notwithstanding this such road board districts are as sound financially as any of the large municipalities. Why debar them from the benefits accruing from this Bill?

Hon. J. Nicholson: You could make the number less.

The COLONIAL SECRETARY: I have here the quarterly abstract issued by the Government Statistician showing the population in each of the road board districts at the census held on the 4th April, 1921. This shows that some of our most solid road board districts will be debarred, under Mr. Seddon's proposal, from the benefits conferred by this Bill. I will take a few at random. In the Albany road board district there were 1,251 persons; in the Avon 1,269; Bayswater 2,392; Beverley 1,855 (this being an old established agricultural centre); Bunbury (and who can dispute the stability of that centre) 820; Upper Chapman 1,167, this being one of the best agricultural districts both for wheat growing and for sheep raising; Claremont 3,556; Cottesloe Beach 3,220; Fremantle 1,278; Gascoyne-Minlya 364; Geraldton 617; Northampton 1,517; Queen's Park 2,006; and Wagin 1,050. It will thus be seen that if the proposal is carried into effect some of the most important agricultural road districts will be deprived of the benefits of this Bill.

Hon. G. W. Miles: Cannot you agree to an amendment to further protect the trustees if necessary?

The COLONIAL SECRETARY: Probably some amendment is necessary, and the number might be fixed at 1,000.

Hon. G. W. Miles: I would not fix it at all.

The COLONIAL SECRETARY: We must not, however, exclude some of our most important districts.

Hon. A. Burvill: Why not discriminate between agricultural and mining areas?

The COLONIAL SECRETARY: The Bill already contains safeguards in respect of money loaned by trustees. In the first place they would have to satisfy themselves that the security was good. They have to

do that in connection with every transaction concerning the lending of money. Furthermore, the Road Districts Act of 1919 also provides a fair measure of protection. Section 274 reads—

Subject to the provisions and for the purposes hereinafter mentioned the board may borrow money as hereinafter provided.

The next section says—

Money may be borrowed for works or undertakings, or to liquidate the principal moneys owing by the board on account of any previous loan.

Section 276 reads—

The amount of money so borrowed at any time for works or undertakings shall not exceed (a) seven times the average ordinary revenue of the board for two years, terminating with the yearly balancing of accounts next preceding the notice in the "Gazette" of such loan hereinafter mentioned. (b) In the case of any board already indebted, the difference obtained by subtracting from seven times such average revenue the balance remaining unpaid of any previous issue: Provided that for the purpose of this subsection a loan shall be deemed to be repaid to the extent of the sum standing for the time being to the credit of the sinking fund formed for its redemption.

There are also other protective sections in that Act. Trustees, therefore, have those safeguards when making loans to road board districts. We can, however, discuss this matter in Committee, but I think the amendment suggested by Mr. Seddon would practically render the Bill of no use. I am inclined to think there ought to be some further safeguard for the trustees if this can only be successfully devised.

Question put and passed.

Bill read a second time.

BILL—PRIVATE SAVINGS BANK.

Recommittal.

Resumed from 23rd September; Hon. J. W. Kirwan in the Chair; the Colonial Secretary in charge of the Bill.

Clause 7—Quarterly investments with Minister:

The COLONIAL SECRETARY: I have placed an amendment on the Notice Paper, and will deal with it later.

Hon. J. NICHOLSON: I move an amendment—

That the following proviso be added: "Provided that this section shall not apply to any private savings bank carrying on business and established at the date of passing of this Act."

Any savings bank already established would still require to conform to Clause 6 and furnish the deposit of £10,000, but under this proviso would not be subject to the

provisions of Clause 7 requiring it to invest with the Minister a sum equal to 70 per cent. in excess of the total deposits made in the savings bank over the total withdrawals, as provided in the clause. The clause at present means that no private savings bank would be able to carry on business. It would have been better if the Government had introduced a Bill simply declaring that on and after a certain date no bank should carry on a private savings bank, but to insert a clause like this after a bank has started business in this direction is unfair.

Hon. J. Ewing: The proviso would permit of banks already established continuing operations.

Hon. J. NICHOLSON: Yes. They would not be excluded from the necessity of putting up the £10,000, but would be exempt from putting up the 70 per cent.

The COLONIAL SECRETARY: I do not anticipate that the Committee will meet the wishes of Mr. Nicholson. If the Committee were to agree to his proposal, it would give legislative sanction to the starting of another savings bank in competition with the State institution. For the last 13 or 14 years there has been a constant protest against the action of the Commonwealth Government in invading the savings bank business of the State.

Hon. J. Ewing: Can you not get rid of the Commonwealth?

The COLONIAL SECRETARY: Efforts have been made to shift the Commonwealth from that business, but without avail. The amendment will enable a savings bank that has started in competition with the State institution to continue operations. This will involve a serious blow to the interests of the State. The funds of the bank are used for public purpose in order to encourage development. Metropolitan and goldfields water supplies are financed through the State institution and estates are purchased under the Agricultural Lands Purchase Act out of the State bank deposits. From time to time municipalities and road boards approach the Government for loans and they are financed through the Government Savings bank. At the present time an application is receiving consideration by the Government from a road board in the North-West. That loan is for £5,000. The negotiations are practically complete. The necessary funds will be raised through the savings bank. If another savings bank is to be brought into competition with the State institution, what will be the result? The funds of the State institution will be decreased and we will be unable to finance these necessary operations. I hope the Committee will not accept the amendments.

Hon. A. LOVEKIN: There seems to be a hitch regarding the Bill. When it was before us last I suggested to the Leader of the House that he should consult the Crown Solicitor as to the interpretation of "savings bank business." When I saw

the Crown Solicitor I left him with the understanding that he was to consult Mr. Bennett, the officer who has promoted the Bill, and they were to frame an amendment to the interpretation along the lines indicated in the amendment on the Notice Paper in the name of the Minister. I understand that the amendment has been withdrawn. Unless we agree to some such proviso as that moved by Mr. Nicholson, we shall be confronted with grave difficulties. The Bill will not only affect small savings banks, but will apply to money lodged by an employer for benefit funds in connection with his employees and will also bring the larger banks within the scope of the Bill. That was never intended.

The COLONIAL SECRETARY: I made a promise to Mr. Lovekin that I would have the matter investigated and that I would see Mr. Bennett and consult with the representatives of different building societies in Perth. I carried out my promise. I got in touch with one of the building societies and was assured that they did not receive loans from other than members. I then got into touch with other societies and arranged that Mr. Bennett should go with representatives of those institutions to discuss the matter with Mr. Sayer. As a result, the amendment was framed that appears on the Notice Paper in my name. I gave further consideration to the matter and I ascertained that the Perth Building Society, for instance, is practically a savings bank. That society takes money on deposit and pays interest. It has been circulating a prospectus throughout the metropolitan area and that document contains the following extract:—

Special attention is called to this department as an investment. Depositors in this society do not incur any liability. It is impossible to find a safer investment, as all deposits are a first charge upon the whole of the assets of the society. . . . Money is received in this department in large or small sums, subject to one month's notice of withdrawal, and interest at the rate of £4 per cent. up to three months, £4½ per cent. over three months, and £5 per cent. for periods over six months, is paid on each completed £1 for each calendar month it remains in the society. Interest is paid on demand, or at regular intervals by arrangement, or, if desired, may be added to the depositor's account.

I am assured that the business is not confined to the members of the society but that deposits are taken from outside people. The society is already a serious competitor with the Government Savings Bank. I saw the Under Treasurer in connection with the matter as soon as it was brought under my notice. Under date 1st October, the Under Treasurer furnished me with the following minute:—

As requested by you, I have made inquiries regarding the Perth Building

Society receiving money on deposit at interest from other than members, and am informed on inquiry at the society's office that any person may deposit money with them and be allowed interest, from the day deposited, on the daily balance, without any limit as to time or amount. This phase of the building society's operations materially affects the position of the Government Savings Bank, and if generally known would immediately make the position of the Government Savings Bank impossible, as the bank only allows interest on the monthly balance if deposited on the 1st or 2nd of the month, and not drawn until the last day of the month, interest being at the rate of 3½ per cent., and amount limited to £1,000. It was intended to exclude the building societies, as such, from the operations of the Private Savings Bank Bill, but with this new aspect of their operations, it would be suicidal for the Government to do so.

Hon. A. LOVEKIN: I ask the Minister to report progress so that we may further consider the Bill. In view of what he has said, it is patent that the objective sought is to prevent competition from other savings banks. This will wipe out the Perth Building Society and I believe the Star Bowkett societies as well.

Hon. F. E. S. WILLMOTT: Am I wrong in thinking that if you are a member of a certain building society and pay into its funds, you will not be interfered with by the Bill? But if you are not a member and simply use the society for banking purposes, then the society will come under the measure.

The COLONIAL SECRETARY: The intention is that all who are not members, grant a loan to the building society in varying small amounts. The societies accept loans from other than members and are thus affected.

Hon. J. Nicholson: Under the interpretation clause, those transactions would be brought within the scope of the Bill.

Hon. H. SEDDON: Building societies have subscribing members as well as those who secure loans for building purposes. While money is being paid into the society, interest is added and funds may be withdrawn by giving the necessary notice. They are in practically the same position as savings bank depositors. The provisions of the Bill will apply to both classes.

Progress reported.

House adjourned at 6.14 p.m.