Any one who has tried to borrow money on land will know that there is no security upon which people are less inclined to lend money; and if the farmers get money easily they will, in many cases, be ruined and bring the bank down with them. The same thing brought banks—the re-constructed banks—down last year. My opinion of the Land Bank is: wipe out the miserable Homesteads Act. It is an attempt to settle the people on a paltry 160 acres of land, on which a Chinaman would not be able to live, and over which you could barely swing an animal round. If you want to encourage settlement on the land you should give at least 500 acres. What are 160 acres? Some people say that the land is locked up in the big estates, but many holders would be very glad to get rid of their land. I have had some personal experience in reference to the construction of the Eastern Railway; and I bought land to an amount which would pay for two miles of the line. We must, therefore, not always look at what a railway will bring in, but we must also look at the amount of land sold and the increase in the settlement. The Hon. Mr. Henty said that the goldfields were the backbone of the country. No doubt they are a great assistance, but the settlement of the land is really the thing.

THE HON. E. W. DAVIES: Unaccustomed, sir, to Parliamentary life, and with lots to learn, I thought it more desirable to listen than to express my views on the excellent Speech delivered to us yesterday. I will, however, say a few words. I think with other hon. members we may congratulate ourselves on the satisfactory position of the country. No doubt this is due largely to the finds at the Coolgardie goldfields, but while we are a happy family, it is well we should have some one to control us, and I think the country might have been in a very much worse position had we not had the present men at the helm. I thoroughly approve of the proposed railway to Coolgardie, and as to the Murchison line, although it is a long one, we have the assurance of the Premier that it is justified, and we cannot do better than accept the testimony of a gentleman of his experience. With reference to the proposed Collie line, I remember that a very few years ago this field was booming. A steamboat was supposed to be run between Fremantle and Geraldton with the coal from this field, and the shares went up £20 each. But it was afterwards stated by some of the crew of the vessel that they had not used the Collie coal at all. If the Government can prove that these coalfields are capable of a yield which is good in quality and sufficient in quantity to justify the line, I will not be averse to supporting it. As to the line to the tinfields, the Government have also to prove that there is a sufficient quantity of tin to justify the line.

THE HON. J. W. HACKETT: The line is not to Greenbushes but to Bridgetown.

THE HON. E. W. DAVIES: As to the Land Bank, I would like more information before expressing an opinion on the proposal. With regard to the borrowing of one and a half millions of money, the increased population, consequent upon the continued finds on the goldfields, will justify the Government, I think, in going again to the Home market. We have now 75,000 people, and I hope we shall in the next three years have 150,000. I join with the Hon. Mr. Henty in the motion he has put forward, and I hope it will be agreed to unanimously.

THE HON. T. H. MARSHALL: It is with a certain amount of diffidence that I rise to support the Government policy. I do not support it in its entirety, for there are a few things I certainly object to. The principal proposal is the borrowing of a million and a half of money. Is it not possible not to have a Land Bank, but to have a State Bank, or raise the money, not by borrowing at home at 4½ per cent., but by issuing notes on the Western Australian Government, and making the banks keep half their reserves in West Australian notes? Hon. members will see that New Zealand has quite recently issued notes to the extent of a million pounds on exactly the same terms. Why should not Western Australia do it? New Zealand has a large population, it is true, but we have just as able men here at the head of affairs as in New Zealand. There are a number of works proposed, but as the Hon. Mr. Hackett says, a discussion upon them now is premature. We cannot do anything until—as the Hon. Mr. Hackett has very properly pointed out—we have more statistics before us to show what is going to be

done with the money. While I congratulate the Government on their success, yet I may point out they have had a certain amount of luck in the goldfields turning out so well—it has been simply Providence, or good fortune, whichever they like to call it. I will not detain the House longer, as we shall have all these items sent up to us one by one from the Assembly, and we can then accept or reject them, as we like. I think, however, we should do all we can to support a Ministry who have done their level best for the country. If we put them out to-morrow, I do not think we can get another set of men in the Assembly as good. I support the policy of the Government.

THE COLONIAL SECRETARY (Hon. S. H. Parker): I may be permitted to say, sir, that I welcome all the members of the House collectively and individually. I rejoice to meet them, and I am very glad to be in that position to meet them, as at one time it seemed rather doubtful whether some other hon. member would not occupy my place. The hon. member who so ably and well represents the South-West Province has spoken about the small number of the old members who have been returned. I assure hon. members that the gentlemen who have retired into private life did, during their occupancy of the chamber, work well and harmoniously together, and I think they deserve the thanks of the community, if only for the liberal measures which have become the law of the land. At any rate, they deserve our thanks in supporting the amendment of the Constitution, which enabled this House to increase its members. I have also to thank those two gentlemen who, at very short notice indeed, have been good enough to move and second the Address-in-Reply. I congratulate these hon. members for the admirable way in which they addressed themselves to the subject, under the circumstances. There was a certain influence that prevented them from speaking in the perfect manner they might otherwise have done. I regret, personally, that these influences—the ladies—are not always present, but probably, when the time arrives when the Parliament of the colony confers the suffrage on women, the time will not then be distant when we shall have ladies sitting beside us in the House. I observe that in New Zealand, in a debate which took place in the House of Assembly, it was seriously proposed that women should have the right of being elected to both Houses of Parliament; and it seems to me if we grant them the suffrage, it is only a logical conclusion that we should have them here. Hon. members have been very good indeed in their criticisms of the Government. One and all have spoken in most kindly terms of our efforts. I must remind hon. members that the Ministry do not claim to have supernatural powers, but only the powers of ordinary men. Notwithstanding the remarks of the junior member for the West Province (Hon. T. H. Marshall), even if the Ministry were rejected I believe gentlemen who would perform the task of governing equally as well could be selected. We know, however, "There is a tide in the affairs of men, which, taken at the flood, leads to fortune." The Government take the credit to themselves that they have taken advantage of the flood tide in the affairs of Western Australia, and have promoted, as far as they could, the prosperity and happiness of the people. We do not take credit for having found the goldfields, nor do I think it advisable for the Ministry to take much of the credit for the increase in the population. But we do take credit in having been fortunate to hold office when there were large discoveries of gold, and that when population was arriving in large numbers we did our best to develop the goldfields and induce the population to remain here and become prosperous and happy citizens, and by their industry and by their exertions to promote also the welfare of the agricultural population to a very large extent. I agree with those hon. members who have said it should be the main object of the Government to promote the settlement of the soil, and our endeavour will be to induce those people to settle here and permanently cast in their lot with us and do their best to send the old colony along. Some hon. members have taken exception to the Speech in regard to certain matters which have been omitted, and which they thought ought to have been mentioned in it. The hon. member who so well represents the South-East