

HOUSE OF ASSEMBLY.

Wednesday, August 27, 1958.

The SPEAKER (Hon. B. H. Teusner) took the Chair at 2 p.m. and read prayers.

**METROPOLITAN TAXICAB ACT
REGULATIONS.**

Mr. O'HALLORAN (Leader of the Opposition)—I move—

That the regulations under the Metropolitan Taxicab Act, 1956-1957, made on March 27, 1958, and laid on the table of this House on June 17, 1958, be disallowed.

Before proceeding with arguments I will refresh the memories of honourable members on what preceded the passing of the Act under which the regulations were made. For many years there had been great discontent amongst the public and parties interested in the taxicab industry with the method of control which was operating, namely, control by metropolitan councils. Most of the control was exercised by the Adelaide City Council, which licensed most of the cabs used in the metropolitan area. The public were concerned firstly because the councils, particularly the Adelaide City Council, had permitted abuses to creep in and allowed rackets to be established under which plates were issued to people with no semblance of identification with the industry, who were able to farm them out at a profit. Secondly, the companies that had formerly owned taxicabs were allowed to obtain plates and evade the award of the Transport Workers' Union that had been properly made under the Industrial Code to provide certain conditions of employment. Further, there was grave dissatisfaction among the public because taxis were licensed to operate only in certain areas. Sometimes, if people had to make a lengthy journey through several suburbs, it became necessary to engage more than one cab to complete the journey.

They were the conditions operating before the Act was passed which compelled the Government in 1952 to appoint a committee of inquiry into the licensing of taxi-cabs in the metropolitan area, though unfortunately its inquiry was greatly circumscribed by the limited terms of reference, which were set out in a letter to the chairman dated December 9, 1952. The committee comprised His Honor Sir Kingsley Paine (Chairman), the late Mr. Ivor Green (Commissioner of Police), Mr. Baden Pattinson, M.P., Mr. A. C. (now Sir Arthur) Rymill, who at that time was Lord Mayor of Adelaide, and Mr. C. R.

Sutton, J.P., who was president of the Municipal Association. The committee was asked to report on what steps should be taken to co-ordinate the licensing of taxi-cabs by local government authorities in the metropolitan area, and it reported:—

The committee has reached the results set out in this report in the light of the restriction mentioned in the above reference, that the personnel of the licensing authority be confined to representatives of metropolitan councils. The committee, however, desires to express no opinion as to what conclusions it might have reached if no such restriction had been imposed by the reference, inasmuch as the matter has not been considered in the light of a wider field.

In its report the committee emphasized again and again that it was restricted by the terms of reference in making the fullest inquiry into the matter. Finally, under the limited terms of reference, it was impelled to make the following recommendation:—

That subject to the reservation to all metropolitan councils of power to control taxicab stands and traffic generally as mentioned in Chapter IX of this report, the council of the City of Adelaide should be empowered to act as the central authority for the licensing of taxicabs throughout the metropolitan area as defined in Chapter II of this report.

That report was presented in September, 1953. In 1954 the Government introduced a Bill substantially giving effect to the committee's recommendations that were designed to deal with the evils which I mentioned had crept into the metropolitan taxicab industry. It proposed that the controlling authority be the Adelaide City Council. The Bill received almost unanimous approval except as to the controlling authority. There was a difference of opinion on that question, but there was no disagreement as to the inadvisability of permitting the Adelaide City Council to retain control. Members undoubtedly had in mind the abuses that had crept into the industry under City Council control, for which the council of the day had to accept full responsibility, and when that provision was considered in Committee it was overwhelmingly defeated.

I then moved that control be vested in the Transport Control Board. I did so after consultation with many of the interests affected in the industry in the metropolitan area, who at that time favoured control being vested in the board. When my amendment was being debated in Committee there was a difference of opinion as to who should have control. The Commissioner of Police was suggested and the member for Onkaparinga (Mr. Shannon)

indicated that he proposed to amend my amendment to provide for a board of five, to be appointed by the Governor. The Government seized the opportunity presented by this difference of opinion to drop the Bill.

In 1955, Mr. Jennings, member for the then district of Prospect, introduced a Bill on behalf of the Opposition which was identical with the Bill introduced by the Government the previous year except that it proposed that the controlling body should be the Commissioner of Police. I regret that that Bill did not receive much consideration. Probably, like many other excellent measures introduced by the Opposition, it did not commend itself to Government supporters; and it was defeated.

In 1956 the present legislation was introduced by the Government and subsequently passed. At that time, on behalf of the Opposition, I made it abundantly clear that whilst we were not happy with the method of control to be established we were prepared to give it a trial because it did eliminate the abuses to which I have referred. The two main points, of course, were that licences should only be issued to people who owned and drove taxicabs or employed people to drive taxicabs. We were not averse then—nor are we now—to genuine taxicab companies owning cabs and employing men to drive them under proper conditions. We also believe that the man who owns his own cab and is prepared to licence it and conform to all the regulations is entitled to the utmost consideration by the licensing authority. They were the two impelling points which caused this House to unanimously accept that Bill.

Let us examine what it provided in relation to the issue of licences. Clause 30 stated:—

- (1) The board may, in respect of any taxicab, issue a taxicab licence to any fit and proper person. Every such licence shall authorize the taxicab to be used for the purpose of carrying passengers for hire or reward in the metropolitan area.
- (2) The board may issue a taxicab driver's licence to any fit and proper person. Every such licence shall authorize the licensee to drive a taxicab within the metropolitan area for the purpose of carrying passengers for hire or reward.

Subclause (3) prescribed the conditions under which licences were to be issued. Clause 33 stated:—

- (1) The granting or refusal of a licence or of the renewal of a licence shall be at the discretion of the board.

- (2) The grant or renewal of a licence may be made subject to such conditions in any particular case as the board thinks fit.

- (3) A licence shall not be transferred, leased or otherwise dealt with except with the consent of the board, and the board may, in giving any such consent, impose any conditions which it thinks fit.

I draw particular attention to subclause (3) because it gives the board extensive power over the issue of licences.

Mr. Shannon—Over the transfer of licences.

Mr. O'HALLORAN—Once a licence has been issued to a company or to a person, then it must not be transferred, leased or otherwise dealt with except with the consent of the board. That makes it clear that the board has to control transferring, leasing, and otherwise dealing with licences.

Mr. Shannon—That, of course, is to maintain the standard of persons who are to be taxicab drivers.

Mr. O'HALLORAN—I should think so. Subclause (4) provides:—
If—

- (a) a taxicab licence is issued in respect of a taxicab which is now owned by the licensee; or
- (b) a taxicab licence is transferred to a person who is not the owner of the taxicab; or
- (c) consent is given by the board to the leasing of a taxicab licence,

the board shall forthwith report to the Minister that it has issued the licence or, as the case may be, consented to the transfer or lease, and shall in the report state its reasons for issuing the licence or giving the consent as aforesaid and state what steps are being taken by it to insure that there shall not be trafficking in licences to the detriment of licensees and the public. Every such report shall be laid before Parliament by the Minister.

I submit that that subclause imposes a duty on the board to carry out the principle of the legislation as expressed by Parliament.

Mr. Shannon—To obviate some of the real problems we knew about.

Mr. O'HALLORAN—Exactly; to obviate some of the evils to which I referred earlier. I do not know whether the board has carried out its obligations under subclause (4) to report to the Minister but I am reasonably sure that if such a report has been presented it has not been laid before Parliament, or at least before this House, and if it has been presented to the Minister it should have been laid before this House. Surely this thing has been going on long enough to enable the people responsible for administering the law to know what the law really is. Furthermore, I suggest that this

conditional right vested in the board to permit the leasing or transfer of licences was intended to deal with cases of emergency; it was never intended that the board should take it as giving it *carte blanche* to issue plates to people who did not own taxicabs and could arrange with others, either by lease or partnership agreement or in some other way, to get around the law. That is what it amounts to, as has been admitted. I take strong objection to that and I hope the House at the appropriate time will do likewise.

I have a welter of opinions and correspondence from all manner of people interested in this legislation, and particularly in my motion for disallowance of these regulations, but nowhere can I find any arguments against the points I am now putting. In the opinions expressed by many people I have found excuses given for the board, but I can find no good reason why these subterfuges which get behind the expressed desire of Parliament should be allowed. I approached this with a great deal of caution and with a desire to be fair to all concerned because I realized it was a difficult thing for the board in one fell swoop to eliminate what Parliament intended it to eliminate.

Mr. Shannon—In other words, the abuses have taken years to accumulate.

Mr. O'HALLORAN—Exactly, and it may take a considerable time to eliminate them, but if the board had shown any real desire to eliminate them I would not be moving this motion. The Act was assented to on November 15, 1956 and the regulations were gazetted on March 27, 1958, so a lengthy period was given to the board to overcome the difficulties that I think all members admit had to be overcome. Very early in the piece submissions were made by the body that calls itself the Taxicab Operators' Association of South Australia to the effect that the award under which the Act was intended to work, in accordance with the spirit of the legislation passed by Parliament, was unworkable, and negotiations were begun with the Transport Workers' Union to secure a variation of the award. According to my information no fewer than three conferences were held, and at one stage it appeared that an agreement would be reached for a consent application to vary the award. In a letter dated June 11, 1958, from the secretary of the Transport Workers Union, it set out its objection to the actions of the board and to the regulations that I seek to have disallowed. The letter states:—

We feel that the board of 12 people with one worker representative has definitely

attempted to usurp the authority of our established Industrial Court and tribunals by legislating contrary to an award indicated by an ultimatum in correspondence to the Transport Workers Union declaring that on and after a certain hour on a certain day the board would draft regulations circumventing the present South Australian Taxi Award, unless the union agreed to rescind the award and enter into an industrial agreement to cover the occupation of a taxi driver.

That is something to which I take grave exception. If the Government really believes in the industrial legislation it has sought so assiduously to protect throughout the years by resisting every attempt we have made to improve it in the interests of the workers, it should not permit any board to usurp, in effect, the powers of an industrial tribunal. What right has this board to say whether an award is or is not workable? Not only has it no right to say that, but it certainly has no right to apply duress to the union in an attempt to secure the union's agreement to a variation of the award. The letter continues:—

At the request of the Transport Workers Union several conferences were held with the employers, but due to the absurd demands of the employers and notwithstanding our willingness to continue negotiations, conferences proved abortive. It was quite evident that the employers had planned to hold the gun at the union unless they were prepared to rescind the present award, agree to a 60-hour week with a 12-hour day, waive all margins over the State basic wage with no penalty rates for excessive hours, holidays and week-ends, minus annual and sick leave. Correspondence and verbal contact with members of the board proved conclusively that they were pleased to declare the award unworkable.

Briefly, this is what happened. The employers had objected to the award and negotiated with the union to secure a consent variation. The board, not the employers, wrote to the union, advising it that unless it agreed to the terms of a workable award not later than February 6 the board would draft its own regulations. In other words, if the union was willing to accept the conditions previously mentioned—the 60-hour week, the 12-hour day, no margins over the basic wage, no holiday or Sunday penalty rates—

Mr. Lawn—It sounds like 1858.

Mr. O'HALLORAN—Yes, rather than 1958.

Mr. John Clark—The union was asked to give everything away.

Mr. O'HALLORAN—Yes, and it was told by the board that, if it did not, the board would draft regulations to circumvent the law.

Mr. Lawn—That was a threat.

Mr. O'HALLORAN—That is what it told the union anyhow. What did the representatives of the industry have to say about it? On Wednesday, July 30, the chairman of the Taxicab Control Board appeared before the Subordinate Legislation Committee and gave evidence, which was tabled in this House on Thursday last. He said:—

All members of the board are keenly conscious of the fact that Parliament in the phrasing of the Metropolitan Taxicab Act, seems clearly to have expressed its disfavour of leasing. The Act, whilst not prohibiting leasing, clearly casts on the board the onus of justifying its action in each case when it grants the right to lease.

I agree with that. The evidence continues:—

The board is completely and firmly opposed to the idea of any licensee holding a licence as an investment, leasing it to another owner-driver, supplying little or no service to the lessee, and collecting a rake-off from the other man's earnings. If, as the board believes, this is the basic idea to which Parliament objects, then the board is in complete agreement.

According to the chairman, the board agreed with what Parliament had expressed in the legislation, but the chairman then went on to state his proposals:—

The board's proposals, in brief, are as follows:—It does not favour partnership licences as a permanent method of licensing. There were over 70 partnership licences in the joint names of a company and an individual owner-driver when the board took over. In each case the company was originally the sole holder of the licence. The board, pending further consideration of the position, preserved the status quo by issuing temporary partnership licences under regulation 18. Rather than partnerships, and subject to the following conditions being fulfilled, it would permit a company or, in appropriate circumstances, an individual to hold a licence in its own name, such licence to be attached to a vehicle belonging to an owner-driver operating with the company or an individual. An individual supplying a similar service and complying with the same conditions as a company would be eligible, but the conditions are such that except in rare instances no individual could supply the necessary service.

The witness then referred to the conditions to be fulfilled and said:—

The board must be satisfied that the company or individual concerned will supply a proper and adequate service to the public (see regulation 10). A satisfactory and adequate service must also be supplied by the lessee, the owner-driver. The board is not satisfied that all companies are giving a proper service to the drivers. In fact, I know some of them are not, and we propose to tackle that and put it right. At the moment the service some drivers get is definitely not adequate.

I quote that to show that the board is far from satisfied with the present position, but I point out that it has had almost two years to overcome these difficulties, yet has done nothing about them. In the main, I agree with the regulations, which I believe are well drafted and meet the position. I object to them on only three grounds. Two of those grounds relate to the fact that the board is not carrying out the wishes of Parliament by seeing that the leasing or other methods, such as partnership agreements, are not employed to get around the Act. Further, the board has not established a single system of taxicab control for all the metropolitan area. Finally, there is the industrial matter to which I have referred.

I now refer to the evidence of a gentleman very much concerned with this legislation—Mr. A. B. Cox, secretary of the Yellow Cab Company. On August 6, in reply to a question by the chairman of the Subordinate Legislation Committee, he said:—

My company was one that introduced the partnership arrangement in the first place and it has been adopted by others. It was purely a subterfuge—

Mr. Jennings—He admitted it?

Mr. O'HALLORAN—Yes, it was some way of getting behind the law Parliament passed. I hope we are not willing to condone subterfuges made with the object of getting behind Parliament's laws because, if we are, I can see a wide vista opening up for people who have certain intentions as regards the rights and privileges of the community and will evade their legal obligations. Mr. Cox continued:—

—if I may use that term without being critical of what was done. We arranged 43 separate partnerships for the 43 city licences, which was cumbersome and a nuisance to everyone concerned. Each of those licences was issued in the names of the parties, Yellow Cabs, Bill Jones or John Smith.

Those names are for purposes of illustration only. The evidence continues:—

The cab was jointly owned, but nominally so, to comply with the city council by-laws. All this was not done behind the back of the city council. We told them what was going on and gave them copies of the agreement. We paid £25 to each of these owner-drivers, thus constituting us as owning a £25 share in the particular vehicle, and that was done to comply with the by-laws. For some years now those cabs have been operated under a partnership and those men pay a weekly fee to Yellow Cabs which provides for radio and telephone services, advertising, etc. That arrangement is still going on.

Mr. Jennings—In other words, the subterfuge is still going on.

Mr. O'HALLORAN—Yes, and that is the vital part of the evidence. What was done under the Adelaide City Council's control is still going on under the control of the Metropolitan Taxicab Board. I want to be fair to Yellow Cabs and other companies. They provide a service, and they estimate its cost at something over £3 a week. They also give certain concessions, such as cheaper petrol and tyres, and certain advertising benefits though they are not very great. My point is that according to their own balance-sheets they are making a handsome profit as the result of plates being issued to them. That is what I object to; that is what Parliament objected to originally; and I hope that Parliament will sustain that objection.

Another matter I wish to refer to is contained in a circular issued by the Taxicab Operators' Association of South Australia. It purports to be a submission of the city operators' section of that association to the Joint Committee on Subordinate Legislation. I understand it has been forwarded to all members of Parliament, and it states:—

Some opposition has been expressed by certain members of Parliament to the proposals submitted by the Metropolitan Taxicab Board for approval of Parliament regarding the leasing of taxicabs in the metropolitan area and the types and classes of plates to be issued. We believe that members of Parliament should be aware of the history of this matter and we are taking the liberty of setting out the steps that have been taken to overcome some of the problems which faced the taxi industry in this State.

I have already dealt with those problems, but there were some points raised in the circular, to which I was inclined to give considerable attention, until I came to the sixteenth paragraph of the submission. It states:—

16. We understand that about 1,400 taxi drivers' licences have been issued by the Metropolitan Taxicab Board.

17. At a recent conference between the board, representatives of the union and this association, the secretary of the Transport Workers Union stated that he did not know how many taxicab drivers were financial members of his union.

I think that if I were in the secretary's shoes I would not know, either, under those circumstances. I would not give information to people who had not been very fair to me in recent discussions. The submission continued:—

18. This information has not yet been officially divulged, but we have been informed that about 40 taxicab drivers are financial members of the union, the majority of whom hold suburban plates.

19. If this is correct, the Transport Workers Union can be said to represent—not taxi drivers generally—but approximately 3 per cent of those holding licences to drive taxis.

I knew that was wrong, and it caused me to view the whole submission with grave suspicion. At the Trades Hall last night there was a meeting of taxi-driver members of the Transport Workers' Union. A report of that meeting appeared in today's *Advertiser* under the heading, "Union urges one Type of Taxi Licence." It states:—

A meeting of over 250 members of the taxi section of the Transport Workers' Union decided last night that only one type of taxi licence should be issued in the industry. The meeting carried a resolution that the chaos in the industry could be solved only by issuing one type of taxi plate and the abolition of leasing and partnerships. The secretary of the union (Mr. G. B. Fisher) said the present regulation providing for two types of taxi licences—green plate and white plate—caused great confusion, especially to the public. It was expected, he said, that a move would be made in Parliament this week to disallow the existing taxi control regulations.

I draw attention to the statement by Mr. Fisher that the issue of two types of taxi licences caused great confusion, especially to the public. Is not that one of the problems the Metropolitan Taxicab Board was appointed to solve, and one reason why we passed the legislation? We wanted that confusion eliminated, but it is left to the union, while fighting for the rights of its members, to try to protect the rights of the public. The meeting was attended by over 250 members of the union—a far cry from the 40 mentioned in the Taxicab Operators' Association's circular which I have just quoted.

This board has become expensive. Its finance has to be provided by the people who are licensed either as drivers or as owners of plates in the industry. One result is that the cost of taxicab licences has increased by over 100 per cent. The man engaged in the industry—and after all he is the person with whom we should be primarily concerned because he gives service to the public—has to pay that additional licence fee and the protection he thought would be afforded to him has been denied.

Most of these regulations are quite good and most could be permitted to stand. If they are disallowed I will support any new regulations embodying them provided they do not include the regulations under which the objectionable practices I have referred to are

possible. If the board had shown any disposition to compromise I would not be moving this motion, but its attitude to the men who are responsible for providing a service confirms my view that it is more concerned with vested interests than with the interests of the men engaged in the industry or the public those men serve. I hope Parliament will disallow these regulations and thus afford an opportunity to substitute something more acceptable.

The Hon. Sir THOMAS PLAYFORD secured the adjournment of the debate.

SUPERANNUATION ACT BENEFITS.

Mr. O'HALLORAN (Leader of the Opposition)—I move—

That in the opinion of this House the pension unit payable in accordance with the provisions of the Superannuation Act, 1926-1956, the percentage thereof payable to widows and the allowance payable in respect of dependent children should be increased and, in view of the substantial credit balance in the fund, such increases should be payable without increase in contributions.

This matter is of vital importance to a considerable number of pensioners under our Public Service superannuation scheme. I make it clear that whilst I have not mentioned any amount by which the unit of pension should be increased, I believe that the benefit to which a contributor becomes entitled on retirement should be increased from 17s. 6d. to £1 a week, that the widow's proportion, now 50 per cent, should be increased to 75 per cent, and that the children's pension should

be also substantially increased. Contributions should not be increased in view of the unfavourable comparison between the contribution per unit in South Australia and the contribution per unit for Commonwealth public servants. I quote the Commonwealth because the same provisions apply to all Commonwealth public servants throughout Australia. This creates inequalities between retired Commonwealth public servants in South Australia and our own retired public servants. The following table makes a comparison of contributions for an additional unit:—

Age next Birthday.	Commonwealth.			South Australia.		
	£	s.	d.	£	s.	d.
20	1	14	8	2	8	0
25	2	5	6	3	0	0
30	2	16	4	3	16	6
35	3	9	4	4	19	0
40	4	11	0	6	10	0
45	6	3	6	8	16	0
50	8	10	10	12	13	0

Unit of pension in each case—£45 10s.

The unit of pension in the Commonwealth is no greater than ours at present, but the contribution is considerably less and therefore those contributing to the Commonwealth fund have an opportunity by voluntary savings and investments of compensating themselves in another way, although they are still as well off as South Australian pensioners so far as the unit of pension is concerned. I suggest that the greater benefits I advocate could be paid without any increased cost to the taxpayer and without any increase in the contribution from members of the fund because of the buoyancy of the fund at present. The following table clearly sets out the position:—

Year.	Income. £	Expenditure £	Surplus. £	Accumulated Fund. £
1951-52	1,176,000	686,000	390,000	5,006,000
1952-53	1,356,000	750,000	606,000	5,612,000
1953-54	1,441,000	812,000	619,000	6,241,000
1954-55	1,656,000	939,000	717,000	6,957,000
1955-56	1,934,000	1,069,000	865,000	7,822,000
1956-57	2,052,000	1,141,000	911,000	8,733,000
1957-58	—	—	975,000	9,708,000

I am unable to give the figures of income and expenditure for 1957-58 because they have not yet been published, but the figure for the accumulated fund was supplied by the Premier in answer to a question. The fund has grown from £4,515,000 as at July 1, 1951 to £9,708,000 as at July 1, 1958, an increase on the seven years of £5,193,000. I think that proves conclusively that the moderate increase in pensions I have suggested is possible without any

increase in contributions either by the Government or by contributors. Another point of interest is that the surplus, which was little more than half the expenditure in 1951-52, is now £911,000 on an expenditure of £1,141,000, so the time is not far distant when the surplus will be greater than the annual income of the fund. The following table gives a comparison of the rates of pension paid to widows and

dependent children in other States and in the Commonwealth sphere:—

	Widow.	Depen- dent child. Per week. £ s. d.
Commonwealth . . .	$\frac{1}{2}$ pension	1 0 0
New South Wales . .	$\frac{1}{2}$ pension	0 10 0
Victoria	$\frac{3}{8}$ pension	0 10 0
Queensland	(scheme not comparable)	
Western Australia . .	$\frac{1}{2}$ pension	1 0 0
Tasmania	$\frac{3}{8}$ pension	1 0 0
South Australia . . .	$\frac{1}{2}$ pension	0 8 9

From this it can be seen that the allowances to widows and dependent children are lower in this State than in any other. It is a scandal that this Parliament has not done something to rectify this injustice long ere this, and I hope that as a result of my motion the Government will be impelled to do something this session. Members may ask, "Why don't you do something about it? Why don't you introduce a Bill?"; but the plain fact is that the Opposition cannot introduce a money Bill but has to depend on the good offices of the Government to do so. However, that need not stop Parliament from supporting my motion, and I suggest that this issue is humanitarian and not political.

Since I gave notice of this motion I have been approached by a number of widows whose husbands unfortunately died at an early age, some I believe because of excessively zealous service to the State, and left their widows with dependent children. Some of these men contributed for a considerable number of superannuation units, but the pensions their widows are receiving are just sufficient to keep them from receiving the age pension. If they could obtain an age or widow's pension they would be entitled to receive free medical services, free medicines and other privileges under the Commonwealth social services scheme, but as it is they are not entitled to that consideration. In the final analysis they are probably worse off because their husbands saved in order to make what they thought was adequate provision under the Superannuation Act than if they had spent their money and relied on the Commonwealth legislation to protect their families. I am not saying they should have done this, because I believe people should subscribe to some form of insurance to make adequate provision for their families in the event of their sudden death, or in old age, but I put this forward in asking members to take a compassionate view of this matter.

The Hon. Sir THOMAS PLAYFORD secured the adjournment of the debate.

ROAD CHARGES (REFUNDS) BILL.

His Excellency the Lieutenant-Governor, by message, recommended to the House the appropriation of such amounts of the general revenue of the State as were required for the purposes mentioned in the Bill.

NARACOORTE CORPORATION BY-LAW: HEIGHT OF FENCES, ETC.

Mr. MILLHOUSE (Mitcham)—I move—

That by-law No. 31 of the corporation of the town of Naracoorte, to regulate the height of fences, hedges and hoardings within 20ft. of intersections, made on May 20, 1958, and laid on the table of this House on August 12, 1958, be disallowed.

It was felt by the Joint Committee on Subordinate Legislation that the by-law made rights unduly dependent on administrative and not upon judicial decisions. I remind members of the four heads of instruction given to the committee under the Joint Standing Orders. The relevant instruction in this case states:—

The committee shall with respect to any regulations consider whether the regulations unduly make rights dependent upon administrative and not upon judicial decisions.

When the committee examined this by-law it felt it would be failing in its duty to Parliament if it did not recommend the disallowance of the by-law pursuant to that instruction. Clause 1 (1) of the by-law states:—

Except with the prior written consent of the council—

That is the part to which the committee objects—

—no person shall on any land occupied by him erect, or cause or permit or suffer to be erected, within 20ft. of the intersection of two or more streets or roads, any fence or hoarding of a greater height than 4ft. 6in. measured from the level of the footpath or roadway immediately adjoining the same.

Subclause (2) states:—

The consent of the council as aforesaid may be given subject to such terms and conditions as the council may set out in the form of consent and may be revoked by the council at any time by written notice given to any person in occupation of the land.

That is the position under this by-law. All members of the committee are entirely sympathetic with the objects of the by-law. We have no quarrel with its substance and it is not the purpose of the committee to hamper local government in its operations; but we feel that we would be failing in our duty if we did not bring to the notice of both Houses

what we consider, by virtue of our instructions, is an objectionable feature of the by-law.

It has been suggested that the position has become farcical because of the number of disallowances recommended, but I point out that this session the Subordinate Legislation Committee has dealt with 56 regulations and in no case has it moved for a disallowance. Of the 35 by-laws that have come before the committee, motions have been moved in both Houses for the disallowance of only eight, and in each of those cases the ground for the motion has been substantially the same as in this case because of what is considered to be an unduly wide discretion in the by-law.

The Hon. Sir Thomas Playford—How would you deal with the exceptions that must arise?

Mr. MILLHOUSE—The Committee believes that the general principle of the law, whether it be an Act of Parliament or a by-law, should be that any person should be able to go to the law, read it, and know where he stands without having to refer to anybody else. Although we believe that, we do not for a moment suggest it is possible in every case to have a by-law with no flexibility. The difficulty, however, is to know where to stop.

The Hon. Sir Thomas Playford—This by-law makes it an offence unless permission is given. What other method is there?

Mr. MILLHOUSE—The method we suggest is that the principles on which permission shall be given in any case should be embodied in the by-law and should not simply be in the mind of the council or an official of the council. Those principles should be set out for everybody to see. The committee does suggest not that there should be no discretion or flexibility, but rather that the principles upon which discretion shall be exercised shall be contained in the by-law.

The Hon. Sir Thomas Playford—Is that possible, because every case is different?

Mr. MILLHOUSE—I suggest that it is possible; for instance, it is done in the model by-laws. I do not think that any model by-law gives undue discretion, which is the discretion to which we objected in this case. True, the model by-laws contain a discretion, but not the wide, all-embracing discretion to which we object here. I speak for all members of the Committee when I say that this matter has given us much worry, for we appreciate the difficulty in which local government may be placed. I hope that some acceptable solution may be found. I am not now able to propound such a solution, although I have indicated the way I feel about the matter and I

think I speak for most members of the committee when I say that the principles on which discretion shall be exercised should be contained in the by-law. That is a possible solution, but it may not be ideal. We need some solution to overcome the difficulties that members of the committee feel exist, yet at the same time local government must be allowed a workable discretion.

I understand that the Government is willing to look into this problem to try to solve it; therefore, I suggest that the other notices of motion and the Orders of the Day standing in my name be adjourned so that, if possible, such a solution may be found. In this case, having stated—I hope sufficiently—the objectives of the Joint Committee, I ask leave to continue my remarks.

Leave granted; debate adjourned.

WRONGS ACT AMENDMENT BILL.

Second reading.

Mr. DUNSTAN (Norwood)—I move—

That this Bill be now read a second time.

It proposes three major alterations to the provisions of the Act, and they all refer to the amounts which may be awarded by courts to persons who bring actions in consequence of the death of a relative through an act of some other person. At common law the normal principle is that personal action dies with the person whose action it was, and there is no specific right, except in certain circumstances, for people who were relatives of the deceased to bring an action for damages which were indirectly caused to them by the death of that particular person. The specific right to action is given by the Wrongs Act.

The first proposal in the Bill is to prevent a court, in assessing damages payable to relatives in cases of this kind, from taking into account as deductions certain benefits which accrue to these people from the death of the deceased. This House legislated in this regard in the last amendment to the Act, which was in 1956. At that time the Minister of Education, when moving the second reading, said, in relation to the amounts that the court could take into account in assessing damages:—

The problems which the courts have had to consider have been purely legal ones, that is to say, what is the proper way to ascertain the true loss which the widow or other dependants have suffered. They have not had to consider whether it is right or just in a moral sense that any particular deduction should be made in assessing the damages. The Government's proposal in this Bill is

that life insurance moneys shall not be taken into account for the purpose of reducing the damages to which a relative of the deceased is entitled. A law similar to this was passed in England in 1908; and some other Australian States, New South Wales and Tasmania in particular, have passed laws providing that life insurance moneys and certain other specified benefits are not to be taken into account as an offset to the damages otherwise payable.

The Government is aware of these laws and realizes that there are several classes of deductions which have to be made as a matter of law but which can be questioned on moral grounds. The problem is a very difficult one. The Government has intentionally limited this Bill to life insurance moneys because it considers there are specially strong arguments for ensuring that the dependants of the deceased will get the full benefit of any life policies which he has taken out. For these reasons the Government has brought down this Bill. It has an open mind on the general question of what deductions should properly be disallowed and would welcome expressions of opinion on this question.

No further expressions of opinion were made, there was no further amendment to the Act, and the only deduction which the court was then no longer allowed to make was in respect of moneys accruing from an insurance or assurance policy; but what are the morals of this matter? What are the moral questions to which the Minister of Education referred in general terms in his remarks? Surely this is the position, that if a man chooses by his own foresight to provide some benefit for his dependants in the case of his untimely demise, then that foresight and the payments he has made to provide that benefit for his dependants should not lessen the amount which the wrongdoer should pay in damages to his dependants. In other words, the foresight of the deceased should not disqualify his dependants from getting damages which would otherwise be available to them.

Provisions in the Bill extend that principle to all benefits which a deceased person might have provided. Proposed new paragraph (ii) of subsection (2aa) of section 20 states:—

Any sum paid or payable consequent on the death of the deceased person as a gratuity to any person for whose benefit the action is brought.

Proposed new paragraph (iii) states:—

Any sum paid or payable consequent upon the death of the deceased person under any contributory medical hospital death or funeral benefit scheme.

The Bill provides that such amounts shall not be deducted from damages. It has never been decided by the court whether such latter sums come within the term "policy of insurance or assurance," but in view of a recent decision

of the Supreme Court it would appear that they do not. That was not specifically decided, but it would seem to flow from the court's judgment. If a man decides to pay into some funeral benefits scheme that benefit should not be deducted from the amount of damages available to his widow, and the same should apply to any medical benefits scheme. However, in general law if a man provides insurance against hospital or medical treatment, a decision of Mr. Justice Ross states that the fact he is getting money from that insurance does not make that money a deduction from the damages he may claim from some wrongdoer who has put him into hospital. My point is that as things stand such a benefit is apparently deductible when his widow goes to the court. That is not a satisfactory state of affairs.

I want to make it clear that there is not complete clarity in the law on that topic, and my point is that where a man has provided for his dependants they should have the advantage of his payments and his foresight, and the wrongdoer should not escape damages to that extent. Invariably our courts, in assessing damages to dependants, deduct the sum mentioned in proposed new paragraph (ii) of subsection (2aa) of section 20. For instance, fellow union members of the deceased may get together and provide some voluntary contribution to his widow and dependants or a public collection may be taken up for his widow. Under the law at present such sums are deductible from the amount of damages payable by the wrongdoer. That is an extraordinary provision in our law.

Mr. Quirke—Have there been cases such as that?

Mr. DUNSTAN—Yes, there was a recent case which led me to bring down this Bill. The member for Whyalla (Mr. Loveday) knows this case well because it occurred in his district. The third benefit which I seek to exclude in the assessment of damages by a court is any sum paid or payable as a social service benefit. It has been contended that the ruling judgment upon this subject—the judgment in the case of *Lincoln v. Grivil* decided by a majority of two judges to one in the High Court in 1954—is not sound and should be overruled by the High Court. I have heard eminent counsel express that view. Nevertheless, up to the present it has not been overruled and is the binding statement on the law in South Australia. In that case a widow brought action for damages. The amount of damages was assessed and then it was reduced

by the prospective amount of widow's pension she would get in the future. The court went further: in effect it took into account the fact that at some time in the future she might get the widow's pension benefit, and reduced the amount of damages to bring her in that class. I believe that the dissenting judgment of Mr. Justice Webb in this case is a statement of the correct moral principle. I believe it will appeal to members. Speaking of pensions under the Commonwealth Social Services Consolidation Act he said:—

Pensions under that Act are not paid for or in respect of any special services, or because the particular recipient or someone on his or her behalf has contributed to a pensions fund. They are paid irrespective of such services or contributions. Usually they are sought by those persons, however worthy, who are compelled in more or less straitened circumstances to throw themselves on the benevolence of the Commonwealth. The appellant did so; but for the time being she might have had no alternative. In any event it does not follow that she must now be deemed to be tied indefinitely to a somewhat indigent class to the prejudice of her standing in the community and simply for the relief, at the public expense, of the wrongdoer whose want of care deprived her of her husband and her means of support. If we allow pensions as a deduction from the amount of damages payable then we are relieving the wrongdoer of the amount he should pay at the expense of the public. In other words, we say, "This is the damage the wrongdoer has done to the widow, but because at some time in the future this lady may be able to claim some social service benefit we will deduct from the amount of damages the amount we assess as what she will get from social service benefits and the taxpayer will pay that instead of the wrongdoer." That is a fantastic situation. Surely the wrongdoer should pay for the damages, and if at some future time the widow becomes entitled to social service benefits, well and good. The prospective pension benefits should not be deducted from the amount of damages payable to her. Let me cite a case which occurred in South Australia. The decision is not reported in our State reports and therefore I cannot refer members to a particular volume. However, it was the case of *Branford v. The Broken Hill Proprietary Company Limited*, decided in 1957.

Mr. Millhouse—Is it in the Law Society judgments scheme?

Mr. DUNSTAN—I think it is, but I do not get the Law Society judgments because I have not found that scheme particularly helpful. In this case it was admitted by the defendant

that the defendant had been negligent and that the man, whose widow and dependants were bringing this action, had been killed on the Broken Hill Proprietary Company's railway at Iron Knob as a result of that negligence. The widow was in her early forties and had several young children. His Honour assessed that her weekly benefit would be from her husband's earnings, calculated this on an annuity table, and deducted a slight margin for unforeseen benefits she might get elsewhere, and then said, "This lady will receive an amount just over £5,000." His Honour pointed out that the widow intended to buy a house costing about £3,000 and that as a result she would have about £2,000 capital left. Consequently, in the foreseeable future she would be entitled to a widow's pension. He assessed the entitlement of widow's pension at £1,600, and deducted that from the damages. He found it necessary to do that because of the judgment in *Lincoln v. Gravit*.

Mr. Quirke—Whether he wanted to or not?

Mr. DUNSTAN—Yes; he found he was bound by that decision. In addition, he took from the amount of damages a sum paid to the widow from the Combined Unions Fund in Whyalla.

Mr. Jennings—Into which the deceased had paid money.

Mr. DUNSTAN—Yes. His Honour also deducted moneys which had already been paid to her as widow's pension during the period the decision in the case was pending—about 18 months. I do not think any of those sums should have been deducted. I do not think it right or proper that they should have been.

Mr. Quirke—How long would she have had to live to draw £2,000?

Mr. DUNSTAN—Under the pension scheme possibly a few years. However, she would have been permitted to liquidate that sum at some stage and might have been able to purchase a few things. I think it extraordinary that she should not have got the full capital amount of the sum assessed as the damage caused to her. It could then have been left between her and the Commonwealth to determine what subsequent benefits she could get. Why should the taxpayer have to pay the damages which the Broken Hill Proprietary Company would otherwise have had to meet? I believe each of those deductions from damages was wrong in principle and contrary to the principle this House accepted in making the previous amendment to the Act in 1956. At that time the Minister

invited expressions of opinion as to what deductions should be made in addition to those provided in that Bill and I urge the Government to consider this matter. That is the first major purpose of this Bill. The second and third are related. They are set forth in clauses 4 and 5. Clause 6 is simply consequential on those clauses.

At the moment the amount of damages payable to a widow or widower or the parent of a child who is killed may be added to by an amount assessed by the court as damages by way of solatium—that is to say, as a solace to their feelings for the loss of association and consortium with the person who has died. Otherwise, the damages are limited to the pecuniary amounts that can be shown. No other damages are paid under the Act for wounded feelings unless those wounded feelings have produced some medical breakdown, damages for which are pecuniarily assessable by taking into account loss of wages, medical expenses and the like. Otherwise, where a wife is deprived of the consortium of her husband, all she may get on that score is the amount prescribed as solatium. The maximum amount given to a widow or a widower as solatium for the loss of consortium of a spouse is fixed at £500 under the Act as it now stands, and I think that is grossly inadequate.

Mr. Quirke—How long ago was that fixed?

Mr. DUNSTAN—I think in 1944, although the member for Mitcham may correct me.

Mr. Millhouse—How can you possibly assess it?

Mr. DUNSTAN—You cannot accurately assess it.

Mr. Millhouse—It would be hopeless if you made it £10,000.

Mr. DUNSTAN—I do not agree there. If a man sitting on a jury were asked to assess an amount to pay to a widow or widower in those circumstances, I do not think he would be likely to assess damages at £10,000, nor would he assess them as low as £500. Indeed, in these days it is very rare for the courts not to fix the amount of solatium at the maximum, so it is obvious that they feel that the maximum is inadequate.

Mr. Millhouse—I do not agree with that.

Mr. DUNSTAN—I think it is so, and I ask members what maximum amount they would assess in the circumstances. Would they award the maximum of £500? I do not propose under this Bill that the courts should award the amount I have proposed, but it would allow them to assess damages up to that amount.

Mr. Quirke—And they would not necessarily have to award anything.

Mr. DUNSTAN—That is so. If they go into the matter and find the parties had not been living together and did not intend to do so, and that the loss of consortium was nil, they would not award any amount for solatium. Where relations between the parties have not been good and a remarriage is likely, they would not assess damages at the maximum, but there should be an alteration to the law, because the £500 maximum is too low.

Mr. Quirke—Would it be necessary to fix any amount, or should it be left to the discretion of the courts?

Mr. DUNSTAN—That could be done, but some indication should be given because of a view expressed in higher courts in England at one time that the amount to be given by way of solatium should be only a token sum. It may be that our courts would be affected by that view, so it would be much wiser for Parliament to say that it thinks that an amount within the discretion of the court up to £3,000 should be paid. I think that is a fair assessment.

Mr. Millhouse—Can you justify that sum? Why do you fix £3,000?

Mr. DUNSTAN—I had to fix some arbitrary amount. It is only a matter of personal assessment, but if I were asked to assess the amount I would consider £3,000 somewhere near the mark for the wound and hurt caused. It is not an amount that can be fixed precisely.

The next alteration proposed in the measure is in relation to the loss of consortium of a child. The present maximum is £300 payable to husband and wife—that is, the maximum amount allotable to husband and wife together is fixed at £300, which I think is grossly inadequate. I propose, upon the same arbitrary assessment, to increase that to £2,000.

The next alteration proposed in this measure is a major one. An extraordinary feature of the legislation is that while damages by way of solatium are awardable to widows, widowers and parents of children, they are not awardable to minors for the loss of their parents. The loss of a husband, wife or child is extremely serious, but what incalculable damage occurs to a child by the loss of a mother or father? As the Act stands, the only damages a child may get are the pecuniarily assessable amount the child would lose by way of loss of benefit that would accrue from the father's future income, after taking out the deductions. This amount is held in trust for the child. The amounts

in these circumstances are far too low. In the case I mentioned earlier, the amount assessed for two children of 15 for the damage to them from the loss of their father, who was then 44, was £75 each. For a child young in years, the amount was £250, for a child of about eight, £500, and for the loss of association with the father, nothing at all.

Mr. Hambour—Are you taking a lead in this? Are the other States more advanced in the matter?

Mr. DUNSTAN—New South Wales and Tasmania are ahead of us. We are pretty well behind the times. If the honourable member refers to the second reading speech made by the Minister of Education on the 1956 amending Bill he will see that the other States have gone further than we have in this legislation.

Mr. Millhouse—I take it that the amounts of £75 and £250 you mentioned were assessed in relation to the deceased's income?

Mr. DUNSTAN—That is right.

Mr. Millhouse—That is the criterion.

Mr. DUNSTAN—It is. All that can be assessed is the amount of pecuniary loss they suffered.

Mr. Millhouse—I think you should make that clear.

Mr. DUNSTAN—I am sorry if I did not do so. All that can be assessed for the damages to dependent children is the amount they would lose from the prospective benefit to them from their father's income.

Mr. Hambour—Is there a maximum?

Mr. DUNSTAN—No, it is the full amount of the prospective benefit; but as the Act stands, after deduction. No amount is payable to them as solatium for the loss of association with their family.

Mr. Hambour—It is purely material?

Mr. DUNSTAN—Yes, and some sum should be awarded as solatium, for they undoubtedly lose greatly because of the loss of association with their family. I see no reason why we should restrict the amount of solatium to widows or widowers or the parents of children who are killed.

That covers the matters dealt with in this short Bill. It is not a mere matter of legal technicality; the Bill can work a very great benefit to numbers of people in this State. Although it cannot act retrospectively, it may be that wrongs that have been suffered in the past under existing legislation will be obviated in the future if this Bill is passed. I therefore urge it upon the House.

The Hon. C. S. HINCKS secured the adjournment of the debate.

HOLIDAYS ACT AMENDMENT BILL.

Second reading.

Mr. DUNSTAN (Norwood)—I move:—

That this Bill be now read a second time.

It is in similar terms to that introduced by me last year but at the risk of wearying members, I intend to advance the arguments in its favour and to deal with one or two differences in situation that have arisen in the past 12 months. At the outset I reiterate the reason for the introduction of such legislation. Today, in Australia the 40-hour 5-day week is, according to our industrial tribunals, the norm to which those tribunals will tend unless some exceptional reason exists to the contrary.

Bank officers would like, I have no doubt, to be in the same position as other Australian workers and able to go to the court and press their claim. Then, if the courts were free to award or refuse these conditions as they saw fit, bank officers would be able to press their claims the same as other workers are today. Unfortunately, because of section 98 of the Bills of Exchange Act, they are unable to do that. I need not weary members by citing decisions from the court as I did last year, but the courts have no power to require that banks close on Saturdays. The courts normally do not require any employer to shut up shop on Saturdays; they simply say, "There shall be a 40-hour, 5-day week, and if you want to call people back on other days, you must pay them overtime." In many instances this has led employers not to work their workers on Saturdays except in exceptional circumstances where overtime is needed.

Mr. Hambour—Would you be satisfied to allow the employers to judge whether their employees shall work on Saturdays or not?

Mr. DUNSTAN—In some circumstances, yes, unless the employers were wildly unreasonable.

Mr. Hambour—You know who the employers are in this case—the bankers.

Mr. DUNSTAN—Yes, and I also know that the bankers could not care less whether they opened on Saturdays or not. Indeed, some obvious advantages would accrue to the bankers from a 5-day bank week, and I will cite those advantages in a moment. Under section 98 of the Bills of Exchange Act banks are obliged to open for presentation of Bills of Exchange on any ordinary day not prescribed as a bank holiday. The bank holidays, of course, are prescribed under State, not Commonwealth, legislation; so by virtue of this Commonwealth Act, it rests with this Parliament—and with this

Parliament only—whether banks may close their doors on a Saturday. If they closed their doors on a Saturday under existing circumstances, they would be faced, as would many of their customers, with actions because the day of presentation of Bills of Exchange, in certain circumstances, would have passed and the Bills would not have been presented. Because of the Bills of Exchange Act those doors must be open unless the State concerned prescribes a bank holiday on the Saturday. Therefore, the only way bank officers may get a 5-day working week—a benefit enjoyed by the vast majority of workers in this State and, indeed, throughout the Commonwealth—is by the action of this House. There is no other way.

Mr. Riches—Would the declaration of a bank holiday mean that the banks would be compelled to close on that day?

Mr. DUNSTAN—Yes, that is the only way we can get around the Commonwealth Bills of Exchange Act. If I could, I would prefer to give the courts the right to decide the hours of bank officers but, constitutionally, that course is not open to us. It therefore comes down to deciding as, in effect, a court must decide on the argument, whether this benefit should be given to bank officers. *Prima facie*, the courts would grant a 40-hour, 5-day week unless exceptional circumstances existed to the contrary. What exceptional circumstances can be alleged in any case? Usually, the case in which the court will not grant a 40-hour week over the week days involves services deemed essential to the public.

Mr. Riches—Do all clerical awards prescribe a 40-hour week?

Mr. DUNSTAN—I am not sure.

Mr. Riches—I think some prescribe a shorter week.

Mr. Fred Walsh—They vary from 36 to 40 hours.

Mr. DUNSTAN—I thank the honourable member for that information. Commonwealth Government departments normally work 37½ hours a week in five days, and the State Government departments work 36½ hours over five days. Clerical workers in manufacturing industries work 40 hours over five days, and the same applies in the wholesale trade and in public accountants' offices. A statement submitted to me shows that the clerical staff in barristers' and solicitors' offices work 40 hours in five days. I do not know much about other solicitors' offices, but my staff work only 34 hours a week.

Mr. Quirke—The usual daily hours are 9 a.m. to 5 p.m.

Mr. Millhouse—Barristers' and solicitors' offices are open on Saturday mornings.

Mr. DUNSTAN—The principals may work on Saturday mornings, but they do that by choice. Most solicitors close their offices on Saturday mornings.

Mr. King—Many solicitors have to open on Saturday mornings to be able to pay the wages of their clerks who work 34 hours a week.

Mr. DUNSTAN—I do not find it necessary to work day and night myself to pay the wages of a fairly large staff that work 34 hours a week. I think many solicitors work long hours because they want to make extra money for themselves. The question here is really whether the banking service is an essential service to the public. What are the analogous services? They are not the tramways, electricity or gas undertakings, but other comparable businesses, public authorities, insurance companies, and the like. Some insurance companies open with skeleton staffs on Saturday mornings. Other companies close on Saturdays, but those that open do only a minimum amount of business on Saturday.

Is it essential for people to do banking on Saturday mornings? The banks are open for 1½ hours then, but what is the business normally done by banks on Saturday? It is restricted almost entirely to the deposit or withdrawal of cash. A certain amount of cheque business is done on Saturday morning, but a survey has shown that there is hardly any of it that could not be done at some other time. People go to the bank because it is open. If a man wants to pay an amount owing to a public authority he cannot do it on Saturday morning because the office is not open. For instance, accounts cannot be paid at the offices of the Electricity Trust, Housing Trust, or a local government authority on Saturday.

Mr. Hutchens—Can one pay one's income tax on Saturday morning?

Mr. DUNSTAN—I do not think so. Under these circumstances, is it essential for banks to open on Saturday mornings? It is usually alleged that there are three classes of people who would be hard hit if banks closed on Saturdays. There are those working people who come into the city and want to make a deposit with or a withdrawal from the Savings Bank. After all, there is not the slightest reason for them to go to the bank and cash a cheque. If they have a cheque account they can make a payment by cheque, even a Savings Bank cheque. Those who do not have a cheque

account may go to the Savings Bank and make a transaction, but I do not think there is any case in which they could not just as conveniently do it at some other time. Of course, many wives or relatives do the banking business, or the person concerned could have an account with an agency which would be open on Saturday morning, as I pointed out last year. Many agencies have been opened at various places of employment, and this has proved beneficial to many workmen. Instead of having to come to Adelaide they can withdraw money at their place of employment, so they would not lose anything by the closing of banks on Saturday.

Mr. Quirke—Many people withdraw money from the Savings Bank on Saturday because they want to go shopping.

Mr. DUNSTAN—I see no reason why that could not be conveniently done on some day when the bank was open. This is done in many places where shops are open on Saturdays, yet the banks are closed. For instance, that occurs in many places in the United States, including New York. There does not seem to be any great lack of facilities in that city because the Savings Banks are closed on Saturday mornings.

Mr. Quirke—Manhattan is not rent in twain because of that.

Mr. DUNSTAN—Exactly. Certainly in Tasmania many of the shops are closed on Saturday mornings and that may be a reason for the banking difference there as compared with our situation. There is little doubt that people can adapt themselves to changed circumstances. There is no outcry because Government departments are open only on week days. Is it alleged that traders would be hard hit because they would want to deposit money on Saturdays? The larger traders do not bank on Saturdays and those who do find it necessary could make use of the safe deposit system. If a trader chooses to have his own safe he is insured against theft. There are few traders who have not some type of safe provision. Other people who want to bank on Saturdays are those who have taken money at sporting fixtures, and special facilities are provided by the bank for them. An officer of the bank collects the money: the persons concerned do not have to go and deposit money at the bank. In any event that would be impossible because it would be after banking hours.

Under these circumstances, who is going to be adversely affected by this proposal?

Nobody! Undoubtedly it may slightly inconvenience some people just as the closing of Government departments on Saturdays entails some inconvenience to some people, but I do not think for one moment that on the facts that can be presented there is justification for requiring bank officers to work more than a 5-day working week. I can see no let or hindrance why the present situation should not be altered and bank officers be entitled to a 5-day 40-hour week.

During the last debate on this matter the Bank Officials' Association of Australia presented a log which included a claim for additional payments for Saturday morning work. Previously this had been refused by the court but on November 18 last Mr. Conciliation Commissioner Portus said that he would fix a rate of time and a quarter for Saturday work, which appeared to be the recognized rate for 5½-day working week workers in South Australia. It is true that he has required the parties to confer and it may be that, because of the decision, in due course there will be registered agreements providing time and a quarter for Saturday morning work. However, this is not what the bank officials want. They are not seeking extra payment for Saturday morning work. They ask for the leisure granted to other people on Saturday mornings.

Mr. Riches—Do you think they appreciate the fact that they will get that if they have a Labor Government?

Mr. DUNSTAN—They may well do so. It is perfectly true that in reply to the association this Party has made it clear that upon its assumption of office next March, if this legislation is not successful now, the Cabinet will proclaim Saturday a bank holiday as it would be empowered to do under the existing legislation although the present Cabinet has refused to do so. However, I am prepared to try to do something for bank officials now, instead of waiting until next March when Labor is returned.

Mr. Millhouse—Don't you believe it.

Mr. DUNSTAN—I have heard much whistling in the dark going on in recent days in this House about the situation next March, and I am interested in the signs that have been forthcoming from honourable members opposite. However, let us not intrude them further into this debate because I intend to say something about them later.

Mr. Millhouse—You say you have promised that Saturday mornings would be proclaimed bank holidays? Have you also promised the

bank officials that you will do your best to nationalize the banks?

Mr. DUNSTAN—I have not promised the bank officials that the Cabinet in this State would do its best to nationalize the banks, because it could not. However, the bank officials in this State are perfectly well aware, as I have pointed out to them personally on more than one occasion, that the policy of this Party Federally is for nationalization of banks. Although that could not be effected by a Government of this State, it is our firm belief that it should be done, not because we do not believe the banks give good service as bankers, but because of our view for the necessity for Treasury credit control. However, this matter is completely irrelevant to this subject and I think that the reason for its introduction by the honourable member was entirely disingenuous.

Mr. Hambour—You are putting up two arguments: on the one hand you say they have no power to refrain from working on Saturdays under Federal legislation and on the other you say you want a 5-day week outright.

Mr. DUNSTAN—I am asking for a five-day week for bank officers. The associated banks and the Commonwealth bank could still call their workers back on Saturdays, but not with doors open. I suggest that if their spread of hours is altered as the result of this legislation—as it inevitably would be by the court—and their hours were worked over five days, they would receive overtime at ordinary overtime rates for Saturday work when called back. There is still the power for the employers to bring them back and I do not propose to interfere with that power.

Mr. Hambour—If they work their 40 hours in five days, could the employers bring them back on Saturday mornings and pay them time and a quarter?

Mr. DUNSTAN—I think the overtime would be assessed at more than time and a quarter. There would be nothing whatever to stop an employer calling his workers back on Saturday mornings with the doors closed. I think there would be little need for the employer to do so, but at the end of the year when balances had to be prepared it could be done and there would be nothing to stop it.

Mr. Hambour—Let us not bring doors into it.

Mr. DUNSTAN—That is the whole subject matter of the Bill.

Mr. Hambour—You want to close the doors on Saturdays?

Mr. DUNSTAN—Yes. There is no other way of dealing with this matter. I have said from the outset that if by legislation here we could say to our industrial board, "You shall have the power to decide whether there will be a 40-hour 5-day week in this industry and whether the employer is to be left to decide whether he is going to open his doors on Saturday morning," then I would move in that direction, but I cannot. It is constitutionally impossible, because section 109 of the Federal Constitution overrides everything done in this State.

Let me now return to the matter I was dealing with before. When Mr. Conciliation Commissioner Portus made his decision on the log of claims filed by the Bank Officials' Association of Australia, it affected only a very small portion of bank officers in this State, but negotiations between the bank officials' associations for industrial agreements have generally followed the line laid down by court decisions. It may be that in future time and a quarter will be paid for Saturday morning work, but it still will not put bank officials in the same position as other workers in this State, whose employers have the right to close their doors. They can not do this except under Parliamentary legislation, and that is why this Bill is before members. The provision of time and a quarter for Saturday work opposed by the Associated Banks in the case before the Conciliation Commissioner has been an additional reason why the banks would be quite happy to close on Saturday mornings if legislation were passed to that effect, and why members have received no representations from bank managements to oppose the legislation.

Mr. Jenkins—They prefer to hide behind the legislation.

Mr. DUNSTAN—Well, they have not asked members to vote against the legislation. All they do is sit by and say, "We will be quite happy if this legislation goes through so we are not making any representations one way or the other," but it would be to their advantage to close on Saturday mornings for a number of reasons, the most obvious of which is, as the Associated Banks themselves have made perfectly clear, that because of the working of a five and a half day week they are finding great difficulty in recruiting officers of the standard previously acquired. The reason is that people with the qualifications required by banks can get jobs with a five day week at a similar remuneration elsewhere, so the banks are behind in the competition for adequate staffs to keep up their services to the public—

I am speaking of banking business and not about credit control. I always acknowledge the banks' service to the public.

Mr. Hambour—Would you accept Friday night banking?

Mr. DUNSTAN—No, I do not believe in opening on Friday night, although in a census taken in another State over 40 per cent expressed the view that a five-day week should be worked with extended hours on Fridays—that is, that the banks should be open after three o'clock. In Western Australia over 50 per cent wanted a five-day week with the present hours, and over 40 per cent were prepared to accept extended hours on Friday. If this legislation goes through, there will be nothing to stop banks from deciding to have extended hours, but I do not think it would be a good idea to have Friday night trading. Indeed, I do not think it is a good thing for business generally.

Mr. Hambour—Our concern is not only for the banks and their officers, but for the public.

Mr. DUNSTAN—I cannot see that any significant section of the public will be seriously incommoded by this legislation. If I felt that the opening of banks on Saturdays was an essential service, such as others I have enumerated, I would not be proposing this legislation, but I do not think any such thing.

Mr. Harding—What about shearers?

Mr. DUNSTAN—The Australian Workers' Union, of which all shearers are members, is solidly behind this legislation. If the honourable member is worried about shearers under this section, he should talk to their representatives, because they want a five-day banking week, feeling that bank officers are entitled to it the same as their members. Shop assistants also want a five-day week, and I think they should have it eventually, but as that is in the hands of a court to decide, I do not propose to introduce it by legislation.

Mr. Hambour—You would have a bit of bother giving a five-day week to barmen.

Mr. DUNSTAN—They have a five-day week, as the member for West Torrens (Mr. Fred Walsh) has informed the honourable member on previous occasions, but they do not work it over week days.

Mr. Hambour—They do not close the doors on Saturdays, though.

Mr. DUNSTAN—And I do not propose that they should. Although there are members in this House who believe it would be a good thing for bars to close on Saturdays, I do not. I have gone over the major grounds for

introducing this legislation. Last year the member for Burra (Mr. Quirke) said he did not feel we should discuss this matter when it was before a Conciliation Commissioner, but the Commissioner has decided it without in any way affecting what we have to decide here. That being disposed of, I think there can be no further objection to the legislation this time. I hope members who did not vote for this measure last year will examine the situation carefully and support it on this occasion. I do not believe for one moment the public will be adversely affected, but I think we can do the right thing in giving to bank officers what other workers have. I therefore urge members to support the second reading.

The Hon. C. S. HINCKS secured the adjournment of the debate.

JOINT COMMITTEE ON CONSOLIDATION BILLS.

The Legislative Council intimated its concurrence in the appointment of a Joint Committee on Consolidation Bills.

LOAN ESTIMATES.

In Committee.

(Continued from August 20. Page 504.)

Grand total, \$26,722,000.

Mr. O'HALLORAN (Leader of the Opposition)—The discussion on the Loan Estimates becomes more and more important as the years pass because, although they are for Loan expenditure which under the Financial Agreement Act will be liquidated in 53 years, they have an important effect on the State's economy in two ways. Firstly, they mean that the amount of money in circulation is increased from the amount provided in the Budget by the amount provided in the Loan Estimates, which is spent on various works throughout the State. Therefore, the Loan Estimates become something of a little Budget; indeed, one might say this year it is large Budget because it is an amount of considerable magnitude.

Secondly, members eagerly watch the Loan Estimates to see what is proposed in their districts; they hope for the best and sometimes prepare for the worst. Personally, I did not hope for very much and my hopes have not been dashed to the ground because the expenditure in my electorate is very small indeed.

Before embarking on a detailed examination of the Estimates, I shall say a few words about

the Treasurer's speech. In some respects he gave members a wealth of information; in other respects, information that would have been valuable to the Committee was not provided. I do not altogether blame the Treasurer for that because, judging by the time he took to deliver his speech, all members realize that much time must have been spent in compiling the Estimates. Indeed, his speech might be truly described as a Herculean effort, but I have certain suggestions to make for consideration by the Treasurer. Of course, there is a distinct possibility that Sir Thomas Playford will not have another opportunity to present the Loan Estimates. Indeed, I could be Treasurer this time next year, and I would then suggest to my Treasury officials that it might be better if we had a more co-ordinated presentation of what are recurring notes on items that take more than one year, and in some cases many years, to complete. In his opening remarks the Treasurer said:—

At the most recent meeting of the Loan Council early in June the Commonwealth Government stated that it was prepared to support a total programme for 1958-59 for State works and housing of £210,000,000.

What did the Treasurer mean by "support"? We were not told by the Treasurer, so we must use our judgment and conclude that this year, as in previous years, a portion of the expenditure is to come from Commonwealth revenue and, therefore, we are compelled to ask, "What interest will the State have to pay?" For years I have waited for some authoritative statement on this point. Taxpayers of this State, together with those of other States, have been paying taxation to the Commonwealth Government for many years. At present, the financial power exercised by the Commonwealth Government is in the hands of a political party that professes not to believe in unification, yet the States must trim their sails and cut their Budgets. Indeed, South Australia may soon have to cut its Budget further because of the reduction in its disabilities grant.

The financial overlordship of Australia resides in the Commonwealth Parliament, which means that we in the States depend greatly on the largesse of the Commonwealth for our expenditure. The Loan expenditure is determined by the Loan Council, whose attitude depends on its complexion. Therefore, although it might be desirable that the borrowing and the expenditure of the borrowed money by the States should be subject to consideration by

the Loan Council, other views might be expressed when it comes to the Commonwealth's supporting the Loan programme with revenue derived from taxation. Although I have never been able to extract this information officially, I understand that we have to pay current rates of interest on that portion of the Loan programme which public borrowing fails to realize and which is supported by Commonwealth revenue. Therefore, it is about time we considered the position. Our taxpayers may be overtaxed by the Commonwealth in order to create a huge Budget surplus, the result of Commonwealth financing over the years. These huge surpluses have been placed in the Loan Appropriation Account to back the Loan Council's borrowings from the States, and the States, particularly States like South Australia, in effect are expected to pay twice. At least we should know, but the Treasurer has not told us, what the average rate of interest on our loan programme is from year to year. The Treasurer said that of the increase of £10,000,000 made available by the Commonwealth to the States for their public works, South Australia had been allocated £1,770,000. On what basis was this increase determined, and is South Australia receiving more than its fair share on a population basis? One would have gathered from the Treasurer's remarks that we were a kind of errant son of the Commonwealth. I think that members should be told whether or not we are getting preferential treatment.

The Treasurer also said that £623,000 of the increase was required to finance revenue deficits. I would compare this with the Commonwealth estimated deficit of £110,000,000. If Loan money is to be used to finance revenue deficits, then revenue surpluses should be used to reduce loan indebtedness. The Treasurer also said:—"I will give a full explanation of the revenue deficit finance when dealing with the Public Purposes Loan Bill." This explanation should have accompanied the reference to the proposal to use loan funds to finance deficits. Surely that is something the Treasurer should have informed the House about. He also said:—

The total available for spending on works and housing during the year will be £31,722,000, being £28,722,000 new loan funds and housing moneys and £3,050,000 from repayments to the Loan Fund.

I may be a tyro in finance because I have never had much money with which to play, and I do not claim to be an authority on this type of finance; but I

should think that repayments should be used to reduce the loan indebtedness and not to increase it. In this Loan programme it is proposed to use £3,050,000 from repayments to the Loan Fund, but at the same time increase the State's total indebtedness. That is unduly mortgaging the future—passing the buck to posterity. An amount of £300,000 the Treasurer says, is to be provided for building societies under the Housing Agreement. This represents only a small proportion of the total being made available—actually 6 per cent.

The Treasurer also said that the Government proposed to increase the maximum for individual advances under the Advances for Homes Act from £2,250 to £3,000 on a 5 per cent deposit and up to £3,500 on a 15 per cent deposit. Apparently this new maximum is not to apply to advances under the Homes Act. I say that advisedly, because up to the present we have had no indication that the Government intends to amend that Act. If the limit is to be £3,000 where the deposit is 5 per cent, a person would have to provide £157 deposit to purchase a house valued at £3,157. I do not object to that. The Opposition has always favoured houses being made available on the smallest possible deposit to those who desire to purchase them. We believe that a deposit of 2½ per cent of the total cost is sufficient. A husband and wife may be paying instalments on a house for many years, but at least they can say, "This is our home," and they can procure a title from the lending authority. They will then know that the security in their home is completely and finally established.

Mr. Bywaters—They then take an interest in what they believe will some day become their own.

Mr. O'HALLORAN—That is true. They improve their equity and I am all in favour of that. However, if the limit is to be £3,500 where the deposit is 15 per cent, a person would have to provide £618 deposit to purchase a home valued at £4,118. To me that indicates an inequality of opportunity. The person who is prepared to acquire a very cheap home on today's construction costs will only need to provide £157, whereas those looking to the future, particularly young married couples with their eyes on family requirements and on permanency and seeking to get something a little better, must provide a considerably greater amount. We should consider this matter carefully and have in mind a minimum type of house which would provide shelter for average families on low or moderate incomes, and give them all an

opportunity to secure a home for the lower deposit mentioned, namely, 5 per cent. We go further than that, of course, and suggest that 2½ per cent is sufficient. No authoritative statement has been made on this matter, so I am at a loss to understand just where the maximum ends and the minimum begins. Referring to the State Bank the Treasurer also said:—

The total amount available to the bank for housing will be £2,200,000.

Additional money is being provided, but if the average advance is to be increased considerably there will not be a proportionate increase in the number of homes built. I remind members of the long and persistent fight by my deputy leader, the member for Edwardstown (Mr. Frank Walsh), through the years to have this amount increased. The Treasurer's reply has always been: "If we increase the individual advance it will naturally reduce the number of houses that can be provided or built." I have not learned from the Loan Estimates that there is any very substantial increase in the total amount provided. This Parliament will run its term in the early part of next year, and no doubt the Premier has an eye on the election. I give him full marks for that, because he always has his eye on coming elections.

Mr. Hambour—Don't be mean.

Mr. O'HALLORAN—The member for Light with smiling countenance said, "Don't be mean." I have no intention of being mean, but I have always noticed that when an election is looming the Treasurer is prepared to adopt the policy of the Opposition and present it to the people as the policy of the L.C.L. Party. It might be the policy of the L.C.L. Party, but I cannot imagine for one moment that it would be the policy of the member for Light, because he is a man of great perspicacity. I think the honourable member could be included in the category of the old-time Liberals, people who believed in the sacred rights of private property, people who did not believe in planning.

Mr. Hambour—Do you believe in the sacred rights of private property?

Mr. O'HALLORAN—The honourable member belongs to the class that does not believe in a Government doing something to order the lives and destinies of all its people, but just a few of its people. He thought he had made great interjection. Nobody believes more than I do in the sacred rights of private property, and if the honourable member had listened to me during the last few minutes

he would have realized that I want to establish in the workers of this State an interest in the sacred rights of private property, because I want to give them conditions whereby it is within their means to acquire a home.

What assurance is there that the additional labour and materials will be available for the anticipated increase in building? This is a point which has been repeated again and again. The Opposition over the years has frequently moved motions that the provision of materials, the building of houses and the provision of finance should be co-ordinated. It believes and has suggested that a committee representing building employers, building employees' unions, architects and the Government should be appointed to go into the whole question of housing and provide a co-ordinated scheme. I was very pleased recently to see that some people very interested in the building industry had referred to this aspect of the question and suggested that something should be done. I hope the Government will take advice from that source and see that once again, with advantage to the people of South Australia, it can adopt the Opposition's policy.

How far will the additional finance to be made available through the State Bank encourage the sale of houses already built rather than encourage the building of new homes? This has to be determined because, after all, there are people, particularly trustees of deceased estates and beneficiaries under deceased estates, who are concerned with the sale of established homes and they are entitled to some consideration. Can we expect a rise in the cost of building and in the price of houses for sale? I do not think we can, provided this thing is wisely administered. The Treasurer also said:—

Only four (building societies participating in this scheme throughout Australia) have received allocations of Housing Agreement funds greater than that of the C.B.S., which is the largest South Australian society.

There are many building societies in other States, such as New South Wales, and consequently each one would be entitled to a correspondingly small allocation. I want to dwell on that matter for a moment because figures quoted in the course of another debate recently were ultimately quoted in New South Wales to show what a wonderful job of work the Government in this State has done in providing homes for the people. I repeat that providing houses for the people, according to my interpretation of its policy, does not square up with the Liberal Government's fundamental principles, but I am prepared to forgo

that for the moment. I point out that the honourable member who quoted those figures here and the honourable shark-proof gentleman in New South Wales who also quoted the figures, obviously supplied from South Australia (accompanied by sharks, he has for a long time been swimming in the ocean in training for a coming election) know that New South Wales has a very effective co-operative building societies organization, to which I pay a tribute; it was a brain child of the late Clarrie Martin, the Attorney-General of New South Wales in the early days of the recent war.

Mr. Hutchens—A man with a heart and a brain.

Mr. O'HALLORAN—Yes, and a man who sacrificed his life in the interests of the freedom of Australia. There the building activities have been taken away from the Housing Commission to a great extent by the beneficence of the Cahill Government under the co-operative housing legislation of the late Clarrie Martin. This shark-proof gentleman who now leads the Liberal Party in New South Wales is trying to convince the electors there that they ought to emulate the South Australian example and return to a Liberal and Country League Government.

Mr. Hutchens—That looks like a misleading Leader.

Mr. O'HALLORAN—Yes, but if the sharks will have him the people of New South Wales will not. The Treasurer said that for 1958-59 the Co-operative Building Society has been allocated £188,000 of new moneys under the Agreement, but what about the rest of the £300,000? The Treasurer did not say anything about that. I may be wrong, but I do not know of any other building society that is entitled to assistance under the Act, so what will become of the difference between £188,000 and the £300,000 provided under the Estimates? It may go the way that many other funds go. In our Loan Estimates we provide certain amounts and then the Treasurer decides, willy nilly, if he is short of a few pounds for some item, provided the House has agreed to the Loan Estimates *in toto*, that money can be transferred from one item to another. That brings me back to my original suggestion that in the Public Purposes Loan Bill explanation there should be a much more complete account of what is being done. The Treasurer said that £300,000 would go to the fruit canning industry. I agree with that allocation, for this money will be expended in the main in

providing a cannery and treatment works for the expanding production of fruitgrowers in settlements on the River Murray, but in last year's Estimates the actual amount advanced was only £100,000.

I will now deal with loans to producers generally. The amount approved during 1957-58 was £385,000, so it appears that £285,000 of the proposed £600,000 for 1958-59 has already been earmarked, leaving only £315,000 for this year. Therefore, the position is not quite as good as that outlined by the Treasurer. He said that advances to settlers this year would be £100,000. I believe the amount should have been more, and I should like to know what are the interest rates and whether any special concessions have been granted to settlers.

The Treasurer proposes £455,000 for advances to the State Bank to enable it to carry out its normal trading bank services. That is a fairly large amount, but no explanation of it was given. I understand that the State Bank's capital is being supplemented every year. The Treasurer now seems to be telling a funny story to the Minister of Works, but I am prepared to wait until he has finished the story. When the Treasurer was explaining the Loan Estimates I gave him my full attention, and I am entitled to the same from him. I shall not recapitulate the history of the State Bank, but since its establishment by a more democratic Parliament and Government than we have at the moment it has given excellent service to the people.

In the days of the Gunn Labor Government between 1924 and 1927 the functions and powers of the bank were increased. The idea was to make it what the Rural Bank of New South Wales has since become, a real State banking instrumentality, and make it completely independent of private banking institutions and serve as a useful competitor in the banking field. The State Bank, despite the great work it has done in making advances to settlers, advances for vermin-proof fencing, and providing loans for water piping, etc., is more or less subservient to this Parliament so far as its finances are concerned.

It has been suggested in the past that the State Bank Act should be amended to make the bank one of issue, deposit and exchange and put it on the same basis as the Rural Bank of New South Wales. Then it would provide effective assistance to rural producers and to people who desired to build homes. The Treasurer said that £100,000 was required for works associated with a new bridge at Blanchetown

and that the Government had adopted the recommendation of the Public Works Standing Committee. He said the estimated cost of the work was £667,000. I am pleased that the Government has adopted the Public Works Standing Committee's recommendation, and I hope the work will not be delayed and that the estimated cost will not be unduly exceeded. In his speech on the Loan Estimates the Treasurer stated:—

Ninety-five thousand pounds will be required for the commencement of work on bridges at Renmark and Cadell.

I agree entirely with the provision of that amount, but in view of flooding rains in parts of the catchment area of the Murray and its tributaries I am wondering whether there is a possibility of a repetition of the 1956 flood. I wonder what steps are being taken as a result of the warning. I hope the bridge at Renmark will be co-ordinated with flood protection works which should be based on the maximum of the 1956 flood.

An amount of £1,000 is provided for land re-purchase for closer settlement. In the old days, in the shearing shed, I would have said some harsh things about this proposal, but unfortunately I am not permitted to express my real feelings on such a paltry provision. I know we have become swollen-headed and imbued with the idea that we are the greatest industrial State in the Commonwealth, and that our population is increasing with greater rapidity than in other State, but we cannot afford to forgo the idea that primary production is the basis of all wealth. We are permitting the number of holdings to decrease and are providing only a miserly £1,000 for closer settlement.

Various amounts are provided for drainage works. Near Penola 7,300 acres are to be drained at an estimated cost of £112,000, or about £15 7s. an acre. I remember the time when similar land could have been purchased for 50s. an acre. I am conscious of the present high prices for wool and appreciate that we must have regard to them, but if there is a slump, 50s. an acre might prove to be the true value of this land. The Treasurer also said, "£25,000 is provided for purchase of plant and equipment, motor vehicles and minor buildings as required." That is only a small item, but I wonder how it is to be amortized. The State debt is amortized on the basis of 53 years, but I cannot imagine this plant lasting for more than 10 years.

The Treasurer also referred to the reclamation of swamp lands. There are some excellent swamp lands in the Meningie area. I do not

know what investigations they have been subjected to, but I believe they are entitled to the best possible investigation because they offer scope for closer settlement. The Treasurer also stated that £115,000 was to be provided for further pumping plant electrification. How is the Government recouped and has this any connection with the Electricity Trust?

I come now to some of the larger provisions. An amount of £400,000 is provided for South-Eastern drainage. Large sums are spent annually on drainage and I wonder whether the money is being poured down the drain. The Treasurer said, "The total cost of drainage works in that area (south of drains K-L) is approximately £3,000,000." How is this cost being recouped? The total estimated cost of drainage works proposed for the area north of drains K-L is £1,500,000. How is this to be recouped? One could assume that the area north of drains K-L should have benefited by the expenditure incurred there in recent months, but according to the member for Victoria (Mr. Harding) and press reports those areas are waterlogged.

I am not happy about this expenditure on drainage in the South-East, although I agree there should be a comprehensive drainage scheme. Many years ago a comprehensive drainage scheme was proposed but it was not adopted by the Government of the day which decided on something not as efficient. The result was that after a fairly considerable expenditure of public money we found that instead of there being two feet of water there was one foot. So we have proceeded with this patchwork idea. Now we have grave responsibilities towards soldier settlers. I do not know where it will end. Looking at these figures, which are not old but new expenditures, I observe that south of K-L drains 260,000 acres will cost £3,000,000—or £11 10s. an acre; north of K-L 140,000 acres will cost £1,500,000—or £10 14s. an acre. That makes a total of 400,000 acres costing £4,500,000—or £11 5s. an acre. As I have already said, I am wondering how this expenditure will be met. We have heard nothing of that from the Treasurer.

Afforestation is something about which I can wax complimentary because the report on afforestation is an example of large-scale Government business undertakings. Again, it is not an example of Liberal and Country League policy. They do not believe in Government undertakings or socialism; they believe that matters of this kind should be left to private enterprise. Nevertheless, we find it in the Treasurer's speech.

This is not, except indirectly, a criticism of our Forestry Department, but, when I was in the South-East a couple of years ago, I saw examples of private mills purchasing their timber from the Forestry Department and creating traffic and road difficulties for the local councils. This should be investigated. When the Forestry Department is prepared to sell timber to private enterprise, some provision should be made to assist the local councils to provide roads for carting that timber out. Government mills, too, are a charge on the local ratepayers, and some recompense should be made therefor.

Some items should be revenue, not loan—for example, part of the maintenance of existing forests and administration. I have mentioned this aspect before so will not deal with it again. The Central Mill at Mt. Gambier will cost £1,500,000. It is another glorious example of socialism, of what the Liberal and Country Party does not stand for. The planting rate is about 5,000 acres a year for some years, which again is something the L.C.L. does not stand for.

For softwood sleeper treatment, £27,000 is provided this year. Our softwood timbers have a future in providing railway sleepers. I do not know the present cost of importing hardwood sleepers but I understand it is over £2 each. The Forestry Department conducted experiments with softwood timbers way back in the dim distant past. In 1925, I looked at some of those sleepers that had been laid on the railway line to Melrose for experimental purposes and found that treated with creosote they were giving a reasonably good service. Therefore, I commend the Government for this expenditure and hope it will produce the desired results.

For the railways proposed expenditure this year is £2,500,000, as against £1,989,000 last year. I shall not weary members with a long list of what these amounts provide for. With your permission, Mr. Speaker, I ask that this table be incorporated in *Hansard* without my reading it.

Leave granted.

	Total £	Each £
10 diesel-elec. shunt locos.	594,000	59,400
10 bogie refrig. cars . . .	58,000	5,800
2 bogie refrig. cars (n.g.)	12,000	6,000
2 twinettes (S.A. share)	49,000	24,500
20 diesel-elec. main line	2,265,000	113,400
12 diesel railcars . . .	?	?
12 diesel railcars	581,000	48,400
6 diesel railcars	314,000	52,300
12 diesel railcars . . .	?	?
11 diesel mach. cars . . .	?	?
4 j/s cars (S.A. share)	106,000	26,500

Mr. O'HALLORAN—For passenger traffic on the line from Adelaide to Broken Hill, there is no provision for improvement. As a matter of fact, there is no provision at all for improvement on the northern narrow gauge lines. According to the schedule, we shall get two bogie refrigerator cars costing £12,000 out of a total expenditure of £2,500,000. As members are well aware, the Broken Hill line is one of the money spinners for the railways. For some time I have been of the opinion that the steam train to Broken Hill running at night time with its comfortable sleeping cars has been outmoded. I know from experience of the privately run bus service that many people in Broken Hill think that that is outmoded too. I have suggested to the Railways Commissioner that he run an air-conditioned railcar service to Terowie and thence to Broken Hill in daylight. It could be done in daylight and would enable the people of Broken Hill to enjoy a much more comfortable trip to and from Adelaide than they do now in the road bus.

Mr. Hutchens—It would save wear and tear on the roads, too.

Mr. O'HALLORAN—It would eliminate it. The whole idea of the night express train with sleeping cars was to provide accommodation for Broken Hill business people. It rendered excellent service for many years; but today the Broken Hill business man travels not by rail but by air. We should provide now for the people of Broken Hill who travel either by rail or by road. If we established a railcar service as has been established at Mount Gambier and other places, we should recover much of the passenger traffic to Broken Hill and, in addition, eliminate considerable wear and tear on the roads.

As regards sewers, the country service has been a matter of great importance for a long time. I am not worried about the expenditure on the metropolitan service at the moment but I find that the country people will get something. Mount Gambier will be provided with £20,000 in this financial year, Naracoorte will get £100,000 and Port Lincoln £100,000, too. Of the £220,000 Mount Gambier gets only £20,000. What have Naracoorte and Port Lincoln got that Mount Gambier hasn't got? I think the answer is obvious. Hospital expenditure in 1957-58 was £2,933,000, of which £1,697,000 was spent on the Queen Elizabeth Hospital and £1,236,000 on other hospitals.

Mr. Harding—What did Mount Gambier get?

Mr. O'HALLORAN—I am not happy about the expenditure on the Mount Gambier nurses' home. It was £294,000, or about £2,450 per nurse. On the Dental Hospital £236,000 is to be spent and the total cost of the work there will be £499,000. At present there is a long wait by pensioners needing dental treatment and I wonder whether it would not be better, seeing that the State is spreading out so greatly, under L.C.L. guidance, to have more dental hospitals than spend so much money on the one hospital. On the Northfield nurses quarters £78,000 is to be spent. The nurses to be accommodated total 82, and the total estimated cost of the work is £108,000, or a little over £1,000 for each nurse. Why should it cost £2,450 for each nurse at Mount Gambier and only slightly over £1,000 at Northfield? The Mount Gambier Hospital was built of local stone that could be easily obtained. We propose to spend £853,000 on the Queen Elizabeth hospital. I was a member of the Public Works Committee when the building of this hospital was investigated and at that time the estimated cost was £1,300,000. There may have been some alterations to the plan since, but with the £853,000 to be spent this year the total cost will be £7,325,000. Such figures appal me. Some years ago I said that instead of building unduly large hospitals we should have a planned system for the building of Government hospitals in the northern, western, southern, and eastern parts of the metropolitan area. I suggested also that the Royal Adelaide Hospital, instead of providing accommodation for all and sundry, should be made a real teaching and research hospital with accommodation only for country people requiring treatment that can be obtained only in the city. People laughed at my suggestions, but I think posterity will be sorry they were not adopted. The Queen Elizabeth Hospital is a beautiful hospital, but I wonder whether we get the service we should get after spending so much money on teaching hospitals and universities where doctors are trained. According to my figures, at the Queen Elizabeth hospital the cost per patient is £70 per week. On the eighth floor of that institution, according to the Treasurer's statement, suites are to be provided for patients of the honorary staff. I always thought honoraries were associated with public hospitals, but surely suites should not be provided for their patients at a public hospital? The honoraries render a wonderful service in public hospitals, but I wonder whether we are not going too far. I have previously

suggested that instead of spreading our teaching we should concentrate all teaching at the Royal Adelaide Hospital.

Mr. Shannon—The Public Works Committee will consider that.

Mr. O'HALLORAN—I hope the committee and the Government will consider it and that £7,000,000 or £8,000,000 will not be spent on remodelling the Royal Adelaide hospital. I know it needs remodelling but I am thinking of the inevitable future demands for hospitalization from people in the northern, eastern, southern and western parts of the metropolitan area. I hope the planners will remember this when they consider rebuilding the Royal Adelaide hospital.

I now come to a more detailed examination of the expenditure explained by the Treasurer. The expenditure on school buildings for 1957-58 was £2,662,000, which this year will be increased by over £1,000,000 to £3,600,000. The schools are of various types of construction, and I shall refer to this later. The size of the schools indicates a lack of appreciation of management and other difficulties involved. An optimum size should be set for every school. The size of schools affects the control of a head teacher over classes and of the school as a whole, but the other difficulties will occur in 15 or 20 years hence. We are building large schools in newly developed housing areas where all the people are young and have young families that will be seeking education within the next 10 years, but when that is over, what will happen? Mum and dad will still be in the home, the family will have migrated to some other housing settlement, and we will have to build other schools.

Mr. Quirke—And we will have buildings we cannot transport.

Mr. O'HALLORAN—That is true.

Mr. Shannon—To cope with these peaks in population we have temporary structures that can be removed.

Mr. O'HALLORAN—I have not seen any indication of temporary structures in the Treasurer's explanation of these Loan Estimates. There are many schools that appear to me to be permanent structures, and they are costing a great deal of money. I heard a number of remarks from the member east of the Murray Range, who asked me if I believed in prefabs. I believe there should be an optimum size for a school of permanent construction that will provide for the needs of the suburb or district, as the case may be, permanently.

Mr. Shannon—The Architect-in-Chief is endeavouring to do that, you know.

Mr. O'HALLORAN—I am no longer on the Public Works Standing Committee, so I appreciate the remarks of the honourable member. If that is the policy, I wholeheartedly support it. I believe in prefabs, for the information of the member east of the Murray Range.

Mr. Hambour—The member for Gawler advocated prefabs.

Mr. O'HALLORAN—I do not think so, but if he did, it is a free country, and this is a free Party. The Unley Boys High School has 28 classrooms, all of which may or may not be required, but it looks very large to me. Several primary schools have over 20 classrooms.

Mr. Shannon—That school is for about 500 scholars.

Mr. O'HALLORAN—I will come to that in a minute. The Government has been subjected to a great deal of criticism in recent years because of its lack of attention to education matters, and the expenditure of an extra £1,000,000 this year on school buildings, which is only a promise and will not be spent before the election, is an attempt to retrieve the consequences of past neglect.

Mr. Jenkins—This has happened in the last seven years.

Mr. O'HALLORAN—Exactly, so why did not the Government provide some of this money in the last seven years?

Mr. Jenkins—It did.

Mr. O'HALLORAN—Where? I would like the honourable member to tell me where educational facilities are much better now than in his boyhood. The other night we heard an eloquent address from the Minister of Works against our criticism of the Government's policy regarding centralization. I had a look at the Premier's proposal for school buildings and found the Government expenditure on primary schools would be:—

Metropolitan area—	£
Burnside	52,000
Christies Beach	140,000
Clapham	193,000
Elizabeth East	188,000
Elizabeth Grove	160,000
Elizabeth Park	135,000
Fulham	85,000
Fulham Gardens	129,000
Klemzig	88,000
Lockleys North	88,000
Mitchell Park	129,000
Netley	131,000
Seacliff	66,000
Warradale Infants	120,000
Challa Gardens	65,000
	<hr/>
	1,769,000

Country—	£
Kirton Point, Port Lincoln . . .	65,000
McLaren Vale	48,000
Mount Gambier North Infants . .	116,000
Mount Gambier East	50,000
Willstden	60,000
	<hr/> 339,000

As I have said before, I do not believe in setting the metropolitan area against the country, but when the Minister in charge of the House and representing the Government talks about what the Government has done for decentralization, I feel that I must produce these figures, which are eloquent in showing that the school population in the whole of the country areas—north, south, east and west—requires only five schools at a cost of £339,000 where that in the metropolitan area, because of the Liberal Country League policy, requires 15 new schools, to cost £1,769,000.

My remarks about the Housing Trust are on somewhat similar lines. The Premier referred to the number of units erected by the Trust. Last financial year, 1,451 houses were erected in the metropolitan area, and 933 at Elizabeth—I wonder why we pursue this fiction about Elizabeth; I have grouped it with the metropolitan area—and the total is 2,384. In the country 649 units were built by the trust, making a grand total of 3,033. In 1957-58, 1,674 houses for sale, 55 per cent of the total, were built. I am not unhappy about that, for I like people to own their own homes and be given the facilities to do so. The original purpose of the trust was to provide low rental homes for people who wanted them. In those days the State Bank was supposed to take care of the building of purchase homes. Indeed, sometimes I think it is a pity we changed that policy. At June, 30, 1958, 1,910 homes were under construction in the metropolitan area (including Elizabeth) and 447 in the country, making a total of 2,357. There is some significance in the building programme at Elizabeth. During one or two past sessions I have moved motions regarding the decentralization of industry and population, and the Premier, with his great eloquence, has opposed them, saying that the Labor Opposition believes that people should be directed, whereas the Government does not. Yet this preponderance of building at Elizabeth means that people must go there to live irrespective of where their job is, so who is directing the people now?

Mr. Lawn—The Playford Government.

Mr. Shannon—Did not the Government direct General Motors-Holdens to Elizabeth?

Mr. O'HALLORAN—I will not talk about what has been done for General Motors-Holdens or any other firm, but had the same energy been expended by the Government, and by the Liberal and Country Party, in establishing industries at such country towns as Murray Bridge and Wallaroo, we might have had more small industries. The future economic position of this country may well rest on the shoulders of people in the smaller industries where, under personal supervision, the employee knows and respects his employer and expects a decent deal. This type of firm is in sharp contrast to the monopolistic organization from overseas that is financed by capital brought here to exploit the Australian people and to create a demand for certain products in order to pay interest and sinking fund on capital. That case was presented recently by a professor of economics.

Mr. Shannon—The Leader encouraged the Premier in his efforts to bring industries here.

Mr. O'HALLORAN—But that does not affect the value of my point: that the people who made this country great were the little people, not the big organizations from overseas.

Mr. Heaslip—They worked 60 and sometimes 80 hours a week.

Mr. O'HALLORAN—Not in my time, and I am as old as the member for Rocky River. The Housing Trust is even building a hospital at Elizabeth, and I do not object to that. Because of expansion by Broken Hill Pty. Co. at Whyalla, many more houses are to be built there by the trust and, because of the establishment of the oil refinery, another new town will be required at Christies Beach. The housing programme for 1958-59, totalling £10,286,000, is to be financed from the following sources:—internal funds, £5,311,000; agreement, £3,675,000; special grant, £300,000; trust raising, £500,000; and public loan, £500,000. I had hoped that the Treasurer would explain the use of the trust's internal funds. The sum of £795,000 will be provided for the purchase of land this year and £25,000 for the erection of shops and factories. Recently the member for Murray (Mr. Bywaters) said that the Government should encourage industries to go to the country by building factories, but he was ridiculed by members opposite, yet we now find money provided to build factories at Elizabeth. If it is correct to build them there, surely it is correct to build them at Murray Bridge.

[Sitting suspended from 6 to 7.30 p.m.]

Mr. O'HALLORAN—When the House adjourned I was about to refer to what I think has become a matter of considerable importance in the Loan Estimates. I am of opinion that some members are not very much concerned whether a scheme costs £1,000,000 or £2,000,000; and I have also arrived at the

conclusion that the Government believes that so long as a Government project costs a lot of money it should be approved without further argument. I submit for the information of honourable members the following table in support of my argument:—

Project.	Original estimate. £	Actual cost. £
Glanville wharf	62,000	96,000
Thevenard wharf	160,000	200,000
Mannum-Adelaide pipeline	3,390,000	11,300,000
South Para reservoir	1,619,000	3,750,000
Onkaparinga water scheme	1,020,000	1,276,000
Clarendon, Blackwood, Belair	683,000	800,000
Warren trunk main	3,350,000	4,300,000
Glenelg sewerage scheme	715,000	1,000,000

The original estimate for the Myponga reservoir, which is under construction, was £3,037,000 and according to figures submitted by the Treasurer it is now expected that the ultimate cost will be £3,930,000. I also submit the following analysis of the proposed Loan expenditure:—

Item.	Amount. £	Per-centage of total.
State Bank	2,167,000	8.11
Highways and Local Gov- ernment	200,000	0.75
Lands	128,000	0.48
Irrigation and drainage	601,000	2.25
Woods and Forests	975,000	3.65
Railways	2,500,000	9.35
Harbors	1,600,000	5.99
Engineering and Water Supply—		
Adelaide water supply	3,027,000	15.70
Adelaide sewers	1,169,000	
Other	3,054,000	

Architect-in-Chief—	
Hospitals	3,150,000 11.79
Schools	3,600,000 13.47
Other	750,000 2.81
Electricity Trust	2,000,000 7.48
Miscellaneous	1,801,000 6.74

It would appear that an undue proportion of the loan expenditure will be for works in the metropolitan area. In saying that I am not suggesting that the metropolitan area should be pitted against the country, but it is about time that country members of the Liberal and Country League took some interest in this matter and made their influence felt on the Government to see if something real in favour of decentralization of expenditure and also decentralization of population and industry could be effected. For the information of members I submit the following table:—

Description of Work.	Original Estimate. £	Amount Authorized Previous Year. £	Amount spent Previous Year. £	Total spent to date. £
Myponga Reservoir	3,930,000	325,000	400,000	440,000
Onkaparinga water supply	1,276,000	300,000	330,000	700,000
Clarendon water scheme	800,000	120,000	10,000	10,000
Elizabeth water supply	620,000	100,000	75,000	225,000
Warren main	4,300,000	200,000	30,000	30,000
Yorke Peninsula water scheme	—	627,500	950,000	4,600,000
Glenelg sewerage	1,000,000	215,000	200,000	230,000

I was a member of the Public Works Standing Committee when the Yorke Peninsula water scheme was first investigated, and my recollection is that the estimated total cost was less than £2,000,000. I will not commit myself to memory as to what it was, but it was far less than the amount which has been spent to date.

It would be a good idea if in the future Loan Estimates were set out in such a way that would give a proper picture of the reasonable amount of the estimate, the amounts voted and spent in a particular year, and the amount proposed to be spent in the year for which the Loan Estimates were being considered. I may be submitting the Loan Estimates next

year, but I suggest that in any event the Treasury officials should set out the Estimates in the way I have suggested.

Public works, if largely a means of providing employment, express a depression attitude. By that I mean public works in the sense of merely constructing buildings as contrasted with public business undertakings. We seem to have acquired the idea that in times of prosperity the more we spend on public works the more prosperous we become. I am an old-fashioned person who was born in and lived most of my life on the land, in an area of doubtful rainfall and very insecure returns. In good seasons we always tried to restrict our expenditure to make provision to carry us through the drought which inevitably followed. Members will realize that we have gone through eleven of the best years in the history of this State; not only have they been good productive years, but in them we have recorded the highest prices for primary products ever recorded in this State. As I said earlier in the debate, primary production is the basis of our real national wealth.

We should have some regard to the temporary nature of some of this expenditure on public works and see just where we are going. The Port Augusta power house, for instance, is undoubtedly a boon to Port Augusta and surrounding districts and I am not objecting to it. It is worthwhile expenditure, but we must remember that when it is finished Port Augusta will not be as prosperous as it is now while the construction is in progress, and furthermore, that impact will have wide repercussions in various parts of the State. At any given time only a certain amount of public work activity can be undertaken, and therefore a priority must be determined, but the Government's order of priority seems to be spasmodic and according to the Premier's whim.

There is a need for some authority to determine progressive and ordered development according to plan, and this orderly development should be on a national basis. In previous years I have advocated the establishment of a public accounts committee. I am not criticising the estimates for the various departments, but we should have some check on public expenditure. Loan expenditure has grown from about £2,500,000 to over £30,000,000 in a few years. Once the Public Works Standing Committee has investigated a project and the Government has accepted the recommendation no further check is made. Although I am not happy about it, this is not the time to debate that matter.

11

In South Australia there are too many public projects. They are unco-ordinated and therefore cause confusion, and some drag on for years. There is a difference of opinion as to what work should be undertaken at any given time. The sole criterion of the value or importance of any work seems to be the cost of construction, and the more costly it is the more valuable it seems to be considered. I do not subscribe to that view, and I think the time has arrived when members should have regard to what is going to happen to future generations that will have to meet the interest and sinking fund on the Loan expenditure which we are now authorizing.

The State public debt is rapidly mounting, without any great or proportionate benefit to primary production. I have already mentioned that public works almost invariably cost more than they are estimated to cost. I have some figures relating to the State public debt which show that in 1949 the public debt was £121,000,000 and, in 1957, £278,000,000. When we add the £30,000,000 for this year it will amount to over £300,000,000. I will not quote any more figures from that table, but I ask leave to have it incorporated in *Hansard*.

Leave granted.

State Public Debt.	Amount.	Increase for year.
as at June 30.	£	£
1949 . .	121,000,000	
1950 . .	130,000,000	9,000,000
1951 . .	147,000,000	17,000,000
1952 . .	173,000,000	26,000,000
1953 . .	194,000,000	21,000,000
1954 . .	213,000,000	19,000,000
1955 . .	235,000,000	22,000,000
1956 . .	256,000,000	21,000,000
1957 . .	278,000,000	22,000,000
1958 . .		

Mr. O'HALLORAN—Another table dealing with interest, exchange and sinking fund is relevant to the previous table, and I ask leave to have that incorporated in *Hansard* also without being read.

Leave granted.

Year.	Amount.
	£
1947-48	5,165,000
1948-49	5,324,000
1949-50	5,596,000
1950-51	5,851,000
1951-52	6,493,000
1952-53	7,069,000
1953-54	8,214,000
1954-55	9,784,000
1955-56	11,788,000
1956-57	13,215,000

This shows an increase of 156 per cent from 1947-48 to 1956-57.

Mr. O'HALLORAN—The modernization of our railways, as members know, is being accomplished by very great expenditure of Loan funds. Now we have 1,000-ton trains instead of 500-ton trains, but we also have derailments. I often wonder whether the fact that we have so many derailments, particularly on the hills line, is not a result of the tonnage of trains passing over our railways being greater than the lines were intended to support. That is only a layman's idea, but a few years ago when we had several derailments we were told they occurred because of the wet winter, but last year, which was one of the driest on record, we had even more derailments. Are the trains too heavy for the old lines that are apparently worn out and which should have been relaid years ago? I am particularly concerned about the line between Port Pirie and Cockburn, where we have had many derailments in the last three or four years. That is one of the best paying lines in South Australia, but it has had to carry much heavy traffic, especially concentrates from Broken Hill to Port Pirie, and it has not been relaid.

Mr. Davis—Isn't it the only paying line we have?

Mr. O'HALLORAN—I would not say that, but it is the best-paying line. We have been told that the diesel electric locomotives are wonderful money spinners, but I wonder whether they are as good as the figures submitted to this House show. These locomotives have been employed in hauling full train loads over long distances. When we completely disband the old steam locomotive and ask the diesel electric to do all the hack work, such as shunting at country sidings, I doubt whether the operation of diesels will be as good as has been suggested. These locomotives cost over £100,000 each, which is much more than the cost of the old steam locomotive, so I think we should hasten slowly in switching over completely to them.

The Premier regards the construction of power stations at Port Augusta as an example of decentralization, but construction labour will have to move when they have been completed. These power stations will provide most of the power needed in the metropolitan area, thus ensuring that the centralized industries in the city will be able to continue their production. A relatively small number of people will be attracted to Port Augusta by the prospect of employment there, but they will not have permanent employment once the power stations are completed. I believe these power stations

should be erected, but they will cost about £30,000,000 and use coal produced at Leigh Creek. This coal is not being produced under the principles of the Liberal and Country Party, but under a Socialistic principle which the Labor Party has espoused for many years.

Huge amounts have been spent on outlying areas to bring them into production, but more suitable and nearer areas could have been made to produce more. For instance, large sums are being spent in the South-East and on Kangaroo Island to bring land into production, but we are permitting land in good rainfall areas served by all the necessary services, such as railways, roads, churches, halls and schools, for half a century, to be reaggregated into larger holdings, and I do not regard this as a wise policy.

The Government has gone further than any other Liberal and Country League Government towards Socialism in its business undertakings, such as coal mining and the timber industry. That is a wise policy, but when I hear members who support the Government decrying Socialism and nationalization I wonder whether they are speaking with their tongues in their cheeks or whether they understand what they are talking about.

Mr. Riches—They say it is a dangerous policy, but they apply it all the time.

Mr. O'HALLORAN—Exactly.

Mr. Riches—The Premier loves it.

Mr. O'HALLORAN—He is a good front for a Socialist policy. The general financial position of the State appears to be unsatisfactory, especially as the public debt is increasing rapidly. I am worried about the provision for the amortization of wasting assets, and I am not happy about the way the investment of depreciation funds is being carried out. The Housing Trust and the Electricity Trust are ploughing back their depreciation accounts into their undertakings. That is one way that private industry conceals profits from the public and a way by which companies can further exploit the public, but I doubt whether semi-public undertakings should use these methods. The time is ripe for a review of the whole question of Loan raising and repayment. I mentioned the Surplus Revenue Act earlier. I understand that the Treasurer will give us more facts and figures on this Act later, and I shall be interested to hear what he has to say.

In introducing the Loan Estimates he said:—

This programme is probably the most comprehensive this State has ever carried out.

It is large-scale rather than comprehensive. It is only comprehensive in the sense that the Treasurer has a large number of irons in the fire. He also said:—

It emphasizes the tremendous development that has taken place.

It emphasizes the tremendous growth that has taken place and the tremendous increase in the demand for amenities and services, especially in the metropolitan area. Mere increase in population is not development. I have been in Parliament for a long time. I can remember the period immediately following the first World War, and the depression later, with its awful consequences. At that time we had a stable population; people who had known good times and hard times. However, today we have a different type of people. Over 1,000,000 people have migrated to Australia and there are many young people who were born in good times—times their forefathers never visualized. They speak to me about their rights and privileges. Their rights and privileges are what they earn and are entitled to as a result of their contribution to the social welfare of the community. If 33 per cent of these people—migrants and young people who have never known hardship—become unemployed I fear the result.

For 40 years I have been fighting the hated tenets of Communism. For 40 years I have believed in the freedom of people—the democratic freedom of people; the right to freely elect their Government on the basis of democratic franchise. For 40 years I have been fighting for the right of the community to assemble and discuss its problems freely and openly. For 40 years I have been fighting to preserve the rights of people to worship their God in the way they were taught by their fathers. In other words, for 40 years I have been fighting for all those freedoms that are postulated in the charter of the United Nations, but I fear that in the days to come, because of the possibility of depression, we may have great difficulty in persuading these people to recognize the restraints that are necessary to ensure the continuance of these rights. The Treasurer also said, “We could not have financed these works a few years ago.” The greatly increased population has helped considerably not only in respect of South Australia’s capacity to spend more on Loan works but also to increase the responsibility to provide interest and sinking fund on these works. The Treasurer also said, “The State is developing rapidly and efficiently.” The State is

developing as the L.C.L. wants it to develop, with the population concentrated principally in the metropolitan area. Much of our rural land is being depopulated and many of our country towns are decaying.

Mr. Geoffrey Clarke—You said just now that we were developing land a long way out whereas we should be using the land close in.

Mr. O’HALLORAN—Under the War Service Land Settlement scheme the Commonwealth has provided money for the development of land. Our returned servicemen have developed land which when privately held had not been developed, but we have permitted good land close to transport and possessing all amenities to be aggregated into larger holdings. That is what I said, and I repeat it. The Treasurer also said:—

(as) . . . the population increase in South Australia is much greater than in any other State, members will see that this programme emphasizes the tremendous economic strength this State has achieved.

The programme is not an index of the State’s economic strength, it is an index of its needs. Much of the programme will mortgage the future indefinitely. In replying on the Address in Reply debate the Minister of Works spoke about “old-time finance.” He may belong to the past age of the horse and buggy, but we have travelled a long way from that in economics. The Federal Treasurer is quite happy to use national credit—euphemistically referred as bank credit—to the extent of £110,000,000 to balance a Federal Budget after a period of prosperity and extravagance never before known in Australian history. It is a monument to the worst Government—the Menzies-Fadden Government—Australia has ever had.

It is about time we examined the question of developing this country by using its undoubted resources. Our real resources are the natural ones—the land, the forests, and the manpower and womenpower of Australia. I look forward to the time when there will be no-one out of work in this country because there is no money to pay him. That should never happen. In future, we should approach our discussions on the Loan Estimates with that fundamental principle at the back of our minds. In doing so, we shall be taking a major step towards combating Communism, because Communism is the result of under-privileged peoples striving for an expression of their nationalism, striving to throw off some power that has frustrated their nationalism. We have not got that in this country yet. If we use our heads, we

never shall. In that case we shall never have to throw off the hated yoke of Communism.

Mr. KING (Chaffey)—In rising to support the first line, I should like to compliment those officers of the Treasury and other departments who collaborated in presenting in so short a time such a wide and comprehensive range of information in assembling what is, I suppose, one of the largest Loan Estimate Budgets we have ever had to deal with, and in giving effect to the policy of this Government, which is directed towards the development of the State by doing first things first. After all is said and done, were it not for taking first things first I am afraid that the lop-sided economy that could easily follow would probably result in the very things mentioned by the Leader of the Opposition, which would lead to under-privileged people. Nobody today can say that anybody in Australia can fall into that deplorable category of the under-privileged person unless it is due to some accident beyond anybody's control.

Looking through the items of this Budget, we find that they stress those very important things that go towards developing the whole State, in both the country and other areas—namely, power, transport, roads, communications, water, heavy industry (when we have the people to support them and the markets to market the things they manufacture) and also the social services that must go with them. I had hoped to hear better things from the Leader of the Opposition than what I thought developed into a rather depressing talk. Despite the attempts of the Leader of the Opposition to play down the wonderful achievements of this Government over the last 20 years, he has only drawn attention to our remarkable progress, particularly since the war. Those who are fair-minded on this particular subject will realize that comparisons are usually made from the other side from a period commencing about 1938. They overlook the point that for six or seven of those years we were engaged in a war in which we were lucky even to keep the country intact and to maintain standards let alone improving them. When it is realized that most of the production that took place in our progress has been in the post-war period, a little over 10 years, the effort is not only remarkable; it can be classed as astonishing. As a matter of fact, it is the envy of every other State. As everybody here knows, droves of people come to South Australia to find out how it is done. I think the

Leader of the Opposition has been doing South Australia and himself a great disservice by playing down his own country.

He mentioned that the Government had attempted to copy the policy of the Opposition. I have never really been able to find out what that was. As far as I can see, his main effort was directed towards trying to get on to the band waggon of the Liberal and Country League Party over here, and nothing was said about the silent and hidden planks of the Labor Party except towards the end of his speech when he was a little more rash than usual and mentioned one or two things, some of which have been so long underground that I think the white ants have got to them. Anybody who wants to walk that plank will find that it is a journey of no return. The Labor Party make their own and trusted members walk the plank occasionally.

I am interested in their hidden policies that are rarely mentioned. It must be remembered that people with policies that go a long way to the left often find that they will be left in the lurch. Since I am not told what those policies are, I have to draw my own conclusions that the Party opposite must have a take-over policy. They do not create anything; they try to take it over and then destroy it. If the Labor Party took over here, they would kill the goose that has been bred by the Liberal and Country League to lay the golden eggs. They would then scramble the eggs and, like the New Zealand Labor Party, would soon be reduced to eating their own words to eke out a starvation diet. The Leader of the Opposition was not fair in his remarks, particularly at the beginning, at the end and in the middle.

I appreciate the prompt response of the Government on the work of the canneries. I repeat that sooner or later—and I think possibly next year—we shall have a bumper apricot harvest, which will probably occur in a short space of time for the canneries to handle it and the growers should be prepared to dry a great quantity of their products next year. They would be well advised to prepare for their drying year and sharpen their knives to get the fruit dried because there is an ample market for this product.

Turning to the co-operative wineries, I have said before that the status of the wine industry in Australia has changed considerably in the last few years, particularly since we have had some benefit under the excise duties, and the change in the public palate towards table

wines in particular. That has brought about a change in the manufacturing processes and river wineries are taking steps to meet that situation. For some time I have been pressing for more money to be made available in connection with advances to settlers. This would be a great help to the primary industries in my district. There are ample opportunities for a man with initiative and a little capital to set up for himself and rely upon his own efforts instead of taking everything and relying on other people. It is not only a question of producing; there is more in life than that. It is a congenial way of living that we should attempt to achieve and everybody should play his part and see that the other fellow has a fair share of this world's goods. We should not have one section sitting back and letting others do all the creative and planning work, and then taking all or some of it away from them.

There is one aspect of advances to settlers that interests me. A person requiring assistance applies for a loan under the Act and then, having done so, may find that the work will take two or three years. When the loan is approved the money has to be set aside and budgeted for on an annual basis. It is difficult for those administering the matter to know exactly how much should be set aside for each settler. The money will be used in various ways, according to the situation. One settler may put in a motor and part of his pumping plant and provide for spray irrigation this year, and do the rest of the work in the next year, but he would not know how much he wanted in any one year. If the machinery for handling this matter were more flexible the scheme could work much better than it does.

The sum of £115,000 is set aside for the completion of the Berri pumping station, which will mean additional capacity to provide for another 2,000 acres of irrigable land. High lands in the Berri district will not need to have more capital spent on them, except for a few small items. Other districts along the River Murray could be assisted in the same way. In the Loveday and Cobdogla districts there has been a Department of Lands examination of the potential of high lands and applications are now being considered in connection with the use of the land. I hope the installation of additional electrical equipment at the Cobdogla pumping station, to displace the famous Humphrey pumps, will enable more land in the district to be brought into production. The Cooltong drainage proposal is

being considered by the Public Works Committee. It is necessary for this scheme to be proceeded with.

Mr. Shannon—It has been recommended by the committee.

Mr. KING—I trust the work will be proceeded with without delay because seepage is an insidious thing. Once it shows up it is like a disease and spreads rapidly, and then when damage is done, particularly to some trees, it is impossible to make a complete recovery and fresh plantings are necessary. I am pleased there is provision for alterations to the Renmark courthouse and police station. I claim some urgency for this work. Plans have been drawn for the alterations, but they were not adequate to meet the situation because at the Renmark police station 14 people are on the establishment. Recently four or five policemen were put on the strength to service the fruit fly road block at Yamba Point and, in addition, there is a woman police officer, a detective sergeant and the rest of the staff. When the magistrate is there he uses one of the offices. Consequently, it is difficult to carry on under present conditions, especially when people have to be interviewed and at times there are confidential and embarrassing matters to be discussed. I know the matter is in hand, but I urge that it be given a high priority in order that there can be better and speedier administration of justice in the district. The same remarks apply to Barmera, which has been waiting for improvements to the courthouse and police station for some time.

The Opposition has had much to say about housing and there has been much discussion about the activities of the Housing Trust, and whether or not it has passed the target of the previous year by a few houses. We should not forget that whilst the trust is doing a colossal job, and I believe its officers are efficient and have a high sense of responsibility, and are doing their best in difficult circumstances, it is not the sole building authority in South Australia. We should give some credit to private builders, co-operative building societies and other people who, despite rent control, are still willing to invest their money in buildings where they can get a reasonable return. They should be commended for their help in building up the State. There are plenty of private builders, and now that finance is being made available on a more liberal scale there is no reason why our present building programme should not continue. I do not know why more

co-operative building societies have not been promoted in this State. I do not know whether it is because people will not subscribe to them at current rates of interest. I do not think the Government should be the only building authority. Once people who invest money in houses can get a reasonable return for their investment there will be no lag in building.

History has shown that in other countries where there have been artificial controls the housing position has become so acute that practically no building has taken place. That applied in parts of France for many years because the rent fixed for some buildings was so low that it did not cover maintenance costs. We do not want that here. Everything must be done in proportion. I pointed out previously in a discussion on housing costs how difficult it was for a man on today's wages to meet the rent instalments on a house built at today's costs. I pointed out that although I was pleased with the increase in the standard of living, about £450 of the cost of a house that could not be produced by mass production methods was accounted for by the cost of providing the improved living conditions.

I do not think we can have it both ways; we cannot expect reductions on the one hand and improvements on the other. The Leader said he thought that an interest rate of $2\frac{1}{2}$ per cent could be charged, but that would be robbing Peter to pay Paul. He would be prepared to lend other people's money at $2\frac{1}{2}$ per cent in order to grant this concession and possibly make himself a good fellow, but he should remember that it can be shown that the cost of building houses in this State is lower than that of comparable houses in most other States.

The Blanchetown Bridge has been held by all who know the ramifications of the river and the Sturt Highway to be a long sought need, and the provision of £100,000 this year is a recognition by the Government of the value of the eastern half of South Australia in our rapidly growing economy. Not only will that bridge duplicate the present eastern route through Murray Bridge, but it will provide an outlet for the river districts. As one who lives on the river, I know that most of our production is sold in the eastern States, a good proportion of which goes overland, as also does a good proportion of the metropolitan production. In addition, the bridge will open up the growing tourist industry of the river, a matter that interests all river centres, which are looking forward to a great deal of assis-

tance in the way of advertising by the Government Tourist Bureau.

I am sure the growth of any part of the State is good for the whole State; whether it is in Whyalla, Port Augusta, Mount Gambier or along the river, we all share in the benefits, and if we are prepared to help each other the State will go forward in leaps and bounds. I was also interested to know from the Public Works Standing Committee report that it has noticed that the population of the river increased by 20 per cent between 1947 and 1954, and if that rate of progress continues it will not be long before we have 50,000 or 60,000 on the river. With that in view, the committee pointed out that another river crossing will be required in the not far distant future to allow the rate of development to continue.

As was pointed out in the House recently in reply to a question, the consumption of electrical power along the river has increased from 20,000,000 units in 1954 to 40,000,000 units this year. This represents a demand of about 10,000 horsepower, which would almost justify a power station. However, we are very pleased with the duplicated line, which has meant that the irrigated industry that depends so much on electrical power will not be left standing if something happens to one of the generators.

I do not think the most severe of carping critics could say that any greater share of the Budget could be provided for education than has been provided by this Government. No child in this State, as far as I know, has been refused an education, but I have been told that in some States children in some areas who seek a secondary education are allotted points, and if they cannot make up sufficient points they simply cannot go to high school. I sincerely hope that will not happen here, and I am sure it will not so long as we have the present Government. I would now like to draw the attention of the Minister of Education to one other aspect of education.

Mr. Riehes—In five years time you will not be proud of what the Government has done with relation to secondary education.

Mr. KING—We can be proud of what has been done. You have a depression outlook, but you should have an optimistic outlook and be proud of what has been done.

Mr. Fred Walsh—Nothing has been said about the £5,250,000 disability grant.

Mr. KING—As the honourable member knows, that grant is purely a matter of arithmetic. If he could add up as well as the Labor

Party can take away from other people, he would know that what has been done is the only solution. The Government has set up what might be called student hostels for country children from high schools who have become student teachers. These students go to the Teachers' College, where conditions are quite different from those they experienced in high school and their own homes, and they have found the change has had a very unsettling effect. I wonder if the Minister would consider establishing something like university colleges in which the transition from home life to the academic life would be eased by the more sympathetic attitude taken at a college that is not possible in a hostel of several hundred people. A hostel is quite impersonal, and living there makes it difficult for children of some temperaments to get along with the job in hand.

I was a little surprised to find from the answer to a question in the House recently that the Abattoirs Board thought it would cost £8,000,000 to shift the metropolitan abattoirs. I think perhaps the chimneys are not the only things that smell. There is still time for the Government to consider the position of the abattoirs. The provision of country abattoirs should receive more consideration, because I think we will have to consider it as a long-term project. The matter of flood protection was raised tonight, and in another debate earlier today the member for Murray (Mr. Bywaters) congratulated the department on the way it had restored the flood banks along the latter part of the Murray. I also congratulate the officers of the Engineering and Water Supply Department, the contractors and the Government for the way the job of raising the banks has been proceeded with. The river towns threatened by floods in 1956 have now been surrounded by great walls that I am sure would stand up quite easily to a flood similar to that of 1956, and are capable of being raised to a height considerably greater than the last flood level. Practically all this work has been completed. It is rather strange that the people are now worrying about the high river coming down whereas only a month ago we were getting very anxious about the salt content of the low river and wondering about the effect it would have on fruit blocks. Fortunately, the water coming down now will allay that fear, because we are assured of an adequate supply of good water.

Had it not been for the prompt action taken by this Government in 1956 the tragedy along the banks of the Murray would have been

much more severe. This Government underwrote the cost of fighting the flood and rehabilitating the river banks, whereas in other States too much was left to district councils, many of which have not been reimbursed for their work on the original flood banks, certainly not for work on the permanent banks. Other work undertaken includes raising the causeway at Paringa to a height that will protect settlers from a flood of the same magnitude as the 1956 flood. Further, several bridges in the Renmark and Cadell districts are being raised. Only two years ago today the peak of the river was at Renmark and we feared that we might not be able to hold the town. The river did not fall until February, 1957, and in the past 18 months steps have been taken to ensure that the river districts will be protected from all foreseeable floods. Nobody could have worked any faster; plans for bridge and roadworks in the district had to be scrapped, new plans drawn up, and money found to do the work of rehabilitation as well as fighting the flood.

Mr. Riches—What about the money previously allocated for the Port Augusta-Quorn road that was lost to the Murray? What about saying "Thank you" for it?

Mr. KING—We have said "Thank you"; indeed, I said it personally when I was in the district. The member for West Torrens (Mr. Fred Walsh) recently referred to the care of mentally retarded children over the age of 16 years and suggested that they continue to be cared for at our institutions. I agree with that suggestion. I have made it my business to investigate the treatment of such people in Victoria, where they are cared for in private establishments that are heavily subsidized by the Government. These institutions care for these unfortunates whose mental capacity can never be developed beyond a certain limit. They remain there until they die, but they develop certain skills and I have a range of articles produced by them. They are happy in what they are doing and achieve a sense of purpose in life that they would otherwise lack. If possible, the Government should investigate our suggestion to see whether these people can be kept in such institutions instead of being sent home where their condition can be expected to deteriorate rather than improve.

These Loan Estimates are satisfactory and I believe that the State will continue to progress. I deplore the depression outlook about which we have heard so much from the

Opposition and I trust that other Labor speakers in this debate will be fair and admit that nobody in this State is yet on the breadline.

Mr. FRANK WALSH (Edwardstown)—I cannot entirely agree with the member for Chaffey (Mr. King) when he refers to the work done by this Government during the tragic River Murray flood of 1956. As well as commending the Government, he should have commended all South Australians for their voluntary efforts in assisting flood victims.

Mr. Quirke—They provided not only labour, but hundreds of thousands of pounds' worth of equipment.

Mr. FRANK WALSH—Yes, and I know the member for Burra (Mr. Quirke) helped the sufferers. If a tribute is to be paid, it should not be confined to the Government of the day. Had I been a member of the Government I should have been worried about the effects of the flood, and I am sure that the Premier was very much concerned by the knowledge that a tragedy was being enacted along the banks of the Murray.

An amount of £300,000 is provided in the Loan Estimates for new police and courthouse buildings and a number of such buildings are mentioned, but I believe that the erection of a new courthouse at Plympton is long overdue. Indeed, I have communicated with the Attorney-General concerning the position there. At present the three police officers stationed at the Plympton police station occupy a room that measures only 12ft. by 12ft. In that room a court is held. What happens when two Justices of the Peace are hearing a case and members of the legal fraternity, witnesses, and police officers attend? The room is overcrowded. Already this year 291 cases have been heard in this room and the total last year was 500. The officer who investigates police court buildings should be aware of the position and should make a recommendation to improve it. Sometimes a dozen cases are set down for hearing at the one session. I have received a petition from the Justices Association complaining about conditions.

A sum for the provision of a security block at the Magill Reformatory has been set aside on this year's Estimates. I believe the Government has been influenced in providing this amount as a result of representations made from time to time. In my opinion the Reformatory should be removed to another site where the inmates will not be influenced by the lights

of the city, which must act as a magnet, and induce them to seek their freedom. However, I think it may be more desirable to have them at Magill rather than at Her Majesty's "College" at Yatala. In order that they shall have a chance to become useful citizens they must be trained in a manual occupation or instructed in primary production. In the latter regard there is, unfortunately, insufficient area to enable them to follow such pursuits as the growing of vegetables.

Another objection to the siting of the Reformatory is that an important college is established next door with only a narrow roadway dividing the properties. A large sum has already been expended in building the college and no doubt it will be further extended. I understand that the proposed extensions to the Reformatory are to be investigated by the Public Works Committee. The Government should dismiss from its mind any additions to the institution and instead should seek to have it established elsewhere. There are plenty of sites available which would enable the boys to be usefully trained, and this would be in the best interests of the community. I hope the Government will take some notice of my comments.

Mr. O'Halloran—At least it should be over the hills.

Mr. FRANK WALSH—I do not mind where it is. I believe it will be necessary to have adequate housing provision at this institution. No matter where this institution may be located, I see no reason why the staff that may be engaged could not be transported in decent vehicles at no great cost to the Government, because transport today is the least of our problems. Let us hope that even at this stage the Government will consider that matter.

Mr. Lawn—It won't be able to do much, because it is on the way out.

Mr. FRANK WALSH—And we are on the way in. If the member for Torrens who had something to say on this aspect in an earlier debate cares to accept my remarks as being part and parcel of what we are prepared to do with regard to Magill Reformatory, that is all right with me. I am concerned with the provision for education. I am not prepared to accept the item, "Marion High School," on which the Treasurer, at page 495 of *Hansard*, had this to say:—

A new precast concrete building on the same site as existing timber classrooms, which are to be retained, to cost £230,000, to contain 15 classrooms, and to be completed early in 1959.

That is an indication that no money has been set aside for this building in the past. If £230,000 is the capital cost of this new high school we can only draw the inference that it is to be erected at a cost of £230,000 to be provided out of this year's Loan money. We find that in last year's Loan Estimates £559,000 was set aside for a number of high schools of which Marion High School was one, so some of that money must have been set aside for that high school. Whether it was an attempt by the Treasurer to boost up what was to be spent on high schools throughout South Australia because of the elections to be held early next year I do not know.

The Leader has already mentioned that it is time a public accounts committee was established. Information such as I have mentioned could mislead the people, and no Government has a right to bolster up something in this way. A considerable part of the £230,000 set aside for the Marion High School must already have been spent on the project, and some of the £559,000 set aside for high schools in last year's Loan Estimates must also have been allocated to that school. It just does not add up. I know that added expenditure was involved because of the way the Government called tenders for the project. It let a contract for the foundations for this school, and then found that the contractor who carried out the work had to engage men to reduce the height of the concrete by means of hammers and chisels. Whether the cost involved in that was additional expenditure and is included in this figure of £230,000 is another matter. I recommend to the Government that in future these Loan Estimates, even if they do not show the full capital cost, should at least state how much has already been expended on any particular project.

I have frequently mentioned the broadening of the railway line between Goodwood and Marino. It was proposed to duplicate the full length of that line, but although this work has not yet been completed beyond Brighton it has already cost three or four times the estimate. We were told on another occasion that this line would carry more traffic provided university students did not play pranks at the Emerson crossing. These people can cause havoc and much anxiety to many people, and I will say more on that topic on some other occasion. This line may be called upon to carry much more traffic as a result of the establishment of an industry near Christies Beach. Therefore, it will have to be duplicated

probably as far as Marino, but I do not know at what cost. Perhaps the Minister of Railways will have that information before next year's Loan Estimates are prepared.

The member for Chaffey (Mr. King) had much to say about the Government's achievements in providing extra school accommodation. If student teachers are to receive a proper training the department will have to examine the subjects that those at Wattle Park or at the Teachers' College in Adelaide are studying. Why is it necessary to send some of them to the Edwardstown primary school, which has a certain area set aside for agricultural work? That school is so taxed now for accommodation that it needs its whole area for school purposes; in fact, its area is too small for the number of children attending. For some time the school committee has made representations to the Director of Education for better accommodation for the headmaster, as the house provided is probably older than the oldest member of Parliament. I shall have more to say about the Edwardstown Primary School when we debate the Budget.

The Forbes primary school now has more students than any other primary school in the State. An amount has been placed on the Estimates for a new school at Mitchell Park. I understand it will have 15 classrooms, and I am afraid the playing area will not be large enough unless a two-storey unit is erected. The area occupied by the Forbes primary school is not less than 10 acres, but at least one-third of the area has already been taken up by portable and other buildings. Three years ago the Government planned a school to accommodate 360 children there, but it now has an enrolment of 1,800. That was not good planning.

I do not share the sentiments expressed by the member for Chaffey about home building. I understood him to say that, because of the proposed increase in loans to home purchasers or builders, more contractors would be engaged in the industry. I entirely disagree with that view. He also said he could not understand why there were not more building co-operatives. As a Government member he should have first-hand information as to where the necessary finance is to come from. From information I have it would seem that whatever amount the Government makes available there will still be a lag in housing and many people will not be able to secure sufficiently large grants for home building purposes.

What are building blocks costing in the metropolitan area? On Shepherds Hill Road and in other near hills districts that have not the amenities that exist closer to the city, building blocks are fetching £9 and £10 a foot. If a person approaches the State Bank for an advance he is told, if he is doing his own contracting, "Get your block of land, lay your foundation and get the walls topped; then come back and ask for a loan of £2,250."

Mr. Bywaters—Has he any guarantee of a loan then?

Mr. FRANK WALSH—No, but that is what he is told.

Mr. Corcoran—What is the bank's function?

Mr. FRANK WALSH—It is a recognized banking institution, with a credit foncier department. I do not know of any other trading bank in South Australia with such a department, although the Housing Trust has one. In these Loan Estimates about £1,250,000 is provided for advances for homes, yet the bank asks a person to have his house completed as far as the topping of the walls before granting a loan. What does the Housing Trust do? A prospective purchaser interviews an officer of the trust and his case is examined. The maximum advance for homes is £2,250, but because most trust homes cost more than £3,250 many purchasers have not the necessary deposit. The trust makes an advance known as a second mortgage, thus enabling a person to secure a home.

Some years ago I condemned second mortgages because at that time when trust homes were erected at St. Marys ex-servicemen were unable to secure loans through war service because it was claimed there was not sufficient equity in the homes. Those homes were to be sold at £1,350 and they did not have the equity expected of them. However, today I prefer the Housing Trust's methods of finance to those of banking institutions. The trust works under an Act of Parliament and has the right to purchase and sell land and to build homes and flats for renting and sale and, if necessary, it can make gifts and grants in necessitous circumstances. Where does the Housing Trust get its money for second mortgages? It can get it from two sources. Firstly, the Treasurer can go to a bank and, if he is successful in his negotiations, can secure money at a reduced rate of interest and the Housing Trust then can charge the normal interest rate of 6½ or 6¾ per cent and make a profit, enabling it to lend more

money. We could never get that information but I do know from other whispers I have heard that under the Chifley Government they certainly got it for 1½ per cent.

The Housing Trust collects large sums of money in rents and repayments on second mortgages. That means that the paper credit of the Housing Trust can be used to finance particular projects. Why cannot the State Bank adopt the same policy? Who is to rule it? If we believe that with the demand we have the materials and the labour, I see no reason why it cannot be done. That is all that matters to me. We have the labour, the demand and the materials. I have indicated that the Housing Trust has shown what the State Bank should be doing in the interests of the people. I make no apology for saying that tonight. The credit of this country stands second to none. The only time that we are short of money is when the population is unemployed. Ask yourselves, who creates it?

Mr. Lawn—Before, we did not have the labour and materials. Now that we have them, where has the money gone?

Mr. FRANK WALSH—I do not know that we are still short of a demand. We are certainly not short of labour or materials, and I gave that illustration of the Housing Trust as regards money. I mentioned the position and said that they were not a banking institution, and were not even recognized as such. Whatever the responsibility of the State Bank, I can only assume that there may be a political control. For instance, its chairman is closely allied to the Government of the day.

Mr. Lawn—They all are.

Mr. FRANK WALSH—I believe that the Under-Treasurer plays a prominent part on the State Bank Board. Need I go further in indicating how closely allied is the State Bank Board to the Government? It is not for the Opposition or me to explain any further other than to say: if it is the intention of the Government to instruct these particular officers in what they want done, where they have not the control to instruct the officers or the management of the Housing Trust, as I have indicated, then I believe that is the answer. I commend the Housing Trust for showing the Government how it can solve some of the hardships connected with home building in this State.

The Treasurer may be able to give me some information on this point. I believe there are many homes coming on the market from the estates of deceased people, or they may come

on the market as a result of people wanting to change from one locality to another but not being able to find anyone who will give them the necessary financial assistance. The Government should provide more lenient financial provisions to assist home seekers to purchase homes coming upon the market.

Mr. HAMBOUR (Light)—We have before us a document providing Loan moneys for development and improving facilities and amenities in almost every field of activity in which the State takes part. I am a little sorry that I am speaking so early in the debate because I am sure that I would be listening to a lot of would-be Treasurers—

Mr. Lawn—If the New South Wales Labor Government and the Victorian Liberal Government can give pensioners half fares on trams why cannot this Government?

Mr. HAMBOUR—I will deal with the New South Wales Government in a moment. Last week I was interested to see the honourable members for Adelaide and Port Pirie sitting huddled closely together. They reminded me of two birds I had in my aviary, a grey budgie and a nyassa. A nyassa is a green bird with very red cheeks. The member for Port Pirie, the grey budgie, utters words completely unintelligible and unintelligent whereas the nyassa, like the member for Adelaide, on entering the cage only squawks in agitation. The member for Adelaide persisted in referring to the budgie in his interjections, and the member for Port Pirie was party to it. Mr. Chairman, they all belong to the parrot family. The honourable member for Edwardstown praised the activities of the Housing Trust but he was not sufficiently gracious to say that the policy of the Housing Trust was dictated by the Government. It is a Government instruction that carries out the wish and will of the Government.

During his speech on the Address in Reply, the remarks of the honourable member for Norwood reflected on the Loan Estimates because he said—and possibly rightly so—that he would budget for a big deficit and so demand higher grants from the Grants Commission. He did not say how he would finance this deficit but I have discovered since, and he has admitted it, that he would finance it out of the loan moneys. I ask members opposite which item they would like to decrease. I venture to say they would like to increase every item. It is useless to decry the Loan Estimates. Let Mr. Dunstan tell the House where he would get the money to finance the deficit. It is

admitted by everybody that the money would have to come from a pool and it would be the loan money pool. I have been subjected to much criticism in this House. Mr. Lawn said that I condoned all the activities of the Government and glorified its actions. Good for that. Mr. Fred Walsh accused me of being over-critical. I wish Opposition members would make up their minds, but not because I am concerned about what they say. When Mr. King was speaking I asked whether he could make use in the Berri cannery of the empty tins on the other side of the House. Opposition members have not made any sound contribution to this debate. The Leader of the Opposition said he would respect the sacred rights of private property. I commend him for that because they are my sentiments, but are they the sentiments of the Australian Labor Party in South Australia, and particularly the Labor Party in this House? Mr. Riches said he would take over the assets of the Broken Hill Proprietary Company by way of the iron ore and sell it to the company at £6 10s. a ton. I hope the A.L.P. in Australia will always adhere to the principle of respecting the rights of private property.

Mr. O'Halloran also said that private enterprise would not enter forestry undertakings. There is a valid reason for its not doing so. In the first 25 years there is no return and then when the return becomes abundant the Taxation Department steps in and makes a grab. How many people with a business knowledge and the necessary finance are prepared to put money into an undertaking when they have to wait up to 30 years for a reward? Members of the Opposition can afford to be grandiose when they are not the Treasurer. Mr. O'Halloran said he would provide homes on a 2½ per cent deposit. That sounds fine, but such suggestions should be related to reality. I would like to see homes built on no deposit. I give the Leader of the Opposition credit for knowledge and understanding, but I wonder whether that opinion was his own, or came from his followers. The Government has done magnificent work in enabling a house costing up to £3,000 to be obtained on a 5 per cent deposit. That means a deposit of £150 or £160, which places a house within the reach of any person wanting to buy one. Mr. Jennings said that the Labor Party throughout Australia has one policy. I would hate to see South Australia governed in accordance with the New South Wales Labor policy. If the South Australian Labor Party

is allied to that policy I will feel sorry for it about next March when the elections take place. In the press of Thursday, August 21, a few questions were asked about New South Wales. The first was why New South Wales, with its huge natural resources, was being out-paced by other States in the race for development. Others were why her unemployment rate was the highest in Australia, why her housing shortage was the worst in Australia and her housing costs the highest. A further question was why New South Wales transport freight rates are an Australian record. Is this not all true?

Mr. Fred Walsh—Who is the author of it? Has that come from your Party or is it your own statement?

Mr. HAMBOUR—I am responsible for what I am saying. I am sorry if Opposition members are fidgety. The next question was why so many new settlers and new industries rejected New South Wales. It is all true.

Mr. Jennings—Is that all you have to say?

Mr. HAMBOUR—Read about it in *Hansard*.

Mr. Jennings—We have already read it.

Mr. HAMBOUR—Yes, but the Leader of the Opposition and the Deputy Leader made no reference to it. They say just what suits them. A further question was why 80 per cent of the working days lost through industrial disputes occurred in New South Wales. Here is some information about that State. The population rose by only 7 per cent in the four years between 1953 and 1957, whereas Victoria's rose by 11 per cent and South Australia's by 13 per cent. The Opposition should hold up their heads and be proud of that. In 1956-57 New South Wales completed 64 dwellings per 1,000 of population, Victoria 79 and South Australia 86. Again the Opposition should hold up their heads and be proud. In the same year the New South Wales Housing Commission provided eight dwellings for each 10,000 of population and the South Australian Housing Trust provided 36. The South Australian Liberal Government provided £2,150,000 for the Housing Trust in 1956-57, and the New South Wales Government gave nothing from its own funds. Another remark made by the Leader of the Opposition that I found difficult to accept was that the Premier was bringing industries here to fleece the worker. Let us look at what the other States have done. Mr. Cahill went to America to try to bring back industries to fleece the workers, but failed, and Mr. Tonkin from Western

Australia also went to America to bring back industries.

Mr. Fred Walsh—He is not back yet.

Mr. HAMBOUR—Well, he is trying to get industries there to fleece the workers, to use the words of the Leader of the Opposition. Members opposite cannot say things that apply to this State without applying them to other States as well. Surely the Opposition is not opposed to these industries? Next week the Bill dealing with the proposed oil refinery will be discussed, and we will then see if members opposite will follow their Leader and say they do not want it here. These would-be Treasurers talk about financing the State, and Mr. Calwell has advocated a shorter working week. Would that make houses cheaper or have more houses built?

Mr. Fred Walsh—We have built more houses since the introduction of the 40-hour week than we did with a 44 and a 48-hour week.

Mr. HAMBOUR—I leave that with the Opposition. The Leader said, I believe in all sincerity, that weatherboard schools were an asset, and I agree, because there are three in the town in which I live which are very comfortable, and I know the teachers and students are happy about them. I know the member for Gawler (Mr. John Clark) will qualify what I will say, and so as not to do him an injustice I will quote his exact words. He inferred that weatherboard buildings are not as good as solid construction, and possibly they are not. He said:—

We find that temporary rooms have become permanent.

Mr. John Clark—That is true, isn't it?

Mr. HAMBOUR—Yes, and I have no fault to find with it. In my opinion we would be better served if we had more of them because, unlike elaborate buildings costing thousands of pounds, these buildings can be constructed cheaply and quickly to overcome the problem the Opposition is complaining about all the time.

Mr. Fred Walsh—Why has the Government made provision for 15 schools in these Estimates?

Mr. HAMBOUR—Because they are required. I do not dispute that; I am only supporting the Government for building weatherboard rooms because they are acceptable to the students and teachers and are filling a definite need.

Mr. John Clark—I have always been in favour of them.

Mr. HAMBOUR—I am glad the honourable member has said that. The member for Murray suggested that we build factory shells,

and that is all we could do, because the details could not be put in before we knew who the tenants would be. I am sure these would be white elephants because the people wanting to set up factories would want to know about the locality, and we could not build these structures in every town in the State.

Mr. Bywaters—What are you going to do with Elizabeth?

Mr. HAMBOUR—The member for Murray is up in the air. I believe the Government has built factories there for definite tenants with definite undertakings.

Mr. Bywaters—Who built them—the Housing Trust?

Mr. HAMBOUR—It does not matter. The Housing Trust does not build anything, but arranges the building. I cannot subscribe to the idea of building empty shells in the country and then waiting for tenants. I am quite sure that the moment any industry wants to go to the country the Government will assist with building, finance and technical advice. The Leader of the Opposition was very kind to me when he called me an old Liberal.

Mr. John Clark—I think he felt sorry.

Mr. HAMBOUR—Maybe he did. Perhaps he meant that I am a Conservative, and I do not resent what he said because, although I may be old-fashioned in many ways, I am sure you cannot pull a rabbit out of a hat if it is not there. Money is only the result of toil, talent and production, and anyone who wants money for nothing is no friend of mine. We cannot develop with a 36 or 38-hour week, but only by working hard to make this country what we want it to be.

Mr. O'Halloran—How many hours do you suggest we should work?

Mr. HAMBOUR—I am opposed to a reduction, and if anyone wants to work 10 hours for himself after working 40 hours for his employer, good luck to him! He is the man who will make Australia what we want it to be. As the hour is late and I have further matters concerning my district to discuss, I will not pursue this matter further.

I shall now deal with items concerning my district. The sum of £50,000 has been set aside for work on a bridge at Cadell, and I hope that this work will be completed soon because the bridge that is to be replaced is in a dangerous condition. I believe that Highways Department officers visited the site this week to make temporary arrangements. I am grateful for the amount provided and I know it is appreciated by residents of the area.

The sum of £10,000 is provided for the chlorination of water from the Morgan-Whyalla line. This will assist my district, much of which is now served with Murray water, and I realize that the filtration will be responsible for giving those areas cleaner water.

The proposed enlargement of the Warren trunk main pleases me very much for it will make Warren water available to much more of my district, including an area between Riverton and Tarlee, Australia Plains and other areas. I appreciate this enlargement and hope the work will be proceeded with soon.

I am sorry that the chairman of the Public Works Committee is not present at the moment, for I wish to refer to the Queen Elizabeth Hospital and my belief that his committee should have greater powers of investigation in these matters. I predict that before long the Queen Elizabeth Hospital will have a ratio of $1\frac{1}{2}$ staff members to every patient. That is wrong, considering the heavy expenditure on the hospital. I would have expected that with all the labour-saving devices installed it would have better staffing figures. May I suggest that, if the committee has not already the power, it be given the power to investigate the ultimate workings of the hospital so that it may determine whether the amenities that have been installed are sufficient to conserve the efforts of the labour employed there. I understand that the reputedly best architectural brains in Australia were engaged in designing the hospital, but all I can say is that little has been done there for the economy of the State. It may be a fine hospital, but I believe that for the expenditure involved we are entitled to a greater saving on running costs than we are getting.

I thank the Government for building the best school in South Australia—the Eudunda Area School. It is a model school and the Government has given absolute attention to it. I am proud that I was chairman of the school committee when the building was commenced, and now that it has been completed I hope the Minister will soon come to see how proud of the school are the children and their parents. A new police court, station and station residence are to be built at Kapunda and the people concerned are happy to learn of this plan. The sum of £20,000 has been placed on the Estimates for work at Cadell, the ultimate expenditure totalling £320,000. I hope that the Government can scrape the bottom of the bin and add more to the amount provided on the Estimates so that the work may be expedited and further development take place this year. I

also express my gratitude to the Electricity Trust.

Mr. Lawn—The Government took that over from private enterprise. Do you believe in private enterprise?

Mr. HAMBOUR—Yes, but I also believe in the Government meeting a want felt by the people. If a Government feels it can serve the people, then I accept that. I express my gratitude to the trust for the co-operation my district has received and for what has been done in electrifying the district of Light. Between 800 and 900 homes in the district are still to be serviced with electricity but the

trust is producing a complete plan to develop the district so that the landholder may be told when to expect his extension. I hope that within the next two or three years the charge, formerly known as surcharge but now known as the annual charge, and all other charges will be brought on to a common basis, for that will make country consumers happier. I support the Loan Estimates.

Progress reported; Committee to sit again.

ADJOURNMENT.

At 10.06 p.m. the House adjourned until Thursday, August 28, at 2 p.m.