HOUSE OF ASSEMBLY.

Thursday, October 9, 1958.

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

ASSENT TO ACTS.

His Excellency the Lieutenant-Governor intimated by message his assent to the Country Housing and Road Charges (Refunds) Acts.

QUESTIONS.

DANGER OF CELLULOID TOYS.

Mr. O'HALLORAN—Can the Premier say whether any complaints have been received about danger from celluloid toys and whether there is any control over their sale?

The Hon. Sir THOMAS PLAYFORD—No complaint has come under my notice. Any complaint would probably go to the Minister of Health. I will make inquiries about both the points mentioned.

CHARGES ON ROAD HAULIERS.

Mr. JENKINS—Today's *Advertiser* contained an article stating that the Queensland Government had imposed a charge of 20 per cent on the gross takings of hauliers, and that this has been upheld by the High Court. Has the Premier read the article, and can he say whether such a charge may be applied in South Australia?

The Hon. Sir THOMAS PLAYFORD—I think there has never been any doubt that the South Australian Parliament has power to pass a law imposing taxation on road hauliers as regards their operations in this State. The Transport Control Board has for many years exercised the right to grant charters for certain services and to make charges, in some instances of 5 per cent, and in some 10 per cent, of the gross takings; so the Queensland procedure is not new to this State except as to the charge imposed, which I understand is 20 per cent. That seems to be an excessive tax upon an essential service. I think the maximum charge ever made here—and then a very valuable franchise was involved—was 10 per cent. I have read the article referred to, and I do not believe that it deals with any matter that involves this State in any way. It is purely an internal matter, not related to interstate transport, and I think has always been regarded as within the prerogative of the State.

FOOT BRIDGE ON STURT ROAD.

Mr. FRANK WALSH—In view of the large number of children in the Mitchell Park area, adjacent to Sturt Road, who have to cross the Sturt Creek to get to school, can the Minister representing the Minister of Roads ascertain whether a foot bridge can be provided on that roadway alongside the existing bridge?

The Hon. G. G. PEARSON—I will ask my colleague, the Minister of Roads, for a report.

ASSOCIATIONS INCORPORATION ACT.

Mr. KING—Has the Minister of Education a reply to my question of September 24 concerning securities for advances under the Associations Incorporation Act?

The Hon. B. PATTINSON—The Attorney-General has supplied me with the following report from the Parliamentary Draftsman:—

Mr. King asks the Government to consider the question of giving associations registered under the Associations Incorporation Act the same facilities for creating securities over chattels as are enjoyed by co-operative societies and companies. The answer to this question is, I think, that these facilities exist at present. Registered associations (subject, of course, to any restrictions in the constitution of any particular association) can create mortgages and charges over their chattels in the same way as co-operative societies and companies, except that mortgages and charges created by companies must be registered in the Companies Office, whereas those created by associations and co-operative societies are bills of sale which require registration under the Bills of Sale Act. It seems, therefore, that nothing would be gained by having a law to declare that associations should have the same facilities for creating mortgages and charges over chattels as companies or co-operative societies. Mr. King mentions that bills of sale are lengthy and detailed and costly. On this point it is relevant to note that the Bills of Sale Act is not mandatory as to the form of bills of sale and parties could, if they so agreed, use a simple form. However, standard forms of bills of sale are in common use and it is an advantage to use them. I think it would be rather a disadvantage to associations if they were not able to give bills of sale in the usual form. These are a very popular form of security. It may be that Mr. King knows of some specific difficulty which has been experienced by an association and which is not mentioned in *Hansard*. If so, I would be pleased to give this matter further consideration, upon receipt of further information.

If the honourable member supplies me with further information I will transmit it to the Parliamentary Draftsman and have it considered by the Attorney-General and, if necessary, by Cabinet.

ROYAL ADELAIDE HOSPITAL BUS STOP.

Mr. HUTCHENS—I recently had occasion to take an outpatient to the Royal Adelaide Hospital and the only place in which to park would have been in a bus zone. This patient was on crutches and experienced difficulty in walking. Will the Minister of Works take up with the Tramways Trust the possibility of re-siting the bus zone further east to enable motor cars to park at the kerbing outside the Outpatients Department and save such patients unnecessary walking distance?

The Hon. G. G. PEARSON—I take it that the purpose of putting the bus stop in its present position was to suit the convenience of bus passengers who might be travelling to that point for the same purpose as the honourable member. However, I will refer the question to the trust for a report.

WIDENING OF FEDERAL POWERS.

Mr. MILLHOUSE—In the *Advertiser* of October 2 appeared a report relating to the all-party Parliamentary Constitution Review Committee which recommended sweeping new powers for the Commonwealth to legislate on conditions in industry, hire-purchase, capital issues, corporations and orderly marketing of primary products. In the week that has elapsed since then has the Premier been able to consider the import of that report and can he comment?

The Hon. Sir THOMAS PLAYFORD—The report came under my notice only this morning when the Attorney-General sent me a copy and I have not had an opportunity of studying the reasons for the proposed sweeping changes. My first reaction to the *Advertiser* report was that there was no justification for many of the powers requested. Until I have had an opportunity of seeing precisely what is envisaged I prefer not to answer specific questions. It appeared to me to be one of the many attempts that have been proposed from time to time by the Federal Government to increase its powers and to centralize government in Canberra, which I do not believe is a good thing.

IMMIGRATION OF BRITISH SUBJECTS.

Mr. DUNSTAN—The following letter appeared recently in the *London Observer*:—

Until last week I thought I was *au fait* with the attitude of the major governments to people having coloured skins. However, having spent two nights on the London train hoping to finalize arrangements for emigrating to a new hospital in South Australia (I am a pharmaceutical chemist), I feel that my education needs brushing up. Towards the end of my interview I discovered that Australia has a colour bar second to none. The fact that I adopted two coloured children more than eight years ago caused my file to be shut with a snap.

Last week-end I searched all the booklets so lavishly poured upon prospective immigrants, and the nearest I could find to the mention of a "bar" was "British subjects born in the United Kingdom are especially welcome." As a great number of coloured people, including my own children, are born in this country I feel that the Australian Government should be more specific.

Can the Premier say whether the Government has any knowledge of an application by this man, Mr. Leslie M. Brown of Brechin, Angus, to come to South Australia, and will he ascertain why the Federal Government is not willing to grant an immigration permit to a British citizen who has adopted two coloured children?

The Hon. Sir THOMAS PLAYFORD—The Australian immigration policy is, of course, completely under Commonwealth control. I could not answer questions upon the present policy, which I think frequently changes, because I hear reports almost daily of alterations in procedure or method. However, if the honourable member will let me have a copy of the letter, which I did not see, I will submit his question to Canberra and get him what I hope will be a full reply upon it so that he will know publicly what the position is.

ALBERT NAMATJIRA.

Mr. LAUCKE—The tragedy of Namatjira is exercising and troubling the minds of many people desirous of seeing the assimilation of the aborigine into our general society. I ask the Minister who administers aboriginal affairs whether his department feels that any lessons may be learnt from the Namatjira case which could profitably be taken into account in future approaches to the native problem?

The Hon. G. G. PEARSON—I am sure I speak for every member of the Chamber and a large proportion of the public when I say that I think it is a matter for profound regret that one who had occupied so prominent a place in the life of particularly the artistic world in Australia should suffer such indignities as have come the way of Albert Namatjira in recent months. If there is any lesson to be learnt, I think it is that it is necessary to exercise extreme care and very great thought before any decisions of importance are made about any legislation or plans for aboriginal welfare. The Aborigines Protection Board has at all

times been well aware of this aspect. Perhaps its awareness is not always shared by very well-meaning people, members of the public who desire to improve the welfare of the aborigines rapidly but who, perhaps, are not quite well enough informed to form a firm, full and wise opinion upon the steps to be taken. I say that, not because I wish to belittle in any way the attempts made by people to advance the welfare of the aborigines—rather the contrary—but I think it is necessary that anything we contemplate is based on serious consideration and deep knowledge.

If this case has produced any important information to us, it is along those lines, that the problem of aboriginal advancement and assimilation is not easy and the ability of our native people to improve and take their place in the ordinary civilized life of our community is governed by a great number of factors, many of them personal to the individual aborigine concerned. I believe that this case has thrown some enlightenment upon the matter and, however unfortunate it may be for the individual concerned, it has probably helped public opinion to form more wisely in its approach to this difficult problem.

ELECTRICITY SUPPLY FOR MELTON.

Mr. HUGHES—Power lines have been provided to the boundaries of the railway houses and station at Melton for several months and tenders have been submitted for connecting and wiring the premises. It is understood that the proposal has been awaiting the approval of the Minister of Railways for some months. As the comparative isolation of the station makes refrigeration essential, will the Minister of Works take up the matter with the Minister of Railways and ascertain the reason for the delay and when it is proposed to carry out the work?

The Hon. G. G. PEARSON—Yes.

WOODWORK INSTRUCTION.

Mr. BOCKELBERG—Has the Minister of Education a reply to the question I asked last Tuesday regarding courses in woodwork for headmasters of some country schools?

The Hon. B. PATTINSON—During the past three years schools of instruction in primary school woodwork have been conducted and attended by teachers in country schools as follows:—February 1956, 15; February 1957, 15; May 1957, 12; February 1958, 13; September 1958, 10; Total, 65.

Three similar schools will be conducted in December, 1958 and February, 1959 and approximately 90 teachers could be accommodated in the three separate schools. I have no doubt that suitable arrangements could be made for the attendance of the teachers referred to by the honourable member.

NEW GAWLER PRIMARY SCHOOL.

Mr. JOHN CLARK—I understand that an additional primary school is envisaged in Gawler on the south side of the town, in the Evanston area, and I have been questioned a good deal about it in the town of Gawler. Has the Minister of Education any information particularly as to where the school is to be built, and whether, as many people expect, zoning will be necessary to separate the children going to the respective schools?

The Hon. B. PATTINSON—The increase in enrolments in Gawler schools has rendered it necessary to obtain a site for another school and several attempts have been made to secure land but the owners have been unwilling to sell. This year another site comprising 10½ acres, with a residence on it, near the south side of the Gawler racecourse was offered and the Government approved its purchase. The Crown Solicitor is now arranging settlement with the owner and when I am preparing the next building programme for submission to the Treasurer I shall consider a proposal from the Director of Education for the construction of a new school on that site.

BOOLEROO CENTRE WOODWORK CENTRE.

Mr. HEASLIP—Has the Minister of Education a reply to the question I asked yesterday about the construction of a woodwork centre at Booleroo Centre?

The Hon. B. PATTINSON—The contract was let to H. J. Egar & Sons for the Kadina High School and the Booleroo Centre High School woodwork centres on April 14, 1958. This contractor has concentrated on the work at Kadina and should finish within a month or six weeks. He has assured the Architect-in-Chief's Department that he will commence the work at Booleroo Centre as soon as he has completed the work at Kadina. Preparatory work, such as joinery, etc., required for the Booleroo Centre contract, is at present being manufactured in Mr. Egar's workshops and thus will save delay when items of this nature are required.

I am very hopeful that the contractor will be able to conclude the work in time for the beginning of the next school year. That is not

a firm promise because I am not in a position to ensure that it will be done, but I am sure that both the Architect-in-Chief and the contractor will make every effort to have the woodwork centre ready by that time.

PORT AUGUSTA SAND SUPPLIES.

Mr. RICHES—It has been brought to my notice that there is in the Port Augusta district a scarcity of coarse sand suitable for building purposes, with the result that contractors had to take out mining rights and bring sand distances from 23 to 25 miles and mix it with sand which is available in the town in order to produce a satisfactory sand for cement bricks and building generally. Within the last fortnight the Department of Mines has cancelled the leases of the contractors who have been obtaining sand from a point 23 miles from Port Augusta on the Whyalla Road, stating that the area has been reserved by the department for mining operations. Will the Premier obtain a report from the Department of Mines as to the reason for the blanket reserve put on this area and whether it cannot be relaxed in order that the contractors may obtain this essential commodity? I am reliably informed that no other supplies are available.

The Hon. Sir THOMAS PLAYFORD—I shall be pleased to do that.

BERRI FERRY.

Mr. STOTT—Has the Minister of Works a reply to my recent question regarding an additional ferry at Berri?

The Hon. G. G. PEARSON—I have received the following report from the Minister of Roads:—

The ferry at Berri at the Berri crossing is the larger type now being used on all main river crossings. As the older and smaller ferries have been replaced, and a double ferry put in at Blanchetown, the general traffic would appear to have been spread more evenly over the river. This is in addition to the building to highway standards of the north of the river road.

The honourable member will appreciate that it is not practicable to provide ferry facilities to cope with extraordinary crowds over a few hours from time to time. On the other hand, the establishment of a cannery at Berri may produce a further problem, which will need investigation as one of economic importance.

ASSEMBLY CHAMBER LIGHTING.

Mr. QUIRKE—Has the Minister of Works anything to report on the proposal to improve the lighting in this chamber? Either my eyes are getting worse, or the lighting is.

The Hon. G. G. PEARSON—When the honourable member last referred this matter to me, I intimated that I had discussed it with the Chief Mechanical Engineer (Mr. Doig) and the Speaker and that I felt that, as the session was well advanced, the disabilities that would be suffered by members during the period when experimental work would be done would not justify attempting to do anything until the present session ended. Beyond that I have nothing to say, but I am sorry the honourable member is suffering unduly.

Mr. Lawn—He is not the only one.

The Hon. G. G. PEARSON—Well, other members too, but I thought this was the wisest course in the circumstances.

BOTTLE MENACE ON ROADS.

Mr. CORCORAN—I understand the Minister of Works has a further reply to my recent question about the bottle menace on roads?

The Hon. G. G. PEARSON—As promised, I referred the question to the Minister of Roads, and have obtained a reply from him. As the honourable member will see from the size of the docket, this matter has had much consideration over a long period. In my earlier reply I pointed out action that had been taken, part of which the honourable member knew about. The Minister concurs entirely with the remarks I made in the first instance, and he and his officers can suggest no further steps that would assist to solve this problem.

DISTRICT OFFICERS.

Mr. BYWATERS—During the debate on the Estimates I asked the Minister of Lands about a decrease in the amount provided for district officers at Waikerie, Barmera, Murray Bridge, Berri and Loxton. Has he a reply?

The Hon. C. S. HINCKS—In 1957-58, £8,516 was provided for district officers at these five towns; this year the amount is reduced by £401 to £8,115. That was brought about because last year the line included the resident superintendent (Mr. G. Burns), who retired in October, 1957, and for whom provision was made to that date. The position has not been filled, and the amount required for this line, after allowing for adjustments, has been reduced by £401.

BROKEN HILL ORE TRAFFIC.

Mr. O'HALLORAN—Has the Minister of Works any information about the likely impact on the ore traffic over the Broken Hill line of restrictions on the sale of concentrates overseas?

The Hon. G. G. PEARSON—The Railways Commissioner supplied a report to the Minister of Railways, who advised me that over the past six months the quantities of concentrates railed from Broken Hill to Port Pirie fluctuated between 12,000 and 18,000 tons a week, with an average of approximately 14,500 tons. Advices from Broken Hill indicate that the effect of the American restriction on the importation of lead and zinc will result in a reduction of about 2,000 tons a week in the average movement of concentrates. This reduction will obviously affect the average number of trains carrying concentrates, but the Commissioner is hopeful that it will not endanger the number of railway men engaged on the Port Pirie-Cockburn line.

BAROSSA TERMINAL MAIN.

Mr. LAUCKE—A proposal has been submitted to the Public Works Committee for the construction of a 3½ mile pipeline to connect the terminal point of the Barossa main at Grand Junction Road to the terminal site of the Mannum-Adelaide pipeline near Hope Valley. The Hope Valley, Modbury and Teatree Gully areas depend on a major water supply to facilitate a vast building programme there. Will the Minister of Works indicate to what extent the proposed new pipeline will serve the areas I have referred to?

The Hon. G. G. PEARSON—I will look into the matter and obtain a reply for the honourable member.

DIESEL RAILCAR RUNNING COSTS.

Mr. HUGHES—I understand the Minister of Works has a reply to a question I asked recently on the costs of fuel and maintenance for diesel 250-class railcars?

The Hon. G. G. PEARSON—The Minister of Railways has furnished the following reply:—

The cost per mile of fuel and the cost per mile of maintenance in normal running of a diesel 250-class railcar was 10.08d. and 36.99d. respectively for the year 1957-58.

Incidentally, the estimated life of one of these railcars is about 2,500,000 miles.

ORROROO DUST NUISANCE.

Mr. HEASLIP—Has the Minister of Works obtained a reply to a question I asked on September 30 regarding the dust nuisance that arises at Orroroo from the strip of road between the hospital on the south to the railway crossing on the north of the town?

The Hon. G. G. PEARSON—My colleague, the Minister of Roads, has informed me that it is the policy of the Highways Department to seal main roads through townships wherever practicable. The main street section of main roads in Orroroo is already sealed, and it is the intention of the Highways Department to survey that section between the hospital and the railway crossing and prepare plans this year so that the road may be sealed next year, provided funds are available.

MARION ROADS.

Mr. FRANK WALSH—Has the Minister representing the Minister of Roads a reply to the question I asked recently about a notice in the *Government Gazette* indicating that certain roads in the Marion district are to be closed?

The Hon. G. G. PEARSON—My colleague, the Minister of Roads, has informed me that with the approval of the Marion Corporation certain roads referred to by the honourable member are to be closed and others opened in connection with the establishment of a right-of-way for the Tonsley railway. The Railways Commissioner is not in a position to advise when the work of constructing the railway will be commenced.

RIVER MURRAY DERELICT BOATS.

Mr. BYWATERS—Has the Minister of Marine any further information in reply to the question I asked on September 30 about derelict boats on the banks of the River Murray?

The Hon. G. G. PEARSON—The General Manager of the Harbors Board has supplied me with the following report:—

The two wrecks referred to by Mr. Bywaters are the p.s. *Merle* submerged alongside the board's wharf at Murray Bridge and the other an old house boat submerged alongside the old wharf near the milk factory. The former is the subject of an insurance claim which, it is anticipated, will be settled very soon. The removal of the wreck has been discussed with the owner, and he has undertaken to do the work as soon as he is assured the insurance will be paid. It was originally intended that the board do the work and recover the cost, but as the owner considers he can do it at much less cost he is being given the opportunity to do so. The owner of the other wreck was given notice at the beginning of the year to remove it, but it is understood he has been ill. The matter will be taken up with him again.

ESTIMATES OF EXPENDITURE.

Mr. O'HALLORAN—During the debate on the Estimates I raised the question of salaries

in certain institutions being shown separately from their running costs. Has the Treasurer any information on this matter?

The Hon. Sir THOMAS PLAYFORD—I have found that a change in procedure was made some years ago arising out of two problems associated with our accounting. Firstly, we have to keep accounts for payroll tax purposes, and it has been the custom of the departments to group salaries because the tax is paid on the total salaries paid by each department. Secondly, it was held that if salaries were shown for each branch in the Estimates they would not be interchangeable. For instance, if the salaries for the Engineering and Water Supply Department were set out under a number of water districts, and it became necessary to transfer men from, say, the Barossa district to the Adelaide district, although adequate provision had been made for the Barossa district an excess warrant would probably be necessary for the Adelaide district, where there might be very little provision for excess warrants. I have arranged for the total expenditure of the departments to be shown.

PORT AUGUSTA CRAFT CENTRES.

Mr. RICHES—Has the Minister of Education a reply to the question I asked recently concerning the delay occasioned in the occupancy of the craft block at the Port Augusta High School?

The Hon. B. PATTINSON—During the past fortnight I have received voluminous reports from the Education Department and the Architect-in-Chief's Department and unless the honourable member presses me I do not propose to read them. However, I accept full responsibility for the unfortunate delay in the construction of the craft centres, and I express my personal regret for it. As the honourable member realizes, two major works are involved: a dual woodwork and metal craft block, and a domestic arts centre. I understand that the first of the dual blocks is being occupied this week and the domestic arts centre will be occupied next week.

CORNSACK SUPPLIES.

Mr. O'HALLORAN—Owing to the very favourable season certain doubts have been expressed to me about the capacity of bulk installations to handle the coming harvest. Can the Minister of Works say whether provision will be made for a supply of cornsacks which may be required by farmers if bulk handling facilities cannot take all the grain?

The Hon. G. G. PEARSON—The supply of cornsacks, as I think the Leader is aware, is now in the hands of ordinary commercial channels, and it is therefore open to any person to purchase them as he deems necessary for his own purposes. I think most farmers are aware that there will be heavy pressure on bulk installations this year, largely because Co-operative Bulk Handling Ltd. has not been in existence long enough to complete its programme of bulk storages at country centres. Therefore, the Leader's question is timely in that it may bring to the notice of farmers the fact that they will probably need to get cornsacks for the coming harvest. The extent to which provision will have to be made will depend on the pressure on the local installation and the expected receivals thereto, and also on the position in which the farmer himself is placed, as regards the time at which he will be harvesting and whether the local installation will be full before his crop is delivered. Therefore, farmers should look into this matter, examine their own needs and make provision accordingly.

PUBLIC WORKS COMMITTEE REPORTS.

The SPEAKER laid on the table reports by the Parliamentary Standing Committee on Public Works on Royal Adelaide Hospital (Radiotherapy and Women's Hospital Block Additions) and Supreme Court Additional Accommodation (final report), together with minutes of evidence.

Ordered that reports be printed.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT AMENDMENT BILL.

The Hon. Sir THOMAS PLAYFORD (Premier and Treasurer), having obtained leave, introduced a Bill for an Act to amend the Industrial and Provident Societies Act, 1923-1954. Read a first time.

The Hon. Sir THOMAS PLAYFORD—I move—

That this Bill be now read a second time.

Its object is to increase the permissible maximum shareholding of members of Industrial and Provident Societies—commonly called co-operative societies. Clause 5 of the principal Act of 1923 provides that no member shall have an interest in the shares of a co-operative society exceeding £500. This limit was fixed in 1923. It was previously £200, having been fixed at that amount in 1864. For several years past the Government has received representations

from diverse sources suggesting that the present limit should be raised. A Bill for this purpose was introduced in 1951 but in the course of its passage through Parliament a number of objections were raised—some on side issues—and the Bill was shelved. However, requests for an increase in the permissible shareholding have steadily continued, and the Government has recently given further attention to this question. The demand for an increase comes from societies on the River Murray and a large society in Adelaide. The honourable member for Chaffey, Mr. King, recently sent out a circular to a considerable number of co-operative societies asking them to express their views on the proposal for raising the maximum shareholding of an individual member to £2,000. The numerous replies which he received indicated unanimous approval of this proposal. No one objected to it; a number of societies strongly supported it, and some actively pressed for it.

The Government is satisfied that there is a good case for the increase. Since 1923, when the present limit was fixed, wages have more than trebled and prices have risen almost as much, and these factors alone would justify an increase to £1,500. In addition, it is necessary to take account of the fact that co-operative societies are operating on a bigger scale than 1923. Both the value and the quantity of the commodities in which they deal have considerably increased. There is no doubt that an increase in the shareholding is necessary in the sense that if it is not made the business of some societies will be unduly restricted and hampered. The Government, therefore, has brought down this Bill to raise the permissible shareholding to £2,000 and to make some incidental amendments. The effect of the clauses is as follows. Clauses 3, 5 and 8 strike out the words "five hundred" wherever they are used to indicate the maximum shareholding and insert "two thousand."

Clauses 4 and 6 deal with what are called nominations. One of the privileges conferred on a member of an industrial and provident society by the Act is that he may by writing delivered to the society in his lifetime nominate a person to whom any shares or other property he may have in the society shall pass on his death. Any such nomination is under the present law valid up to the amount of £200. These provisions prescribe a simple method by which a man may enable his dependants to obtain some ready money immediately upon his death. In view of the increases which are proposed in connection with shareholding it is proposed to increase the amount which may be disposed of by means of a nomination from £200 to £500.

Another increase is also provided for by clause 6 of the Bill, which amends section 27 of the principal Act. This section provides that if a member of a society dies without leaving a will and without having made any nomination, and at the time of his death has shares, loans or deposits in the society not exceeding £200, the society may, without letters of administration, pay the amount to the Public Trustee for distribution among persons entitled by law to receive the money. It is proposed by clause 6 of the Bill to increase the amount which may be dealt with in this way from £200 to £500.

Clause 7 re-enacts section 59 of the principal Act which makes it an offence for a member of a society to have an interest in the shares of a society in excess of the prescribed limit. At present the section allows a person to retain an interest above the prescribed limit for not more than three months, but if he retains it for more than three months he is liable to a penalty. This rigid rule occasionally creates hardship, and the Government has been asked to give the Registrar a power to authorize a person to hold an interest above the prescribed limit for more than three months in any case where a person has become entitled to the excess under a will or intestacy or where, for any other reason, the Registrar deems it just to give his consent. This principle is embodied in the re-enacted section. The only other clause of the Bill which I need mention is clause 9 which declares that the amendments made by the Bill shall apply to societies now in existence and the members of such societies and any nominations made by such members and now in force.

Mr. O'HALLORAN secured the adjournment of the debate.

BENEFIT ASSOCIATIONS BILL.

Second reading.

The Hon. B. PATTINSON (Minister of Education)—I move —

That this Bill be now read a second time.

It provides for the control of organizations which are in the Bill called "benefit associations." Most of these associations are companies which in return for periodical contributions undertake to meet the whole or portion of the expenses incurred by contributors or members for such matters as medical treatment, maintenance in hospitals, dental

treatment, and the cost of funerals, burials, and cremation.

Organizations which are already controlled under Acts (other than the Companies Act) are not within the scope of this Bill. Friendly societies for example, which are regulated under the State Friendly Societies Act and are also registered under the National Health Act, need no further supervision and are excluded from the Bill. Organizations registered under the National Health Act as medical benefits organizations or hospital benefits organizations are also exempt because the Commonwealth supervises them and, in any event, the State has no power to legislate about them. Life insurance companies registered under the Commonwealth Life Insurance Act are excluded from the Bill for the same reason. Furthermore, this Bill will not apply to any trade union, whether registered under Federal or State law. The Government has had no complaints about any benefit business conducted by these organizations.

The associations to which this Bill will apply are at present not subject to any special control in their benefit business. The Government understands that most of them are conducted for private profit although the profit may not result in dividends to shareholders. The Government has received numerous complaints about associations of this kind. It may not be fair to condemn all of them, but it can be safely asserted that a number of them are of little or no value to the community. Those which provide hospital or medical benefits all suffer from the fundamental defect that because they are not registered under the National Health Act, their members do not, by virtue of their membership, obtain any rights to the hospital and medical benefits which are provided by the Commonwealth and paid only through registered organizations. It is therefore impossible that any unregistered association can for the same contribution secure for its members the same amount of benefit as an organization which is registered under the National Health Act. It is quite clear that some of these unregistered associations have been in financial trouble because the Government has received frequent complaints from different sources about failure by the associations to meet claims and about sudden increases in contributions, without any increases in benefits.

The control of these unregistered associations is a difficult matter. For some years it seemed probable that the Commonwealth Government would institute control by legislation under the Federal insurance power, and for this reason the State refrained from taking any action. The Commonwealth however has now decided not to extend the ambit of its present control, and has in fact made its attitude quite clear by recently passing an Act exempting funeral benefit societies from the Life Insurance Companies Act. The whole field of unregistered benefit associations is now left to the States, although the problem is more difficult for the States than for the Commonwealth. One reason for this is that some societies have interstate operations and no one State can exercise full control. The Government is informed that some societies have their headquarters in Canberra and this also makes State control difficult. Again, any system of licensing or registration involves difficulties. When a society is licensed or registered by a Government, even though the licence or registration implies nothing as to the Society's financial position, the society invariably uses the fact that it is licensed or registered as evidence of its soundness and many people are misled. If, on the other hand, registration or a licence is only to be granted to societies which are actuarially sound, an immense amount of actuarial investigation would have to be conducted as a preliminary to the institution of any control. There are not enough officers to do this work within a reasonable time. Furthermore, there is the problem of the compulsory winding up of any societies which are refused Government recognition and this involves difficulty, especially where a society conducts operations in two or more States.

In this Bill therefore the Government does not propose a system of licensing or registration. The general scheme is to require unregistered association to file annual financial returns with the Public Actuary and to enable the Public Actuary in due course to take action to restrict the activities of societies which are financially unsound. The Government believes that under this Bill unsound societies will ultimately be compelled to cease business.

The explanation of the clause is as follows:—Clause 3 sets out the societies which will be excluded from the operation of the Act. As I mentioned these are friendly societies, organizations registered under the National Health Act, registered life insurance companies, trade unions and any other association declared by proclamation to be exempt from the Bill. The Government has reason to believe also that there are some associations, not conducted for

profit, which provide funeral and death benefits for members and are quite honest and sound and will not need control under the Act. These can be exempted by proclamation.

Clause 4 sets out the definitions. The principal definition is that of "benefit business," which limits the scope of the Act. Benefit business is defined so as to include the making of payments to or on behalf of contributors or others in respect of hospital, medical and therapeutic services, medicines, dental treatment, or funerals, burials and cremations. Clause 4 also makes it clear that the Bill will apply to any association, wherever formed, if it provides any of the defined benefits for, or accepts contributions from, residents of South Australia.

Clause 5 provides that within three months after the end of each financial year every benefit association must furnish a return to the Public Actuary. The return must contain the information prescribed by regulations relating to the income, expenditure, assets and liabilities of the association. The Public Actuary is also empowered to obtain special returns from an association on notice.

Clause 6 enables the Public Actuary to investigate the finances and management of an association at any time. For the purpose of an investigation he may appoint authorized persons to help him or act on his behalf and both the Public Actuary and the authorized persons will have full powers to inspect and examine books and records and enter premises where books and records are kept.

Clauses 7 and 8 enable the Public Actuary to make recommendations to a society in cases where the society has a deficit or a surplus. In the case of a deficit recommendations may be made for the increase of contributions or reduction of benefits, and, in the case of a surplus, for the reduction of contributions and the increase of benefits. Recommendations may also be made for the restriction of management expenses. It is admitted that the proposed powers of the Actuary to make recommendations are wide. In many cases it may not be necessary to use them at all, but it is essential that the Actuary should have sufficient powers to protect contributors and members of the public against insolvent associations and overcharging and exploitation. Every recommendation of the Public Actuary will in the first instance be provisional and notice of it will be given to the association concerned. The association may at any time within eight weeks after receiving the notice, make representations to the Public Actuary to show cause why the recommendation should not be confirmed, or should be altered or added to. After considering all the representations the Public Actuary will make his final recommendation. It will be the duty of a society to carry out any final recommendation applicable to it. If a society does not carry out a final recommendation it will not thereafter be entitled to take any new members, and in addition it may be required to circulate among its members a report prepared by the Public Actuary on its financial position.

Clause 12 makes it an offence for an association to state falsely that it is registered or licensed or approved under any Act or regulation of the State or the Commonwealth. The Government has noticed several misleading statements of this kind in the advertising literature issued by unregistered associations. Clause 13 provides for making the administrative regulations, and clause 14 provides for a fine of not more than one hundred pounds for any offence against the Bill.

The Government considers that the powers conferred by this Bill, though they may result in an association having to give up business, are amply justified. A number of unregistered associations have by their own conduct, clearly showed that they cannot be trusted, without control, to conduct benefit business on sound lines and with justice to their contributors.

Mr. FRANK WALSH secured the adjournment of the debate.

MINING ACT AMENDMENT BILL.

Second reading.

The Hon. Sir THOMAS PLAYFORD (Premier and Treasurer)—I move—

That this Bill be now read a second time.

It contains amendments of the Mining Act which have been found to be necessary for the effective administration of the mining laws. Some of them were in a Bill previously submitted to Parliament. This Bill lapsed, but not because of objections to the amendments which are now proposed. As the problems dealt with by these amendments still exist and cause difficulty, the Government has decided to submit them again.

The first matter dealt with in the Bill relates to the royalties payable under mining leases. Section 52 of the principal Act provides that the royalty payable on a lease granted after 1946 is $2\frac{1}{2}$ per cent of the gross amount realized from the sale of the substance obtained from the lease. That section is based on the assumption that the substances will be sold. Another provision of the Act, section

23a, deals with the case where the substance obtained from a mining lease is used by the lessee in manufacture, and provides that in that case the royalty shall be based on the value of the substance assuming that it was sold instead of being used in manufacture. A third type of case has recently arisen for consideration where the mining lessee neither sells nor uses the substance obtained from his lease. In these cases the lessee allows some other person to mine and take substances from the land in his lease in consideration of a royalty. The person doing the actual mining may either sell or use the substance, but what he does has no bearing on the royalty payable to the Crown. In the past, the lessees allowing others to work their leases in this way have been paying a flat rate of royalty based on the tonnage of the substance taken away from the land pursuant to the arrangement. There is no doubt about the fairness of this system but it is doubtful whether it is in accordance with the Act as it now stands. Clause 3 of the Bill is designed to settle the law in those cases. It says that, if a substance is taken from a mining lease by a person other than the lessee pursuant to an arrangement with the lessee, the substance shall be treated as having been sold by the lessee to the other person at a price equal to the value of the substance. Thus, the royalty will be 2½% of the value and, in practice, will no doubt be worked out at an amount per ton. Any dispute as to value which is not settled by agreement between the Minister and the lessee may be submitted to arbitration at the instance of either party pursuant to section 23a of the Act.

The next topic is dealt with in clauses 4 and 6 of the Bill. These clauses deal with the duty to register claims and the effect of non-registration. Honourable members are no doubt familiar with the procedure by which a person holding a miner's right may peg out a claim on mineral lands by driving posts into the ground, and thus obtain rights to prospect and mine and be granted mining leases. The Mining Act at present provides that the owner of a claim must register it with a mining registrar within thirty days after it is pegged out. If a claim is not so registered it becomes liable to forfeiture, that is to say, it can be forfeited in legal proceedings before a mining warden, but if no proceedings are taken it remains in force though unregistered. The Government's experience has been that this law is unsatisfactory as regards certain types of mining. Claims are often pegged out by owners who do not register them.

In some cases to avoid the possibility of forfeiture the owners peg the claims again as soon as the thirty days allowed for registration have elapsed, and this process can be repeated indefinitely so that the claim does not become liable to forfeiture although it is never registered. Sometimes work is abandoned on unregistered claims which have not been reported to the Department, and the claims may remain in existence indefinitely, unwanted by their owners and unknown to the department. In either case the position is unsatisfactory. It is proposed by the amendments in clauses 4 and 6 to lay down a rule that, if a claim or the title of a transferee of a claim is not registered within thirty days after the claim is pegged out or transferred, the claim will lapse and the owner will not be permitted to conduct mining or prospecting operations or to re-peg the claim unless he gets the written approval of a mining registrar. This provision will compel those who peg out claims to notify the Mines Department, and failure to do this will ultimately lead to loss of the claims.

The other matter dealt with in the Bill is in clause 5. This enables a mining registrar to refuse to register a mining claim if in his opinion the registration would cause severe and unjustified hardship to the owner or occupier of any land included in the claim. Under the Mining Act it is open to the holder of a miner's right to peg out a claim over privately owned land in cases where the minerals in such land have been reserved to the Crown. In the early days of the State it was the practice when granting land to reserve minerals to the Crown and, as a result, a certain amount of privately-owned land is liable to be mined under the ordinary provisions of the Mining Act without reliance on the special provisions dealing with mining on private property. The Government, however, has found on some occasions that the registration of a mining claim permitting mining operations would cause severe hardship to the owner or occupier of the land over which the claim is pegged.

A recent example was the attempt to use the provisions of the Mining Act to obtain building sand from land close to Adelaide that had been subdivided, provided with roads and was in process of being sold. It was obvious that the working of sand deposits on such land would create unjustifiable hardship, particularly as there was other sand available. The Government formed the opinion that it was necessary to have power to refuse to

register a claim in cases like this. Clause 4 of the Bill contains provisions for this purpose. It will be noticed that under this clause a mining registrar cannot refuse to register a claim unless the Minister approves. Before giving a decision the Minister and the registrar must consider the matters specified in the clause, namely, the value of the substance to be mined, its importance for industry, the availability of alternative supplies, and the hardship and inconvenience likely to be caused by prospecting or mining.

As a safeguard to any persons who have a definite right to peg out claims under any contract with the Government, a provision has been inserted saying that the new clause will not affect the right of any person to have a claim registered if he has a right to registration conferred on him by a contract made with the State.

It appears to the Government that the amendments proposed are moderate and reasonable and, as the need for them is frequently felt, they are again submitted for the approval of Parliament.

Mr. O'HALLORAN secured the adjournment of the debate.

SHEARERS ACCOMMODATION ACT AMENDMENT BILL.

Second reading.

The Hon. G. G. PEARSON (Minister of Works)—I move:—

That this Bill be now read a second time.

It makes a number of amendments to the Shearers Accommodation Act, 1922-1947, relating to the accommodation to be provided for shearers, has been drafted in terms of an agreement between the Stockowners' Association of South Australia and the Australian Workers' Union (South Australian Branch) and has been approved by both parties before introduction to Parliament. The explanations of the clauses of the Bill are as follows:—

Clause 2 provides that the amendments proposed in the Bill shall come into force on a day to be proclaimed at least six months after the passing of the Bill.

Clause 3, subclause (1), provides that, in a building erected after the date on which this Bill comes into operation, the amount of air space for each shearer in his sleeping compartment is to be increased from 300 cubic feet to 480 cubic feet. Whereas previously the height limit for the purpose of calculating air space was 14ft., it is proposed to reduce that to 11ft. Clause 3, subclause (2), deals with the lining of sleeping quarters. The 1947 amendment to the Act provided that sleeping accommodation erected after the date of the passing of that amendment should be ceiled and lined where the building was of a frame construction. The necessity for lining is now extended to rooms used for sleeping, dining, recreation or cooking, and certain specified materials must be used for the work.

Clause 3, subclause (3), sets out in some detail what is meant by "separate" sleeping accommodation for cooks and their assistants. It also lays down minimum requirements for partitions between rooms, and includes a provision for separate sanitary accommodation for female cooks. Clause 3, subclause (4), in effect provides that each shearer shall be given a bedstead or bunk of not less than six feet six inches in length and not less than two feet six inches in width. Clause 3, subclause (5), deals with mattresses supplied for shearers and provides that they must be approximately four inches in depth.

Under clause 3, subclause (6), the shearers' sleeping compartments must be equipped with a wardrobe and chair in addition to a table.

Clause 3, subclause (7), prohibits a room used for sleeping from being used for the preparation or serving of meals, and makes it necessary for a room used for dining to be separated from the kitchen by a partition of a specified type. Clause 3, subclause (8), provides that there shall be a supply of hot water to the shearers' bathroom.

Clause 3, subclause (9), inserts an exception to the provision of paragraph IV of subsection (2) of section 6 of the principal Act, which requires latrine accommodation to be placed at least one hundred feet from the shearers' sleeping and eating quarters. The proviso added by this amendment will allow such latrine accommodation to be erected within that distance where it is provided by means of an efficient septic tank or bacteriolytic tank or other method of treatment approved by the Central Board of Health.

Clause 3, subclause (10), provides that, in the absence of electric light, power lights must be provided for the kitchen and dining room. Under clause 3, subclause (11), the dining room, or some other room which is available to the shearers, must contain a fire-place of a specified size, or a room heater. Clause 3, subclause (12), deals with the provision of refrigeration for use by the shearers for storing perishable foodstuffs. The provisions of this subclause do not apply outside the period from October 15 to May 15. Clause 3, subclause (13), defines the liability of the

employer to supply water into the kitchen, bathroom or washing room, so that it will not be necessary to carry water into those rooms. Under clause 3, subclause (14), the employer must supply suitable props for the clothes line, and at least five feet of clothes line for use by each shearer.

Clause 4 stipulates a minimum distance of 50 yards between the shearers' quarters and any shearers' shed, pigsty, cowshed, stable or wool scour on the property, and a maximum distance of 200 yards between the shearing shed and the shearers' quarters. These provisions are subject to certain exceptions mentioned in subclauses (*a*) and (*b*) depending on the date of construction of the shearers' quarters.

Clause 5 repeals subsection (4) of section 6 of the principal Act, which deals with exceptions to the liability of employers because of the difficulty of obtaining materials during time of war. Clause 6 amends subsection (1) of section 9 by deleting the requirement that an inspector must inspect all shearers' quarters at least once in every 12 months. This clause has been inserted by the Government for the reason that such regular inspections are unnecessary in view of the work done by the unions.

Mr. O'HALLORAN secured the adjournment of the debate.

INTERSTATE DESTITUTE PERSONS RELIEF BILL.

Second reading.

The Hon. G. G. PEARSON (Minister of Works)—I move—

That this Bill be now read a second time.

The Interstate Destitute Persons Relief Act is an Act similar to Acts of the other States of the Commonwealth, all of which were passed for the purpose of securing that persons resident in one State shall not escape their obligations to maintain their dependants resident in another State. The Acts provide facilities for the service in one State of the Commonwealth of a summons for maintenance issued in another, and provide machinery whereby a maintenance order made in one State may be enforced in another.

A conference of officers from the various States at which problems associated with the working of these Acts were discussed, recommended that a system be instituted to allow orders made in one State and being enforced in another to be varied or rescinded upon application made for that purpose in the State in which the order is being enforced. In the absence of such a system a person against whom an order is being enforced in one State and who, through illness or lack of employment is unable to comply with the maintenance order against him, would have to journey to the State where the order was made for the purpose of seeking a rescission or variation of the order. Upon consideration of the matter the Government formed the opinion that there was a good case for legislation, and has accordingly introduced this Bill.

The terms of the Bill follow similar provisions in the Victorian Maintenance (Consolidation) Act, 1957 and allow for a provisional variation or suspension in South Australia of an order made in another State. If such an order is made, the South Australian provisional order and a copy of the evidence must be sent to the State in which the original order was made where it is subject to review by a competent court. Likewise a South Australian court has the power to confirm or discharge a provisional order made in another State.

The explanation of the subclauses of clause 3 of the Bill is as follows. Subclause (1) will enable a person in South Australia against whom an interstate order is being enforced to apply to a Court of Summary Jurisdiction in South Australia for a variation, suspension or discharge of the original order. Subclause (2) provides that notice of any such application shall be given to the collector in each State. The word collector signifies an officer called the Collector for Interstate Destitute Persons. Such an officer exists in all the States which have legislation similar to the Interstate Destitute Persons Relief Act. Subclause (3) empowers the South Australian court to make a provisional order varying, suspending or discharging the original order and provides that any such order shall have no effect unless and until confirmed by a court which has power to vary, suspend or discharge the original order. Subclause (4) provides that the evidence on such an application shall be taken in writing and signed by the witness. Subclause (5) states that the clerk of the court in which a provisional order is made shall forward a copy of the order and the depositions to the collector for the State in which the original order was made.

Subclause (6) deals with the action to be taken by the collector in South Australia on receipt of a provisional order from another State and states that he shall apply on behalf

of the applicant to a court which has power to vary, suspend or discharge the original order for an order confirming the provisional order. Subclause (7) deals with a problem which is particular to this State where the collector has a dual capacity as collector and chairman of the Children's Welfare and Public Relief Board. In the latter capacity he acts on behalf of deserted wives and children, and in such cases he would not be in a position to make an application on behalf of the interstate husband. This problem has been solved by providing that where the collector in South Australia is acting for the person in whose favour the original order was made, the Crown Solicitor for the State of South Australia shall act on behalf of the interstate husband. Subclause (8) provides that notice of any application for the collector for the confirmation of a provisional order shall be given to the person in whose favour the original order was made.

Subclause (9) empowers the court in South Australia to confirm or discharge the original order or to remit it to the court which made it for the purpose of taking further evidence. Subclause (10) sets out the powers of the South Australian court when a provisional order is remitted to it for the purpose of taking further evidence. Subclause (11) preserves the right of appeal of either party against an order confirming or discharging a provisional order.

Mr. DUNSTAN secured the adjournment of the debate.

NURSES REGISTRATION ACT AMENDMENT BILL.

Second reading.

The Hon. Sir THOMAS PLAYFORD (Premier and Treasurer)—I move—

That this Bill be now read a second time.

This Bill which has been introduced on the recommendation of the Nurses Board of South Australia, makes two amendments to the Nurses Registration Act, 1920-1956. Clause 3 enacts a new section 10a which authorizes the payment of fees to the members of the board who are not full time employees of the Government of South Australia. This principle has been established in relation to other statutory boards and the Government sees no reason why it should not apply to the Nurses Board. Of the seven members of the board, four are not employed by the Government. It is proposed that these members should be paid a fee of £2 2s. per meeting, and as the average number of meetings per year is eleven, the yearly cost would not exceed one hundred pounds. Clause 4 amends section 21 of the principal Act which deals with the registration of persons trained outside the State.

I draw members' attention to paragraph (*b*) of section 22 of the Act which states that no person shall be registered unless he or she is over 21 years of age. In the past many qualified interstate nurses have come to South Australia for the purpose of completing their midwifery training; however, in recent years some of the other States have reduced the minimum age of registration from 21 to 20 and interstate nurses under 21 coming from those States are thereby debarred from becoming registered in South Australia until they reach the age of 21 years. The Nurses Board is concerned at the resultant falling off of midwifery trainees and the Government believes that it is in the State's interest to make some provision to enable qualified interstate nurses who are under the age of 21 years but are otherwise entitled to be registered, to be provisionally registered to enable them to complete their midwifery training in this State. The clause will enable such persons to be provisionally registered for the specific purpose of undergoing midwifery training but will prevent them from otherwise practising as registered nurses. On attaining the age of 21 years any person provisionally registered may apply for full registration.

Mr. JOHN CLARK secured the adjournment of the debate.

LIBRARIES (SUBSIDIES) ACT AMENDMENT BILL.

In Committee.

(Continued from October 8. Page 1134.)

Clause 2—"Power of Treasurer."

Mr. LAUCKE—I move to insert at the end of the clause the following new subsection:—

(1*a*) If satisfied that any council or any such approved body will maintain and manage a library in premises which are let to the council or approved body but that the council or approved body will, within a reasonable time, acquire the ownership of premises in which to maintain and manage the library, the Treasurer may, during such time as the library is maintained and managed in the premises let as aforesaid, and in addition to making any payment pursuant to paragraph II or III of subsection (1), pay to the council or approved body towards the rent of the premises an amount not exceeding the amount paid by the council or approved body towards the rent of the premises.

In my speech on the second reading I referred to the desirability of incorporating a provision

for subsidy on rental of premises used as a library. I consider that in many cases this would be necessary to an acceptance to the otherwise generous and beneficial provisions of the Bill. I am not advocating an easy system of rental subsidy that may lead to capricious deferment in providing permanent library buildings. That would be undesirable, but in those instances where it is genuinely impossible for the time being to finance permanent housing, a subsidy on the rent payable would greatly assist and encourage the initial establishment of a library under the scheme. The subsidy I seek on rent would be temporary and subject to the approval of the Treasurer.

New subsection inserted; clause as amended passed.

Title passed. Bill read a third time and passed.

ADVANCES FOR HOMES ACT AMENDMENT BILL.

Adjourned debate on second reading.

(Continued from September 17. Page 773.)

Mr. O'HALLORAN (Leader of the Opposition)—I desire to make passing reference to some matters associated with the provision of homes before discussing the contents of the Bill because the matters I shall mention have an impact upon its effectiveness in providing the maximum number of homes. I shall briefly refer to the growing difficulty of securing adequate home sites in and around the metropolitan area. It is a pity the Government did not some years ago adopt still another part of the Opposition's policy. For many years we have advocated that when development is to take place as a result of the expenditure of Government money, the land should be acquired by the State and then the necessary projects undertaken such as the provision of water supplies, sewerage, roads, footpaths and so on; and when the land was sold possibly the whole cost of the works would be returned to the State. Recently the following appeared in an article in the press dealing with the shortage of land for homes under the sub-heading "Big Demand":—

> Shortage of sewered land may even cause prices to go higher in the coming months, because there is a strong demand and short supply. If the Government wants to keep land prices within reason it must make a major effort to sewer more land quickly.

In other words the Government should spend public money on sewering land in large areas in order to keep prices down. I do not think that is the way to curb speculators who are undoubtedly making handsome profits from dealing in land.

Mr. Shannon—The Leader will agree that we did that both at Elizabeth and the oil refinery site.

Mr. O'HALLORAN—I do, but it has not extended far enough. As the article points out, thousands of other blocks have been subdivided privately and will require water and sewerage services, which will involve us in enormous expense. The article continues:—

> Demand for blocks in the £700 to £1,000 range is very heavy. As the city, squeezed between the hills and the sea, spreads to the north and south, it was becoming difficult to meet the demand for sewered house allotments.

I am not doubting for a moment the wisdom of what the Government has done at Elizabeth or proposes to do at the site of the oil refinery, but we have not gone far enough. It is only necessary to look at the reports of the Engineering and Water Supply Department from year to year to realize the impact of this matter on public finance. Whereas the department made a handsome profit a few years ago from the metropolitan services, it is now losing nearly £500,000 a year, and the loss is increasing year by year. In the *Sunday Mail* of October 4 appeared an article headed "Bay Windfall" which dealt with the problem of the shortage of land and the high prices of building blocks. The article stated:—

> Recently a block with a £700 reserve on it was offered at auction. It was snapped up at double that price. This week two Glenelg sites, on one of which was a pair of old cottages condemned as "unfit for human habitation," brought the amazing windfall of £13,000 at auction.

Attention should be devoted to this sort of thing, and it is not too late to consider whether something in the nature of a betterment tax might be applied to land sales so that the State might recoup some of the cost of providing the services that create these values.

The Hon. Sir Thomas Playford—What would be the basis of that tax?

Mr. O'HALLORAN—I am not suggesting the basis at the moment. Probably this time next year I shall have the opportunity to introduce legislation to provide for something of this nature.

The Hon. Sir Thomas Playford—I think the Leader is unduly optimistic.

Mr. O'HALLORAN—Not a bit, but in the meantime I do not want to unload the basket completely for the benefit of the Premier. I want to keep some things in reserve, and this is one of them. The main alteration proposed

by the Bill deals with the deposit on which a house may be secured through the Advances for Homes section of the State Bank, and it is very interesting to have a brief look at the history. I remember that back in 1924 or 1925 the Gunn Labor Government legislated so that a house could be purchased on a £25 deposit. The cost of a five-roomed worker's cottage was then about £750. This was continued in some amendments in 1928, although it was whittled down to a certain extent; the section then provided for a deposit of not less than £25, but made no reference to the value or purchase price. In 1944 the section was amended to provide that the deposit was to be such sum as was fixed by the bank, but not less than (*a*) £25 where the purchase price was up to £725 (this, by the way, represented 3.45 per cent of the purchase price, as was provided for by the Gunn Labor Government in 1925): (*b*) £50 where the purchase price was between £725 and £900 (a deposit of 5.56 per cent); and (*c*) £100 if the purchase price was over £900. In 1947 the Act was further amended by providing for a maximum of £1,000 for the homes mentioned in subsection (*c*) of the 1944 Act, and by adding a provision that the deposit was to be one-tenth of the purchase price if it exceeded £1,000 but did not exceed £1,250, and one-tenth of the purchase price or the amount by which it exceeded £1,250 (whichever was the greater) if the purchase price exceeded £1,250. In 1949 the Act was amended to raise the maximum advance from £1,250 to £1,500. This was raised in 1951 to £1,750 and in 1957 to £2,250, where it remains today.

Members will recall that over the years the Deputy Leader of the Opposition (Mr. Frank Walsh) has persistently suggested to the Government that the maximum advance should be increased to make more adequate provision for people purchasing homes, having regard to the increased costs in the interim. However, the Premier's stock reply has always been to the effect that more money could be made available but the net effect would be that fewer homes would be built.

Mr. Quirke—That was only last year.

Mr. O'HALLORAN—Yes, he said that only last year. I do not know what change has come over the atmosphere since then, but this Bill has been introduced to raise the maximum advance to £3,500.

Mr. Quirke—I suppose the Leader realizes that £2,250 was never advanced?

Mr. O'HALLORAN—That provision was not effective, except in special cases. I shall deal with this aspect because the House should realize just what is being sought under the Bill. Honourable members may, or may not, see the nigger in the woodpile in clause 2, and they should examine it closely, especially the words "... he shall pay to the bank such sum as is fixed by the bank. ..." All those people outside who fondly think they will get a house on an advance of up to £3,000 from the State Bank by paying a deposit of £150 will probably be sadly disillusioned when they make their application. When he was giving his second reading explanation on September 17, the Premier said:—

> The policy of the State Bank must be to see that every applicant provides as much deposit as he can afford.

We have the Premier's word that he will insist on the bank adopting that policy, so it seems that the Bill will not be worth much to the home-seeker. It will result in disillusion and disappointment for most people seeking homes under this legislation. When we get into Committee I will test the sincerity of the Government on this aspect by moving an amendment that the deposit to be insisted on shall be five per cent of any advance up to £3,000. I hesitate to express this opinion based only on my own assumption, but I believe that this Bill is just a piece of window dressing on the part of the Government. It feels it is losing popularity generally, and in a last desperate bid to avert the disaster that will befall it in the first half of next year it is placing something attractive in its shop window. However, it is marked "Not for sale," not on the side displayed to the public, but on the back. People should be able to get homes on a small deposit. That is something I have advocated for years, and I will continue to do so. I would not even ask for a deposit of five per cent. I think 2½ per cent would be sufficient because once a person has an interest in a house he looks upon it as something he can care for and which he will eventually be able to make his own.

I am all in favour of people owning their own homes. The Housing Trust is the main building authority in this State. It is an instrumentality financed by the Government, and any losses incurred by it later will have to be met by the Government. Is it not better for the trust to build homes for sale, even on a low deposit, than to continue to build rental houses by the thousand? Of course, there are some home-seekers who cannot own their own homes because their employment is not sufficiently permanent, or they may have to

move from place to place. We should take steps to enable these people to buy a home on a small deposit and, if they moved to another part of the State, it could be taken back by the authority which sold it. They could be paid their equity in the home, which could then be allotted to another home-seeker.

Mr. Hambour—What does your amendment say?

Mr. O'HALLORAN—It is intended to provide that the State Bank can only insist on a deposit of five per cent of a purchase price of up to £3,000. Other amendments will be necessary after my amendment is carried, and I will move them at the appropriate stage. I find that this Bill will not be worth much to any person on a low income. The present term of mortgage under section 32 is a general maximum of 42 years. Some time ago the provision was: (*a*) brick, stone or concrete, 42 years; (*b*) wood or iron, 20 years; and (*c*) a combination of above, a term as determined by the bank. In 1957 a general maximum term of 42 years was provided for in the legislation. I understand that the practice of the bank for a considerable time has been to limit the loans to a period of 30 years.

We have two ways in which we can bring homes within the reach of the people: that is, in addition to the low deposit to which I have already referred. One way is by reducing the interest rate. We have no control whatever over the interest rate in South Australia, because that is determined by a higher legislative and governmental authority, namely, the Commonwealth Bank. I was pleased to hear the member for Burra, in a recent speech in this House, vigorously propound the theory that we could and should make housing loans available at a low interest rate by using the credit of the nation. I do not know of anything that would provide a better form of investment of national credit than the provision of homes for the people. As I remarked on a previous occasion when referring to this matter, we have no hesitation in using national credit to finance a war, and if another war broke out tomorrow—God forbid that it should—we would have to resort to national credit again. Then surely we can use it to house our people, to keep them contented, and to provide for families to be reared under good instead of bad housing conditions.

Mr. Hambour—None of the war debt has been written off.

Mr. O'HALLORAN—Of course it has not, but much of it has been repaid. It was borrowed by a manipulation of Treasury bills, through the Commonwealth Bank, on which no interest was payable.

Mr. Hambour—It is still going on.

Mr. O'HALLORAN—Yes. I am pleased the member for Light agrees with me. The last figures I saw showed that there was over £100,000,000 worth of Treasury Bills waiting to be redeemed. Surely, here is an opportunity to provide money for the various housing activities of the States at a rate of interest which would enable repayments to be within the reach of the ordinary person. We cannot do anything about that in this Bill, but relief could be provided in another way by extending the term of the loan, and I propose to move an amendment at the appropriate time for that purpose.

Mr. Hambour—What do you suggest: 50 years?

Mr. O'HALLORAN—Yes, as a matter of fact I do, and in order to show the impact of that on the repayments I have prepared a table that illustrates the position. Honourable members probably know that the bulk of these credit foncier loans for housing are on a quarterly basis, but for simplicity I have reduced the figures to a weekly basis and therefore they may be a penny or two out here and there. The figures are as follows:—

Equivalent approximately weekly payments—repayment of loan by quarterly instalments, interest at 5½ per cent per annum, compounded quarterly.

Amount of loan.	30 years.			42 years.			50 years.		
	£	s.	d.	£	s.	d.	£	s.	d.
£1,000 . . .	1	6	3	1	3	3	1	2	4
£2,000 . . .	2	12	6	2	6	6	2	4	8
£3,000 . . .	3	19	0	3	10	0	3	7	0
£3,500 . . .	4	12	0	4	2	0	3	18	0

I had calculated figures for a 60-year term, but I am excluding that from my argument because I think 50 years is a fair basis. The money used to make these loans is borrowed under the Financial Agreement; it becomes part of the amounts which are periodically approved and borrowed by the Commonwealth, after approval by the Loan Council, and distributed amongst the States. These loans under the Financial Agreement are repayable in 53 years. Seeing that the money borrowed for housing and made available to the State Bank for that purpose is repayable in 53 years, I can see no argument against extending the term of the loan to the borrower to 50 years. Of course, if the borrower is in a

position to liquidate his loan earlier he can do so under the ordinary provisions of the Act.

The present rate of interest is 6 per cent, reducible to 5½ per cent if the instalment is paid on the due date. To show how impossible the situation is at that rate of interest, I point out that a loan of £3,000 (which would not provide a very wonderful home) on a 30-year term would involve the borrower in a weekly payment of £3 19s., and on a £3,500 loan a weekly payment of £4 12s. Of course, his responsibility does not end there. In addition he has to pay local government rates, water and sewerage rates and land tax, and finally—and most important of all—he has to keep the house painted and in good repair. I think we could easily add £1 a week for those contingencies to the amounts I have mentioned; so on a £3,000 loan the commitment would be nearly £5 a week, and on a £3,500 loan £5 12s. a week.

The basic wage is £12 15s. a week. How can a basic wage earner meet a commitment of either £5 12s. or £4 19s. for his shelter alone? It was an accepted principle that a worker's shelter should only cost one-sixth of his wage. If the term of repayment were extended to 50 years the weekly payments would be reduced; in the case of a £3,000 home from £3 19s. to £3 7s.—a reduction of 12s.—and on a £3,500 home from £4 12s. to £3 18s.—a reduction of 14s. The amount saved in each case would go a long way toward meeting the rates, taxes and repairs. At the appropriate stage I will seek to amend the legislation to provide for the longer period of repayment.

If the Government is sincere in its desire to provide housing for the public it will accept my amendment and provide that a purchaser can obtain a home on a five per cent deposit. If it wants the legislation to apply to the least fortunate section of the community—those on the lower incomes—it will also accept my suggestion to extend the term of repayment to 50 years.

Mr. HAMBOUR (Light)—As the Leader has indicated two amendments I presume he supports the second reading. Last year I advocated that the Government introduce legislation to bring the amount of deposit required on a home within the means of young people hoping to get married. I believe that if the intentions of this Bill are carried out to the letter they will meet the requirements of many people. The Leader was somewhat inconsistent in his remarks. Towards the end of his speech he said that the borrower should be able to repay at will, but earlier he insisted that the amount of deposit should not be more than 5 per cent. Three weeks ago a meeting of intending house purchasers was held at Eudunda. The amount of money they had available for deposits varied from £150 to £1,000. Under the Leader's proposal the banks would not be allowed to accept £1,000.

Mr. O'Halloran—Yes they would.

Mr. HAMBOUR—The Leader said that the banks "should not take more than the minimum."

Mr. O'Halloran—Under my amendment the bank would take 5 per cent of any amount up to £3,500.

Mr. HAMBOUR—And it would not be allowed to take more.

Mr. O'Halloran—The bank could take more if the borrower were prepared to pay it, but it could not force the borrower to pay more.

Mr. HAMBOUR—If the Opposition wants to make its intentions clear, let it use good and understandable English. If the Leader now insists that a borrower may make a greater deposit—

Mr. O'Halloran—I do not "insist," I "provide."

Mr. HAMBOUR—That would be my desire. If a man has £1,000 he should be entitled to pay it as a deposit.

Mr. O'Halloran—But if he hasn't £1,000 don't force him to go without a home.

Mr. HAMBOUR—I agree. I am not averse to a bank manager questioning an applicant as to his ability to pay because the bigger the deposit the better it will be for a purchaser. After all, the balance owing on a home will have an impact on his future. Does the Opposition suggest that a purchaser pay as little as possible and retain as much of his liquid assets as he can to be used for other purposes as, for example, purchasing a motor car on hire purchase? If a man tries to buy a home and a motor car under hire purchase at the same time he will find himself severely embarrassed.

The Leader proposed to extend the period of repayment of a loan from 30 years to 50 years and said that by so doing the repayments would be decreased by about 11s. 9d. a week. I have ascertained that on a loan of £3,000 for 30 years the repayment works out at £5 19s. 11d. a month a £1,000. If such a home is secured on a 5 per cent deposit the maximum the purchaser could owe would be £2,850. Working on the basis of £6 a month a £1,000, he would be paying less than £4 10s. a week. I have gone to some trouble to secure information concerning the costs of

additions to homes and I have discovered that it costs 11s. a foot to fence a home. If a home purchaser built his own fence he could reduce the cost of his home. My desire is to reduce the amount of liability to the purchaser.

Cottage homes, which are of solid construction, will probably sell for about £2,700. That is a most desirable price for young people getting married. They are homes that can be extended with sleep-outs, etc., in the future if the family grows; if it does not, they will probably be content to live in them for the rest of their lives. They are comfortable and of solid construction. It is useless to say that anyone with a will to buy a home could not buy it under the conditions of this Bill.

Reflections have been cast upon the sincerity of the Treasurer's statement about the amounts of money to be allotted under this Bill. I have found out the procedure and have been informed that the banks would, first of all, make their own assessment of the value of a house, which is fair and reasonable. I asked "Would you accept a Housing Trust valuation as a reasonable assessment of value?" and, in the main, the answer was "Yes." There are some houses not up to standard and not desirable but I am sure plenty of types would be acceptable to the banks and would enable them to advance this 95 per cent of the purchase price.

The £6 per £1,000 differs from the provision in the Opposition's Hire-Purchase Bill that, if the payments are not made on the due date, the interest will double. I should like the members opposite to look at that because, if payments are made on the due date under this Bill, there is ½ per cent remission.

Mr. Frank Walsh—It becomes 5½ per cent instead of 6 per cent.

Mr. HAMBOUR—On the amounts I have mentioned the revision would still take place. That, too, is reasonable and purchasers would take every opportunity to avail themselves of it. The Leader made much play with the financing of wars. It seems to be the same old question of how we can get cheap money without paying interest on it. It is true we finance wars on Treasury bills, but we are still paying for the First World War, and the next generation will be paying for the Second World War. If honourable members opposite tell the people of Australia that we can finance the affairs of State in peace-time as we do in war-time, what will they say? Labor policy would be weaker then than it is now.

Mr. Geoffrey Clarke—The people would not submit to war-time conditions in peace-time.

Mr. HAMBOUR—The Government has not the same powers in peace-time. Let me now deal with the specific points raised by the member for Burra (Mr. Quirke) and endorsed by the Leader of the Opposition, who said, "We will issue Treasury bills." I want the House to note that statement. "We will issue Treasury bills for the building of homes, with a repayment period of 50 years," which means that those bills would accumulate over 50 years. I leave it to the imagination of members opposite (if they have any) how many Treasury bills would be issued in that period.

Mr. Geoffrey Clarke—It is free money.

Mr. HAMBOUR—It is free money that is relieved of the interest burden. The honourable member for Burra also said that the Commonwealth Bank had made a profit of £24,000,000 and suggested that that be put into interest-free loans. Such houses are being built. Our Treasurer in his wisdom has allowed £368,000 for housing, interest-free. It was virtually revenue used for the construction of these homes. The low-income group will enjoy the benefit of them. If the honourable member for Burra was prepared to say that that money, if we could get it from the profits of the Commonwealth Bank, could be used for interest-free loans for the indigent, I would agree with him, but has any honourable member opposite suggested how we can get money from Commonwealth Bank profits? It was so under the Chifley and Curtin Governments and I did not notice the Treasurers then throwing the profit of that bank to the States; they put it into revenue and, in turn, we got our allocation. I cannot see how we can alter that. Anybody who thinks we can is indulging only in wishful thinking and hoping, which will not bring us very much cash.

Mr. Loveday—How do you start an idea?

Mr. HAMBOUR—I admit that is an idea. We have done more than just establish the idea; we have put it into effect. One hundred and twenty homes are being built with interest-free money.

Mr. Loveday—Is it wrong in principle then?

Mr. HAMBOUR—I congratulate the Treasurer on driving the first peg, but how can we get the profits of the Commonwealth Bank? Is it not ridiculous for us to argue about something we would like to do but have not the power to do?

Mr. Corcoran—You were challenged by the member for Burra; you did not accept his challenge.

Mr. HAMBOUR—The honourable member for Burra said that half of the profit of the Commonwealth Bank could be diverted to the construction of homes without an interest burden—I think that was his meaning. That would be an excellent idea.

Mr. Quirke—I did not say half of it; I said all of it.

Mr. HAMBOUR—It is an excellent idea but he does not tell us how we can get it, so let us confine ourselves to what we have. Reverting to the Leader's statement that he would issue Treasury bills for the building of homes and extend the terms to 50 years, I have not had time to work out what the accumulation of such bills would be in that period.

Mr. Loveday—Would you have any assets?

Mr. HAMBOUR—Yes, we would have assets but the honourable member for Whyalla will admit that Treasury bills have been issued for some time.

Mr. Loveday—How many assets have we got from war expenditure?

Mr. HAMBOUR—The shipbuilding yards at Whyalla.

Mr. Loveday—You are talking about what was spent in the war.

Mr. HAMBOUR—The honourable member for Whyalla asks, what have we got from the money that we spent during the war. We have our freedom—I do not know if that has any value! My contribution was next to nil, but why did we fight the war if we gained nothing from it?

Mr. Loveday—Why not stick to the point? I said "assets."

Mr. HAMBOUR—The development of Australia is an object lesson to the rest of the world. It has been tremendous considering its small population. I do not decry what the Chifley Government did. I congratulate the Minister for Immigration (Mr. Calwell) on his policy. I feel that our development is responsible for this problem, which will grow if this country is to continue to grow. This Bill pleases me. I have asked for it and advocated these things—a low deposit and an opportunity for people to buy their own homes. I do not like rental homes. This will make it possible for anybody with a will to get his own home.

Mr. Corcoran—A man will want a full pocket as well.

Mr. HAMBOUR—No. I disagree with the statement that the banks should not take more than the minimum deposit. That is ridiculous. I understand that under the Bill the price of a house must not exceed £3,000 if the purchaser is to qualify for the 95 per cent loan, and I accept that because it is a fine start. In my district 12 people are waiting for this legislation to be passed, and they will be buyers in varying degrees. Some will be able to put up the minimum deposit, and others more, but there is no thought of a 50 years term. They will be happy to settle for 30 years, because if they owe the £3,000 the most they will have to pay back will be £18 a month, which is only the equivalent of the payments on a motor car under hire-purchase. A motor car should not have preference over a house, and it is not necessary to have both.

Mr. Loveday—It is a lot easier to get money for a motor car than for a house.

Mr. HAMBOUR—If the honourable member were prepared to pay the interest rate charged on a motor car he would soon get a house.

Mr. Corcoran—Are you concerned about establishing our young people in their own homes?

Mr. HAMBOUR—Yes. The honourable member has summed up my thoughts. The home is the thing most essential for a happy married life. The Bill brings to us just what we need. The Bill will be readily accepted by young married couples and those about to marry because it will enable them to get a home. Some Opposition members said something should be done to get cheap land in the metropolitan area, but I thought the policy of the Labor Party was to get people to the country, where blocks of land can be bought for £30, £35 and up to £50. If people want land in the metropolitan area they must be willing to pay the price. I would not live in the city at any price. I would like the Government to have a definite scheme in regard to housing, something along the lines of the cottage homes scheme. In this way a house would be available at a cost of about £2,700, without the cost of fencing. I would like a house to be left so that the purchaser could have a say in finishing work required on it, such as fencing and other external amenities. This would enable the minimum price to be kept down, and the purchaser could make the necessary additions in his spare time. The Leader of the Opposition said that what was in the Bill was all eyewash and that the purchasers of homes would not get the amount of money stated. That is a challenge and I hope the Treasurer will take it up and see that the people do get the money. The banks say that in the main they are willing to accept Housing Trust propositions. Not all propositions will be accepted because some of the houses will not come up to standard. I

advise people seeking loans to submit the plans to the bank before signing any documents. The Bill will satisfy the requirements of most people and be a step forward in housing. I commend the Government for introducing the Bill, which has my wholehearted support.

Mr. FRANK WALSH (Edwardstown)—I support the second reading of the Bill, which needs amending in Committee. Clause 2 contains new subsection (2), which states:—

Before the bank sells a dwellinghouse to a person he shall pay to the bank such sum as is fixed by the bank, but which shall not be less than . . .

Where is the State Bank building homes today? It is generally accepted that the South Australian Housing Trust is the chief building authority in the State.

Mr. Hambour—That would probably be the authority to build these too.

Mr. FRANK WALSH—For the honourable member's edification I will give him some history so that he may understand where we are going. Some years ago the State Bank was in the position to build group homes, and if the honourable member reads some of the *Hansard* debates on the question he will then be informed on the position. A person named Sellars was building group homes in the East Glenelg area for the State Bank and they were sold with more equity in them and at a lower price than those being sold by the Housing Trust. I give this information in the hope that the member for Light will be able to understand it. It is generally understood that the Housing Trust is building more homes for sale or rental than any other authority. My information is that its four-roomed homes are selling for between £3,000 and £4,000 and a five-roomed house for between £3,350 and £4,250.

The State Bank is no longer building group homes and, as it is selling homes, is it purchasing them by agreement with the Housing Trust? If the Trust has insufficient money to make advances, it is only natural that it should send a customer to the State Bank to seek an advance. It would appear that two authorities are dealing with the one home —the trust and the bank. I am sorry that the State Bank ever ceased building group homes. In previous Bills a specific amount was mentioned as advances for homes. There were no embargoes, but among other things this Bill provides that in certain circumstances an advance shall not exceed £3,000. Apparently, this Bill is entirely different from what was proposed in the original Act. There is too much window dressing in this Bill. On an interest rate of 5½ per cent on an advance of £3,500, the repayments would amount to about £3 18s. a week, which is a big percentage of a worker's wages. I believe it will be necessary for the House to give close consideration to the Leader of the Opposition's amendments. Because of the increased price the trust had to pay for land, the cost of homes may be more than I mentioned. I do not know whether land prices have reached their peak, but anyone wanting to buy a block has to pay what the seller asks.

The member for Light (Mr. Hambour) mentioned cottage homes. The only cottage homes I have seen are those provided for aged people, although I believe the trust is about to build homes of this type in the country. When young people marry, they naturally desire to purchase homes of not less than four rooms and conveniences, and perhaps when their families increase, they will need to add to their homes. They should then be able to borrow a further amount to carry out the building additions they require.

Mr. Hambour also suggested that if fences were not constructed the purchase price would be reduced. A few years ago, when building materials were scarce, the authorities permitted what were known as "back enders" to be built, thinking that they would be added to later, but nothing has been done to some of them since. This experience shows that if fences were left to the home owner to build, they would never be constructed. He also asked whether people who are buying cars on hire purchase should be assisted to buy homes, but that is their business. Some of these people are pushed out into the outer suburbs and need cars to come to the city as well as to take out their wives and families. Why should we deny them this convenience? In these days, when washing machines, refrigerators and other items of equipment are considered necessary, motor cars have also come to be regarded as essential.

This Bill completely alters the principles laid down in the Act. In the past we have said that we are prepared to advance a certain sum. When the original Act was introduced, and the interest rate was only 3¾ per cent, I said that I saw no reason why we could not advance more than the maximum provided. I said the same when the advance was increased to £1,500, but I was not so much concerned about the amount as about the interest. Since those days the interest rate has increased to 5½ per cent

and, although this Bill will make a maximum of £3,500 available, I do not think any person who applies for the maximum advance will receive it. As the Act now stands, £2,250 may be advanced but, if a person goes and tells the bank that he owns a block of land and applies for the maximum loan, he is told, "Place your foundations, build the brickwork to wall height, and then come back. The bank will then consider your application and make an advance, provided that we have not run out of money in the meantime."

Despite what the Treasurer said I think that the position will worsen and that the money will not be available. He said that no money would be advanced to purchase existing homes, and this will cover not only houses 20 years old, but those built only a year or two ago. Just as a motor car is classed as a used vehicle the moment it comes out of the show rooms, a home is no longer a new home once it has been lived in, and a person desiring to purchase it would not be able to get an advance from the State Bank. I could not tell such a person where to go for an advance, and if he applied for a loan from a finance corporation he would have to pay interest at 8 per cent flat, which would make it a very costly home by the time it was paid for.

Clause 2 contains a vital alteration to the Act. The State Bank has no new homes for sale, and I doubt whether it has any other homes for sale and whether it can advance money on homes already lived in. The Bill contains too many "ifs" and "buts," and I do not think the Government is sincere in putting forward proposals to advance money up to a maximum of £3,500. I am pleased that the Leader of the Opposition proposes to move certain amendments, which we shall be able to debate at the appropriate stage, and I am sure they will provide more assistance to people who want to purchase homes than any provision in the Bill. I support the second reading.

Mr. QUIRKE secured the adjournment of the debate.

ADJOURNMENT.

At 5.05 p.m. the House adjourned until Tuesday, October 14, at 2 p.m.