LEGISLATIVE COUNCIL

Tuesday, January 25, 1966.

The PRESIDENT (Hon. L. H. Densley) took the Chair at 2.15 p.m. and read prayers.

ASSENT TO BILLS.

His Excellency the Governor, by message, intimated his assent to the following Bills:

Aboriginal and Historic Relics Preservation,
Alsatian Dogs Act Amendment,
Building Act Amendment,
Citrus Industry Organization,
Country Factories Act Amendment,
Eight Mile Creek Settlement (Drainage Maintenance) Act Amendment,
Fauna Conservation Act Amendment,
Lottery and Gaming Act Amendment (Morphettville),
Lottery and Gaming Act Amendment (Betting Control Board),
Lottery and Gaming Act Amendment (Totalizator),
Lottery and Gaming Act Amendment (Decimal Currency),
Maintenance Act Amendment,
Municipal Tramways Trust Act Amendment,
Oil Refinery (Hundred of Noarlunga) Indenture Act Amendment,
Parliamentary Salaries and Allowances,
Parliamentary Superannuation Act Amendment,
Pharmacy Act Amendment,
Pistol Licence Act Amendment,
Prices Act Amendment,
South Australian Housing Trust Act Amendment,
South Australian Railways Commissioner's Act Amendment,
Stamp Duties Act Amendment,
Statute Law Revision,
Superannuation Act Amendment,
Supreme Court Act Amendment (Salaries),
Veterinary Surgeons Act Amendment,
Workmen's Compensation Act Amendment.

DECIMAL CURRENCY BILL.

His Excellency the Governor, by message, informed the Council that he had reserved the Bill for the signification of Her Majesty the Queen's pleasure thereon.

NEW MEMBER FOR CENTRAL DISTRICT No. 2.

The Hon. Charles Murray Hill, to whom the Oath of Allegiance was administered by the President, took his seat in the Council as member for the Central District No. 2, in place of the Hon. Sir Frank Perry (deceased).

DEATH OF SIR RICHARD BUTLER.

The Hon. A. J. SHARD (Chief Secretary): I move:

That the Legislative Council express its deep regret at the death of the Hon. Sir Richard Layton Butler, K.C.M.G., a former Premier of this State, and place on record its appreciation of his public services, and that as a mark of respect to the memory of the deceased honourable gentleman the sitting of the Council be suspended until the ringing of the bells.

In moving the motion, I may say that the death of Sir Richard was quite a surprise and shock to most of us, because it was only a couple of months or so ago that he was quite well and attending to one of the pleasures of his life, taking an active part in the community. Sir Richard had a very notable record in public life and duty to the community, and to the State of South Australia. He was a member of the House of Assembly for nearly 21 years. He was member for Wooroora from March 27, 1915, to February 28, 1918, and from April 9, 1921, to February 11, 1938. He was also member for Light from March 19, 1938, to November 5, 1938.

During his record in Parliament he served the State as Premier from April 8, 1927, to April 17, 1930, a term of three years, and from April 18, 1933, to November 5, 1938, a period of 5½ years, making a total term as Premier of 8½ years, when, of his own free will, he saw fit to retire from the Parliament to seek a seat in a higher Parliament. That was not to be, but it was his choice and desire. Also, while he was in the House of Assembly, he was Leader of the Opposition from 1930 to 1933. He had a distinguished record and was a good servant of the South Australian Branch of the Commonwealth Parliamentary Association for nearly 8½ years, during which time he represented the Parliament in London at the Silver Jubilee of the accession of His Majesty King George V and at the Commonwealth Parliamentary Association Conference held during those celebrations in 1935. He had the pleasure of attending the coronation of His Majesty King George VI and also the Commonwealth Parliamentary Association Conference in 1937. For his services to the State and his work in the interests of the community he was made a K.C.M.G. in 1939, an honour which was well-deserved and well-merited.

It was during his term as Director of Emergency Road Transport and Chairman of the Liquid Fuel Control Board that I often came in contact with him because of the position I held at that time. His office was one of great responsibility and trust in issuing petrol licences. I appreciated his straightforwardness

and the able and cheerful manner in which he administered those particular duties. He was a Director of the Adelaide Electric Supply Company Limited, and later, when the company became the Electricty Trust of South Australia, he served on the board until 1963. He was a Director of Cellulose Australia Limited and took an active interest in the industries of the State. I do not think I can say much more as I think that Sir Lyell McEwin will tell the Council more about Sir Richard's ability and work. I will conclude on this note: that I express my sympathy, and I believe the sympathy of every member of this Council, to Lady Butler and the members of her family on the death of her husband and their father.

The Hon. Sir LYELL McEWIN (Leader of the Opposition): I regret the circumstances which make it necessary for me to rise and express on behalf of the Liberal and Country League members of this Chamber our support of the motion. I remember as a teenager when Sir Richard first commenced his career in Parliament as the member for Wooroora; he was then in his late twenties and I remember some of his activities at that time and particularly the fact that he was always a keen political student. It was evident at that time that he would make his way in the political world and, of course, the report of his political career which has been given us by the Minister is, I think, sufficient testimony to demonstrate that the eminence that he attained was the reward of early and diligent work in the political field. He was Premier of the State for 8½ years and it was during the latter part of that period that I became more closely associated with him, when I could meet him on more or less equal terms, and I had quite close association with him during that time. I became a member of this place and was able to see and appreciate some of his outstanding achievements on behalf of South Australia.

We know, of course, that he was the first to conceive the idea that if South Australia was to progress and prosper it had to be more than just a primary producing State, when the whole economy could be violently affected whenever we had anything in the nature of a drought. The effects of droughts were much more severe in those days because of the conditions in our primary industries at that time. Primary producers seem to be able to get some better return from modern farming methods under drought conditions with the assistance of mechanized farming that was not available in those days.

So it was that Sir Richard Butler sought a change in our economy by giving us more diversified production. I remember the first legislative method was to reduce the incidence of company tax. At that time South Australia was responsible for levying its own taxation. I well remember the flat rate of 2s. in the pound to assist secondary industry to become established and to compete with that of other States. That was followed by another practical piece of legislation—the establishment of the Housing Trust in 1936, which was created to provide convenient housing for the people of South Australia who were engaged in industry, at a weekly rental equivalent to one day's pay. At any rate, 12s. 6d. was the rental that was charged.

That started the progress of better housing at reasonable rentals and brought some stability to industrial conditions in the State. Those were two major things for which Sir Richard was responsible. There were a number of others which justify us in claiming him as one of South Australia's greatest citizens. For instance, he was prominently associated with the centenary celebrations of the State. There was a great deal of public interest in the completion of Parliament House. From all quarters came criticism of this building—that it could not be built for the money, etc. Also, the State Electricity Trust came into being. All those things were achieved and I do not think anybody has ever regretted that South Australia sought to complete its Parliament House as one of the fine buildings of the city of Adelaide. With the celebration of the State's centenary came the initiation of Flower Day, which has become a recognized ceremony in Adelaide, a city of flowers and gardens. It has now become a feature of the Festival of Arts.

Another contribution by the late Sir Richard Butler was the Broken Hill Proprietary Co. Ltd. Indenture Act, which consolidated the leases in the Iron Knob region. Associated with that there followed, of course, the blast furnaces and the shipbuilding industry at Whyalla. One important thing associated with the Indenture Act was the Morgan-Whyalla main, which was commenced by legislation initiated by the late Sir Richard.

So I could go on but I think I have mentioned sufficient to indicate that he has left quite a mark on the progress and development of South Australia. He retired from political life in circumstances which the Chief Secretary has mentioned, but he continued to give service administratively in organizations such

as the Electricity Trust. The Chief Secretary mentioned that during the Second World War he gave service in the rationing of petrol and in so many other directions. So I think he well deserved the honour that he received when His Majesty conferred on him the honour of Knight Commander of the Order of St. Michael and St. George. I echo the sentiments expressed by the Chief Secretary in his eulogy to the late Sir Richard for what he did for South Australia and, on behalf of my colleagues and my Party, express sympathy to Lady Butler and the members of his family.

The PRESIDENT: I should like to join honourable members in expressing to the members of his family my sincere regret at the passing of Sir Richard Butler. I, too, pay a tribute to the work done by him on behalf of this State. Most of us knew him very well, and both the Chief Secretary and Sir Lyell McEwin have given honourable members a full résumé of his outstanding work during the years in which he was in public life in this State. I express the sympathy of this Council on his passing. The Chief Secretary has moved that the sitting of the Council be suspended until the ringing of the bells. I ask honourable members to carry the motion by standing in silence.

Motion carried by members standing in their places in silence.

[*Sitting suspended from* 2.43 *to* 3.5 *p.m.*]

PETITION: ROAD TAX.

The Hon. L. R. HART presented a petition signed by 348 electors and residents of the House of Assembly districts of Gouger, Wallaroo and Light and the Midland District of the Legislative Council. It stated that any further restrictions on the use of road transport by taxation legislation or otherwise would be detrimental to the interests of the State and that the cost of any such legislation or control would add to the cost of living in country areas and discriminate against the residents of those areas. The petition contained the respectful prayer that no legislation to effect any such control, restriction or discrimination be passed by the Legislative Council.

Received and read.

QUESTIONS

COUNTRY HOSPITALS.

The Hon. Sir LYELL McEWIN: I understand that towards the end of last year the Quorn and Hawker Hospital Boards communicated with the Minister of Health regarding some assistance for medical officers at those towns. The medical officer at Orroroo has given every possible assistance and, with the help of the Australian Medical Association, obtained assistance, which I understand ended on December 31 last. Has the Minister received a proposal for a rotating internship plan, which I understand has been approved by the A.M.A., and, if so, has the Government any proposal for encouraging or assisting such a scheme?

The Hon. A. J. SHARD: Yes, but I thought the question would be on a different theme. It is true that the three hospitals mentioned did write (I think it was on November 16) concerning this matter. A letter in reply was forwarded setting out the position as far as the Hospitals Department and Health Department were concerned. This morning I received a letter, I think from Dr. Jansen, saying that he was perturbed that the repeated requests for me to meet a deputation had not received consideration. The office staff could not find any such request in correspondence. However, we searched the files this morning and I have to admit that the last two lines of the circular-type letter of November did make that request. I informed the Leader of the Opposition that a letter was drafted this morning to be sent to the people concerned intimating that I would be prepared to meet them, but I regret that the earliest date on which I can do so will be some time in March. It is my desire to meet country people and to discuss their problems in an endeavour to obtain doctors for the areas concerned and also to assist hospitals to get nurses. I regret the oversight, but I shall be happy to discuss the question.

SCHOOL SPEECH DAYS.

The Hon. JESSIE COOPER: I ask leave to make a statement prior to asking a question.

Leave granted.

The Hon. JESSIE COOPER: My question is addressed to the Minister representing the Minister of Education. It is customary at the end of the school year for portions of many school reports and speech-day addresses to be published in the daily press. I understand that it is now the custom for the publication of these matters to be paid for by the school concerned. In view of the number of reports of speech days at Department of Education schools that were published at the end of the year, especially in cases where the Minister of Education gave the main address, will the Minister supply me with the following information? Does he know whether the publication

of these reports was charged for? If a fee was charged, was it met from public funds or from money collected from the Government-sponsored parent and school associations? If it was from any form of public funds, what was the total cost to the taxpayers for publicity of departmental school reports and speech-day material at the end of 1965?

The Hon. A. F. KNEEBONE: The question is lengthy and it may take a day or two to obtain an answer, but I will pass the matter on to the Minister of Education and get a reply as soon as possible.

COPPER MINING.

The Hon. G. J. GILFILLAN: I ask leave to make a statement prior to asking a question.

Leave granted.

The Hon. G. J. GILFILLAN: My question is directed to the Minister of Mines. Over a period of years the Mines Department has been exploring an area adjacent to Burra for copper ore. Last year, in answer to a question, the Minister was good enough to indicate that the search had been successful and that the department would welcome inquiries from interested persons towards developing the area. I understand that in the last few weeks a well-known company has been active in the Burra area. Can the Minister give a progress report and indicate whether any satisfactory arrangement has been made for the further development of the area?

The Hon. S. C. BEVAN: As the honourable member stated, this matter was referred to earlier, and I then reported favourably on the activities of the Mines Department in relation to deposits of low grade copper at Burra. There was an advertisement calling for a company to explore the copper deposits there, and I understand various inquiries were made by several companies. I believe that a contract is being entered into between a company and the Mines Department, but it has not yet been concluded. I am hoping that within the next couple of days the contract will be concluded and then I shall be able to make a statement giving the name of the company that will be operating at Burra.

QUESTION TIME.

The PRESIDENT: The time for questions having expired, it will be necessary to suspend Standing Orders if honourable members desire to ask further questions. We shall now proceed with the first Order of the Day.

The Hon. S. C. BEVAN (Minister of Local Government): Mr. President, Ministers have papers to lay on the table. Is it not competent for it to be done now?

The PRESIDENT: The Hon. Mr. Gilfillan can speak on the Succession Duties Act Amendment Bill, and then that can be done.

The Hon. G. J. GILFILLAN (Northern): I suggest that the debate on the Succession Duties Act Amendment Bill be further adjourned.

The Hon. A. J. SHARD (Chief Secretary): To assist honourable members, if you will permit it, Mr. President, I move:

That Standing Orders be so far suspended to allow Ministers to lay papers on the table.

Motion carried.

SUCCESSION DUTIES ACT AMENDMENT BILL (RATES).

Adjourned debate on second reading.

(Continued from December 2. Page 3412.)

The Hon. Sir LYELL McEWIN (Leader of the Opposition): Contrary to my earlier conceptions, this Bill causes me grave concern, because I consider it to be a repudiation of a trust given by the electors in March of last year. The Premier's policy speech disclosed three points that I, with many Liberal voters, thought merited consideration and support. Those points have been cited already in this Chamber but, summarizing them, one was a raising of the exemption for estates inherited by widows and children to £6,000, another was a concession to enable primary producers to inherit a living area without payment of succession duties, and the third was a general raising of tax on extremely large estates.

This Bill does not keep faith with those proposals. On the contrary, it introduces complicated formulae that increase rather than reduce duties. It is, therefore, little wonder that so much uneasiness exists in the public mind and, apparently, in the minds of the sponsors, if I interpret correctly the reason why the Labor Party recently inserted in the press an advertisement to bolster up the Bill. That advertisement did not present an honest picture and only highlighted the extremes to which the faceless men who twist the arms of Government are prepared to go to gain their objective. Had the Government confined itself to the policy announced to the people, there would have been no misgivings on my part in assisting it to implement the proposals.

There is ample precedent for my support of concessions to widows and primary producers when the concessions are genuine. The Liberal and Country League Government increased the concession to widows on at least three occasions. In 1952 it introduced legislation raising the exemption to £2,800. In 1954 it was increased to £3,500, and in 1963 to £4,500. In other words, we increased the amount of exemption by nine times in 11 years. Therefore, we have something in common with the Government if it considers an increase in the duties is justified at present. However, I have already hinted that the complicated formulae in the Bill and the amendments to section 8 of the Act provide a system of aggregation that destroys the concessions claimed on the introduction of the Bill. These amendments seek to introduce into succession duty certain concepts that properly belong to estate duty only. The Bill provides for complete aggregation and prevents a breaking down of succession duties into three parts, as with the old Act, which operated for something like 70 years. The result is that many so-called small estates will be worse off than they would be under the old Act. I shall quote two or three simple cases, which are only small estates when considering estates as such.

I have taken out three examples to illustrate what I have said. The first calculation relates to a house jointly owned worth £8,000 and £5,500 of other assets, all left to the widow. Under the old Act the duty would have been £150. There is no need for me to give all the figures in the calculation because, as I say, with this complicated formula that we have in the Act, there are so many pluses and minuses and conditions that if I were to recite them I do not think the Council would understand. However, I have had them checked by experts who agree that the sum is correct. In the case I have quoted the amount of duty payable under the new Bill is £187 10s., which is £27 10s. more than under the old Act, and that is not a large estate. With furniture, a motor car, insurance and a little money in the bank, the assets other than the home can soon be worth more than £5,000 which, under the formula, will be liable to a greater duty than at present.

Take another case, that of a house worth £6,000, jointly owned and left to the widow, and £6,000 of other assets. Under the old Act and also under the Bill the succession duties would be £225, so there are no advantages to be gained in that case under the Bill.

Take another case again, a £6,000 house jointly owned and with £10,000 other assets left to the widow. There the amount of succession duties would rise considerably under this Bill. Under the old Act the duty would have amounted to £825 and under the Bill the duty would be £1,125, or £300 more.

I think a Bill like this is a case of trying to sell a pup to people who were really expecting a concession—I know I was. I thought it was a Bill one could easily support if it did what the Labor Party's policy speech said it would do, but it does not do it. Take the position of primary producers, the second category of concessions that were promised. The Government said it would relieve them of succession duties for a farm of a living area. This was also the concern of the Liberal and Country League Government, because of hardship which was occurring under high land values, and two amendments were made to the Act in 1955 and 1959 to give some relief.

The amendment made in 1955 was that contained in section 9(*b*) of the principal Act to provide relief from successive deaths. The clause provided that if a successor died in the first year after his predecessor, only 50 per cent of the duty liability would be imposed. It was brought to our notice when we were in office that, where you have a quick succession, on the death of the successor there was immediately another large amount that had to be found for succession duties, and families as a consequence were often put out of business.

Everybody is aware that the best people to keep on the land are those who are qualified and know how to work the land, and the objective of the amendment was to provide them with some relief. If a successor died in the second year after his predecessor, 40 per cent of the duty was payable; if after three years, 30 per cent; if after four years, 20 per cent; and if after five years, 10 per cent, so that it was not until after the sixth year that the estate was liable to pay the full rate of duty.

In 1959, to assist farmers' sons to maintain production by remaining on the land, rebates up to 30 per cent were provided in respect of land used for primary production. It would have been simple to extend these concessions to benefit people who had received consideration from the previous Government, but I do

not think the Government was serious in regard to this matter. On the occasion in 1959 when the concessions to primary producers were being considered, the present Premier said the only exemption worth while was that relating to remission of duty on property given by will to the University of Adelaide and other institutions. He called it class legislation brought in to assist certain sections. The Labor Party endorsed those words by dividing the House on the second reading; in other words, the Labor Party was completely opposed to giving any concession to primary producers at that time. It would appear that this Bill was lip service and it is little wonder that the election bait has been completely disregarded and finds no expression in the Bill before us.

Where will anyone find a living area for cereal or wool production or fruit-growing available for £5,000? Again, this concession is a misnomer. If it is divided equally among the beneficiaries, they will pay a higher rate because of the aggregation. I repeat that the whole Bill is a fraud. In the comparative figures published by the Labor Party the fact that under the old Act each succession could, in turn, be broken down into three parts is completely ignored. It ignored the fact that the Bill seeks to upset over-night an Act that has stood with no change as regards its main features for something like 70 years and, because of this, arrangements that have been made by people over the last 10, 20, or 30 or more years in planning the disposal of their assets could, in many cases, be rendered invalid.

The Government through this Bill is aggregating the entire assets of an estate without providing any avenue to enable a testator to make arrangements to meet succession duty payments without realizing on the estate itself. A farmer could leave his estate to his widow and three or more sons and the concession of £5,000 would be divided among them. These concessions do not apply to a company, partnership, or jointly-owned property. What help is there for the farmer's sons to continue upon the land under these conditions?

I know of cases where succession duties have driven families off their holdings because it was not possible to raise the amount of succession duties and carry on. Is the Government trying to force ownership into large companies or into the hands of financial institutions, because it is the only alternative? Are we not going to give any incentive to those who want to own their own farm? The only opportunity they have of doing that is by retaining an interest in it and not having a capital tax which, in time, completely takes away the whole of their assets. I would think that the Succession Duties Office would be aware of the embarrassment caused in finding money to pay succession duties and could advise the Government to better advantage than has been demonstrated in the drafting of this Bill.

The aggregation of insurance takes away any opportunity to pay duty levied on the estate without incurring additional and proportionately heavier charges because of the progressive rates which apply. Insurance is recognized as a medium of making some provision against succession duty. It is evident in one of the Succession Duties Acts in another State that the provision of insurance has some consideration there and people can do something by way of insurance to meet the additional taxation impost. There is no provision for that sort of thing in this Bill, so there is nothing for it but a gradual whittling down of the asset that it has taken years to build up. In many cases great hardship has been suffered in building up a home, only for the people to lose it because of succession duties.

I am unable to give any support to this Bill, which is retrospective in its application, confiscatory in its effect, destructive to progress and initiative and dishonourable in its introduction. If the Government wishes to honour its promises to the electors of South Australia, let it bring down a Bill which does those things genuinely and I will support it. The Opposition cannot amend the Bill as we are officially denied the assistance of a Parliamentary Draftsman, so the Government must take the responsibility of producing a fair and just Bill. We have no alternative than to accept or reject it. I urge the Government to withdraw it and introduce a Bill providing for the concessions promised. Then I can assure the Government that we would consider it. Otherwise, I have no alternative than to oppose the second reading.

The Hon. G. J. GILFILLAN (Northern): I rise to speak to this Bill which, in my opinion, is probably the most destructive piece of legislation we have considered this session—a session that has produced a number of Bills that can adversely affect the future development of this State. I use the word "destructive" because this Bill will seriously affect the family life and the security of all sections of the community and all income groups. I

refer to the Premier's election speech and the three main points made by him about this legislation. The first is "less tax on small and medium successions". The second is "a living area for primary producers without the payment of succession duties". I wish honourable members to note that this does not mention "reduced succession duties" to primary producers on a living area: the expression is "without the payment of succession duties". The third point of importance is the phrase "much greater rates of tax on the very large estates". I am particularly concerned at what appears to be a complete lack of appreciation by the Government of what is a small and what is a medium estate, and of the problems of those people who are self-employed. Small and medium estates do not include only wage and salary earners: they include also a large proportion of self-employed people. This group would include the majority of farmers and horticulturists (who were represented by Mr. Story when he spoke in detail), apiarists, self-employed businessmen, carriers, contractors and a number of other people who are self-employed and have the responsibility of earning their own living.

As an illustration of this lack of appreciation of what is a medium estate by present-day values, I point out that in the mid-north of South Australia (an area that I know very well and which I will use as an illustration because of my close association with it) for a rural property an area of about 500 acres is considered a minimum family unit. It is probably an area that has demanded for its purchase much effort and sacrifice on the part of the people concerned over a large part of their lifetime. During that time they have had to contend with all the disabilities that come to people on the land in the way of seasons and prices, and in many cases they have had to put up with conditions that would not be tolerated by most people who consider themselves in the low income group in the metropolitan area and the larger centres of population.

This area will give a living to a family but will not, for instance, also give a living to a son if that son wishes to get married. In most instances people on this type of holding find that when a son wishes to get married it will be essential for him to take outside work, such as shearing, share-farming and the like. It is usually not possible to set him up on his own until his father is older or in some cases until after his father has died. At present-day values this property would be worth at least £30,000 with the land, the stock, a modest plant, money for working expenses, growing crops, wool in store and wool on the sheep's back, etc. In fact, in most instances it would be more than £30,000. This is a sum of money that is taxed heavily under this Bill.

For the information of Government members who consider they are giving concessions to people in the medium succession duty group, in this State succession duty is not the only charge on a property when a person dies and which the widow and children have to bear. In addition to succession duties there are executor company charges, Commonwealth duty, stamp duty and legal charges, which add up to a substantial sum. As I have taken this sum of £30,000 as the nett value of a typical medium estate throughout much of our rural area, I point out that the duty on £30,000 to one person, to a widow, under this Bill is £4,350. In addition to that, there are executor company charges of another £1,150 and also Commonwealth duty, which is taken on the net amount after succession duties have been paid. I admit here that the amount assessable would be slightly under £26,000 but, to take a round figure, the Commonwealth duty on £26,000 would be a further £1,874, giving a total charge of £7,374. This does not take into consideration such things as stamp duty on land transfer, legal fees, etc.

I think the approximate figure of £7,374 is sufficient to illustrate that under the proposed aggregation clause a prudent person who covers this amount with life assurance will incur a further £1,659 in duties on £7,374, which makes a total of £9,033. Of course, if he takes out further insurance, this again increases the duty and also increases such charges as are made by the executor company, etc. It can be seen that this aggregation has a snowballing effect and in many instances makes it completely impossible for the people concerned to carry on. The figure of £30,000 is merely one to work on, but the same conditions apply to estates of lesser value in varying proportions. I admit that these figures relate to succession duties as they affect one person and if the estate is split between several persons it naturally reduces the succession duties. However, in an estate of this size it is still, even under the previous succession duties schedule, almost impossible to carry on as a unit where the assets have to be shared by several people.

I could give many illustrations of young men inheriting a property of approximately this acreage having a mother or a sister for whom they are responsible and with whom they

have to share the estate. In many instances such men have carried on for several years, but have then sold the properties and taken jobs in Adelaide as unskilled workers. The same problem occurs with small businesses and again I could give instances where persons have died leaving the businesses to widows and children. In many instances the widows (because of the succession duties) have had to find money that would otherwise have gone into the businesses. This has meant a loss of stock and has been a disadvantage in dealing with competitors. In many cases I have known widows to finish up with practically nothing. The extra charges included in this Bill must mean an additional hardship to people with medium-sized estates. In fact, far from giving concessions to small and medium estates, and increasing the duty on large estates, I believe the implications of the Bill would have the reverse effect. Often in a large estate there is opportunity to provide for the beneficiaries many years prior to death, because more money is available, but with a small or medium estate the person concerned needs all the assets to rear and educate a family. There is no leeway where a man can gain extra money and provide for his family.

This Bill will fall heavily on people with small or medium estates. It has been suggested that some concessions have been given, and that applies according to the schedule, but the schedule must be read in conjunction with the other provisions in the Bill. Although in some cases concessions do apply, they are not typical when considered with other clauses in the Bill. The smaller estates will be much worse off. I am speaking particularly of the small landholders and small businessmen, and especially those in rural areas. They are the backbone of the community and if through this legislation they are forced off the land or out of their businesses we shall be doing a grave disservice to country areas, and certainly doing nothing to assist decentralization.

I point out that succession duties are essentially a capital tax, and financially it is most undesirable if we want this State to prosper, particularly when this tax on capital may be dissipated by the Government from year to year as income. It is financially unsound in relation to the development of the country. To say that this Bill is designed to help people by making concessions is too ridiculous, because it was openly stated in the second reading explanation that this measure was intended to increase revenue from succession duties by £750,000. It is a new concept to talk about giving concessions and at the same time taking £750,000 from widows and children. There has been a natural increase in the succession duties collected in this State because of the steep rises in values. In 1962-63 succession duties collected totalled £2,624,874; in 1963-64 they had increased to £3,079,913; and in 1964-65 there was a further increase to £3,301,855. If this increase in valuations continues, coupled with the proposed increase of £750,000 in duties, it will mean an increase of about £1,000,000 a year, or one-third.

The Hon. F. J. Potter: The increase in population has an effect, too.

The Hon. G. J. GILFILLAN: Yes, but I do not think we have seen the full impact of increased values yet.

The Hon. D. H. L. Banfield: Do you object to this?

The Hon. G. J. GILFILLAN: No, but I object to a political doctrine that seeks to take extra money from widows and children and hand it out to able-bodied people. I believe that succession duties in themselves make bad legislation, but we have them, and once legislation has been passed the economy of the country is geared to that income and it is difficult to reduce it. Although we must admit we have these things and have to live with them, it is not a reason why we should add to bad legislation. Considering the increases resulting from increased valuations (and I have mentioned that we have not yet felt the full impact, because we are awaiting the result of land assessments and increases in assessments by the Engineering and Water Supply Department) we should be thinking of giving concessions to the small estates and to widows with children under 21 years of age, instead of increasing revenue by about £750,000 a year, as this legislation does.

These people are in a special group, because in many cases the young widows have not had experience in the occupations of their late husbands, and because the children are young the parents have had no opportunity to educate them or set them up in business or on the land. The position is aggravated by the vicious aggregation provisions. I shall not refer to other clauses in detail, because the Bill has been discussed in sufficient detail both inside and outside Parliament. We now have a well-informed public vitally concerned with the legislation, so much so that it appears that the Government is finding it difficult to hoodwink

the people, as it has attempted to do in an advertisement that appeared in the press recently.

The Hon. S. C. Bevan: The advertisement seems to sting you! Has it stolen some of your thunder?

The Hon. G. J. GILFILLAN: No. It is obvious from travelling among the people that they are well aware of the implications of the Bill, and the advertisement has merely highlighted and drawn attention to the attempt to mislead.

The Hon. C. R. Story: This was a case of "to excuse yourself".

The Hon. G. J. GILFILLAN: Yes. Apparently it stings not only outside the Chamber.

The Hon. R. C. DeGaris: Do you believe in truth in advertising?

The Hon. G. J. GILFILLAN: Yes, but apparently legislation that attempts to control advertising in relation to the sale of goods has not been applied to the sale of political doctrine. This is vicious legislation that strikes at the very heart of family life. I cannot support the principle that the person who has worked for his money and has saved it has committed an offence. I strongly oppose the Bill.

The Hon. R. C. DeGARIS (Southern): I support the views of the Hon. Sir Lyell McEwin and the Hon. Mr. Gilfillan on this measure. The Bill has been the subject of much controversy, particularly in the press, and much misleading information has been given in relation to it. I go back to the introduction of this Bill and to a statement made in the political columns of the *Advertiser* by the Australian Labor Party concerning succession duties. I do this to point out how the public has been mislead about the application and implications of the measure. The report read:

The Premier (Mr. Walsh) on behalf of the Labor Government on November 3 introduced into Parliament the Succession Duties Act Amendment Bill. This Bill is strictly in accord with our election pledges, which were so overwhelmingly endorsed by the people.

I think that that statement has been refuted in this debate. The Bill is not in accord with the promise made by the Australian Labor Party during the election campaign. The comment goes on:

Mr. Walsh, in his introductory speech, pointed out that the purposes of the legislation were threefold.

First, it would raise the basic exemption of succession duties for widows and children under 21 from £4,500 to £6,000 and for widowers, ancestors and descendants from £2,000 to £3,000.

Secondly, it increases the rebate of duty in respect of land which is used for primary production, and which is left to a near relative, so that an amount of up to £5,000 is entirely free from duty. Larger estates receive substantial concessions also in addition to the basic exemption provided.

Thirdly, it increases rates on greatly higher successions as a taxation measure to raise revenues more nearly in line with revenues raised from this source in other States, and, at the same time, provides for the elimination of a number of devious methods by which dispositions of property may be made to avoid or reduce duties payable.

I ask members to note the words "devious methods". The statement continues:

The Premier gave some interesting figures as illustrations of how the new law will work. At present a widow inheriting an estate of £6,000 pays £225 duty. Under the new Act she will pay nothing.

This statement, which appeared when the Bill first came before Parliament, was grossly misleading. The Bill does not carry out the pledges of the Government and does not do the things that the statement claims it does. I think that was highlighted in another place. The Bill that has come to this Chamber is entirely different from the one on which the press statement was made.

Another advertisement that appeared in the daily press has been referred to by the Honourable Mr. Gilfillan. It attempts to do exactly what the report of November 13 last attempted to do, except that we are dealing with an entirely different Bill containing amendments introduced in another place. I would like the Council to take particular notice of what is contained in this advertisement, which is inaccurate and misleading.

First of all, it begins by saying, "Why have the Labor Government introduced a Bill to amend the Succession Duties?" The answer is given, "Because under the present legislation introduced by the Playford Liberal and Country League Government, 70 per cent of people inheriting money or land—all in the middle and lower income groups—are paying the lion's share of succession duties while the wealthy class—who really can afford to pay—are, in many cases, paying practically nothing." The first comment I make on that statement is: how can any Government ascertain whether a person inheriting money comes within the middle or lower income groups? There is no evidence; no one knows. I can give many examples of very wealthy people receiving a

small inheritance and also many examples of people in a lower income group who have received a very large inheritance.

The Hon. F. J. Potter: Sometimes children with no income.

The Hon. R. C. DeGARIS: Quite so. The advertisement goes on to say, "Because under the same Playford legislation the wealthy in this State not only pay a much lower rate of tax than interstate but are provided with special loopholes, only useful to the rich, allowing them to pass on estates of £50,000 without duty, while ordinary citizens including widows must pay over £300 on inheriting £7,000." Once again this statement is blatantly misleading; it does not give the true picture whatsoever.

The Hon. Sir Arthur Rymill: It is more than misleading; it is not true at all.

The Hon. R. C. DeGARIS: It is not true at all. The table, which is supposed to be a complete reprint from the Bill, is inaccurate. It appears that whoever prepared this statement cannot copy tables from the Bill.

The Hon. Sir Norman Jude: They are not interested in the truth; that is all.

The Hon. R. C. DeGARIS: The advertisement goes on to say, "Labor pledged itself to right this wrong", and in righting this wrong it gives what this new Bill is supposed to do. It says, "By giving decreased rates to 70 per cent of inheritors." I have taken a survey of a block of estates that have been administered in South Australia over a period of two years to show how a percentage of inheritors will benefit under this particular Bill. The advertisement goes on to say that this Bill will increase the tax on the wealthy and stop the loopholes for evading tax. Three loopholes are mentioned. The first is joint tenancies, and the second is insurance policies paid for by the deceased but held in another's name. I might point out that this latter is the only way in which a person such as a primary producer can assure that his widow and children can meet the burden of succession duties without leaving the block altogether, or raising large sums on mortgage on the property. The third loophole is gifts made within 12 months of death and settlements, which were treated as a separate succession. I can go on with the rest of this particular advertisement, pointing out where it is both untruthful and misleading.

At this stage I would refer the members of the Government to the actual table in which they will find that there are untruthful and inaccurate assessments made of various estates. In the State of South Australia we have a Succession Duties Act, and a succession duty, of course, is a tax on the individual successors as distinct from a tax levied on an estate. In reading this Bill what concerns me most is the fact that this has every indication of showing that it is a movement from the concept of succession duty to an estate duty tax. This is obvious, in the first place, in relation to the aggregation clauses, aggregating all these separate compartments into one succession, and also evident from the fact that the rebate available to a primary producer under the old Act is a rebate on the succession, whereas in the Bill before us the rebate is on the actual estate and not on the succession. I hope shortly to demonstrate the anomaly that such a rebate can cause in the succession of one, two, three and four sons as the case may be.

It is unfortunate, I think, that so often in this particular matter references are made to increasing the duty on large estates. I can show an actual estate of almost £300,000 going to a series of nephews in fairly big successions where the incidence of succession duties is actually smaller under this particular Bill, yet we hear the cry from the Attorney-General, when speaking at the university, that the increase will be made on large estates, and we overlook the fact that in this State we have a Succession Duties Act. It is the succession that is taxed and not the actual estates.

In the survey of 68 estates in South Australia, which are not selected estates, there were 190 inheritors. The total value of the estates was £973,000; the average value of each estate was £14,300, and the estates ranged from about £300 to £289,000. The average value of each inheritance was £5,150. The total duty assessed on these estates amounted to £90,799 under the present Act. The total duty levied under the new Succession Duties Bill before us would be £97,262, showing an increase of £6,472. This gives an increase of approximately 7 per cent under the new Succession Duties Bill. The Government claims that this Bill will raise an extra £750,000. Only two of these 68 estates were primary-producing estates and in each of these the primary-producing land formed a very small part of the whole estate—in one case it was worth £5,000 and in the other £6,000. From these 68 estates with a total value of almost £1,000,000 the increase in duty is less than 7 per cent, so I have concluded that the primary producer must be the one who will be extremely hard hit under this Bill, which is to bring in an increase in duties of £750,000,

or about 25 per cent. Of the 190 inheritors of the 68 estates, the Bill makes no difference to 118, or 62 per cent; they will pay the same or be exempt under the Bill as under the present Act. The incidence of succession duties on 53, or 28 per cent of the inheritors, will be increased under the Bill, and that on 19, or 10 per cent, will be decreased.

The advertisement to which I have referred states that this Bill will bring about tax reductions to 70 per cent of inheritors in this State, yet according to the survey, which I think is an average survey, there will be tax reductions for 10 per cent, increases for 28 per cent, and no effect on 62 per cent. The increase in succession duties in the survey is only 7 per cent and, as only two of the 68 estates were primary-producing properties, and as in each case the primary-producing land formed only a very small part, I concluded that the primary producer could be the one on the wrong end of this matter. I therefore decided to look at some primary-producing estates. The Hon. Mr. Gilfillan and, I think, the Hon. Mr. Rowe dealt with the question of a living area, and pointed out that the Premier in his policy speech said that a living area would be exempt from succession duties. I think most primary producers are having a smile over that statement because they know that in horticulture, dairying, farming and grazing £5,000 is a completely unrealistic figure; it would not even get one started in the farming world of South Australia.

The Hon. Sir Arthur Rymill: It would not even buy livestock in many cases.

The Hon. R. C. DeGARIS: That is probably so. I ask honourable members to look at this particularly from the point of view of the primary producer with one son, two sons, three sons or four sons and an estate valued at £60,000, which is approximately two living areas.

The Hon. M. B. Dawkins: That is only a moderately-sized property, isn't it?

The Hon. R. C. DeGARIS: Yes. Under the Bill succession duty will have to be paid on £55,000. If the property is left to one son, the duty will be £10,925; under the existing legislation it is £7,800, so the increase is 38 per cent. If an estate of this size passes to two sons, each will have to pay £4,300, which is an increase of 38 per cent on the £3,118 payable under the existing Act.

I will deal now with an area below a living area valued at £20,000 that passes to three sons equally. Under the present legislation each son has to pay £1,750 and under the Bill each will have to pay £2,507, which is an increase of 43 per cent. Under the measure, the more sons one has to settle on a property the higher is the increase in succession duties. It is obvious that this will be the case when instead of a rebate on a succession the rebate is allowed on the whole of the estate, and that is one of my major objections to the Bill.

The survey showed that there would be an increase of 7 per cent in succession duties for successions that were not primary-producing properties, but there is an increase of upwards of 60 per cent in relation to primary-producing properties. It is rather interesting that in the case of a nephew who receives an inheritance from his uncle the succession duties will be reduced by about 2 per cent on an inheritance of £30,000, yet if the property is left to a son there is an increase of 43 per cent, as in the case previously described.

I have pointed out some of the anomalies in this legislation. Another example is of a large estate of £150,000 left to four sons, each having an inheritance of £37,500. Each son will have to pay £6,206 in succession duties, which is an increase of 58 per cent on the present rates, yet if an only son inherits from his father an estate valued at £37,500 he pays £5,362, which is £900 less for an identical succession. This is the implication of this rebate on the whole estate, from the primary producer's point of view. My main point is that, irrespective of what primary-producing estate one checks on a living area or over, there is under this system a marked advantage to the person who may have 20,000 or 30,000 shares in a company and £5,000 or £6,000 worth of primary-producing land in the Adelaide Hills. This Bill assists him particularly, but to the genuine primary producer who is on a living area or better this Bill shows an increase in succession duties of between 35 and 60 per cent, depending on the circumstances.

I come finally to the question of aggregation. I do not deal with it at length because other honourable members will speak to it. Life assurance here is a difficult matter. I can cite cases with which I have been personally associated in which succession duties have had a harmful effect on a primary-producing family. I know of one particular case with which I was associated of a man and his wife who took up a block of land in my district and really battled to make it a paying proposition. At the age of 39 the husband died and the estate went to his wife. Five and a half years later the wife died, and the estate went to the children. Three children were involved.

It is now 10 or 12 years since the mother died and about 17 years since the father died. The children are still battling to stay on the property, and trying to maintain a property that 17 years ago had reached the stage where the family was almost comfortable. The only way in which a primary producer or a self-employed person (and I am talking now more particularly of the primary producer because I know more about him) can make effective provision to cover his family in respect of succession and probate duties is by means of a life assurance policy. Many people look with envious eyes at a primary-producing estate of £30,000, £40,000 or £50,000, but many members of Parliament have a greater income from their efforts here than the primary producer gets from property valued at £40,000.

The Hon. S. C. Bevan: In his efforts here?

The Hon. R. C. DeGARIS: Yes.

The Hon. S. C. Bevan: You don't know what you are talking about.

The Hon. C. R. Story: It is easy to see how these Bills get into Parliament when the Minister does not have any appreciation of these things.

The Hon. R. C. DeGARIS: Yes. I refer the Minister to several Commonwealth papers on this matter, giving the average returns on capital for most farming people in Australia today. I can assure the Minister that in many instances a return of 4 per cent on capital invested means that a person is doing quite well in the primary-producing field today.

The Hon. M. B. Dawkins: It is only 2 per cent or 3 per cent in many cases.

The Hon. R. C. DeGARIS: Yes; but in this context we have an established living lower than that enjoyed by most people, yet it will attract high duties and place an increasing burden on the widows and children involved. The only effective way open to these people to make provision for themselves is the use of life assurance. In Victoria and, I believe, in Tasmania, and possibly also in New South Wales, this matter has been recognized. Do not think for one moment that I am making out a case for probate duties in Victoria and South Australia.

The Hon. D. H. L. Banfield: You are picking the eyes out of it.

The Hon. R. C. DeGARIS: They have recognized this, even though they have a vicious system of succession and probate duties. They have recognized that life assurance policies should not come into an estate. Under our present Act a life assurance policy comes under a separate succession. In Victoria it is virtually exempt altogether. It does not come into the estate. In South Australia it comes into the estate as a separate succession. This Bill aggregates the whole lot. I believe that in Victoria the only part of a policy taken out and assigned upon which probate is paid, assuming the policy was taken out 35 years ago, is three-thirty-fifths of it—that is, the last three years. That is the only part dutiable. The rest is allowed to the widow for her use without in any way coming into the estate. Life assurance is virtually the only way in which a primary producer or a self-employed person (and particularly the primary producer because of the low return from capital invested at present) can protect his family and widow from the serious inroads that succession and probate duties can make into his estate.

I object to other matters raised in this Bill but shall leave other honourable members who have made a study of them to deal with them. Summarizing, I oppose the Bill, first because of the very large impact of increased succession duties on those engaged in primary production. Once again I refer to those with an estate with a small portion of it (£5,000 or £6,000) tied up in primary-producing land. This Bill does improve conditions for that person but it makes no improvements for those who are attempting to eke out an existence on what is known as a living area. Secondly, I oppose the Bill because a person has no way in which he can provide for his widow and children in the event of his death. By that, I mean the aggregation of life assurance policies into his estate.

The Hon. C. R. Story: Some do not want you to; they want you to settle up.

The Hon. R. C. DeGARIS: I think they are succeeding if this Bill goes through.

The Hon. D. H. L. Banfield: What are its chances?

The Hon. R. C. DeGARIS: The honourable member is good at mathematics; he can work it out. The third reason why I oppose this Bill is that I believe it is a first move towards an estate duty in South Australia. It has been stated in this Chamber that people are opposed to succession duties. I am not so opposed to succession duties as I am to estate duties. If these things are to be taxed, they should be taxed at the succession level and not at the estate level. Fourthly, as I have pointed out, there are many anomalies that this Bill would introduce into this field: for instance, the anomaly of a great increase to certain people and a decrease to other people not in the blood line. I oppose the second reading.

The Hon. L. R. HART (Midland): In rising to address myself to this Bill I am afraid I shall find it difficult to come up with many original thoughts because of the wide range covered by previous speakers. However, this Bill proposes to set up a completely new method in the whole structure of this taxing law. It would be far easier to debate this Bill if it came to us in its original form. Many times this session legislation that has been introduced in another place has been tidied up there to such an extent (in many cases by the Government itself) that, when it reaches us, it is in a far less vicious form. That applies to this Bill which, in its original form, was most vicious.

Little consideration has been given to the mechanics of the Act in relation to the administration of estates, in particular by executor companies. These companies administer many estates, for which they make a charge. The charge is assessed on a certain formula, which in most cases, I understand, is based on the figures contained in Form B. When joint tenancies enter the aggregation in relation to succession duties we tax them as joint tenancies, but under the old provision portions of the joint tenancies were not calculated on Form B but if they are to be calculated under this legislation it will be under Form B. Further, in this case, an executor company must make an increased charge for the administration of the estate.

Different methods of inheritance exist and succession is, in effect, an inheritance. We have heard much today about the inheritance of primary-producing land and the effect that the Bill will have on people inheriting such land. Other methods of inheritance do not, in themselves, attract taxation or duty. Compare the case of a primary producer who has acquired a capital asset valued at anything from £20,000 to £50,000, depending on how he has applied himself to his job. The parallel can be found in the professional man who wishes to provide an inheritance for his sons. That inheritance can be in the form of education. He will probably put his children through secondary schools, and through the university. In doing this he will incur fairly heavy expenditure. It will be so heavy that during the period his only capital asset will be a modest home. The money spent in providing the inheritance for his family is a taxation deduction and, in fact, in many cases the State has assisted this person to provide the inheritance. When this man dies his family has received their inheritance, and in many cases it has been early in life. Such an inheritance would not attract succession duties. Therefore, I agree with the other speakers that this form of taxation, at least in its present form, must hit heavily the primary producer or the man in business who, to gain an income, must acquire a fairly high capital asset.

Life assurance is a provision made by a person who wants his business to be carried on without interruption in the event of his death, but we have the iniquitous state of affairs that the life assurance payment cannot be made to the widow immediately following the death of her husband. This provision existed in the earlier legislation, but at present the legislation proposes that 75 per cent of the value of the policy may be paid. Even where the policy was taken out by the wife on her husband's life the full amount cannot be paid even where the wife pays the whole of the premium herself. We realize that certain laws must impose taxation, and that succession duties is one of them. It is not wise to allow the aggregation of properties into excessively large holdings but we have a duty and a responsibility to see that holdings are not segregated into uneconomic units, which could well happen under this legislation.

References have been made to an advertisement that recently appeared in the daily press. Before dealing with that, I remind honourable members of some words spoken by the Premier on television at the time this Bill was before another place. He said that the succession duties legislation was aimed at removing the burden from people inheriting small and average estates and placing it on those who could afford to pay. He said opposition to the Bill arose simply because it closed loopholes at present exploited by the very wealthy, and that the allegation that the amendments were directed at the ordinary person was a smoke screen merely to protect a privileged section of the community. He went on to say:

> The Commissioner of Succession Duties has been fighting a losing battle in his task of keeping avoidance of duties to a minimum because of the weakness of the Act. It is about time something was done about it.

The report of the remarks by the Premier also said that 3 per cent of the people in South Australia who died had estates above £20,000. I want to give examples of people with estates considerably above £20,000, some in the £50,000 bracket. I want to prove that people who are strangers in blood inherit at a lower taxation rate than persons who are closer in blood relationship. In the advertisement that appeared in the daily press there

were four categories. I assume that this advertisement was correct because the people concerned with it set out to depict the true position. I refer first to Table 1, dealing with widows or children under 21 years of age in an estate of £50,000, and I assume that the Government would consider such an estate to be fairly large. To a widow or a child under 21, the increase in succession duties on that estate would be £1,525 under the new legislation. If such an estate went to a widower or to children over 21 years, the increase would be £1,800. However, if the estate should go to a brother or a sister, the increase in succession duties under the proposed table would be £125. The same £50,000 estate, if it went to a stranger in blood, would attract an increase in succession duty of £900. Therefore, a stranger in blood would pay a lower percentage of increase in succession duties than would a widow or children under 21 years. I believe that the advertisement is completely misleading and that it does not set out the true position.

The Hon. D. H. L. Banfield: The stranger in blood is already paying a higher amount in succession duties.

The Hon. L. R. HART: Yes, but I am pointing out the percentage of increase. The Premier said that something must be done about the rich people and that they must be taxed. It is also his desire, and the desire of all of us, to look after the widows and children under 21 years. Under the Bill, even on a small estate, they will be paying higher duties.

The Hon. D. H. L. Banfield: But they will not pay a higher amount.

The Hon. L. R. HART: I am not talking about the amount. If the intention is to slug the rich, here is the opportunity to do it! Why does not the Government do it? That is, if the figures are correct. As other honourable members have said, this legislation does not set out to increase succession duties, but to provide an estate duties tax, and I am sure the Government has no mandate to do that. For the reasons I have given, I oppose the Bill.

The Hon. M. B. DAWKINS secured the adjournment of the debate.

EDUCATION ACT AMENDMENT BILL (SERVICE).

Received from the House of Assembly and read a first time.

JUVENILE COURTS BILL.

Adjourned debate on second reading.

(Continued from November 30. Page 3203.)

The Hon. F. J. POTTER (Central No. 2): I support the second reading of the Bill, which, as the Minister said in introducing it, is designed mainly to consolidate and improve the laws relating to the powers of courts to deal with neglected and uncontrolled children and juvenile offenders. Incidental matters are also covered.

It is obvious that the measure has been carefully drawn. It consolidates provisions relating to the matters that come before juvenile courts and, because the relevant law is scattered over five or six separate Acts at present, it is difficult for the Juvenile Court Magistrate, and special justices of the peace who may be empowered to constitute juvenile courts, to find their way through the law and to know exactly what provisions apply to the cases before them and what is the appropriate procedure.

I have examined the Bill from beginning to end and it has my unqualified support. It is more a Committee Bill, because the various clauses deal with the separate matters involved. I understand that the Minister said in introducing it that considerable work had been done on it by the Juvenile Court Magistrate himself (Mr. Marshall). Honourable members know that for a time he was in this Parliament as an Assistant Parliamentary Draftsman, so he can claim to have some experience in the two capacities, and I concede that much time and attention has been given to the preparation of the measure, which I am sure will prove valuable in the administration of this particular court.

Bill read a second time and taken through its remaining stages.

ADJOURNMENT.

At 5.5 p.m. the Council adjourned until Wednesday, January 26, at 2.15 p.m.