# LEGISLATIVE COUNCIL

Thursday, August 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:

Land Tax Act Amendment,

Nurses Registration Act Amendment,

Statutes Amendment (Waterworks and Sewerage).

## QUESTIONS

### PARLIAMENT HOUSE.

The Hon. R. A. GEDDES: Has the Minister of Labour and Industry a reply to the question I asked on July 27 about leaks in the roof of Parliament House?

The Hon. A. F. KNEEBONE: I have received the following reply from my colleague, the Minister of Works:

During the heavy rains on July 26, 1966, plumbers of the Public Buildings Department attended a maintenance call in reference to water seepage on the western wall of the Legislative Council Chamber. It was found that 10 glass skylights were leaking, caused by the extremely heavy rain and driving wind. Temporary repairs were made to the skylights by placing a sealer over the trouble spots. A further inspection was carried out on August 11, after a heavy rain. There was no evidence of any further leaks. In order to provide a more satisfactory and more permanent solution to the problem, it is proposed to replace the 10 glass skylights with clear type corriglass sheets.

### GUM TREES.

The Hon. L. R. HART: I ask leave to make a statement prior to asking a question of the Minister of Roads.

Leave granted.

The Hon. L. R. HART: In this morning's *Advertiser* appears an article under the heading "More trees may go". It further states that yellow crosses on a row of gum trees on the Main North Road at Pooraka are believed to denote that the trees are marked for the axe. The article states:

About two dozen trees are marked at irregular intervals on the median strip from the main part of Pooraka south past the Pooraka railway station to Gepps Cross . . . The trees provided shade for shoppers' cars in summer and prevent motorists from making too many U-turns across the dirt median strip.

Can the Minister say whether these trees are to be removed and, if so, why?

The Hon. S. C. BEVAN: I, too, read the account in the newspaper. These trees were mentioned yesterday in this Chamber. All I can say at this stage is that no request or reference has been made to me for the removal of any of these trees in this area. Until such time as an application is made to the Minister, I know of no intention to remove these trees. That is all I can say at this stage.

The Hon. C. M. HILL: I ask leave to make a statement prior to asking a question of the Minister of Roads.

Leave granted.

The Hon. C. M. HILL: I understand that the removal of the trees on Montacute Road, about which there has been a great deal of justified publicity, will be commenced on Monday, and this will be the last opportunity that I shall have of raising the matter in this Chamber. I appreciate the reply given to me yesterday by the Minister, but is he now able to give a complete assurance to this Council regarding the safety of schoolchildren in that area that, first, all forms of traffic lights and warning devices have been fully considered by his department; secondly, that an overway has been considered; and, thirdly, that the Road Traffic Board's opinion on safety measures for schoolchildren in the area has been obtained? If not, will he consider deferring a decision on the destruction of the trees until such replies can be made available?

The Hon. S. C. BEVAN: In view of my answer yesterday and my inspection of the situation when I said I was not prepared to reverse my decision, I repeat that I adhere to that decision. There has been considerable investigation into the matter, as well as my own observations, and I assure members that the matter of the removal of trees is not treated lightly. Much controversy has taken place regarding the trees and I repeat that every avenue has been explored in connection with their preservation. I read the suggestion in this morning's newspaper regarding an overway but, in relation to the safety of children, it is a lot of "hooey". I do not know who was responsible for the report in the *Advertiser* this morning, but I suggest that that person find out who is "hooey" regarding the safety of children. All avenues have been explored as far as this road is concerned.

There is an obligation on councils regarding overways, but I have not yet heard of one council that has agreed to subscribe to the building of an overway. All matters have been examined and, as I said yesterday, I am convinced, after inspection, that there is no

alternative to the removal of the trees. I also repeat that, after that inspection, I gave a written instruction that as many trees as possible were to be saved and that no tree was to be removed where it was possible to leave it.

It was reported in yesterday's *News* that it was expected that 40 trees would be left. Most of them will be on a footpath, and already there has been a rejection of the suggestion that they be left there. It has been decided already that 40 trees will be saved as a result of the written instruction that I gave, and I give honourable members an assurance that they will be saved. However, in all the circumstances, I am not prepared to reverse the decision that I have given.

## NAVAL BASE.

The Hon. C. C. D. OCTOMAN: I ask leave to make a short statement before asking a question of the Chief Secretary.

Leave granted.

The Hon. C. C. D. OCTOMAN: On the front page of this morning's *Advertiser* a news item announced that the Commonwealth Government was to investigate plans to build a big naval base at Cockburn Sound, near Fremantle, in Western Australia. For many years the advantages of Port Lincoln as a naval base have been stressed by both Commonwealth and State authorities. To the best of my knowledge, previous South Australian State Governments have supported proposals to have naval base facilities established at Port Lincoln because of its excellent natural harbour and sheltered waters and its strategic position geographically.

During the years since the Second World War, Whyalla has emerged as one of Australia's foremost shipbuilding centres and the possibility of building vessels to service naval ships and the ancillary services that could be provided by Whyalla for a naval base at Port Lincoln would further substantiate claims to have such a base established at Port Lincoln. In addition to this, Port Lincoln is of course an established oversea port with considerable servicing facilities already in existence. The setting up of such a base would necessitate a wide range of industries and services being established in this State and would prove of great economic advantage to South Australia. Will the Chief Secretary take up this matter with the Premier with a view to having the claims of South Australia for this new naval base being established at Port Lincoln submitted to the Commonwealth Government?

The Hon. A. J. SHARD: I shall be happy to take up the matter with the Premier.

## CROWN LANDS.

The Hon. Sir LYELL McEWIN: I ask leave to make a short statement before addressing a question to the Minister of Roads, representing the Minister of Lands.

Leave granted.

The Hon. Sir LYELL McEWIN: My question relates to a feature article in this morning's *Advertiser* referring to Crown lands and the freehold ownership of land. The figure used (and I read it a second time to make sure I understood it) was that the total area of South Australia was 243,000,000 acres. I had always understood that the area of South Australia was 380,070 sq. miles, not 240,000,000 acres. Can the Minister advise whether the figure quoted relates to Crown lands as distinct from freehold land, because the article implies that it represents the total area of land in South Australia?

The Hon. S. C. BEVAN: I will refer the question to the Minister of Lands and obtain a report as soon as possible.

## SCHOOL TRANSPORT.

The Hon. H. K. KEMP: Has the Minister of Transport a reply to my question of July 27 relating to school transport at Tailem Bend?

The Hon. A. F. KNEEBONE: Yes. The scheduled running time for the school train from Tailem Bend to Murray Bridge is 25 minutes, and from Murray Bridge to Tailem Bend 35 minutes. These times are, in general, shorter than those existing between outer suburban stations and Adelaide. From North Gawler to Adelaide the approximate overall time is 50 minutes and from Marino to Adelaide 35 minutes, while from Belair to Adelaide approximates 38 minutes. Toilet facilities are not provided on any of these suburban trains. It is true that at times there have been delays in the Murray Bridge to Tailem Bend trains but, even so, the overall travelling time still did not exceed the times for outer suburban working and Adelaide. The consist of the school train is two suburban type passenger cars and one brake-van. These cars are not new, but are in satisfactory condition, and lighting is in working order. Toilet facilities are available at both the Tailem Bend and Murray Bridge stations, and in the circumstances it is not considered that the schoolchildren travelling between Tailem Bend and Murray Bridge suffer any inconvenience compared with children in the metropolitan area.

CO-OPERATIVE SOCIETIES.

The Hon. C. R. STORY: Has the Chief Secretary a reply to the question I asked on August 11 regarding an amendment to the Industrial and Provident Societies Act? If he has not, will he take the matter up with his colleague, the Attorney-General?

The Hon. A. J. SHARD: I have not as yet obtained a reply. I shall be happy to take the matter up with the Attorney-General and to ascertain whether I can obtain an answer to the question.

METROPOLITAN AREA LIMITS.

The Hon. F. J. POTTER: I ask leave to make a statement prior to asking a question of the Chief Secretary.

Leave granted.

The Hon. F. J. POTTER: About 12 months ago I asked the Chief Secretary whether the Government intended to take action to change the statistical boundaries (that is, the boundaries for statistical purposes) of the metropolitan area of Adelaide. I pointed out that these boundaries had not been changed for more than 30 years. At that time the Chief Secretary said that, in due course, the Government would get around to looking into the matter. Can he say whether the Government has considered any such changes and, if it has, what action we can expect?

The Hon. A. J. SHARD: The answer to the first part of the question is that, to the best of my knowledge, the Government has not got around to considering the matter. Hence, there is no information to which the honourable member can look forward.

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STATE BANK REPORT.

The PRESIDENT laid on the table the annual report of the State Bank for the year ended June 30, 1966, together with balance-sheets.

DENTISTS ACT AMENDMENT BILL.

The Hon. A. J. SHARD (Minister of Health) obtained leave and introduced a Bill for an Act to amend the Dentists Act, 1931-1960.

Read a first time.

The Hon. A. J. SHARD: I move:

That Standing Orders be so far suspended as to enable me to give the second reading without delay.

I have discussed this matter with the Leader of the Opposition because the Bill is not yet available. It will be to the advantage of honourable members if I give the second reading now, because it will give them the opportunity to consider the Bill over the week-end.

Motion carried.

The Hon. A. J. SHARD: I move:

*That this Bill be now read a second time.*

Its object is to enable the training and use of dental nurses under dental supervision in the School Health Service. The Dentists Act prohibits the practice of dentistry except by qualified medical practitioners, registered dentists, or licensed operative dental assistants employed by registered dentists. In view of the shortage of dentists in the State and the relatively simple nature of the work performed in the School Health Service, it is proposed to train dental nurses for the purpose of carrying out this necessary work. In New Zealand there is a special provision enabling the performance in the School Dental Service of dental work for schoolchildren in accordance with conditions approved by the Minister.

Clause 3 provides that a person may, under the supervision of a registered dentist, practise dentistry on schoolchildren if—

(*a*) he has satisfactorily completed a two-year course of training and is employed by the Crown; or

(*b*) he has satisfactorily completed one year of the course and practises in his course of training in accordance with an agreement with the Minister.

Clause 4 makes a consequential amendment to section 48 of the principal Act. Clause 5 makes a formal amendment to the principal Act relating to decimal currency.

The Hon. Sir Lyell McEwin: Where will they get this training?

The Hon. A. J. SHARD: A school for trainees will be established, at which they will do a two-year course. Already we have a dentist from our Health Department in New Zealand studying their method of training girls. Our Health Department is now searching for someone to be appointed as head of the training school, which will be fully equipped to educate trainees to do this particular work. The trainees will sit for an examination at the end of the two-year course and then they will be qualified to do the necessary work under the direction of a qualified dentist. I have discussed the matter with a doctor from New Zealand (whose name escapes me at the moment). The New Zealand scheme is acclaimed as one of the best in the world. I met the same doctor when Tasmania opened its school in February, 1966. That school is fitted up very well, and I hope

that when our school is established it will be up to the standard of others I have seen. I believe the results flowing from this long-term scheme will be of great benefit to the State.

The Hon. Sir LYELL McEWIN secured the adjournment of the debate.

## BANK OF ADELAIDE'S REGISTRATION UNDER THE COMPANIES ACT 1892 ACT AMENDMENT BILL (PRIVATE).

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

## PUBLIC PURPOSES LOAN BILL.

Adjourned debate on second reading.

(Continued from August 24. Page 1275.)

The Hon. Sir LYELL McEWIN (Leader of the Opposition): I speak to the Bill today because I understand that the Government desires it to have a speedy passage. It only arrived here yesterday. It has been bulldozed through Parliament so far at a record speed of one fortnight. I am reminded of a protest that was made by the Leader of the Opposition in this Chamber in 1954. I came across his statement quite by accident. According to *Hansard* he said:

> At the outset I wish to record the Opposition's disapproval of the scant time allowed for consideration of the Loan Estimates. They were before the Assembly for a month.

He also said that this Council had only two days in which to consider and pass the Bill. On this occasion we have beaten that by quite a bit, because it was only a fortnight ago that the Bill was introduced in another place. We have only two days next week in which to pass the Bill. We shall then adjourn for the Show, so I hasten to assist the Government in getting the measure through.

The Hon. A. J. Shard: The Show is being held a week earlier this year.

The Hon. Sir LYELL McEWIN: Yes. I said "I hasten to assist the Government in getting the Bill through", but that does not mean that I approve of everything in the measure. My concern, to a degree, is not with what is in the Bill but with what is not in it. It arises out of the financial position in which the Government finds itself today. In the past we have had a simple task in considering the Public Purposes Loan Bill in this Chamber because it has been straightforward inasmuch as the whole of the Loan funds available have been allocated to public undertakings, public works and public assets. Usually the Government when in Opposition said "we cannot do anything about this" and members have confined their remarks to a pet public work that they considered should have a high priority. There was never any problem about where the money came from; as a matter of fact, a very wise view was always taken in the debate. I recall that *Hansard* shows also that the former Leader of the Opposition in this place in 1954 spent some time discussing lotteries and the betting tax. There have been some drastic changes since 1954 by his Party in connection with certain types of legislation, the most serious of all being the Bill now before us. This measure is related purely to Loan funds obtained from the Loan Council, plus certain repayments made to the Loan Account. All the allocations are made from that money. However, from the Minister's second reading explanation we observe that new features have been introduced into this measure. For instance, trust funds and Loan funds are being used to bolster the Revenue Account. One can only conclude that, if we adopt this type of financing, very soon we shall have restrictions upon the amount of public works capable of being undertaken, yet they are so essential to the State's development.

I wondered what the position was in this regard and how it fitted in with the Public Finance Act and the Financial Agreement. In the brief time at my disposal (not being a solicitor, I have become more and more confused, because it is all a matter of terms and how we interpret this type of drafting), I have looked at the Public Finance Act, section 15 of which states the purpose for which borrowed moneys may be used. I was anxious to find out what I could about this matter. This section states:

> The amounts borrowed under this Part shall be issued and applied only for the purpose of paying off, repurchasing, redeeming, or converting public securities, and for costs of conversion of such public securities.

It is obvious there that, if this language is straightforward, there must be some public security associated with a Government project, something that provides some asset to the Government. Then I went from that Act to the Amending Financial Agreement Act of 1944, section 5 (7) of which states:

> The Commonwealth shall not be under any obligation to make sinking fund contributions in respect of moneys borrowed or used pursuant to this clause to meet a revenue deficit of a State, but the provisions of subclause (10) of clause 12 of this agreement shall apply respectively to all moneys borrowed or used for that purpose. This subclause shall not apply

to or in respect of any of the loans referred to in subclause (11) of clause 12 of this agreement.

From there I turned to clause 12 of the agreement, subclause (10) of which states:

In respect of any loan (except any of the loans referred to in subclause (11) of this clause) raised after 30th June, 1927, by a State or by the Commonwealth for and on behalf of a State to meet a revenue deficit accruing after that date no sinking fund contribution shall be payable by the Commonwealth, but that State shall for a period sufficient to provide for the redemption of that loan pay from revenue in each year during such period a sinking fund contribution at the rate of not less than 4 per centum per annum of the amount of that loan. For the purposes of this subclause the sinking fund contributions of the State shall be deemed to accumulate at the rate of 4½ per centum per annum compounded.

Then subclause (11), which is referred to in subclause (10), states:

In respect of loans raised by a State or by the Commonwealth for and on behalf of a State on the security of Commonwealth Treasury bills to meet a revenue deficit accruing after 30th June, 1927, and before 1st July, 1935 (such loans being referred to in this subclause as "special deficit loans"), the Commonwealth and the State shall respectively in each year during the period commencing on 1st July next succeeding the date on which the loans are raised and ending on 30th June, 1944, pay from revenue a sinking fund contribution at the rate of 5s. for each £100 of the total amount of the face values of the Commonwealth Treasury bills which have been issued in respect of special deficit loans of that State and which are current on 30th June next preceding the commencement of the year in which the sinking fund contribution is payable.

That may have ceased to operate, because I understand there are some limitations on Treasury bills, but it is quite clear from that that, if deficits are funded, the State is responsible for higher contributions than it is in the normal Loan expenditure. I did not have time to follow that through, but I think it is in the ratio of about two to one, but I stand to be corrected on that. What I could not ascertain there was the position as regards the legality of hiding a Revenue deficit in Loan funds or by the use of trust accounts. However, whatever the position may be, it is an undesirable feature and completely new to Loan appropriations in this State, where we have always met Revenue expenditure out of Revenue. The subsidizing of semi-Government or country hospitals and the Children's Hospital has always been done out of Revenue, and not out of the funds available for development work in the country. It is not to be wondered, therefore, that there are omissions in this appropriation because of what is taking place in the juggling of funds. The Minister explained it in his second reading speech by saying:

At the moment the difficulty of financing essential services is much more acute in respect of Revenue Account than of Loan Account. The Government has therefore decided to relieve Revenue Account to some extent by following the general practice of other States of charging to Loan Account grants for building purposes to tertiary educational institutions and non-Government hospitals. Such grants have in the past been met from Revenue Account in this State, but under existing conditions it would be unwise to continue the past practice, which would result in increased deficits on Revenue Account.

Such deficits could be covered only by setting aside a portion of Loan funds, with an eventual "funding" operation by which the deficits would be formally debited to Loan Account. Under the terms of the Financial Agreement, there are certain disadvantages in "funding" deficits, first, in the incurring of special heavier sinking fund payments, and secondly, in a possible adverse effect on the State's future annual loan allocations. Therefore, the decision has been taken to use a portion of Loan funds not to "fund" deficits but to meet directly certain capital expenditures which have previously been met from Revenue Account.

It appears that it has been done deliberately because if it can be done in this way we will have the responsibility of bad financing of the State, and in such a way that we will have to get some contribution from somebody else to make up the deficit.

One thing that cannot be replaced is the money that has been used in this way that has been taken from the normal expenditure under Loan accounts, to which I referred earlier. Further, one could point out the exact position regarding this year's proposed spending. According to the statement of the Chief Secretary, the sum of $77,315,000 could be financed out of moneys available this year. Last year's expenditure showed a deficit of $7,392,800 leaving an additional amount available of $6,774,000; that is, an additional amount available this year on last year's figure. The Loan Fund started the year with a deficit of $2,465,000.

The amounts to which I have referred to be taken from Loan funds to bolster the Budget with hospitals other than Government hospitals (that is, non-governmental institutions and universities) total $6,400,000, and therefore we have evidence of less money being available for expenditure on what has always been recognized as legitimate public Loan expenditure.

The Minister also referred to the housing programme and the fact that certain funds were available; he mentioned an amount of $200,000 that might be used for financing the purchase of old houses. I think the sum of $100,000 was made available last year for that purpose, and my only comment is that the object of the Housing Trust and housing policy generally was to create new houses and not purchase old ones. The reason for that is obvious: it provides new houses and adds to the number of houses available rather than using money to purchase existing houses that would be available for people other than those requiring the assistance of the Housing Trust. I doubt the wisdom of such a policy of putting money into the purchase of old houses rather than into the construction of new ones.

An amount of $9,000,000 has been provided for sewerage services for Adelaide, of which $3,285,000 is allotted for work on the Bolivar sewage treatment works. I was unable to attend the official opening of those works, but I understand that stage 2 is completed and that the amount mentioned is provided to complete the final stage, or stage 3. Whether it means completion of those works I do not know, but perhaps the Minister will enlighten the Council on that. I drove along the road in that vicinity a couple of days ago and I promptly became aware that I was nearing some kind of place that gave off a similar odour to that which assailed us many years ago when travelling past Islington. I hope that the expenditure mentioned will result in something being done towards eliminating that odour, otherwise I cannot see much housing developing in that area. I further hope that something can be done because at the Glenelg treatment works there are no obnoxious smells. It may be that this odour emanates from the Bolivar works because the works are not yet complete.

The line allocated for country sewers indicates that the sewerage of Mount Gambier has not yet been completed; the estimated total cost of such works was over $4,000,000. If we are to have orthodox sewage disposal it will be a long time before much of South Australia has the benefit of such a system. I urge the Government, as I have on previous occasions, to use the system of disposing of effluent where septic tanks exist. They provide a good and reasonably cheap method of disposal. Such systems should be used in order that the present generation may enjoy the benefits of such a system.

Turning now to expenditure on Government buildings, I notice that the sum of $4,962,000 is provided, and I quote:

To continue work on the rebuilding scheme for the Royal Adelaide Hospital. The work, which is being carried out in stages, is estimated to cost a total of $23,800,000, and involves the erection of an administration and kitchen block. . . .

If I remember correctly, the original plan submitted to the Public Works Committee was estimated to cost about $16,000,000. Whether the allocation on this year's Estimates provides for more accommodation or whether it just represents an increase in costs I do not know.

The Hon. A. J. Shard: I was told that the original estimate was $24,000,000.

The Hon. Sir LYELL McEWIN: This figure is under that, and the cost is not likely to be under. The original proposal submitted was given by a committee that inquired into the project, and the estimated cost was $32,000,000. I would be pleased to hear from the Chief Secretary on this matter because if the allocation represents that increased accommodation I have no criticism of it. When the Queen Elizabeth Hospital was built there was much criticism from the Opposition, and I was on the receiving end, but the cost of building the whole of that hospital covered the provision of over 400 beds and also 100 maternity beds as well as nurses' accommodation, all for a total cost of about $14,000,000, which was not excessive at all.

The Hon. A. J. Shard: I shall find out the exact position about the Royal Adelaide Hospital.

The Hon. Sir LYELL McEWIN: I would be interested to relate the amount on the Estimates to the original cost, because I understand that there has not been any variation in the scheme that the various stages have been continued.

The Hon. A. J. Shard: To my mind, the only additional cost would be increased wages and such matters.

The Hon. Sir LYELL McEWIN: The matters of how much these costs were increasing and why the Government was getting behind were in the back of my mind.

The Hon. A. J. Shard: I shall obtain a full statement so that all honourable members will be happy.

The Hon. Sir LYELL McEWIN: I do not think there is need for me to refer to other items, except to say that, as I have hinted earlier, there are several omissions from

the Bill. Many of these matters were considered urgent two years ago, when the present Opposition was in Government. The Opposition at that time was loud in voicing opinions about why the Government should have moved more quickly with certain proposals.

Among these matters were the two rehabilitation centres, one at Elanora and one at Strathmont. However, all the urgency has now disappeared, yet the population is increasing and, on the figures given by experts, the number of people who are either mental or in some condition of mental upset is so alarming that one wonders whether we are all here when we are all here. Despite that, nothing has been done to take care of the thousands for whom we are supposed to provide. We are two years further behind and costs are increasing all the time, while funds are being diminished because they are being used for other purposes. The provision of about 400 additional teaching beds at the Queen Elizabeth Hospital is vital in the interests of hospital and medical care, because it is a teaching hospital and because we need more doctors and nurses.

These urgent matters are being put off year after year: no action is being taken to get them under way. No funds will be available until at least next year and another year will have expired before any action is taken to alleviate the problems at the Queen Elizabeth Hospital. In addition, water supply projects are being delayed. In relation to Kimba, which has had a water problem for many years, a project has been reported on and approved, but no provision has been made this year to alleviate the position. The only other matter to which I desire to refer is highways expenditure, in which the Government is making another evasion regarding Loan expenditure. It has been decided that the funds for all bridges, etc., have to come out of the Highways Fund, whereas Loan funds have been available previously for Loan projects. My sympathy goes to the Minister. He has his problems about knocking over a few trees but, if he spends his money on bridges and perhaps lends some money now and again to help projects along, ultimately we shall see the reaction so far as the roads in South Australia are concerned. We have an excellent department with excellent officers, despite the criticism that may be made from time to time.

The good standard of our roads is recognized by South Australians and perhaps more so by people from other States. I regret that items costing millions of dollars are being starved just to prop up revenue expenditure. Perhaps we shall be told later that the Government has balanced its Budget. We wait with interest to see whether it will. However, if it does, we shall know that that has been done at much cost to the State and the development of Loan works that are needed if this State is to progress in the interests of its inhabitants. I reluctantly have to support the Bill.

The Hon. C. R. STORY secured the adjournment of the debate.

## ABORIGINAL LANDS TRUST BILL.

Adjourned debate on second reading.

(Continued from August 24. Page 1283.)

The Hon. R. A. GEDDES (Northern): In rising to speak to the Bill, I venture to say that it is one of the most important pieces of social legislation that has been introduced by this Government. It is a Bill not to aid or to restrict, to tax or to give to the masses of the people who populate and work in this State and who are able to fend for themselves. It is a Bill designed by the author to give a form of modern European-style recipe to about 6,000 Aborigines who, to the best of my knowledge, have had very little say in its conception.

It is generous in some parts and it is constrictive in others. It is idealistic yet impracticable. On the surface it reads like a rare find of witchetty grubs, but if we scratch the surface we find a socialistic crown of thorns that those whom we should be helping will have to wear. It is like Pandora's box—a mystery so long as we do not lift the lid and look inside.

In many respects, the Bill is unnecessary, because in 1836, about 130 years ago, when South Australia was founded, the Commissioners of the Wakefield scheme declared in their wisdom in London that there was to be no interference with the lands occupied by the Aborigines but that, should the Aborigines cede their land, of every 80 acres taken up by a settler, he should improve it and then give back 16 acres for the benefit of the Aborigines, who could live on it. Two years later, in 1838, the Secretary of the South Australian Association advised his superiors in London:

> No legal provision by way of purchase of land on their behalf or in any other mode has yet been made, nor do I think, with proper care, it is at all necessary.

Thus, the second reading explanation brought to the harsh light of day the faults of the letters patent of 1836. Let us look at this Bill and see whether in two years' time this Parliament will not have to look at the same

problem that the South Australian Association had to look at after the plans had been formulated in London, put into effect here, and then had proved to be impracticable. It will be interesting to see whether this Bill is going to have any practical application in its operation.

It is always easy to blame history for the faults of yesterday or for what we have not got today. Surely the Commissioners in London acted in good faith 130 years ago! This is a Bill that must be considered with more than passing interest. I quote from the second reading speech of the Minister:

. . . to take a significant step in the treatment of Aboriginal people, not only in the State but in Australia.

I quote further from the second reading speech:

At the outset the trust will consist of three members nominated by the Governor. To these it is proposed to transfer all unoccupied reserve lands in the State and all occupied reserve lands which are not supervised either by the Government or by a mission when the residents of those lands indicate that they wish the lands to be held by the trust.

In 1836 the letters patent said, "Should the Aborigines cede their land" then the settlers were to do certain things about it. Today we are saying almost the same thing except that we are not using the word "cede". Today we say "when the residents of those lands indicate the lands to be transferred to the trust". These lands are either unoccupied or occupied reserve lands, but the permanent people on this land are not supervised in the normally accepted way; they are not supervised by a reserve or by missions. I consider that great strides have been taken since the introduction of the 1962 Aboriginal Affairs Act in mission areas and, more particularly, in Government reserve areas.

I have seen the reserve areas that are situated in the Northern District and have interviewed and discussed the problems with the residents and superintendents of the missions. I admire them for the intelligent approach the people concerned have adopted. It is on these reserves that the Aboriginal regains and holds much of his dignity, where he is able to hold his head up high, and think and act as a worthwhile person within the community. I suggest that it is in the reserve or in the mission areas that the Aboriginal is able to think for himself. I seriously question the statement made in the second reading explanation that in the untended reserve these men will be capable of expressing an opinion as to whether the lands they are on will be able to be transferred to this trust.

I can imagine, because of the possible lack of education on these untended reserve areas, that an unscrupulous person could entice an Aboriginal to say "Yes". The lands that could be passed over could be enormous, for the Aboriginal could be told that the reserve would be his own, a place where he could preserve his culture and his way of life, but because the Aboriginal is essentially a nomad it would not be hard for the unscrupulous to say, "You will not only get these lands but, if you want to go walkabout, those lands across the hills and into the distance will be yours also, just like they were many many years ago."

The men at these missions or on the Government reserves are well able to indicate their wishes. The visit that I made to the Davenport Reserve at Port Augusta late last month convinced me of this. The Minister of Aboriginal Affairs has said outside Parliament that in his considered opinion the principle of assimilation, as envisaged by the 1962 Aboriginal Affairs Act, is completely unjustified and that the Government should be thinking more in terms of integration than assimilation. The Aboriginal should be able to choose his own future and fit into the community, but at the same time retain his rites and customs and not acquiesce in the customs and beliefs of the white peoples.

To agree to the Bill in its present form is making the Aboriginal a puppet on a string. He will be encouraged to integrate. To maintain his tribal way of life he will be, once he comes into contact with white men, encouraged to become assimilated. If he works in the Northern Territory he will soon have to be paid the award rates applying to the cattle industry in that territory. He will not get a job at these new rates of pay if he is not prepared to give an honest day's work. The "honest day's work" is not a reflection on the Aboriginal, for if he is trained to give an honest day's work it is easy for him to do so. If his basic education has been poor and limited, then it has never been easy for him or for many people to understand the merits of a full day's work for a full day's pay.

The Hon. D. H. L. Banfield: Will white labour be available if the Aboriginal cannot do it?

The Hon. R. A. GEDDES: There will be labour there. It was said to the Arbitration Commission when evidence was given by the cattle owners in the Northern Territory that

station owners would have to reduce the number of Aborigines in their employ, keeping only those able to work, and not maintaining, as they now do, a large number of people who are fed by the station. They do a bit of work and then go walkabout.

The Hon. L. R. Hart: They will only get part-time employment.

The Hon. R. A. GEDDES: That is what they are getting now. The Arbitration Commission has said that it will be two years before the full award rates must be paid to Aborigines in these areas. Once that interim period has expired the men must be paid their full award rates, but they must be able to work. To answer the interjection, if an Aboriginal is not able to work for his keep, naturally he gets the sack and someone else gets his job; if it be white labour or not I am unable to say.

The Hon. D. H. L. Banfield: It depends on the labour available.

The Hon. R. A. GEDDES: The labour available that is on the market. The Aboriginal children, particularly in the North-West Reserve area, are still denied a decent education. Statements have been made that the time is coming when it is hoped that the Government will be able to provide some teachers there. Surely this is the problem. We want the children to be educated in a way of life—not integration, but assimilation. Only last Tuesday Professor A. A. Abbie, the Chairman of the Aborigines Affairs Board, said, "The only possible future for the Aborigine lies with the world of the white man." This is a Bill that gives him more than the white man has as far as mineral rights and Crown lands are concerned. We live in changing times. I am not capable in my own conscience of knowing which is right. I believe that assimilation is wise, but how am I to judge my fellow man and vote that integration is what he needs without my knowing more about this problem? I support the second reading.

The Hon. D. H. L. BANFIELD secured the adjournment of the debate.

## MOTOR VEHICLES ACT AMENDMENT BILL.

Adjourned debate on second reading.

(Continued from August 16. Page 1037.)

The Hon. F. J. POTTER (Central No. 2): I support the second reading of this Bill and agree with the statement made earlier by the Minister that it is really a Committee Bill, in the sense that it makes a number of unconnected amendments to the existing Act. Consequently, as they each deal with a different subject matter, I shall content myself in this second reading stage with touching on one or two of the matters dealt with in the Bill and referring to certain amendments that I propose to move when we reach the Committee stage. The principal Act was passed in 1959. We had a long debate on it then and one or two interesting amendments were moved in this Chamber. One of them was moved by the Hon. Jessie Cooper and, for the first time in Australia, it was provided in legislation that a spouse should have the right to sue the wife or husband (as the case might be) for an injury arising out of a vehicular accident.

The procedure laid down by section 118 of the Act was not actually that the right was extended, as I said earlier, for the spouse to be sued; it was extended to bring an action against the insurance company holding the third party policy. It is interesting to note that, although this provision was greeted with some doubt by some honourable members here and in another place, and although the amendment as originally moved by the Hon. Jessie Cooper was subsequently amended in another place, and that amendment was agreed to here, the provisions have been completely satisfactory, although all possible cases in which there was a vehicular accident where the persons in the car were husband and wife, or subsequently became husband and wife, were not completely covered. This Bill goes a step further and endeavours to correct all possible injustices that could arise from such a situation.

While I am on this point, let me say that in my opinion clause 14 of the Bill, which attempts to correct this position, does not do what it is intended to do: in fact, it introduces further difficulties into the matter. If one compares section 118, which deals with claims against a spouse, with clause 14 of this Bill, one can appreciate immediately that the difficulties that have arisen for the draftsman have arisen because of the amendment that was incorporated in section 118 when the Bill was before another place in 1959. That amendment was the subject matter of subsection (5) of that section. It provides:

Such action shall not be brought against the insurer unless the spouse has as soon as reasonably possible after the injury was caused or within such time as would prevent the possibility of prejudice to the insurer given to the insurer full particulars of the act omission or

circumstances alleged to have caused the injury and to have given rise to the cause of action and the date and place on and at which such act omission or circumstances occurred.

In other words, the subsection required specific, prompt and full notice of the particular accident, and all the circumstances surrounding it, to be given to the insurance company. One may ask (and I do ask now): why was this procedure necessary? Why have we stipulated in this section the need to give this special and all-embracing form of notice?

If one looks back for the reasons for this one sees that the main reason suggested was that here was a circumstance that was wide open, as it were, to collusion; that the husband and wife might collude and make up a story about the circumstances in which they found themselves, which would be untrue. Of course, one can only say that that may happen, but I personally do not see why it should be expected to be likely to happen in the case of a husband and wife any more than in any other circumstances, because I know of cases where some misrepresentation has been made and some fibs told about the circumstances of an accident or who was driving the car where the persons concerned were not husband and wife. If one sets aside the possibility of collusion, one can only ask, "What other possible reason is there for the giving of this prerequisite notice to the insurer?" Particularly, why should it be considered necessary in this further case that the Government is now seeking to provide for—the case of people who were not married at the time the accident happened but who were subsequently married after the commencement of this amending Bill? This is not, after all, the only section providing that a special form of notice is required: it is also required in the circumstances dealt with in section 115 of the Act, dealing with the case of a hit and run driver where one is not able to establish the identity of the vehicle or person concerned. This means that a nominal defendant must be sued. I can see the necessity of a notice to the insurer under section 115, because it is clear that the insurer is the person who is genuinely prejudiced, but I find it difficult to see why it was ever necessary to have it in section 118. The insured person is required to report the accident to his insurer whether the insured person is his spouse or not. He must do this, because he is required to do so under the terms of his policy; if he does not do so he may be in jeopardy about having his claim met subsequently. In most cases the insurer would know promptly of the injury to the person in the vehicle, and to me it does not matter whether the person injured is the spouse or not.

Why is it necessary to perpetuate this form of notice? In clause 14 the Government has made no attempt to do away with the notice; it is attempting to extend the circumstances under which claims may be made and to adapt the provision to still cover the service of the notice. The main part of this measure deals with the necessity to give this notice, but in different circumstances.

I believe that the Government has made no provision for one difficulty that will arise from the operation of section 36 of the Limitation of Actions Act. That section reads:

All actions in which the damages claimed consist of or include damages in respect of personal injuries to any person shall be commenced within three years next after the cause of action accrued but not after.

That is a procedural matter of considerable importance to a claimant, because a claimant must bring his proceedings within three years after the cause of action accrued. That is the position in the case where a person sues the other party within three years of the accident. Then the parties may marry, and then the position would be that it is more than three years since the accident. What right then would there be to sue the insurer? It seems to me that, because of the operation of section 118 in conjunction with section 36 of the Limitation of Actions Act, the particular action would be out of time. Although there is an English common law authority for the proposition that a wife may sue her husband for his ante-nuptial tort there is certainly no proposition in the reverse case (that is, the proposition that a husband may sue his wife for such a tort) because such a thing is quite unknown in common law. This is a difficult matter, and I would like the Government to examine it and decide whether its amendments in their present form will cure the difficulty.

I have suggested an easy way out of the difficulty. It is contained in the amendment I have placed on members' files. I make it clear that my easy way out involves the repeal of section 118 (5). It would do away with the necessity for this special form of notice to be given to the insurer in cases involving husband and wife. My suggestion is that subsection (5) in its present form be repealed, and that a new subsection (5) be inserted, as follows:

All actions commenced under this section shall be commenced within three years next after the cause of action accrued but not after.

This is what is said in the Limitation of Actions Act, but it then provides that where the insured person within three years next after the cause of action accrued—

The Hon. Sir Norman Jude: Is that how the Bill was introduced originally, mentioning three years?

The Hon. F. J. POTTER: No. I understand that when the Bill was originally introduced—

The Hon. S. C. Bevan: This is where the legal eagles come into operation!

The Hon. F. J. POTTER: —it was suggested it should be retrospective for 12 months only, but an amendment was subsequently made. It was made in respect of the Government's amendment, but my amendment is on a slightly different line: namely, to cure one difficulty that I do not think has been cured. I also provide that, where the insured person within three years next after the cause of action has accrued has commenced proceedings against a person whom he or she subsequently marries before the proceedings are finalized, such proceedings may be continued against the insurer of his or her spouse, notwithstanding that the period of three years has expired. I suggest that that may be a cure for the difficulty although I admit that in its present form it would do away with the necessity for the notice. If the Government still considers that the notice cannot be dispensed with it becomes a matter of opinion and policy.

Another amendment I have deals with clause 11. This clause is an administrative matter in some respects, but it is also important because it deals with the question of third party risk policies and with problems that arise through motorists from other States visiting South Australia and not having a policy complying with Part III of our Motor Vehicles Act. Consequently, they commit an offence. It seems that the matter has been overlooked and I know from experience that, from time to time in the last year or so, many insurers in this State have drawn my attention to it. I am pleased that some attempt has now been made to put the matter right. However, I cannot agree that the Government's amendment, in fact, does what it is intended to do. It seems to me that a fundamental error in drafting has been made in new subsection (4), which reads:

Subsection (1) of this section shall not apply to a person who, while temporarily within the State, drives a motor vehicle on a road if (*a*) the motor vehicle is registered in a proclaimed State or Territory of the Commonwealth and (*b*) there is in force in such State or Territory in respect of such motor vehicle a policy of insurance . . .

I emphasize the words "in respect of such motor vehicle." It is not the person who is temporarily within the State driving a motor vehicle that is important: it is the motor vehicle that is temporarily within the State that is important, and that should be what the Bill covers. Consequently, I submit that a fundamental error in drafting has been made. The insurance follows the motor vehicle, not the person. This is an important matter, because these circumstances arise in many cases and I can cite examples. There is the common case of a father who is a resident, say, of Western Victoria and who drives his 18-year old son to college in Adelaide. If that son had an accident while driving the car he would not be temporarily in this State: he would be permanently here, to some extent, as a boarder at, say, St. Peters College. It is the motor vehicle that we want to cover here. In the circumstances I have outlined, the son could not be described as a person temporarily within the State.

The Hon. S. C. Bevan: If he drives the motor vehicle, do you say this does not cover the motor vehicle?

The Hon. F. J. POTTER: No. This relates to the person who drives the motor vehicle. A motorist from another State may give a lift to a South Australian, who may take over the wheel in order to give the driver a rest. Many examples can be given of how the subject matter is intended to cover the car, not the person. I suggest that new subsection (4) should read:

Subsection (1) of this section shall not apply to any person who, on any road, drives a motor vehicle which is temporarily within the State.

That makes the phrase "temporarily within the State" specifically refer to the motor vehicle, not to the person. There is another important matter in new subsection (5), which provides:

The Governor may, for the purposes of subsection (4) proclaim any State or territory, the law of which in his opinion makes substantially similar provisions to this State.

The major State involved in this situation is our neighbouring and sister State of Victoria, and most of the vehicles from other States that are temporarily driven in this State are from Victoria. I understand that the standard third party insurance policy issued in Victoria does not cover the driver of the vehicle. At

least, that was the position until recently. I have not had a chance to check whether there has been any change in recent months. Consequently, for that very reason one could hardly say that a Victorian policy is "substantially similar". In fact, it is substantially dissimilar from the policy issued in South Australia. I suggest that instead of the words "substantially similar" the words "adequate for the purpose" be used. I shall raise these matters again in the Committee stages.

The Hon. S. C. Bevan: The Victorian Act refers to the owner, not to the driver. It was changed in 1965.

The Hon. F. J. POTTER: I had not caught up with that. If the Victorian provision does cover the driver, I shall not press my amendment. I have pleasure in supporting the Bill because, although some matters could perhaps be regarded as being purely administrative and as not making a substantial alteration to the law, the amendments are important. That is particularly so respecting the amendments I have been discussing.

The Hon. C. M. HILL secured the adjournment of the debate.

## SUPERANNUATION ACT AMENDMENT BILL.

Adjourned debate on second reading.

(Continued from August 18. Page 1185.)

The Hon. C. R. STORY (Midland): In supporting the second reading of this Bill, I do not wish to speak at great length: I merely wish to say that the points raised by the Hon. Mr. Potter were particularly worthy of our notice. I think that as a general principle it is a good thing to give people the option to retire at an earlier age if they wish to do so. What effect this will have on the Public Service, however, nobody knows at this stage.

The Hon. A. J. Shard: The replies I have to the questions raised will enlighten the honourable member on that.

The Hon. C. R. STORY: I am encouraged by the Minister's assurance. Giving public servants the right to elect to retire at an earlier age may mean that some of them who do not see much opportunity for advancement in the last five years of their service will be encouraged to leave the service at the age of 60 in the case of males and 55 in the case of females to take other employment where their services may be greatly in demand. Most public servants are trained to a very high standard and in the last five years of their service many of them can probably do much better for themselves outside the service. I do not know that this will happen, but it is possible that people in dead-end jobs in the service will do this.

I think it is a good provision that people who have given good and valuable service should be entitled to retire earlier and that the older contributors should be able to make a lump sum contribution, whereas younger public servants would have the opportunity to make the increased payments gradually and progressively throughout their service. New entrants to the service, of course, will start right from the beginning. I shall be interested to hear the Minister's reply to the questions raised by the Hon. Mr. Potter and the Hon. Sir Arthur Rymill. I have pleasure in supporting the second reading.

The Hon. A. J. SHARD (Chief Secretary): I thank honourable members for their attention to this Bill, and I find there is complete agreement by honourable members about the principles it contains. Many young people misguidedly think they will want to retire at 60, but as they approach 60 they may regret taking this step. The real principle behind this Bill does not have that in view, however, as it is designed to give public servants who wish to retire at an earlier age because of ill health or for some advantage the right to do so.

The Hon. Sir Arthur Rymill: As I read the Bill, they can retract that step if they wish and go on until they are 65.

The Hon. A. J. SHARD: Yes, they can. Public servants in this State are very good officers who are highly regarded by everyone. When queries are raised, they go to no end of trouble to reply to them. One public servant has gone to no end of trouble to reply to the queries raised on this measure, as honourable members can see from the report I have. I think he has answered the queries raised very well, and I think the best thing I can do to give the correct information is to read the reply.

The first reply is to a query raised by the Hon. Sir Arthur Rymill, who sought certain information regarding superannuation and earlier retirement. In the first place, this Bill does not actually provide authority to retire earlier than the normal age of 65 for men and 60 for women, as provided in the Public Service Act. Any person may retire at an earlier age by simply giving appropriate notice. This Bill provides that a person may elect to contribute

for a pension to commence at five years earlier age than normal should he propose to retire earlier. This provision is in subsections (1) and (2) of new section 75d.

A person who elects to contribute for a pension at five years earlier age than normal, and does not in fact retire until later than this, will be entitled to some greater pension when he does actually retire. This is provided in subsection (4). Moreover, if a person does not elect to contribute for a pension at five years earlier age than normal, but finally determines to retire earlier than normal, he can by making a special lump sum payment before actual retirement ensure that he gets a full pension. This is provided in subsection (5). Accordingly, any contributor whether he wishes to retire a full five years or a lesser period before normal retirement age will be able to make arrangements to buy the right to full pension upon earlier retirement. There is already provision in the present Act for persons to retire on grounds of invalidity in appropriate cases. This, of course, does not require any additional contributions.

I will now reply to queries raised by the Hon. Mr. Potter. The rates of contribution appropriate to a retiring age five years earlier than normal were computed by the Acting Public Actuary who, though not a professional actuary, is a university graduate in science, with a special competence in mathematics, who has had long experience as chief assistant to the Public Actuary. The calculations followed the basis and procedures laid down by Mr. Bowden before he died. Moreover, they were subjected to checks against comparable schedules laid down for other funds, and to other reconciliations. There is no anomaly in that the unit contribution for a man aged 30 for pension at age 60 is 16c a fortnight, whilst for a woman of the same age for pension at age 60 it is 15c a fortnight.

Certainly the woman's life expectancy is the higher and this would call for a higher rate of contribution. However, the man's contribution includes also a payment to qualify for a reversionary pension to his widow, and the cost of the latter benefit rather more than balances at that age the appropriate actuarial allowance for the man's lower expectancy of life. The question has been asked why a contributor should not be permitted to convert some but not all his units to mature at a lower pensionable age. The answer is that the administration and accounting of the scheme would become hopelessly complex if this were permitted.

It would not be practicable to commence paying pensions for some units from one point of time, and for others from another point of time to the same person. In any case, a person could not be paid a pension until he had actually retired, nor could he remain a contributor for some units for a period after he had retired. Hence, unless all units matured before retirement, some rather complex actuarial calculations would be required. The same considerations apply to the reserve units, which for reasonable administrative simplicity should be converted to the same maturity date as other units of pension.

Respecting the additional contributions to be required under subsection (2) of section 75d, a separate calculation will be required for each person electing to convert his normal units to those based on retiring five years earlier. However, it is practicable to complete a relatively simple table that will serve as a "ready reckoner" for contributors to make a close estimate of their likely additional contributions. There are two factors that the actuary must allow for: first, that the contributor will make payments for five years fewer; secondly, that he will expect a pension for five years more. It is proposed that this "ready reckoner" will be made available through all departments. This will save an enormous amount of work by the actuary in making individual accurate calculations for inquirers who are unlikely to convert their units in any case, and it will give the most desirable advisory service, which the honourable member has pointed out is necessary.

From the "ready reckoner" a male contributor aged between 45 and 46 years will, for instance, be advised that his additional contribution would be the sum of about 19 per cent of his existing contributions to make up for the five years' less contribution and about 11½ cents a unit a fortnight to provide for five years' additional pension. A contributor will not be required in any case to make a firm election to contribute for pension at an earlier age without being advised of the additional contributions that will be payable consequent upon that election.

The reference to appropriate rate in subsection (4) of section 75d is to the rate prescribed in the table based on age 65 for men and 60 for women and appropriate to the subscriber's age at the time. The wording could perhaps have specified the particular tables

now operative in the Act but this was avoided in favour of a more general reference, so that, when the tables were from time to time replaced by new tables under new circumstances, consequential amendments to this particular subsection would not be necessary.

It is, of course, quite impossible to give an accurate estimate of the ultimate costs of these amendments to the Governments. In theory, if all contributors took advantage of the options, then in some 20 years or so the additional costs to the Government could be 30 per cent higher than if the option were not permitted. However, in the light of experience elsewhere and bearing in mind that the option involves heavily-increased payments by contributors, particularly in the older age groups, and involves taking a pension of only 50 per cent or 60 per cent at best of the income they could otherwise receive for a further five years, the expectation is that the increase will be only a very small fraction of 30 per cent. If 10 per cent of all pensions were converted to earlier retirement the Government costs could rise 3 per cent, and even that level would not be reached for many years. I trust that the answers are understandable, and if honourable members want time to have a look at them I shall be quite agreeable to allowing them to do so. If honourable members desire an adjournment of the debate when the Bill is in Committee I shall be quite happy.

Bill read a second time.

In Committee.

Clauses 1 to 5 passed.

Clause 6—"Provision for retirement at 60 for males and 55 for females."

The Hon. Sir ARTHUR RYMILL: In speaking to this clause I should like to thank the Chief Secretary for the careful replies that he has given to the questions raised on this very important Bill. I do not wish to delay the matter. He was kind enough to offer to adjourn the debate on the Bill if honourable members wished to study his answers. I asked several important questions (or I thought they were), but I do not wish to delay the Bill, because I do not think his answers really have a great deal of bearing on my vote on the Bill, which I propose to support. However, I did not quite understand his answer regarding the estimated cost to the Government that I asked for. I know it is a very difficult question to answer because there are so many intangibles. The Chief Secretary gave many percentages but not exact figures. I am interested in the immediate effect on Government finance because, as the Chief Secretary knows, I take a particular interest in that, and also I have offered to give him any help it might be within my power to give from time to time on this very important matter. If the Chief Secretary has any figures—

The Hon. A. J. Shard: I haven't any.

The Hon. F. J. Potter: They are in the Superannuation Fund report. I think it cost the Government $3,000,000 a year for its pension contributions.

The Hon. Sir ARTHUR RYMILL: I know what it cost the Government for its pension contribution—slightly more than $3,000,000: I think about $3,100,000 last year.

The Hon. F. J. Potter: It seems to go up every year.

The Hon. Sir ARTHUR RYMILL: It was about $2,900,000 the year before and it went up to about $3,100,000 last year and, no doubt, it will be even higher this year, but I was interested in the estimated increase.

The Hon. A. J. Shard: The information I read to the Council showed that, if 10 per cent of all pensions were converted to early retirement, the Government costs could rise 3 per cent, and even that level would not be reached for many years.

The Hon. Sir ARTHUR RYMILL: I thank the Minister for reading that again. I tried to follow the figures "off the cuff", as it were, but that is difficult. The figure of 30 per cent over 20 years was mentioned by the Minister. Although these estimates involve guesses and intangibles, I have found that in the business world they can be very accurate, nevertheless, if they are intelligently based—

The Hon. A. J. Shard: They would be.

The Hon. Sir ARTHUR RYMILL: I expect these figures given by the Chief Secretary would be.

The Hon. F. J. POTTER: I, too, should like to thank the Chief Secretary for the replies he has given to the matters I have raised on this particular matter. I am very pleased to know that the Government is going to make it perfectly clear, as an administrative act, that everyone is going to have the right to know how much it is going to cost him or her before making an election to retire earlier. I am also pleased to see that, as a result of the questions I have asked, some form of "ready reckoner" is going to be devised to enable the contributors to know how much it will cost them. Further, this will undoubtedly save the Government a tremendous amount of time and expense that

would otherwise be involved in the multifarious calculations that would have been necessary, as each individual is a separate case. I note that from an administrative point of view, apparently, it is not possible even to set aside the reserve units as being subject to a later election. There are good reasons why these reserve units should not come in but I certainly shall not criticize what the Minister has said. If he says there is an administrative problem involved in this, I accept it. I would not attempt to press my point on that. Again, I thank the Minister for the careful attention he has obviously given to the points raised. I shall not speak further now, because I appreciate fully the answer given by the Minister.

Clause passed.

Clause 7 and title passed.

Bill read a third time and passed.

## ADJOURNMENT.

At 4.21 p.m. the Council adjourned until Tuesday, August 30, at 2.15 p.m.