

LEGISLATIVE COUNCIL

Wednesday, August 23, 1967

The PRESIDENT (Hon. Sir Lyell McEwin) took the Chair at 2.15 p.m. and read prayers.

QUESTIONS

ALAWOONA RAILWAY STATION

The Hon. C. R. STORY: I ask leave to make a short statement with a view to asking a question of the Minister of Railways.

Leave granted.

The Hon. C. R. STORY: I direct my question to the Minister of Railways.

The Hon. A. F. KNEEBONE: We haven't got one.

The Hon. C. R. STORY: Well, we ought to have one. My question deals with the matter of railways. For many years the town of Alawoona had the facility of a railway refreshment room licence. As the Minister would know, this town is rather isolated, being some distance from both Wanbi and Loxton. I understand that very recently the licence at the railway refreshment rooms was discontinued. Will the Minister take the matter up with the Railways Commissioner to see whether he could reconsider any decision that may have been made for the closing of the refreshment room liquor bar, as this is imposing some hardship on the district?

The Hon. A. F. KNEEBONE: I will investigate the matter and bring back a report as soon as it is available.

SOLDIER SETTLEMENT

The Hon. R. C. DeGARIS: Has the Chief Secretary a reply to the question I asked on August 8 regarding zone 5 soldier settlers?

The Hon. A. J. SHARD: The reply is as follows:

Some time before the recent appointment of Dr. Bray as the Chief Justice of the Supreme Court, certain interlocutory proceedings were taken by the land settlers (the plaintiffs in the case). Dr. Bray was then acting as senior counsel for the plaintiffs. The Master of the Supreme Court, upon these proceedings coming on for hearing, intimated that he was unable to give final directions in the matter until certain other issues in the case had been resolved and that those issues ought to be resolved by a judge. The judge assigned for the purpose of the hearing was Justice Mitchell, who, at that time, had other commitments in the Supreme Court which precluded the immediate hearing before her. Shortly after that Dr. Bray was appointed to the bench and it became necessary for a new senior counsel

to be instructed by the plaintiffs. When he was instructed, various attempts were made to fix a date for hearing, but for one reason or another they were not suitable to the court or to counsel for the plaintiffs. Counsel for the Government have been ready to argue the Government's side of the case for a long time and at no stage have they desired or attempted to delay the hearing of this case. On the contrary, they have always endeavoured to meet the convenience of the plaintiffs and their legal advisers. About two weeks ago, Justice Mitchell, through her Associate, suggested to the plaintiffs' legal advisers that they should take out a summons to have a special day fixed for hearing of issues and this course has been followed. The summons was heard on August 17—

and the rest of this sentence in the report is underlined—

with the plaintiffs' solicitor, Mr. Skewes, indicating that his senior counsel would not be available to argue the case until October. My officers were prepared to have the matter heard during the first week in September, but in view of the plaintiffs' attitude, the hearing has been fixed for October 10. It is emphasized that at no stage has the Government or its legal representatives been responsible for any delay in this matter.

SEISMIC TEAMS

The Hon. R. A. GEDDES: Can the Minister of Mines say how many seismic teams are operating in the State at this moment, and where they are operating?

The Hon. S. C. BEVAN: I will find out and give the honourable member an answer as soon as I have it.

PORT MACDONNELL SLIPWAY

The Hon. R. C. DeGARIS: Has the Minister representing the Minister of Marine a reply to my question of August 15 about the Port MacDonnell slipway?

The Hon. A. F. KNEEBONE: My colleague, the Minister of Marine, advises that, following the completion of further blasting at Port MacDonnell, the harbourmaster considers that the approach to the slipway has been improved to some extent. The Director of Marine and Harbors has now recommended that the position be left and re-assessed in 12 months' time after the fishermen have had time to evaluate by use whether or not an improved depth of water has, in fact, been obtained.

PORT PIRIE RAILWAY STATION

The Hon. R. A. GEDDES: Has the Minister of Transport a reply to my question of July 25 about the height of the platform at Port Pirie railway station?

The Hon. A. F. KNEEBONE: I am sorry I have not a reply for the honourable member this afternoon, but I will request the Railways Commissioner for a reply within the next day or two.

T.A.B.

The Hon. R. C. DeGARIS: I seek leave to make a brief statement prior to asking a question of the Chief Secretary.

Leave granted.

The Hon. R. C. DeGARIS: Some time ago I referred to the Chief Secretary for his consideration the new scheme operating in Victoria regarding the minimum dividend payment of 50c on the Totalizator Agency Board. This scheme has been operating in Victoria since August 1 and I believe it was operating in New South Wales prior to that date. It does not rely upon the reduction of the dividend on other placed horses to guarantee the minimum 50c dividend. Has the Chief Secretary had an opportunity to examine the scheme operating in Victoria with a possible view to introducing such a scheme in South Australia?

The Hon. A. J. SHARD: No; I regret I have not had such an opportunity, the main reason being that I first wanted to discuss this whole question with Mr. Hatton, the manager of the T.A.B., who is on leave and has been for the last fortnight or so. When he returns, I shall discuss this with him. However, I should make it clear that the Government, after considering this matter, is not particularly anxious to disturb T.A.B. legislation in its early life. We feel it is necessary that it should run for about 12 months and have an opportunity of settling down before we consider any further amendments. However, I gave an undertaking when we were dealing with that portion of the Bill concerned with regulations that, if some better system should appear whereby the guarantee of the 50c dividend could be maintained, we would look at it. I assure the honourable member that as soon as Mr. Hatton is back I shall discuss it with both him and the Treasury. If it is decided to make any alterations I shall inform the honourable member accordingly.

EFFLUENT

The Hon. M. B. DAWKINS: I ask leave to make a short statement prior to asking a question of the Minister of Mines.

Leave granted.

The Hon. M. B. DAWKINS: Last week the Minister replied to my previous question

regarding the use of effluent in the Two Wells and Virginia areas. Portion of the Minister's reply is as follows:

I understand that there are no plans for a Government financed scheme to utilize the effluent from the Bolivar sewage treatment works for irrigation purposes. However, the conditions under which effluent may be made available to private landholders in the area are currently being investigated and should be finalized shortly.

Will the Minister provide the Council with the conditions referred to in that reply that are at present being investigated and will the Government consider channelling this effluent into areas that would not need costly drainage schemes?

The Hon. S. C. BEVAN: I shall refer this question to the Minister of Works under whose jurisdiction this matter comes and bring back a reply as soon as possible.

IRRIGATION

The Hon. C. R. STORY: I ask leave to make a short statement prior to asking a question of the Minister representing the Minister of Works.

Leave granted.

The Hon. C. R. STORY: Over the last two weeks or so I have amassed a large file of correspondence from people who consider that they may have claims to additional water licences under the terms of the report tabled by the Government. Although these people received a letter from the Engineering and Water Supply Department stating that in the department's opinion they would be ineligible for them, they insist that they had entered into commitments prior to the date fixed by the report, January, 1967. Will the Minister ascertain from his colleague which is the proper course to adopt: will an appeals committee be set up to investigate these further claims or will the Minister personally deal with them, in order that these people will receive a reasonable hearing?

The Hon. A. F. KNEEBONE: I have no doubt that my colleague will consider the situation of these people. If the honourable member will give me the names of the people to whom he is referring it will assist me when I am talking to my colleague. I shall convey the honourable member's question to him and bring back a reply as soon as possible.

PUBLIC WORKS COMMITTEE REPORTS

The PRESIDENT laid on the table the following reports by the Parliamentary Standing Committee on Public Works, together with minutes of evidence:

LeFevre Peninsula Primary and Infants School Improvements,
Surrey Downs Primary School.

SUPPLY BILL (No. 2)

Adjourned debate on second reading.

(Continued from August 22. Page 1450.)

The Hon. R. C. DeGARIS (Leader of the Opposition): This Bill is the normal second Supply Bill which allows the functions of the State to continue until the Appropriation Bill is passed by Parliament. The first Supply Bill, which was passed in June, provided authority for expenditure of \$36,000,000, and this Bill seeks Parliament's approval for a further \$30,000,000; this is \$6,000,000 in excess of the amount provided in the Supply Bill (No. 2) of a year ago. In his second reading explanation the Chief Secretary stated that the reason for this excess was that it appeared that the Appropriation Bill would not be before this Council until October. All honourable members realize that expenditure is governed by the amount of appropriations of past financial years. I see no reason to delay the Bill, and I support the second reading.

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

STATE GOVERNMENT INSURANCE COMMISSION BILL

In Committee.

(Continued from August 22. Page 1459.)

Clause 2—"Interpretation."

The Hon. R. C. DeGARIS: I move:

To strike out the definition of "insurance". Many honourable members made excellent speeches on the Bill. Some indicated total opposition to it and voted accordingly on the voices, and others indicated that they would be interested in passing the second reading with a view to introducing amendments. I do not know of any honourable member who indicated total opposition and then voted in favour of the second reading.

I listened attentively to the debate and found little reason to alter the attitude I indicated I might take. Indeed, I was reinforced in my view that the Government did not have a mandate from the electors to introduce such a wide Bill. Much has been said in this regard in

relation to the policy speech outlined by the Hon. Frank Walsh before the last election. I do not wish to argue with the Chief Secretary on the interpretation of that mandate, but I think I described it earlier in the debate as a tenuous mandate to introduce certain forms of Government insurance.

The only things mentioned by the Government in the policy speech were workmen's compensation and motor vehicle insurance. This is borne out by a later interpretation of the Government's intention by the Hon. Mr. Walsh who, within a week of becoming Premier, made a statement concerning the Government's proposal for insurance. A press statement had this to say:

Labor's plans for a State insurance scheme were outlined in this way: Mr. Walsh said it was hoped the State insurance company would compete with private insurance companies on restricted types of insurance. Mr. Walsh went on to say that it would probably be in the best interests of South Australia if the company dealt with different kinds of insurance, but not necessarily life insurance.

That was further information from the man who gave the policy speech on what he considered was a mandate from the people. In His Excellency's Speech in opening Parliament, once again employers' liability and motor vehicle insurance are mentioned.

We could go on arguing this point for some time, but if one studies the facts available one can see that some mandate exists for this Government to introduce some form of Government insurance, but that at all times it was the intention to introduce this matter on a restricted basis. Yesterday, not only did the Chief Secretary gloss over the fact that it was a tenuous mandate but he produced a booklet that he considered set out a mandate for the complete franchise contained in this Bill. If we accept that booklet as representing a mandate for any Government, then it would be a clear mandate for this Government to do almost anything; in fact, to completely socialize every aspect of enterprise in South Australia. If we accepted this as a reasonable argument, it could be claimed that it was a clear mandate.

In seeking to delete from the Bill this definition of "insurance" my aim is to introduce into clause 12 a definition of the franchise of the operations of this commission in South Australia. It would be restricted to employers' liability and motor vehicle insurance. The deletion of the definition would not have any other effect.

The Hon. S. C. BEVAN (Minister of Local Government): I oppose the amendment. Quite plainly, the Leader's intention is to restrict the operation of the legislation to two classes of insurance: motor insurance (particularly third party) and workmen's compensation. If this is carried it means the end of this Bill. If this is what the Opposition has in mind it had better lay its cards on the table right at the outset, for that would save much argument in this Committee. Let Opposition members come out and say openly and frankly what is their intention.

We have heard much about the question of a mandate. The Leader of the Opposition placed his own interpretation upon the policy speech of the Labor Party at the last election and said it was quite clear that the mandate, if any, applied only to third party insurance and workmen's compensation.

The Hon. R. C. DeGaris: I quoted the Hon. Frank Walsh's interpretation.

The Hon. S. C. BEVAN: The Leader quoted a portion of what Mr. Walsh said. However, a moment ago he went further and quoted something that puts a totally different interpretation on the whole thing from what the Leader and other members have said during the second reading debate. Opposition members have said that if there was a mandate it applied only to those two sections of insurance, and that it was the Labor Party's intention then to proceed with only those two types of insurance. This is purely the Opposition's own interpretation. Anyone can place his own interpretation on anything that is said. It was never the Government's intention to restrict the State Insurance Office to this class of insurance only. What was said was that if we were elected we would introduce a State insurance scheme.

The Hon. M. B. Dawkins: You said you would consider a State insurance scheme.

The Hon. S. C. BEVAN: All right then, we have considered it. According to the honourable member, this does not justify introducing a Bill. Well, I do not know what does. Is it to be said that any Government should not do anything further than just considering something? We have been accused ever since we have been in Government of considering things and then not doing anything else about them. Well, we have our own interpretation, and so have the electors, on whether we have done anything about the things we promised to consider. We did consider this question and we are doing something

about it. Cabinet has decided that a State Insurance Office in this State is well warranted, and after giving full consideration to the matter we have gone on with the Bill.

The booklet the Chief Secretary introduced yesterday was the printed policy of the Labor Party of which we are proud: we are not ashamed of it, nor do we attempt to cover it up. That booklet was laid on the table for everybody to see, and it substantiated that the Labor Party fully intended under its policy to introduce this legislation.

The Hon. L. R. Hart: That would be the first step towards Socialism, would it not?

The Hon. S. C. BEVAN: Once again the honourable member raises the gimmick about Socialism, that this is another socialistic matter. Not only here in South Australia but also in the Commonwealth Parliament by way of question and answer this theme is being hammered. If this is not political propaganda and expediency, what is? The honourable member would dearly like to have everybody believe that this is going on at the moment. It is a wonder he does not go a step further and say that this Socialist Government is no different from a Communist Government. It is a wonder he has not already said it. He is of the calibre to say it.

The Hon. L. R. Hart: Do you deny that it is?

The Hon. S. C. BEVAN: Of course I do—it is far from it. What is more, the honourable member may be a little closer to the political shade that he is trying to attribute to the Labor Party. This amendment has one purpose only—to restrict the Government Insurance Office to two fields. If it is carried, the Bill will be absolutely useless and we may as well let everything else go through.

The Hon. L. R. Hart: Why would it be useless?

The Hon. S. C. BEVAN: It would restrict the Government office to two things—third party insurance and workmen's compensation insurance. Would any Government in its right senses accept that? Would that be the end of it? Those two fields are not where the profits are made. If this amendment is carried, that is the finish of this Bill, because no Government in its right senses would introduce legislation to set up an insurance office to cover only these two aspects of insurance.

The Hon. L. R. Hart: They do in Victoria.

The Hon. S. C. BEVAN: They do a lot more in Victoria, too. If I were the honourable member, I would not cite Victoria. In every State except Tasmania, the honourable

member's brand of Government is in power and has been for some time, and nothing has been done to alter insurance legislation there.

The Hon. A. J. Shard: It is not confined to Australia, either.

The Hon. S. C. BEVAN: No. We had better look at ourselves before we start making comments. Irrevocably, it will be the end of the Bill if this amendment is carried.

The Hon. R. C. DeGARIS: First, I deny absolutely that the motive behind the amendment is the defeat of this Bill. It is for the Government to decide what it will do if the Bill passes in this Chamber. We cannot yet predict exactly what will happen: other amendments are on the file, slightly different from mine, and they may be carried. I do not intend to defeat this Bill in any way. In Victoria the Insurance Commission is limited to motor vehicle insurance and employers' liability. It will not be easy to set up a complete franchise for insurance here in a short period. It is logical that the Government must take things step by step in establishing this commission. I quote the Premier's own words about the establishment of an insurance commission in South Australia, when he said on Channel 7:

The South Australian Government Insurance Office, like any other undertaking, private or public, will necessarily start in a small way and build up. It will develop from one stage to the next, step by step, as staff is trained, as business comes to it and its reserves are accumulated.

We are only a few months from the next election. I have already established in most honourable members' minds that the mandate was restricted (and this is borne out by the words of Mr. Walsh) to motor vehicle insurance and employers' liability.

The Hon. S. C. Bevan: How can you say that?

The Hon. R. C. DeGARIS: Mr. Walsh said:

The commission would deal with different kinds of insurance, but not necessarily life assurance.

The Hon. A. F. Kneebone: All right.

The Hon. R. C. DeGARIS: That is totally different from the franchise contained in this Bill, and the Minister cannot deny it.

The Hon. S. C. Bevan: You say that he said he would restrict it to two classes; now you say he said it would be open to all classes with the exception of life assurance.

The Hon. R. C. DeGARIS: I am saying what Mr. Walsh said, and pointing out that there is a totally different franchise, even on

Mr. Walsh's interpretation. Further, if this is such a magnificent Bill for this State, why have we waited so long for its introduction?

The Hon. S. C. Bevan: We are waiting for you to tell us.

The Hon. R. C. DeGARIS: It is obvious from the Minister's attitude on this, when he says that the Government will not accept any amendment.

The Hon. S. C. Bevan: I never said that at all; I said that the Government would not accept this amendment, and I repeat it.

The Hon. R. C. DeGARIS: The amendment is to delete the definition of "insurance" and nothing else. As I understood the Minister, the Government's attitude is, "You will accept this Bill, and no amendments will be considered by the Government."

The Hon. A. J. Shard: I said that yesterday.

The Hon. S. C. Bevan: But I didn't say it.

The Hon. R. C. DeGARIS: If we link that with the fact that this Bill has taken 2½ years to reach this Chamber, we can well see the reason for the attitude adopted by the Government.

The Hon. S. C. Bevan: What is it?

The Hon. R. C. DeGARIS: That the Government itself hopes to make political capital out of the attitude of this Chamber, which attitude I think is justified.

The Hon. S. C. Bevan: In what way?

The Hon. R. C. DeGARIS: This Government must, of necessity, take this insurance scheme step by step. If it sets up its motor vehicles section and its employers' liability section, and staffs them and gets them operating, by that time the next election will have arrived. Then let the Government go to the people and say, "We are now going into fire, accident and marine insurance and life assurance." Let the Government then put that to the people and, if that policy is endorsed, it can then enlarge the commission. But at this stage there is no mandate or case for the Government to have the complete franchise that it has in this Bill.

The Hon. A. F. KNEEBONE (Minister of Labour and Industry): I am surprised at the attitude of the Leader of the Opposition; he talks about taking this clause by itself but, if this is done, it takes out of the Bill the interpretation of insurance, and this does matter—unless something is put in its place. There has been criticism of the Government by some honourable members for introducing this Bill and, when listening to such criticism, one would have concluded that it would be defeated at the second reading.

The Hon. R. C. DeGaris: Who committed themselves in this way?

The Hon. A. F. KNEEBONE: The Leader would have heard, if he had listened to the whole of the debate. The insurance companies are the organizations that are diametrically opposed to this Bill, but they are not opposed to the Government's operating a State Insurance Commission that takes the unprofitable insurance off their hands and leaves them with the cream. I do not agree with the Chief Secretary that this Bill will be defeated at the third reading; I believe it will be amended in the way desired by the insurance companies.

The Hon. A. J. Shard: I did not mean the third reading; I meant "passed".

The Hon. A. F. KNEEBONE: This proposal as contained in the Bill may not have been in the Labor Party's policy speech as it was given before the last election, but it was mentioned that a Government Insurance Commission would be set up and subsequently the Hon. Frank Walsh stated that life assurance would not necessarily be covered. However, this did not mean that the Government would not include life assurance in its measure. We have included everything, because this is the basis on which a Government Insurance Office should be run—on the basis of equal competition with other insurance firms—and this is what they are frightened of: we know their attitude.

We also know their policy regarding third party insurance. People go to the Motor Vehicles Department and say, "Where can we get third party insurance?" Many companies are refusing to take it unless people enter into some other form of insurance with them which is more profitable to them. Of course, the Motor Vehicles Department cannot tell them where to go because it is getting harder and harder every day for people to get third party insurance unless they give every other type of insurance to the company they approach.

I now wish to refer to an interjection I made the other day when the Hon. Sir Arthur Rymill referred to *ex gratia* payments made by insurance companies. I was quoted as saying that there are not many of them. I point out that I did not mean there are not many good insurance companies, but I did mean that there are not many that make *ex gratia* payments in the way described by the honourable member the other day. I urge this Committee not to restrict the Government to two classes of insurance; this situation will occur if this and subsequent amendments are passed.

The Government will consider every amendment as it is brought forward, but I ask the Committee not to force the Government into the situation where it is impossible for it to accept the Bill. The onus will be on the Opposition if the Bill is rejected, and I repeat that it is a reasonable Bill. Some members fear that, if they reject this Bill completely, such rejection will react against them. Consequently, they are now trying to restrict the Bill's ambit in such a way that it will not be acceptable to the Government and then they will be able to say, "We offered the Government something reasonable and it would not accept it." The same thing happened in connection with the succession duties legislation; some members said, "Bring back only that part of the Bill for which the Government has a mandate." Unfortunately, the Government found it difficult to discover what was in those members' minds in connection with a mandate. I ask the Committee to reject the amendment.

The Hon. C. D. ROWE: I spoke during the second reading debate on this Bill and I said then that I would oppose it; there was no equivocation in my attitude and when the second reading was put to the Council I called "No", although I did not insist on a division. I want to make my position quite clear: I oppose this legislation, not because it happens to be an insurance Bill but because it is the kind of legislation that will not do this State any good. I believe that the sphere of Government is one sphere, and it carries one set of responsibilities, and that the sphere of private enterprise is another sphere: the two spheres ought to work together, the Government carrying out its responsibilities (providing water, electricity, schools and so on) and private enterprise attending to what normally belongs to its sphere. One of the problems confronting South Australia today is the lack of confidence that has been engendered by this Government in private enterprise, and a Bill of this nature will do tremendous harm.

The Hon. A. F. Kneebone: Isn't insurance a service to the people?

The Hon. C. D. ROWE: Yes, and so are medicine and banking services. Is the Minister suggesting that he wants to nationalize the medical profession or other professions? What we need in this State is an atmosphere that will improve the economic climate and let people know that we are anxious to have private enterprise established here. What is happening in the field of insurance? Some months ago the Government needed finance

to enable it to proceed with the gas pipeline, and I believe it went to the banks and financial institutions, including the insurance companies, and said, "Will you come to our aid and provide finance for this very necessary undertaking?" I understand that these people readily came forward and provided the necessary finance, which was not forthcoming from Government sources. Having accepted this assistance from the insurance companies the Government now turns around and says, "Thank you very much; we shall proceed to compete with you."

This is not the kind of atmosphere that we ought to create and this is not the kind of legislation that will ensure that this State gets back on the rails and makes economic progress. I remember that during the Playford Government's term of office I met a distinguished oversea industrialist who came here in connection with planning an enterprise that involved much capital expenditure and he said:

Mr. Rowe, we have established concerns almost all around the world. We have conducted negotiations with numerous Governments, but those we have had with the Playford Government comprise the few occasions where we have found that undertakings given to us have been honoured to the letter and on time.

Compare that with the present situation; where the Government has gone to these people and said, "Come and help us with finance to establish a national project", while in the next breath it sets up in competition against them.

The Hon. A. F. Kneebone: Wouldn't you be helping these people if the Bill is passed in the amended form proposed by your Leader?

The Hon. C. D. ROWE: I am not interested in the amendments because I have made my position clear. I think that in relation to the alleged ills it is proposed to correct we would not be justified in placing this legislation on the Statute Book. All the Government has done is propose setting up an insurance company in competition with other companies. Nobody with knowledge of Australian Labor Party policy would doubt that that is only the beginning and that ultimately the Government will do the same as the Chifley Government tried to do: socialize insurance and banking.

One of the services rendered to the people of South Australia by this Council is that it has put the brake on some legislation that would not be of any help. That is the function of this Council and its benefit to the

people, irrespective of whether a Liberal or a Labor Government is in power. I have stood in this Council defending the action of a Government against hostile comments, but I have never blamed members for adopting such an attitude, nor would I do so now, because there is always a danger of a Government swinging too far to the right or to the left.

What is desperately needed in South Australia is a return to confidence in the private sector of the community so that people will know that the Government is on their side and will help in any measures of progress or development put forward by them. This legislation is trying to oppose insurance people who came to the assistance of the Government with the gas pipeline. In this case we do not trust the Government because we do not know what it will do next. I recently had a conversation with a man from Sydney who asked me how the Labor Government was going in this State. I replied, "You would know better than I do." He said, "From what I hear in New South Wales, they are going very badly." He said that because the Government was not creating confidence in the minds of people associated with private industry. It will be one of the first tasks of the new Government when it comes to power in April or May next year to restore that confidence. We are not here to see what industries are making a satisfactory profit and then set up in opposition to them. If a man gives me his confidence and promises to help me and then lends me money to get me out of difficulties I do not turn around and set up in opposition to him the next day. That is precisely what this Bill does and that is why I oppose it.

The Hon. A. J. SHARD (Chief Secretary): I would like to see the debate return to the clause under discussion, but the greatest difficulty facing the State are the "knockers" within the Liberal Party who are determined to "knock" this State at every turn.

The Hon. L. R. Hart: You used to do plenty of criticizing when in Opposition.

The Hon. A. J. SHARD: And it was justified, as the last elections proved. The tenor of comment in this Chamber and throughout Parliament has been the same whatever the Bill brought in, that is, it is wrong. This has especially been the case with any finance Bill. The real purpose of the present amendment is to make the position of the Government impossible and make it difficult for it to do anything in the field of insurance. I said yesterday that the Government has a policy; I do not run away from it, and I am proud of

it. The day I run away from A.L.P. policy will be a day when I do not want to be a member of the Labor Party.

All we have heard in this Chamber is comment on running away and running down Labor policy. All the Labor Party wants to do is enter the field of free enterprise on equal conditions with existing insurance companies. It is true that we might start in a small way and then expand, but why should a Government Insurance Office be limited in the initial stages to two unprofitable sections of insurance? Whatever the Government has wanted to introduce, whether it be the lottery, T.A.B., or anything else, the comment has been, "You will never make it pay." But we have made it pay, and pay handsomely.

If the Government accepted the two alterations in the present amendment (and I give an assurance that it will not accept them) it would make the way clear for members opposite to say in future, "You accepted this and you have no right to go any further." That is what will be said by the very members who are today saying, "If you go to the people and are elected we will give you the right to go on in future." I said before that the Bill would not pass the third reading; what I meant to say was that it would never see the light of day, and that is what I now think. I think this is all window dressing; just playing politics and trying to get some advantage out of it.

The Hon. Sir Norman Jude: If you are sure the Bill will not reach the light of day, why are you proceeding now and wasting time?

The Hon. A. J. SHARD: Why didn't honourable members opposite throw it out at the second reading stage? Because they were not game. If we had been in Opposition in those circumstances we would have defeated it at the end of the second reading. Our record proves that. This amendment is merely hamstringing the Government, and all honourable members opposite want to do is to make the position more difficult, to write off the confidence of the State at every turn in order to suit their own political ends. Don't worry about public feeling on this. I move in various parts of the State and Commonwealth, and not only amongst members of the Labor Party; our stocks are pretty high. Many professed Liberals have said, "You are not getting a spin; you are not being treated fairly or given a fair go, and the public will not accept it." In fact, some of the most critical people of the Government are members of its own Party who seem to think that we have not done enough.

I do not agree with them because I think we have done quite a lot for the people.

I do not intend to argue about the Bill. This is the test, in my opinion: if this amendment is carried we shall not debate the rest. We are not prepared to stand and argue the point over and over again. I say clearly (and nobody knows this better than the Leader of the Opposition) that a Government does not spell out its policy speech word by word. Everyone knows that a Government Insurance Office has been our policy, for it has been in the book. The Hon. Mr. Story told us yesterday that a Bill was introduced way back in 1924. It has been our policy ever since then to have a State Government insurance scheme; we have never attempted to alter that policy, and we will not do so. If this measure is not accepted now, it will be accepted at some time in the future, the same as it has been accepted in every other State of Australia and in New Zealand. It is functioning well in those places in the interests of the people and for their benefit. We are the only isolated State without a Government Insurance Office.

On this matter the vast majority of the people of this State are on our side. The responsibility is the Opposition's. I do not deny it the right to do what it likes with this Bill, but it must take the responsibility for its actions. I urge that this Bill be passed as presented, because it is based on the mandate given to us for it. The people want it and we have brought it in with a genuine desire to go out in open competition with and on the same basis as other insurance companies. If the Opposition denies us that right, it does not believe in free enterprise.

The Hon. D. H. L. BANFIELD: Members opposite must be the most nimble people in any Parliament because of the gymnastics they do in regard to various Bills that come before this Council. For days we sat in this Council and heard members complain about the fact that the Government Insurance Office in Queensland had a monopoly of workmen's compensation insurance because it was compulsory to take out such insurance with that office. However, the same members are denying the people of this State the right to take out insurance with a Government Insurance Office because they know that the people want to insure with a Government office. Therefore, they are compelling people of this State to keep all their insurance except workmen's compensation and motor vehicle insurance away from the Government Insurance Office.

We heard complaints from the Hon. Mr. Rowe this afternoon that we have been driving people away from this State. Well, the facts do not add up to that. When we examine the position in Queensland we find that the Government office there has been in operation for more than 50 years, and we know that many insurance companies have ventured into that State despite the fact that there has been a Government Insurance Office there. Figures have been quoted frequently as to the unprofitability of insurance. Apparently because of that the members opposite want to restrict a Government Insurance Office in this State to the two types of insurance that are the worst paying propositions. We know that every business has to carry a certain amount of small profits or losses, but we also know that to make a business pay it is necessary for them to have other avenues.

Being restricted by the Opposition in this regard is something that the people outside will not tolerate. Had the Government stated in its Bill that it was compulsory for people to take out their third party and workmen's compensation insurance with the Government Insurance Office there would have been a great cry from the Opposition; however, we have not provided for any compulsion, and we do not want people to be compelled to take out their insurance anywhere. Let the Opposition be fair dinkum in regard to this question. Opposition members say that Queensland has no right to compel people to insure with the Government Insurance Office, yet by their action they are trying to compel people not to insure with a Government Insurance Office here. It seems that they want two bob each way. However, the people outside are a wake up. This Government assures those people outside that it is quite happy to accept their decision.

The Hon. Mr. Story was quite perturbed yesterday about the timing of this Bill. He was perturbed, of course, because there is an election coming up in March next year and the Opposition is fearful of what the reaction would be if its action was carried to the extreme and this Bill was thrown out the window. Therefore, the honourable member was very worried that he had not had the opportunity to throw this Bill out two years ago when we came into office. I urge the members of this Committee to vote against the amendment, which in effect compels people to stay away from the Government Insurance Office and denies them the opportunity of a free choice to take out insurance wherever they desire to do so.

The Hon. Sir ARTHUR RYMILL: I want first to refer to the Chief Secretary's reply yesterday in the second reading debate, for that is very relevant to this clause. I think honourable members will agree with me when I say that it was a very arrogant and overbearing reply. However, that has been typical of the Government's attitude over this Bill. The Government is not prepared to give the facts or to face the facts. We have asked for facts and figures, and all we have got is gossip and taradiddles. I should like to quote from the Chief Secretary's reply yesterday during which he said, "I do not intend to speak at length." I interjected, "Then you are not going to answer any of the questions?" The Chief Secretary replied, "No, not at this stage." I suggest that could be amended by adding the words, "nor at any other stage".

The Hon. D. H. L. Banfield: That is not what he said, of course.

The Hon. A. J. Shard: What the Hon. Mr. Banfield means is that I said, "No." If I remember rightly, I did not use the words "not at this stage".

The Hon. Sir ARTHUR RYMILL: I thank the Chief Secretary for that very generous interjection.

The Hon. A. J. Shard: I do not run away from what I say.

The Hon. Sir ARTHUR RYMILL: The Chief Secretary went on to say:

I consider that all the questions were answered by the Hon. Mr. Banfield, even though subsequent speakers tried to ridicule him.

The speech to which the Chief Secretary refers was based almost entirely on statements by a taxi driver on television.

The Hon. D. H. L. Banfield: The honourable member is not right, of course.

The Hon. Sir ARTHUR RYMILL: If those are all the facts the Government can give, it is a pretty weak case. I have said that the Government refuses to face facts. When Government members would not give facts and figures, I gave them some myself. Have they attempted to answer them? Not on your life. They have merely turned their backs on them. I again quote from what the Chief Secretary said yesterday:

The way some honourable members spoke of how these insurance companies have such high costs and were so poor caused me to go home broken-hearted once or twice. However, honourable members were merely shedding crocodile tears.

First, he does not attempt to deny the figures I gave, which show that two of the biggest groups in the United Kingdom have reached a stage of unprofitable underwriting. I even went so far as to quote the names of those groups so that the Government could check on my figures if it had any doubts about them. During the debate Government members said that they would not dispute my figures. They considered, apparently, that I would not misquote figures. However, we notice the little insinuation in this reply yesterday. Government members will not challenge my figures because they cannot do so. I do not know whether they have even bothered to look at them, because they know they are correct. The little insinuation I referred to is in the following words:

However, honourable members were merely shedding crocodile tears.

This is the sole reply to the facts and figures that I gave, and I do not admire these tactics. Honourable members on this side of the House have made the point that this Bill is the first step towards Socialism. The Government strongly denies this. It denies, first, that there is anything about Socialism in this Bill, and it strongly denies that this is the first step towards Socialism. But, Mr. Chairman, the Chief Secretary in his reply quoted from a little book (price 50c) that he was kind enough to lay on the table. That book is entitled *The Rules, Platforms and Standing Orders of the Australian Labor Party*, as amended to June, 1966. I quote from page 48 where, under the heading "State Enterprises", these words appear:

1. State Insurance Office covering all insurable risks.

The Minister says we ought to know that that is the policy of the Labor Party; and that when people voted the Labor Party into power, they should know that a Labor Government would bring in such a thing, for which it had a mandate given in that plank. But he did not go on to quote some of the other planks; it is coincidental (or maybe it is not) that this is the No. 1 plank under "State Enterprises". Honourable members, including the Hon. Mr. Story, have said that this is the first step towards Socialism. Item No. 4 under the same heading reads:

The establishment of State-owned brick and tile works.

So, apparently, the Government has a mandate for that. Then:

5. State to retain control of all new iron ore deposits.

6. The establishment of a State-controlled completely integrated steelworks.

7. Unless a satisfactory undertaking is given by the Broken Hill Proprietary Co. Ltd., to set up steelworks in South Australia, then the resumption of iron ore leases and the nationalization of its iron ore production plant and equipment.

8. Each State enterprise to be under the control of a Minister (with advisory boards including employee representation where necessary). The Minister in each case to be directly responsible for the enterprise to Parliament.

9. Establishment of a Government-owned and sponsored daily newspaper to be run by an independent commission on the lines of the Australian Broadcasting Commission.

10. Public ownership and control of electricity and gas, power, markets (including fish markets); quarries and swimming pools.

That is a little more than the Government will admit.

The Hon. S. C. Bevan: The joke is on you, as that is out of date.

The Hon. Sir ARTHUR RYMILL: We must know exactly where we are going in these things when the Government demands a mandate not only for what it says in its policy speech but also what it then says it will go on to do, including the implementation of the whole of its policy in this platform that I have just read out. I support this amendment and one or two other amendments, but I shall not support them all. I will see what happens during the Committee stage and, on the third reading, I shall reserve the right to vote according to what sort of a Bill I consider we have at that stage.

The Hon. D. H. L. BANFIELD: It is amazing what members opposite will say to mislead people and misrepresent what has been said by members on this side. Yesterday, an honourable member was a little deaf and did not hear correctly what was said by me; after being corrected, he continued to misquote what I had said. Today, Sir Arthur Rymill stated that during the second reading debate I relied mainly on the example of a taxi-driver being in favour of this Bill, and he has now indicated that he agrees with that. I draw his attention now to the fact that in my speech I gave examples of two managers of different insurance companies, a manager of a taxi company, one taxi-driver, and one jeweller who was unable to take out a policy with a particular firm for something that he wanted to insure. So I instanced five people; yet the honourable member opposite says that I relied mainly on what a taxi-driver said. It is not fair to take one out of five. This is an example of the misleading statements made by the Opposition in this Chamber.

The Hon. C. R. STORY: I gather that this amendment does not have the support of the Minister in charge of the Bill. I want some information that I could not get at the closing of the second reading debate.

The Hon. A. J. Shard: And you won't get it now, either!

The Hon. C. R. STORY: If the Chief Secretary is so arrogant that he will not give information asked for, perhaps we should do something about it. It is not a proper way in which to run Parliament. I have asked and intend to ask one or two things about the clause which I think are relevant to the way in which I shall vote. I could not get from the Government any indication of what this scheme would cost, where the money would come from or anything of that nature, and apparently I am to be denied that information now. I said in the second reading debate that I was particularly worried about the liquidity of the insurance commission. (The Minister has not so much as even opened his file at this stage, which is customary; it is normal for a Minister to have these things to hand.) I do not want to delay the Committee but, if the Minister will not play ball, I would like it to be generally known outside this Chamber that I was denied information that the Committee and I wanted and needed. I do not know the reason for this attitude. We get this paper wall erected between us and the Chief Secretary when he does not want to answer anything; this has happened on other occasions. I do not know whether the Government thinks it has a monopoly of the brains in Parliament and that it is infallible. In bygone days kings got that idea (the "divine right of kings") and had their heads lopped off. As it is obvious that I shall get no help from the Chief Secretary, I shall not waste the time of the Committee further.

The Hon. L. R. HART: I endeavoured yesterday to make my position on this Bill clear, but I was rather rudely interrupted several times. However, being a loyal member of the Liberal Party, I am a champion of private enterprise. Therefore, I could not object to another company entering the insurance field.

The Hon. D. H. L. Banfield: As long as it is restricted.

The Hon. L. R. HART: If that company should be Government-owned and was prepared to enter into this field on the same basis as any other private company, I could not very well object to the introduction of a Bill permitting the Government to set up an

insurance commission. I indicated that in my second reading speech, and on this occasion I suggest that I heard the Hon. Mr. Banfield correctly when he said that the Government was prepared to go into the insurance business on a completely fair basis. I then said, "If this could be written into the Bill, I would be prepared to support it."

The Hon. A. F. Kneebone: Then you will not be supporting this amendment?

The Hon. L. R. HART: We have not been given any concrete evidence that the Government is prepared to write into this Bill that the insurance commission will not have advantages and privileges that will not be available to a private company. When the Government is prepared to write this stipulation into the Bill, I shall support it. However, the Government has not indicated that it is prepared to do this.

I was accused by a Minister this afternoon of being of a pink hue. In fact, he went further than that. I also have a copy of the Australian Labor Party rules; I paid 50c for it—and this should be reported to the Prices Commissioner. The No. 1 objective of the Australian Labor Party is the democratic socialization of industry, production, distribution and exchange.

The Hon. A. F. Kneebone: It goes further than that.

The Hon. L. R. HART: Yes; I shall read the lot.

The Hon. A. J. Shard: We do not run away from it.

The Hon. L. R. HART: All right; then there is no need for me to read it any further.

The Hon. D. H. L. Banfield: You do not want it made public.

The Hon. Sir Arthur Rymill: Government members want the honourable member to read all the honeyed words as well.

The Hon. A. J. Shard: We stand squarely by our policy. We do not run away from it.

The Hon. L. R. HART: There is some very flowery verbiage in this rule book. If we believed that it means what it says we would all be very happy.

The CHAIRMAN: Will the honourable member tie up his remarks with the definition of "insurance"?

The Hon. L. R. HART: Yes; there is an endeavour to sidetrack me. I fear that this is the first step toward putting into operation the No. 1 objective of the Labor Party—complete socialization. The Minister in charge of the Bill says, "We do not run away from it. We accept everything in this book." I am

prepared to support a Bill to set up a Government Insurance Commission provided it contains sufficient safeguards to ensure that the Government Insurance Office operates on the same basis as every other company in this field.

The Hon. A. F. Kneebone: The honourable member cannot support the amendment in that case.

The Hon. L. R. HART: I have made this statement because I do not want Government members to say that I did not have sufficient courage to vote against the second reading of this Bill. I want to make something of this Bill, and so does every other member of this Committee, and I therefore support the amendment.

The Hon. R. C. DeGARIS: I cannot agree with the Chief Secretary's contention that this is a test case for the whole Bill or for all amendments that I have on file. I believe that this clause could be removed completely without making any difference to the Bill.

The Hon. A. J. Shard: We do not agree with that.

The Hon. R. C. DeGARIS: The Chief Secretary is concerned that this Bill was not defeated at the second reading.

The Hon. A. J. Shard: I am surprised, not concerned.

The Hon. R. C. DeGARIS: No; I say that the Chief Secretary is concerned. Neither the Chief Secretary nor any other Government member is prepared to accept the fact that Opposition members are prepared to consider this Bill completely as independents.

The Hon. D. H. L. Banfield: Why was the meeting held?

The Hon. R. C. DeGARIS: Government members cannot accept the fact that Opposition members are prepared to consider this Bill as independents, because the upbringing of Government members prevents their visualizing a person who is free from a dominating executive.

The Hon. A. J. Shard: How many heads fall if people do not do the right thing? Do you want me to name some of them?

The Hon. R. C. DeGARIS: The Chief Secretary said that we did not have the political courage to throw out this Bill, but this is completely untrue. There is not one member here who, in my opinion, lacks political courage. Most Opposition members consider this Bill as a first step toward socialization in South Australia.

The Hon. D. H. L. Banfield: It is a service to the State.

The Hon. R. C. DeGARIS: Opposition members are prepared to debate this Bill, to consider the question of a mandate and to give the Government a chance to implement part of the policy it enunciated before the last election. Therefore I am convinced that the Chief Secretary is concerned about the very reasonable attitude that this Council has taken toward the Bill. This amendment does not constitute a test case, but it will affect other amendments.

The Committee divided on the amendment:

Ayes (13).—The Hons. Jessie Cooper, M. B. Dawkins, R. C. DeGaris (teller), G. J. Gilfillan, L. R. Hart, C. M. Hill, Sir Norman Jude, H. K. Kemp, F. J. Potter, C. D. Rowe, Sir Arthur Rymill, V. G. Springett, and C. R. Story.

Noes (6).—The Hons. D. H. L. Banfield, S. C. Bevan, R. A. Geddes, A. F. Kneebone, A. J. Shard (teller), and A. M. Whyte.

Majority of 7 for the Ayes.

Amendment thus carried; clause as amended passed.

Clauses 3 to 11 passed.

Clause 12—"Powers and functions of commission."

The Hon. R. C. DeGARIS: I move:

In subclause (1) (a) to strike out "general". The purpose of this and other amendments that I shall move to this clause is to limit the operation of the commission to employers' liability and motor vehicle insurance.

The Committee divided on the amendment:

Ayes (13).—The Hons. Jessie Cooper, M. B. Dawkins, R. C. DeGaris (teller), G. J. Gilfillan, C. M. Hill, Sir Norman Jude, H. K. Kemp, F. J. Potter, C. D. Rowe, Sir Arthur Rymill, V. G. Springett, C. R. Story, and A. M. Whyte.

Noes (6).—The Hons. D. H. L. Banfield, S. C. Bevan, R. A. Geddes, L. R. Hart, A. F. Kneebone, and A. J. Shard (teller).

Majority of 7 for the Ayes.

Amendment thus carried.

Progress reported; Committee to sit again.

Later:

The Hon. R. C. DeGARIS: I move:

In subclause (1) (a) after "insurance" first occurring to insert "in respect of motor vehicles within the meaning of the Motor Vehicles Act, 1959-1967, and employers' liability".

So far there has been much discussion on the unprofitability of these two fields of insurance. I should like to quote from *Insurance in Australia*, 1966, some of the figures concerning claim ratios in relation to premiums collected in respect of these fields of insurance. We

must discount the question of third party insurance because in South Australia such premiums are controlled by a statutory committee. In third party insurance we find that in 1964-65 the ratio of claims to total premiums collected was 94.12 per cent. In other words, of the total amount of premiums collected, 94.12 per cent was paid out as a result of claims in respect of this type of insurance.

The Hon. S. C. Bevan: Is this why Opposition members want to unload them on to the Government?

The Hon. R. C. DeGARIS: A statutory committee controls third party premiums. All I am saying is that we must discount the question of this field of insurance. Looking at the other two avenues of insurance available, we find that comprehensive insurance in 1964-65 had a claims ratio, as compared to total premiums collected, of 74.82 per cent. Secondly, the claims ratio of workmen's compensation insurance was 72.67 per cent. Those two figures compare with a ratio of 64.29 per cent applying to all fire, accident and general insurance business in Australia. Therefore, the ratios of the comprehensive and workmen's compensation fields of insurance are not a great deal higher than those of the latter types of insurance.

The Hon. R. A. GEDDES: I oppose the amendment moved by the Leader. I think in spite of the figures he has quoted (and I assume those figures refer to Australia as a whole in connection with comprehensive and third party insurance), if the Government wants to conduct an insurance commission it would need to conduct other classes of insurance business; that is, other forms of insurance, with the exception of life insurance, because they would be necessary to enable the commission to function. During the second reading debate the Chief Secretary interjected, "Look at the fine buildings that the insurance companies have in the capital cities." They have fine buildings, though I would argue that they are real estate—

The Hon. S. C. Bevan: They are all built out of their investments.

The Hon. R. C. DeGaris: Don't the policy holders own most of those buildings in any case?

The Hon. R. A. GEDDES: Yes.

The Hon. S. C. Bevan: They are the reserves of the company.

The Hon. R. A. GEDDES: Yes. The inference I tried to draw was that insurance companies do not all go broke on general insurance. For the Government to have the opportunity to take up general insurance as a

counter to the problems of third party and comprehensive insurance seems logical to me. I am completely opposed to the Government entering the field of life assurance, but if it wishes to fight an election on that platform, then that is up to the Government. Because of the difficulty associated with the Leader's amendment and my own amendment, I point out that if the former is carried, then mine will not be put. However, should the Leader's amendment be lost, then I will proceed with mine.

The Committee divided on the amendment:

Ayes (11).—The Hons. Jessie Cooper, M. B. Dawkins, R. C. DeGaris (teller), G. J. Gilfillan, C. M. Hill, Sir Norman Jude, H. K. Kemp, F. J. Potter, C. D. Rowe, Sir Arthur Rymill, and V. G. Springett.

Noes (8).—The Hons. D. H. L. Banfield, S. C. Bevan, R. A. Geddes, L. R. Hart, A. F. Kneebone, A. J. Shard (teller), C. R. Story, and A. M. Whyte.

Majority of 3 for the Ayes.

Amendment thus carried.

The Hon. R. C. DeGARIS I move:

In subclause (1) (a) before "insurance" second occurring to insert "such".

Because it would restrict the franchise it is necessary to insert the word "such".

Amendment carried.

The Hon. R. C. DeGARIS moved:

In subclause (1) (a) before "insurance" last occurring to insert "such".

Amendment carried.

The Hon. R. C. DeGARIS moved:

In subclause (1) (a) to strike out "or which may be considered necessary or desirable".

Amendment carried.

The Hon. R. C. DeGARIS moved:

In subclause (1) (b) to strike out "general".

Amendment carried.

The Hon. R. C. DeGARIS moved:

In subclause (1) (b) to strike out "or any class or form of insurance,".

Amendment carried.

The Hon. G. J. GILFILLAN: I move:

In subclause (5) to strike out "may, with the approval of the Minister and the consent of the Minister controlling any department of the public service of the State, and".

The amendment I placed on honourable members' files was to strike out all the words I have moved to strike out and the words "on such terms as may be mutually agreed upon". However, to protect the rights of another honourable member who has an amendment on file that affects the latter words, I have moved to delate only the former words. I think the amendment is self-explanatory. It

is designed to place this authority on more equal terms of competition with other companies. The intention is to protect members of the public who wish to borrow money through any of the Government's instrumentalities, or who wish to register a motor vehicle at the Registrar's office, from any pressure to insure with a particular company. In fact, it is designed to ensure freedom of choice.

The Hon. D. H. L. Banfield: You are leaving them a little bit of freedom of choice, are you?

The Hon. G. J. GILFILLAN: The policy speech of the Hon. Frank Walsh has been quoted at great length, and different interpretations have been placed on it. However, he definitely said that he believed there should be a freedom of choice of insurance companies. In other States different officers in different departments are able to bring pressure on people to do business with those departments. I believe it is the usual thing for the police officers throughout some States to act as agents for the State Insurance Office. I can visualize all sorts of situations under our present Statutes, with all the numerous avenues the Government has of placing pressure on different sections of the community. I need refer only to the State banking systems, local government, and the administration of the Rural Advances Guarantee Act. Pressure (or at the very least persuasion) can be brought to bear on members of the public who are forced to do business through Government departments.

The Hon. R. C. DeGARIS: There are two amendments on the file. If the Committee wishes the Hon. Mr. Gilfillan's amendment to be carried, it will vote for it. However, if it votes against his amendment, I will have the opportunity to move mine. My amendment would allow the commission to use members of the Public Service, but it provides that it would be subject to payment from time to time but not less frequently than once in each financial year to the departments concerned of the proper value of the services as certified by the Auditor-General.

The Hon. A. M. WHYTE: I support the amendment of the Hon. Mr. Gilfillan, for I believe it is a very good one, especially in view of the indication given by the Chief Secretary and his colleagues that it was the Government's intention to compete freely with the established insurance companies. This amendment will eliminate the possibility of Government departments and officers being used to implement Government insurance. Not only will it provide for freedom of choice but it will in fact make

it almost impossible for the Government to have any advantage over an established insurance company.

The Hon. D. H. L. Banfield: It will be impossible to have a Government office now.

The Hon. A. M. WHYTE: Yesterday, Government members accused speakers on this side of the Chamber of trying to protect the established companies.

The Hon. D. H. L. Banfield: What did the last amendment do?

The Hon. A. M. WHYTE: We are talking now about the present amendment. I said in the second reading debate that, if the Government wished to establish an insurance office, that was its affair, and I would not oppose it provided it was all fair and above board. I believe my support of this amendment will ensure that such an office is kept somewhere near to that category.

The Hon. M. B. DAWKINS: I, too, support the amendment, because I believe it is a good one. I know the Government has said it wishes to go into a private enterprise field and that it wishes to compete in private enterprise upon the same terms as the other companies. If this amendment is not carried it will be possible for every police station in the State (as I believe happens in other States) to be an agency for a Government Insurance Office. It is frequently necessary for country people to get a temporary permit pending registration, and they have to go to a police station for this purpose, while people who live in the city go to the Registrar to register their vehicles. As one honourable member said earlier, the first thing that is said is, "Where can I get third party insurance?" If the Registrar is an agent for a Government Insurance Office, this provides a completely unfair advantage to that office. I believe the amendment will tend to ensure that the Government office, if established, will be on level pegging in these matters with the private offices. I have much pleasure in supporting the amendment.

The Committee divided on the amendment:

Ayes (10).—The Hons. Jessie Cooper, M. B. Dawkins, R. A. Geddes, G. J. Gilfillan (teller), C. M. Hill, H. K. Kemp, Sir Arthur Rymill, V. G. Springett, C. R. Story, and A. M. Whyte.

Noes (9).—The Hons. D. H. L. Banfield, S. C. Bevan, R. C. DeGaris, L. R. Hart, Sir Norman Jude, A. F. Kneebone, F. J. Potter, C. D. Rowe, and A. J. Shard (teller).

Majority of 1 for the Ayes.
Amendment thus carried.

The Hon. R. C. DeGARIS: Because of the vote just taken, I do not intend to proceed with the amendment I have on file.

The Hon. G. J. GILFILLAN: I understand that, in accordance with the normal procedure, the words "on such terms as may be mutually agreed upon" are automatically struck out.

The CHAIRMAN: That is the position.

The Hon. G. J. GILFILLAN moved:

In subclause (5) after "Commission" to insert "shall not".

Amendment carried.

The Hon. Sir ARTHUR RYMILL: On a point of order, I think the honourable member should move the remainder of his amendment to line 41. He moved only part of the amendment.

The CHAIRMAN: According to May, those words are automatically struck out as a result of the carrying of a previous amendment.

The Hon. M. B. DAWKINS: Does that mean that the clause would read, "The Commission shall not make use of the services of any of the officers or employees . . ."?

The CHAIRMAN: Yes. The amendment to insert "shall not" has been decided.

The Hon. G. J. GILFILLAN moved:

In subclause (5) to strike out "that" and insert "any"; and after "department" to insert "of the Public Service or of any instrumentality of the State".

Amendment carried; clause as amended passed.

Clauses 13 to 16 passed.

Clause 17—"Contributions in lieu of taxation, etc."

The Hon. R. A. GEDDES: I move the following suggested amendment:

In subclause (1) to strike out "from time to time" and insert "at least once in every financial year".

The Government has stated that this commission will compete freely with existing insurance companies.

The Hon. D. H. L. Banfield: That has been taken away now.

The Hon. R. A. GEDDES: If the commission is running on sound business lines, it should pay its taxes to the Treasurer just as much as it should pay taxes to the Commonwealth Treasurer if it was a public company. This should be done annually, and not "from time to time".

Suggested amendment carried.

The Hon. R. C. DeGARIS: I move as a suggested amendment to insert the following new subclause:

(1a) The commission shall from time to time as the Auditor-General shall determine

but not less frequently than once in each financial year pay to the Treasurer such sums as the Auditor-General certifies—

(a) would be payable by the commission if the commission in respect of its insurance business were liable as an insurance company for the payment of charges, fees and other disbursements payable under any State or Commonwealth Act to any State or Commonwealth department or instrumentality and rates and taxes payable under any State or Commonwealth Act to any local government authority;

and

(b) would be payable by any other person engaged in the business of insurance to a vendor of goods for sales tax.

In subclause (1) we find the words:

. . . if the commission in respect of its insurance business were liable as an insurance company for payment of income tax and other taxes under the provisions of any Act or Commonwealth Act.

Do "other taxes" include Customs and Excise duties? I am advised that this is so. I should like that point clarified. I am not certain whether the commission would be liable to pay sales tax. It may well be that it would be subject to sales tax on anything it had to sell but it might not be subject to sales tax on anything it bought.

Suggested amendment carried; clause, with suggested amendments, passed.

Clause 18 passed.

Clause 19—"Funds."

The Hon. G. J. GILFILLAN: I move the following suggested amendment:

After subclause (5) to insert the following proviso: Provided that any advances made under this subsection shall carry interest at a rate not lower than the current long term rate of interest at which the Government of the State may borrow money.

The purpose of the amendment is quite clear. It places the financial activities of the commission on a businesslike footing.

Suggested amendment carried; clause, with suggested amendment, passed.

Clause 20 and title passed.

Bill reported with amendments and suggested amendments. Committee's report adopted.

ROAD TRAFFIC ACT AMENDMENT BILL (No. 2)

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

REAL PROPERTY ACT AMENDMENT (STRATA TITLES) BILL

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

PUBLIC PURPOSES LOAN BILL

Adjourned debate on second reading.

(Continued from August 22. Page 1449.)

The Hon. C. D. ROWE (Midland): I do not want to speak at length on this Bill because it has been canvassed extensively and I think very thoroughly by other members of this Council. However, there are one or two general comments I should like to make. The first thing I want to say is that I think we must look at this Bill in relation to the general economic situation of the community at the present time. I think that even the Government would admit that there is a run-down in the economy of the State, that this has been going on for some considerable time and that there is little evidence that we are getting out of that situation. Secondly, I think it is also acknowledged that the building industry is in the doldrums. I am aware that in the last two or three days statistics have been produced to show that there is some improvement in that industry.

The Hon. F. J. Potter: That is only industrial building.

The Hon. C. D. ROWE: I am indebted to the honourable member for that remark. True, those statistics relate only to industrial building. We still have to see any significant upturn regarding private houses and flats. It appears to me that there are two reasons why there is a difficulty in the building industry.

The Hon. C. R. Story: You will have to be careful; you might be accused of being a knocker.

The Hon. C. D. ROWE: I am not particularly worried about that. One of our problems is that there seem to be more houses on the market than there are people prepared to purchase them. Therefore, the first thing we have to do is to stimulate the economy in order to get these houses rented or sold before we can create a market or a demand for new houses. This matter of selling the existing houses and getting them occupied is tied up very largely with the question of finance; consequently, whatever we can do to pump finance into the community is likely to have a satisfactory effect on the building industry.

The third thing I wish to say (and I think this a fact that is common knowledge and will be admitted by everybody) is that apparently there is at present only one reference before the Industries Development Committee. It is doubtful at this point of time what the result of that reference will be. It is also true to say that there have been very few references before the committee in the last two years.

This lack of work for the committee is an indication to me that we are still in the doldrums in building up our economy.

The fourth thing of which we have evidence is that there has been a very considerable increase in Government charges of all kinds. Although the Government says that in general terms the increase is marginal, I think the truth is that we have got beyond the stage where these increases are marginal. If we look at water rates and land tax accounts and at the increases in stamp duties and Companies Office fees, we see that we are gradually getting beyond the stage where we can remain competitive. Fifthly, we do know that there is a proposed gas pipeline. I believe the position as regards its construction has been clarified. The authority has been set up and we can safely say it will go ahead; I hope so. But, apart from that, I do not think there is before the Government or in South Australia any major development project under way at present. Any State should always be on the move and have something before it likely to provide further expansion of the economy and more jobs for its people, but at present we are entirely without any major development project in either the public or the private sector. We have been promised that certain things will eventuate.

The Hon. S. C. Bevan: There are major bridgeworks.

The Hon. C. D. ROWE: Yes, but they are not in themselves development projects.

The Hon. S. C. Bevan: They create employment.

The Hon. C. D. ROWE: Certainly; I shall have something to say about that in a moment. I should like to see more development taking place which would do something for South Australia in the way that something is being done for Western Australia at present. There, they have the natural resources and are making good progress and using them to the best of their ability. I sincerely hope we shall be fortunate enough to discover some more gas off the coast with the new rig now being put into commission. Some weeks ago the Treasurer announced on television on a Wednesday evening that there had been (to use his own words) an "interesting discovery" of copper in the area around Woomera, and he expected that that would go ahead subject to certain basic assumptions being realized. If that turned out to be another worthwhile enterprise and if copper could be discovered there, it would do for this State what copper did for Wallaroo,

Moonta and Kapunda in bygone years. It would be well worth while.

The Hon. S. C. Bevan: I agree with the honourable member there.

The Hon. C. D. ROWE: I think this is common ground. If the Mines Department could make another worthwhile mineral discovery, that would be another shot in the arm for our economy. Therefore, I favour spending the maximum amount of money on exploring these possibilities. Of course, it is not an exact science. No Mines Department man knows when he bores a hole that the answer will be what he wishes, but we want to see that happen.

Further, there has been much talk about town planning and what this Government has done in that respect, but we should be factual about this. The truth is that so far all that has happened is that a new Statute has been put on the Statute Book about the future requirements of town planning: the amount of money spent on town planning and town planning enterprises is virtually nil. I can see no provision for town planning in this year's Loan Budget. Almost every day we hear statements about the redevelopment of our inner suburban areas and how desirable subdivisional activity should be achieved on a correct basis, but nothing is happening. It seems ironical that the present Treasurer should be talking about inner suburban high-rise development and saying how desirable it is, when almost the first thing the Walsh Government did when it came to office was to cancel a proposal on the books to enable this to be done. I am glad to see that, in this matter at all events, the Treasurer is coming around to the view we held before we left office. If that project had been proceeded with and had been established today, it might have set a pattern for further private enterprise in that sector. If that had happened, the building industry and the economy might have been in a different position today from that in which it is.

The Hon. S. C. Bevan: Is there anything to prevent private enterprise going ahead with that project today?

The Hon. C. D. ROWE: There is nothing to prevent private enterprise from doing it, but the Playford Government encouraged development such as that. If people had been able to see that this was a profitable kind of development, it would have been a great help. If the Government is coming around to realizing that perhaps it made a mistake in that matter, well and good. Those facts provide the background of what I want to say about the

Loan programme. All these facts indicate that we should have had an expansive Loan programme pushing the maximum amount of money into public works; but the programme has been reduced in several ways. First, last year \$2,624,000 was transferred directly from the Loan Account to the Budget Account, which means that this money might have been well spent on development projects for the State and could have given a great impetus to important works has been lost to the Loan Account.

Secondly, large payments for the Engineering and Water Supply Department and the Railways Department were carried over into 1967-68. I cannot understand why the programmes of those departments were retarded so that this would happen. There was no shortage of manpower; there was no reason why the works could not have been proceeded with. It was not a wet season, which sometimes delays work; there was no shortage of materials. I can only think that some deliberate action was taken by the Government to slow down the programme to ensure that it would not become liable to make these payments in the year 1966-67. When the economy is running at full pressure and there is a shortage of men and materials, we cannot always get the anticipated work completed, but last year those conditions did not apply. It is unfortunate that we did not accelerate the programme and get those works completed on schedule so that they were not carried over until next year.

The Treasurer said that he proposed to bring the Loan programme to balance as at June 30, 1968, which is another way of saying that he proposes to cut down expenditure on Loan works so as to keep the expenditure in a state where the Loan programme will balance. I favour balanced Budgets, but I should have thought, looking at the condition of the economy today, it would be wise for us to run the Loan programmes into debit, to some extent, for the sake of including urgent and long-overdue public works.

It is one thing to say that the Loan programme has been brought into balance, and it is another thing to say that we will reduce the demand for labour and materials and the amount being spent in the community so that we shall have a balanced Budget. All this means that the Loan Fund is not providing the stimulus to the economy that we should expect it to provide. Some works are urgently required in this State, one of which is the medical school at Flinders University. We all

know of the shortage of doctors in South Australia today. Whilst I realize that the Government has done everything possible to recruit oversea doctors, the truth is that such doctors are not available. The answer to the problem is to train our own doctors, and at the earliest possible time. The delay in the construction of the medical school at Flinders University simply means that we are delaying a solution to this problem.

I have already referred to the question of high-rise development projects in the inner city area which the Playford Government planned but which the Labor Government dropped; however, the present Government is now coming around to this idea. Such projects are very necessary in order to maintain business and provide accommodation within the city area.

Regarding the proposal for a hospital at Modbury, I believe that the Government should have proceeded with the Playford Government's proposal. If this had been done, a hospital would be established there now and the people there would be benefiting from it. If we are to go in for a more grandiose scheme, it is a pity that it has been delayed to the extent that appears likely under the present Government's proposals, which will deny the people a hospital in that rapidly expanding area for quite some time.

The development of the Torrens Island power station has become very important. I think I am correct in saying that during last year the Electricity Trust, by arrangement with the Government, decelerated its programme and extended the time for the completion of some contracts because the load on the trust was not increasing as quickly as had been forecast. I am not blaming anybody for the recent unfortunate occurrence at the Torrens Island power station because it is the kind of thing that must be expected to happen, perhaps once in a lifetime. We have not reached 100 per cent efficiency in these projects and neither I nor the Government knows the real cause of this malfunction, so we cannot debate this matter at length now. However, it does indicate the necessity of having some reserve capacity in respect of electric power in the winter months.

We are now using practically all the generating capacity at our disposal. Rather than reducing the capital expenditure of the Electricity Trust we ought to be increasing it and accelerating the work on Torrens Island. The trust's capital works programme for 1966-67 was of the order of \$33,000,000, whereas for

1967-68 it has been reduced to \$29,600,000. I would have hoped that the station could be put into operation because I believe it will be a very economic station and we should have planned to complete the project. Unfortunately, this will not happen because there will be a delay of some months before the station commences operating. We should not be living from hand to mouth in respect of electric power because people in industry and in their homes are very dependent on it, and we should always have sufficient reserves to ensure that we can cope with any emergencies.

I believe that we should be doing more than we are doing to ensure an adequate water supply for this State. I do not wish to discuss the unfortunate difficulties that arose in connection with the Chowilla dam. However, the truth is that, as a result of these difficulties, we may be in a serious situation in a year or two. The Government should have realized what was likely to happen to the Chowilla project when the tenders were received and when it saw that they were much in advance of the estimate. At that stage it should have got busy and raised this matter with the other parties and thereby saved the time that has elapsed between the closing of tenders and the present time.

The whole thing is now up in the air and, from my knowledge of negotiations involving Government instrumentalities, I believe that we are unlikely to have the matter resolved quickly and I cannot see our having an assured water supply in time to satisfy industrialists, and, consequently, people will be inconvenienced.

The Hon. S. C. Bevan: It is the result of an action of the River Murray Commission.

The Hon. C. D. ROWE: Yes, but once it became obvious to the Government a few months ago that tenders were greatly in excess of the estimate it should have anticipated the commission's reaction. I am sorry that it did not then consider the matter in more detail.

I turn now to the water restrictions that may be necessary this year. Somewhere in the office of the Minister of Works are a plan and a graph showing the volume of water that we must have in our reservoirs at any time in order to be sure that restrictions will not be necessary during the ensuing months. This graph was used by the Playford Government, which watched that graph and, when the reservoirs fell below a certain level, pumping was immediately commenced. The result was

that we got through without restrictions, even during the 1959 drought, which was much more serious than the present drought.

The Hon. A. J. Shard: Didn't it rain in September and October of that year?

The Hon. C. D. ROWE: I sincerely hope that it rains in September and October this year. The present Government has taken a chance on whether it rains.

The Hon. A. J. Shard: We use the chart that the Playford Government used.

The Hon. C. D. ROWE: Then the present Government should achieve the same result, and there should be no necessity for restrictions.

The Hon. A. J. Shard: Provided it rains.

The Hon. C. D. ROWE: If we spend money in pumping water and it then rains, it can be said that the expenditure was not necessary. Again, if we do not pump water and it does not rain we are in trouble. If I had these alternatives I would conclude that water was so important to the community that I would get the pumps going. The Government is taking a chance in respect of this matter. I hope we get rain. I am not happy with the prospect that we may be subjected to water restrictions.

The Hon. A. J. Shard: You can do your best, but if you do not get reasonable rains in any winter you will have restrictions no matter how much you pump.

The Hon. C. D. ROWE: That is a matter of opinion.

The Hon. A. J. Shard: It is not; it is a matter of fact.

The Hon. C. D. ROWE: If we do not get rains we will probably have restrictions, and it will be bad for the economy of the State and for industry if there is a drought. The Hon. Mr. Hart mentioned effluent water from the sewage farm at Bolivar. Such water is going to waste at present, and I think the economics involved in using that water should be examined and possibly some scheme devised to assist in the overall situation. I have mentioned two points: first, I raised several points where I think action is needed to stimulate the economy, and I do not think there is disagreement with those comments from the Government benches. Secondly, I have mentioned five enterprises that should be undertaken urgently in the interests of the development of this State. Notwithstanding that, we find that the Government has taken money belonging to the Loan Account and used it in

Revenue Account—I think unwisely—and it has budgeted to balance the Loan Account by June 30, 1968.

I would have thought a more expansive programme was necessary. If the Government in this sector were to adopt an expansive programme and set the pace it would find that it would take up some of the slack of unemployment and give badly needed impetus to the economy. Summing up, I think the Government is too much worried with trivialities, which do not matter in the overall development of the State, when it should be concentrating on major issues for advancing and developing the State. As somebody remarked to me recently, the Government is spending its time playing with peashooters when it should be concentrating on measures to get the economy going again.

The Hon. D. H. L. Banfield: Was that a New South Wales man again?

The Hon. C. D. ROWE: No, it was a man who unfortunately is having a very difficult time. Whereas two or three years ago he had adequate overtime that enabled him to meet his commitments, today he is deprived of that overtime and is feeling the situation badly.

The Hon. C. M. Hill: He is just one of many thousands.

The Hon. C. D. ROWE: Yes, he is one of many. This man said to me, "I will not fall for this trick again; I was offered a little service pay amounting to about \$1.50 a week and I grabbed that, thinking I was doing the wise thing, but the net result is that I have lost about \$8 a week in overtime." That man was not from New South Wales, if that is any consolation to the honourable member opposite.

The Hon. A. J. Shard: Wages are based on a 40-hour working week and there should be no need to receive overtime.

The Hon. C. D. ROWE: I am interested in that comment, which I hope will be given publicity.

The Hon. A. J. Shard: The industry I was associated with did not enter into overtime.

The Hon. C. D. ROWE: I do not want to tie people's salaries down, nor do I want to say, "You get paid for a 40-hour week and that is it."

The Hon. L. R. Hart: You heard what the Chief Secretary said.

The Hon. A. J. Shard: I don't run away from that; I believe the weekly wage should be sufficient and that a man should not have two jobs.

The Hon. C. D. ROWE: I believe we should get the maximum amount of money into people's pockets if we can gear the economy to it; that is my private philosophy.

The Hon. A. J. Shard: Then you and I disagree.

The Hon. C. D. ROWE: Then I must be on the right track.

The Hon. A. J. Shard: Don't try to tell that to anybody outside.

The Hon. C. D. ROWE: I do not wish to take the matter further, but I am disappointed that money properly belonging to Loan works has been transferred for other purposes and that there has been a cutting down of the Loan programme this year in this State. There has been a retarding of the construction of a power house that could well have a serious effect on industry, and we still do not know what our future water supply will be. In addition, although there has been much talk about town planning, nothing has happened. Although I support the Bill, I am not happy with the Estimates because I do not think they provide the stimulus that should be provided in a properly managed budgetary system.

The Hon. R. A. GEDDES (Northern): I was glad to hear the interjection made by the Chief Secretary, and I do not worry whether *Hansard* or the press got it correctly or not. To say that the 40-hour week is sufficient, or should be sufficient, as long as the wages received are adequate and that that is all that any man should want is, to my mind, indicative of the head in the sand attitude taken by the Government with regard to employment and the economy of the State. I do not agree with the principle put forward by the Chief Secretary. We have to bring people into this nation by way of migration in order to populate the country. In addition, we must employ those people, but when things are moving forward the opportunity arises for overtime to be worked, for the benefit not only of the worker but also of the whole State. That is what has slowed down most of all in this State.

The Loan Council at its meeting late in June adopted a total new borrowing programme of \$677,000,000. That represented an increase of \$32,000,000 (about 5 per cent) above the 1966-67 programme. We often see in the press accusations made, or the finger of scorn pointed, indicating that we would be better living with Labor if only the Commonwealth Government would come to the financial party: here we have an announcement that the amount of Loan funds made available has increased, with this State's share amounting to \$92,820,000.

I can well imagine that going cap in hand to Canberra to find out what money will be available for the coming year must be a difficult exercise. I cast my memory back to the late John Curtin's saying that this State would always be a mendicant State and would always need special aid. Also, one cannot help remembering the wrangling that occurred between the Premiers of New South Wales and Victoria. Sometimes one would gain and sometimes the other. Finance is a difficult problem for an individual as well as for Governments.

I notice that student hostels have been allocated \$100,000 this year, whereas in 1954 they received about \$700,000. I am mindful of this, because during the election campaign of 1965 the Government made firm promises that a student hostel would be built at Leigh Creek that would contain dormitories and cooking facilities so that children from the station country in the northern area of the State would be able to attend the Leigh Creek Area School and enjoy those facilities. They would then be able to receive a more varied type of education than would have been possible from the school of the air, governesses or their parents. This would also eliminate the problem that is becoming more acute every year because of the fantastic costs involved in children having to come down to boarding school at the tender age of about eight years, at which stage they virtually leave their homes and their parents and never get to know them again. This student hostel was promised if the Labor Government was elected. Well, it was elected, but so far there is no student hostel at Leigh Creek. It is regrettable that, so far as I know, there is no likelihood of that hostel eventuating in this financial year, either.

I should like to think that this matter will still be kept before the Government for its consideration. The assurances given at the time were such that parents had filled out a list indicating how many children would be coming down at the start of the 1966 school year, and the governesses who had been booked for that school year had been cancelled. Then there was that deathly silence, that silence of: not enough money, and what does Leigh Creek mean to us anyway?

Some interesting features are noticed in regard to the loan of \$250,000 to the Renmark Irrigation Trust, and I wish to direct the attention of the Council and the Government to them. At Yamba, a short distance east from Renmark, there is a road block where all trucks containing fruit and fruit trees are stopped and inspected. All trees that come under

the Vine, Fruit and Vegetable Protection Act and all fruit and vegetables coming into South Australia must be examined, and in many instances these things must be fumigated. As well as trees and the like, all fruit cases that have not got a certificate that they have been fumigated must be fumigated before they can be re-used. This also applies to empty barrels that have been used for carrying wine.

Many years ago the promise was made that a proper fumigation plant would be built at Renmark at an estimated cost of about \$20,000. At present at Yamba there is a plastic tent which has to be built on a framework to enable the smaller trucks to be fumigated at that point. However, semi-trailers and large trucks cannot be handled there, so it is necessary for the loads on those vehicles to be sent to Mile End to be fumigated there. The driver has to give an assurance that he will proceed direct to Mile End. This creates many problems, because often those vehicles are carrying mixed loads of wine barrels and motor bodies and other mixed commodities that have to be off-loaded and handled before the fumigation can take place.

This fumigation is necessary to prevent the entry into the State of oriental fruit moth, red scale, and San Jose scale. These are very pertinent problems within the fruitgrowing industry, particularly in the irrigation areas, and naturally this work must go on. However, when we have the situation that trucks that are too big to be fumigated at Yamba have to go all the way to Mile End to be fumigated, it means that the spread of disease becomes that much easier. I understand that these days crates of bananas and pineapples from Queensland are coming through by road transport in ever-increasing numbers, and bananas, like many other fruits, have to be fumigated.

Agriculture still plays a pretty important part in the economy of the State, and disease of any kind that affects the agricultural industries is far costlier to eradicate than it is to keep out. If we have inefficient and insufficient fumigating plants on the borders of our State we are leaving the field open for the abuse that disease can give to plants, to fruit, and in some instances even to human beings. I should like to see an assurance given before 1968 that there will be a better system of fumigation at this very important point.

Turning to railway accommodation, I notice some very interesting things. The sum of \$104,000 has been set aside for the purchase or construction of houses for employees.

Recently at Peterborough the municipal authority pointed out to me that the Railways Department does not pay any rates and taxes for the houses that are empty. The council, on the day it sets its assessments, gets a list from the department setting out how many houses are occupied. However, on a voluntary assessment afterwards the council finds that the houses that are empty on one day are filled by the following week. The Railways Department does not make any *ex gratia* payments in respect of those houses that were empty on the specified day, so in that way it gets a little cut off its costs. I realize that in this matter it is not easy to be completely fair. However, with towns such as Peterborough, Port Augusta and, to some extent, Port Pirie, where there is a large population of railway employees, I think this is not quite fair to the councils and that there should be special dispensations for them.

The Hon. S. C. Bevan: Why wasn't it done previously? This has been going on for years.

The Hon. R. A. GEDDES: One could do all manner of things that were not done previously. We did not have satellites previously; why do we have them now? Why do we not have rain today that we had previously? Under "harbours accommodation", no reference is made to the very important question of containerization, which is getting closer to us almost every month. It would appear that this State has now finally lost all hope at this point of time of the major oversea ships coming to Port Adelaide for the container trade. I shall now deal with a matter that ought to be considered by the Railways Department and the harbour authorities. I understand that the smaller container ships coming to Port Adelaide from Melbourne will off-load their containers and that the containers will be transported from ship's side to the container operator's terminal by road transport, which is a much more flexible and rapid method than rail transport. So far, only Berth 6 at Port Adelaide has been allotted for this type of traffic.

The Hon. S. C. Bevan: Support State enterprise. Send them by rail instead of by road.

The Hon. R. A. GEDDES: I am seeking a railway on State property, because it is envisaged that, after the containers have been transported from ship's side to the container operator's yard, they will be loaded direct to rail. Seatainer Terminals Limited, of Karatta Road, has a terminal alongside one of

the future rail corridors planned for the industrial area and the suggestion is that it would be wise for provision to be made for a railway line to service this industrial area so that containers could go by road from ship's side to the depot and then go on by rail. I still think that this State has missed out in regard to containerization, and that is regrettable.

The Hon. Arthur Whyte has referred to the problem of the Kimba water supply, and I suppose one could couple that problem with the difficulty about the Chowilla dam project. The Premier has said that South Australia has little need for additional water for the next 10 to 15 years. However, Senator Bishop is reported in today's *Advertiser* to have said that we must have water by 1970 and the press reports that water restrictions may be imposed next summer. Water is an extreme problem. The Kimba area is progressing with the times. The town is growing, although it has not the privileges enjoyed by other areas. Many promises are made but the tide goes out before sufficient money is allocated to enable the job to be done. The problem at Chowilla is beyond being serious: it is acutely important. I see the curtailment of that project as a further step in the stagnation of the growth of the State, because population, agriculture and industry cannot progress without adequate water being available. I support every move that the Government makes about the Chowilla project, as long as the Government does not say that the State does not need the water for 10 years or 15 years. The need for this water is as close as 1970.

I am pleased about the expenditure of \$340,000 last year on the Renmark Primary School: a very fine brick school has been erected in that town. Unfortunately, the Renmark High School is in a deplorable condition. More than 40 wood and iron huts are huddled around the permanent part of the school. Renmark will continue to grow, and the need for high school education there must not be overlooked. An amount of \$361,000 is provided for the completion of construction of the new agricultural engineering centre, science laboratory and plant breeding centre that will enable Roseworthy Agricultural College to provide modern teaching facilities of a much higher standard than has been the case.

The Minister of Education announced that Urrbrae Agricultural High School was to extend its educational course for a further two years for those who wished to take up agri-

culture. That high school would be the only place in the State where children could get higher educational training in agriculture. Because it is fairly natural that every boy who goes to Urrbrae comes from a country area, there has always been a problem about getting boarding facilities for the boys. In the past the boys have had to leave Urrbrae after attaining the Intermediate standard. However, they will now be able to study for two more years and, therefore, they will become much more efficient if adequate boarding facilities are provided. Again, it is easy to criticize the Government and to say that something that has not been done ought to have been done. I am putting forward the constructive criticism that these matters ought to be considered so that in future boys who attend this school will be able to get, without inconvenience, a good education in their chosen career. I support the Bill.

The Hon. JESSIE COOPER (Central No. 2): I support this Bill, but I must say that it has proved a great disappointment to me, because after months and months of talk by the Government about money being required in South Australia from the Commonwealth—in fact, from anywhere—in order to lift the economy and in order to establish new projects to provide employment, what do we find? Do we find new schemes to develop the State, new schemes for decentralization or for the allocation of money to improve the State's employment and production? No. These are all notable by their absence.

The main increases seem to be in the waterworks and sewerage sections and in the drainage of areas under local government. If the Government pushes on with these plans, it will certainly provide for some employment to take up the slack from other industries. However, there are some notable omissions that I continue to regret. There is the inadequacy of the antiquated primary school buildings in the metropolitan area, many of which suffer from over-crowding, a crop of what were meant to be temporary classrooms long, long ago, and no provision for proper playing areas, so Renmark has not had it on its own. There seems to have been no attention given to these in this year's planning. I know that many fine new schools have been erected in the past, but honourable members ought to look at the school nearest to my home, the Marryatville Primary School. It has everything—antiquated buildings, temporary-permanent classrooms, and a limited play area paved with asphalt. It never

fails to amaze me that the staff at Marryatville continues to turn out so many well-trained children.

Another annual oversight is the apparent failure to rectify the shocking conditions provided for women in our gaols. Once again there is no provision in the Bill for that, although the plans have been drawn up for years. Again, it seems that for another year (or do I mean a decade?) the southern districts hospitalization has been overlooked. I can assure honourable members that it will not escape the notice of the people of the metropolitan area that there is no public hospital in the metropolitan area further south than North Terrace—and this despite the vast population growth extending from the south-east to the south-west of Adelaide. All this area is completely without Government hospital accommodation. The urgent need for this has been discussed for many years, especially for a teaching hospital associated with our new Flinders University. Honourable members heard yesterday a cool appraisal of the situation from the Hon. Mr. Springett, and no Government can afford to ignore his warning.

Although tertiary education has been greatly reduced from what was anticipated three years ago, there seems to be no virtue in adopting the attitude of the ostrich in relation to the urgent need for an early start on this work on a southern districts hospital. At the present rate of progress in thinking about this matter, we shall be in the new millenium of 2000 A.D. before the university and hospital can be integrated to produce the medical graduates which South Australia needs so urgently. That the establishment of the new Flinders University has captured the imagination and fired the enthusiasm of the South Australian people is instanced by the success of the open days held earlier this month when, on the wettest and coldest days of the season, 20,000 people spent hours on the campus visiting every section of the university, watching experiments, examining theatre workshops, appreciating the practical beauty of the library and, perhaps best of all, practising their French or Spanish in the language laboratory where every session was packed: in fact, they were seeing for themselves how their money was spent. So far, the schools of arts, science and economics have been established. Under an agreement with the University of Adelaide 70 students each year have been taken by Flinders University as service course students.

Last year, they were all "pre-med." students; this year approximately one-third of them are "pre-med."; the remainder are dentistry and agriculture students. (Honourable members will realize that by "pre-med." I mean those students who are able to do their first year science course at Flinders University.) Flinders University would be able to set up its medical school by 1971 (that is, in the next triennium) provided the Government and the Australian Universities Commission concurred. Therefore, it seems disappointing that the first intake of medical students to the course proper will be delayed if plans for the establishment of a teaching hospital adjacent to the university are not expedited. We have heard a great deal from the medical point of view, but I make a plea also from the university's point of view.

Again, judging by the purposes for which money is to be spent, it would appear from the Bill before us that the Railways Department still has no plans for providing sufficient interstate sleeping or dining cars to make for easy booking on its overcrowded trains or for providing conditions ever likely to attract tourists. For years the tourists and business people of South Australia have been asking for a service between Adelaide and Melbourne and Adelaide and Perth that would enable them to make bookings at reasonably short notice. The Railways Department has consistently failed to make this service available, so more and more people are forced to travel by air, tourist coach or private car. Furthermore, for years requests have been made by tourist organizations and the travelling public for dining cars on interstate lines, and, indeed, for other reasonable facilities accepted as everyday requirements by the airways companies; but the Railways Department continues to behave as though passenger traffic were anathema to it, and South Australia continues to lose tourists.

As I leave those matters that the Bill leaves undone, the reference to tourists reminds me that there is no provision apparent in the Loan Estimates for the purchase of any large areas of national reserves or unspoiled areas for the future relaxation of South Australia's inhabitants. It was hoped that, when the National Parks Commission was established, the next step would be to make some worthwhile provision for national parks. I regret that this seems to be missing and trust that the Government is thinking of planning some other method of financing the achieving of this objective.

Tourism has recently been closely associated with home industries and crafts in the minds of the people of South Australia. I should like to point out that one of the most widely practised and most effective home industries that South Australia ever had, in both rural and metropolitan areas, was the raising of poultry, an industry eminently suitable as a side-line for the women on a small mixed farm. In fact, it was so effective and popular that it was calculated a few years ago that the eggs produced in the Barossa district were of greater overall value than the production of grapes! But this home industry (and, apparently, home industries are now to be encouraged) received the attention of the experts, and it went something like this. First, it was decided that specialization in egg production could become a full-time occupation in some rural areas. Secondly, it was discovered that this industry could not be run efficiently unless the unit contained some thousands of birds. Thirdly, it was next discovered that this industry could not be run effectively if all the side-line poultry keepers were allowed to raise eggs and create seasonal fluctuations in egg supplies.

As a result of all these discoveries, licensing was introduced and the recording of all egg production was required, which successfully wiped out many of the side-line flocks; it wiped out that particular home industry. Bigger specialist organizations began to flourish, but even today heaven has not yet been attained. Now there is developing a powerful campaign to limit the growth of so-called hen flocks with a view to producing a climate wherein the giant-sized egg factories might operate effectively from one year to the next without having the market noticeably affected by any multiplicity of small farmers. So we may expect shortly that all our eggs will be produced in one vast egg factory; not so much as one bantam will be allowed to scratch around any farm door from Naracoorte to Ceduna, and all to what end?—more expensive eggs than ever before.

Therefore, I would suggest that, if the Treasurer is bent on introducing home crafts and occupations, be they to attract tourists or simply to give women a little extra pocket-money, then he should be quite sure that these crafts and occupations are of a type that cannot be examined, organized or rationalized by experts.

Concerning the establishment in South Australia of home industries and cottage crafts with special reference to the selling of geegaws to tourists, I have attempted to devise some

possible activities. Having discarded all the currently more highly commercial articles of pure Australiana, such as koala bears made from kangaroo skin or rabbit fur, pseudo-native wood-carvings and non-returnable boomerangs, I visualize industries flourishing in the production of royal jelly from the sacred bees of some long-lost tribe or of fragment perfume, distilled by hand, of course, from eucalypts, or of goanna ointment especially effective in the cure of the ills of modern civilization.

I see women, no longer working frantically for school welfare clubs or various health projects and other community affairs, now happily seated at their looms or spinning gaily the fleece of the genuine undyed merino to produce undoubtedly shapeless garments.

None of this is new, of course. Home crafts and industries flourished in the Middle Ages. Times have changed a little since then. In modern times, under Mahatma Gandhi's guidance, home crafts in Indian villages flourished. No music was sweeter than the music of the spinning wheel, but his plan was not to encourage tourists, not even to produce economic prosperity: it went far deeper—into the very spiritual rebirth of India. Today 14,000,000 people are employed in the arts and crafts industries of India. I cannot see any such success in South Australia. I cannot imagine such a scene as described in a recent Indian tourist publication:

It is a common sight in the Indian village to see the handloom weaver preparing the warp of his fabric under the cool shade of the spreading tree, his wife, clad in home-woven sari, assisting him in his odd requirements and his gay, hisping children fetching now a little sizing, now a little water and often the refreshing smoke. And, as his shuttles fly, the village sings with the rhythm of their sound.

I cannot quite see this picture in South Australia. However, while the women of Walker's Flat are converting polished cow-horn into salt shakers, ornamented with the brilliant feathers of the wild rosella, the question is: who is going to control this outburst of home crafts and industries? Will it be under a special department, or will the Treasurer take unto himself an appropriate title—the Minister of Arts and Crafts?

I turn finally to the most distressing feature of South Australian life at the present time—unemployment. Every time that word is mentioned (and I do not intend to reiterate the figures that every honourable member knows by heart) the blame is laid on the Commonwealth or on the drought either here or in New South Wales. To me, this is the time not

for excuses, but for action. To me, unemployment is not just a figure in a statistical report: it is a living tragedy in personal terms. I can give honourable members examples of hardship that have been brought to my notice: a man aged 27 with a young wife and four children under six years of age—the husband has been out of work since November, 1966. Another example is that of a British migrant, ideally happy with his family in their choice of South Australia as their home until he lost his job in April, and he is still unemployed.

There is some deep-seated reason for this tragic situation in South Australia. It is 18 months since the drought finished in New South Wales, and both New South Wales and Victoria have just finished a record year of gross production. In these States goods have been selling heavily for over a year and purchases in the retail trade have risen to a record level. Why have they not risen in South Australia? Nobody is holding South Australia

back! It is holding itself back. What terrible thing has happened to South Australia? We have not had such a down-turn in production since the Scullin Labor Government brought Australia to its knees in the great depression. Let us hope that, on the next occasion that a Public Purposes Loan Bill is presented in this Council, it will paint a picture of confidence and imaginative planning for the resurgence of South Australia's progress.

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

SUCCESSION DUTIES ACT AMENDMENT BILL

The House of Assembly intimated that it had agreed to the Legislative Council's suggested amendment.

ADJOURNMENT

At 5.57 p.m. the Council adjourned until Thursday, August 24, at 2.15 p.m.