

Clause 5 of the Bill is designed to provide authority for a council within the metropolitan area to utilise its borrowing powers to construct sewers and works connected with sewerage, and to sell these works to the Metropolitan Water Supply, Sewerage and Drainage Board.

The amendment to section 525A, which is provided in clause 6, arises from a doubt expressed by the Local Government Association, because of the present phraseology, as to whether a council could borrow to establish the function of providing parking facilities and to recoup itself from the revenue of the undertaking instead of from loan rates. This amendment is designed to make it plain that parking funds may be expended for the repayment of loans and advances made to the council for the actual construction and provision of parking facilities.

Clause 7, which follows, concerns section 548 of the Act, and is designed to provide for the increase in the limits of rating on unimproved value, with the approval of the Minister.

The reason for this amendment is that in rural townsites, because of low values, councils cannot raise sufficient revenue from rates on unimproved value and are obliged to change to annual values. Many councils, however, prefer the unimproved value system, and the fact that the higher rating can only be levied with the approval of the Minister will ensure that this power will not be used without good reason. The increase provided is from the present limit of 7.5c in the dollar, which may be raised to 15c in the dollar, subject to the approval of the Minister.

The next clause—that is clause 8—proposes an amendment to section 592. This section currently provides that if at the expiration of 12 months from the date of delivery to the Registrar of Titles of the memorial of the advertisement mentioned in section 584, the land is not sold when submitted for sale for unpaid rates, the advertisement and subsequent proceedings cease to have effect and the land ceases to be bound by the noting of the memorial. The conference of the South-West Shire Councils' Association has recommended that the Act be amended to provide for the registration of the memorial from time to time. This amendment provides for this to be done, but only with the consent of the Minister to recommence proceedings for the sale of the land.

The final clause in the Bill is a consequential amendment following the amendment of section 364 in Act No. 90 of 1964. The reference to subsection (6) should now be to subsection (8).

Debate adjourned, on motion by Mr. Davies.

*House adjourned at 9.59 p.m.*

## Legislative Council

Wednesday, the 18th September, 1968

The PRESIDENT (The Hon. L. C. Diver) took the Chair at 4.30 p.m., and read prayers.

### QUESTIONS (12): ON NOTICE METROPOLITAN REGION SCHEME

#### *Rights of Landowners*

1. The Hon. J. DOLAN asked the Minister for Town Planning:
  - (1) What are the provisions under the existing scheme which safeguard the interests of objecting landholders, and to which the Minister refers in his statement on the tabling of the amendment to the Metropolitan Region Scheme?
  - (2) Does the Minister imply, in the last two paragraphs of his report—
    - (a) that the Metropolitan Region Planning Authority would not initiate the acquisition of land to vest in the Crown as a result of a subdivision against the wishes of the owners; and
    - (b) that the Metropolitan Region Planning Authority would not initiate the acquisition of land with rights to river uses against the wishes of owners?
  - (3) If these are not correct inferences to draw what did the Minister wish to convey?

The Hon. L. A. LOGAN replied:

- (1) The provisions under part II relating to reserved land (clauses 12 to 20).
- (2) (a) Yes, but the question of conditions of subdivision is within the jurisdiction of the Town Planning Board and the Minister for Town Planning on appeal.  
(b) Yes, as at present anticipated.
- (3) Answered by (2).

#### "STOP" SIGN

*Stewart Street-Calais Road, Scarborough*

2. The Hon. R. F. CLAUGHTON asked the Minister for Mines:
  - (1) Is the Minister aware that a private individual has erected a "Stop" sign at the intersection of Stewart Street and Calais Road, Scarborough, and that as a consequence, the dangers to traffic have been reduced?

(2) Does the Main Roads Department intend to remove this sign?

(3) If so, what alternative solution does it consider implementing to prevent the accidents that continued to occur before the private sign was placed at the corner?

The Hon. A. F. GRIFFITH replied:

(1) An unauthorised "Stop" sign was erected at this intersection. However, at the same time an authorised "Stop" sign was illegally removed from an intersection which had a much more severe accident record than Stewart Street and Calais Road.

(2) As a result of a series of accidents in recent weeks action is already in train to recommend the installation of authorised "Stop" signs in Calais Road on both approaches to Stewart Street. The unauthorised sign will then be replaced by an authorised sign.

(3) Answered by (2).

### DENTAL HEALTH

#### *Pilot Scheme*

3. The Hon. V. J. FERRY asked the Minister for Health:

Referring to the dental health programme recently announced by the Minister, will he please advise—

(a) the reasons for selecting the towns of Three Springs, Corrigin, and Mt. Barker for the introduction of the pilot scheme; and

(b) on what dates may it be expected that the scheme will be implemented at each of these towns?

The Hon. G. C. MacKINNON replied:

(a) The towns selected represent a reasonable geographic distribution in the areas to be served by the scheme and the dentists concerned have agreed to assist in the pilot scheme.

(b) This will be determined at the conclusion of negotiations now proceeding with the Australian Dental Association.

### LAND RESUMPTIONS

#### *Canning and Southern Rivers*

4. The Hon. J. DOLAN asked the Minister for Town Planning:

Under what Act will the Metropolitan Region Planning Authority resume land bordering the Canning and Southern Rivers under

the proposal to create a reserve in the recent amendment to the Metropolitan Region Scheme?

The Hon. L. A. LOGAN replied:

It is not anticipated that the authority will initiate acquisition by resumption of such land.

### WORKERS' COMPENSATION

#### *Industrial Deafness*

5. The Hon. R. H. C. STUBBS asked the Minister for Mines:

Can the Minister ascertain whether the Minister for Labour is aware that workers' compensation for hearing loss due to industrial noise is compensable in every State in Australia except Western Australia?

The Hon. A. F. GRIFFITH replied:

The Minister for Labour advises that as far as he is aware the only State in which hearing loss due to industrial noise is compensable is New South Wales.

### KALGOORLIE-BROAD ARROW ROAD

#### *Upgrading*

6. The Hon. J. J. GARRIGAN asked the Minister for Mines:

In view of the commencement of mining operations at Scotia, will the Government give consideration to the upgrading of the Kalgoorlie-Broad Arrow Road?

The Hon. A. F. GRIFFITH replied:

Mining operations have not actually commenced at Scotia—the companies concerned are engaged in shaft sinking.

Investigations are to be carried out by the Main Roads Department during the next few months, and the provision of funds for any improvements considered necessary will be considered in relation to other road needs when the next annual works programme is being prepared.

Furthermore, no firm decision has been made as to whether ore from Scotia will be transported by road or rail.

### STIRLING HIGHWAY

#### *Subway at University*

7. The Hon. I. G. MEDCALF asked the Minister for Mines:

(1) Does the Minister consider that the provision of a subway under Stirling Highway in the vicinity of the University may reasonably be held to be a work directly connected with transport by road

within the meaning of section 5 (3) of the Commonwealth Aid Roads Act, No. 32 of 1964, as being a means of making the highway safer and facilitating the free flow of traffic?

- (2) If so, will the Minister give consideration to using funds made available under this Act for such purpose?

The Hon. A. F. GRIFFITH replied:

- (1) Yes.  
(2) No. Funds provided under this section of the Act are already committed.

#### LOCAL GOVERNMENT ASSESSMENT COMMITTEE

##### *Application of Report*

8. The Hon. R. H. C. STUBBS asked the Minister for Local Government:

- (1) Is it the intention of the Government to implement the recommendations contained within the report of the Local Government Assessment Committee?  
(2) If so, will an early indication be given of this intention?

The Hon. L. A. LOGAN replied:

- (1) and (2) It is intended at present that variations to municipal boundaries will only be effected after presentation of petitions in accordance with the provisions of section 12 of the Local Government Act. All such petitions will be referred to the Local Government Boundaries Committee, which will take into consideration the report of the assessment committee, but will also conduct hearings at which all interested parties will be given the opportunity to present evidence.

#### TOWN PLANNING

##### *Armada-Canning Corridor*

9. The Hon. J. DOLAN asked the Minister for Town Planning:

As the Metropolitan Region Planning Authority—by letter dated the 20th August, 1968—advised that all objectors to the Armada-Cannington corridor scheme would be advised as to the result of their objections before the scheme was presented to Parliament, I now ask—

- (a) were all objectors so advised; and  
(b) if so, when?

The Hon. L. A. LOGAN replied:

At the time this letter was written it was believed that it would be possible to advise objectors before the amendment was submitted to Parliament. After the objections

had been determined, however, time was limited because of the possibility that Parliament would rise about the end of October and the necessity for the amendment to lie on the Table of both Houses for 21 sitting days. The authority therefore decided to forward the amendment for submission to Parliament without delay and at the same time to advise objectors of the determinations. The preparation and despatch of 137 individual letters of advice has now been completed.

I would add that the authority, through the *ad hoc* committees, heard all the appellants. After this, it was necessary for the reports to go to the full authority for determination. The reports went before the authority on Wednesday, the 4th September; and after the authority meeting, at which the decisions were agreed to unanimously, it was necessary for the report to be made. I received the report at 5.30 p.m. on Friday, the 6th September.

We must bear in mind that Parliament will not be sitting for one week owing to the Royal Show, and there is a possibility of the session finishing early. I worked out the eventual timetable and ascertained that the delay which would be caused by this amendment lying on the Table of the House for 21 days, without any probability of an extension of the session, made it necessary for it to be laid on the Table of the House on Tuesday afternoon.

Further, I made special representations for the holding of a special Executive Council meeting on the Tuesday; and I was able to have a special *Government Gazette* published on the Tuesday so that the amendment could be laid on the Table of the House on Tuesday afternoon. This I accomplished, and it is the reason for the plan being tabled before the replies went out. I think members will appreciate that we did not want the plan to lay on the Table of the House until next March before it became law; so, because of the time factor, it was essential to proceed in the way I did.

#### LAND

##### *Salmon Gums and Mallee Areas*

10. The Hon. R. H. C. STUBBS asked the Minister for Mines:

- (1) Is it the intention of the Lands Department to release land for

allocation for farming purposes in the Salmon Gums and mallee areas?

- (2) If so, when, where, and how much land will be available for selection?

The Hon. A. F. GRIFFITH replied:

- (1) Yes.
- (2) Two areas are currently being designed and further areas investigated. It is anticipated that these will result in the release of approximately 12 farm units south-east of Salmon Gums about mid-1969, followed by a similar release west of Salmon Gums later in the year. Further releases will occur as investigations proceed. Total area will depend on what is considered an economic size for each farm unit. However, future releases of Crown land for agricultural development will be considered in the light of economic conditions prevailing at the time.

## NURSING AIDES

### *Training*

11. The Hon. V. J. FERRY asked the Minister for Health:

- (1) At what age may girls commence training as nursing aides?
- (2) How many commenced training in 1966, 1967, and 1968?
- (3) Of these trainees—
- (a) how many passed the end of course examinations in each year;
- (b) how many failed the course examinations in each year; and
- (c) how many withdrew from the course before sitting for the examinations?
- (4) What advantages has a qualified nursing aide in training as a general nurse, as compared to a trainee general nurse without the qualification of nursing aide?

The Hon. G. C. MacKINNON replied:

- (1) 16½ years.
- (2) 1966—293.  
1967—291.  
Up to September, 1968—318.
- (3) (a) 1966—219.  
1967—222.
- (b) 1966—4.  
1967—7.
- (c) 1966—42.  
1967—73.
- (4) She completes the same course of training.

## WORKERS' COMPENSATION

### *Industrial Deafness*

12. The Hon. R. H. C. STUBBS asked the Minister for Health:

Can the Minister advise the result of the review which he intimated was proceeding when he answered a question concerning industrial deafness on the 31st October, 1967, and as referred to in my question of the 12th September, 1968?

The Hon. G. C. MacKINNON replied:

The report of the committee referred to has not yet been received.

## MEDICAL TERMINATION OF PREGNANCY BILL

### *Personal Explanation*

**THE HON. J. G. HISLOP** (Metropolitan) [4.46 p.m.]: Mr. President, will you please grant me an opportunity to express a desire that a correction be made to the speech I made on the "Bill for an Act to amend and clarify the law relating to Termination of Pregnancy by Medical Practitioners"?

The PRESIDENT: Permission granted.

The Hon. J. G. HISLOP: I regret that on page 824 of *Hansard*, 1968, I used the words, "by very well versed members of the Law Reform Committee of Western Australia."

The Law Reform Committee did not, at any time, take any part in the formation of the Bill and I ask that these words be deleted. I also ask that this information be circulated.

The PRESIDENT: The honourable member's explanation is accepted.

## BILLS (4): INTRODUCTION AND FIRST READING

1. Child Welfare Act Amendment Bill. Bill introduced, on motion by The Hon. L. A. Logan (Minister for Child Welfare), and read a first time.
2. Public Trustee Act Amendment Bill.
3. Administration Act Amendment Bill.
4. Offenders Probation and Parole Act Amendment Bill.

Bills introduced, on motions by The Hon. A. F. Griffith (Minister for Justice), and read a first time.

## BILLS (4): THIRD READING

1. Criminal Code Amendment Bill.
2. The West Australian Trustee Executor and Agency Company Limited Act Amendment Bill.

Bills read a third time, on motions by The Hon. A. F. Griffith (Minister for Justice), and transmitted to the Assembly.

3. Housing Loan Guarantee Act Amendment Bill.

Bill read a third time, on motion by The Hon. G. C. MacKinnon (Minister for Health), and passed.

4. Poisons Act Amendment Bill.

Bill read a third time, on motion by The Hon. G. C. MacKinnon (Minister for Health), and transmitted to the Assembly.

# ART GALLERY ACT AMENDMENT BILL

## Second Reading

**THE HON. L. A. LOGAN** (Upper West—Minister for Local Government) [4.55 p.m.]: I move—

That the Bill be now read a second time.

This Bill has, as its main purpose, measures for the provision of regional and branch art galleries. The State Art Gallery was established in 1895, in association with the Public Library and the Museum. The Art Gallery wing was erected in 1907 and represented something of an undertaking by a young State with considerable sums of money being expended in the initial 20 years on the acquisition of works of art. However, lean years followed with the outbreak of World War I and this position obtained until the late 1940s.

An awakened Government interest in the cultural life of the community brought about the separation of the Library Board from the Museum and Art Gallery in 1951. From this point, the Museum and the Art Gallery operated under one board of trustees, though they had, in fact, different requirements; for the work of the Museum was primarily of a scientific nature and that of the Art Gallery, mainly cultural.

Under the provisions of legislation passed in 1959, the two organisations were enabled to be separated, each under its own Act. Some professional staff was appointed and there came about a reassessment of the role of the gallery in the community.

This is a subject rarely mentioned in Parliament and I take the opportunity to say that the board has produced many new facets in the work of the gallery. It has fostered an interest in industrial design and acquired examples of the best designs in Scandinavian glass, items of Norwegian furniture, and Australian and overseas ceramics. Major international exhibitions have been brought to the State, creating a considerable interest in the community as a whole.

Naturally, the gallery is used by school pupils and architectural and art students from the Technical College. A recently established ceramic course at the Perth Technical College is using the gallery's

ceramics as examples of this art. In addition, art forms, lectures, and international art magazines, covering a wide range of the visual arts, are extensively used by students and the public.

An increasing demand by Government, semi-Government, and private enterprise for the advice of the gallery staff has developed, and this not only with regard to the placing of art works in buildings, but in some cases, the actual decor of offices and matters of civic concern.

This awakening interest in the cultural arts is not confined to the city, and the board, in recognition of its responsibility as a State gallery, has established a lending scheme of selected reproductions. Members will know that these are displayed in shire buildings and hospitals throughout the State, and officers of the gallery staff have been invited to country centres to give talks.

With a view to dispersing its activities, the board produces two types of publication. The *Quarterly Bulletin*, which is distributed throughout Western Australia, and exchanged with galleries throughout the world, is a means of presenting a Western Australian image to consulates, embassies, and other international bodies. The monthly feature, comprising a small sheet containing a first-class colour reproduction of a gallery work, with appropriate comment, is designed particularly for internal use, throughout schools and amongst the general public.

The expansion of activities and interest, which has developed in the past 20 years, was perhaps not clearly envisaged when the 1959 legislation was introduced, for that Act defines the Art Gallery as the gallery established at Perth. Consequently, it is understood that the board's activities outside its central premises could be questioned legally. In this Bill will be found a redraft of the functions of the board, by which means the activities, which the board has been fostering for a considerable period, will be regularised.

An increasing awareness of and interest in cultural activities has been stimulated by the presentation of art gifts and displays in many parts of the State. Many shire councils desire to erect their own cultural centres. Approaches have been made to the Art Gallery Board for assistance in providing and setting up suitable displays when such centres have been completed. The passage of this Bill will facilitate appropriate assistance being given.

For instance, the West Kimberley Shire is awaiting anxiously the outcome of this legislation as it is already in the process of erecting its own cultural centre at Derby, including an art gallery.

In other States of the Commonwealth regional art galleries exist. This has been particularly so in Victoria and, in a matter

of time, we may expect it to come about in this State. We have in mind that the board will co-operate with local authorities and other bodies as approved by the Minister on the recommendation of the board. They would provide the galleries and ensure the safety of the exhibitions provided by the board and prepared by it for showing. It is planned that exhibitions would be rotated at, say 12-monthly intervals, with some special exhibitions interspersed.

Eventually, regional galleries would doubtless acquire their own collections of general works, including works by local artists. It is envisaged that the State gallery board would, in the early stages, undertake the curatorial and maintenance work of these collections, and also train local authority staff to take over this work.

There are provisions in the Bill for the setting up at some future time of branch galleries, with the Western Australian Art Gallery becoming the central gallery. By this means, we would be assured of the optimum use being made of the board's exhibits.

In commending this Bill to members, I would mention that the Western Australian Art Gallery is a State instrumentality and, as such, should be encouraged to serve the interests of art throughout the State. It is supported by Government funds contributed by taxpayers generally and, therefore, all taxpayers should have ready access to its activities.

Debate adjourned, on motion by The Hon. R. F. Cloughton.

## EDUCATION ACT AMENDMENT BILL

### *Receipt and First Reading*

Bill received from the Assembly; and, on motion by The Hon. G. C. MacKinnon (Minister for Health), read a first time.

## HOUSING ADVANCES (CONTRACTS WITH INFANTS) BILL

### *Second Reading*

Debate resumed from the 17th September.

**THE HON. V. J. FERRY** (South-West) [5.2 p.m.]: In my view this Bill has much merit and I have pleasure in supporting the principle it contains. However, I am not completely happy with every aspect of the measure but, as I have just said, I support the principle and I congratulate the Government for taking this step.

We all know that housing today is all-important in our community. It is true to say that housing, as it affects the younger married people, particularly, is very important; and this Bill is designed to facilitate the granting of loans to young people between the ages of 18 and 21 so that they may obtain homes for themselves, in their own right, without, in some instances, having to rely on the security and the backing of others.

The Bill authorises lending authorities to make loans to young people in this category; and the term "lending authority," in the definitions clause in the Bill reads as follows:—

"lending authority" means a building society registered under the Building Societies Act, 1920, a bank carrying on the business of banking in the State, a body corporate registered under the law of the Commonwealth relating to life insurance carrying on the business of life insurance in the State and the State Housing Commission constituted under the State Housing Act, 1946.

It will be seen that that definition is restrictive in a sense, and yet I believe the provision is well founded; because the lending authorities detailed in the Bill are proven lending authorities which have a jealous reputation for their efficient dealings in this particular line of business.

I believe that if young married people are to be encouraged and assisted with housing, they should indeed deal with reputable firms or institutions. It is well known that Australians generally prefer to own their own homes rather than live under other circumstances, and statistics tend to prove this fact conclusively. In having a quick look at some statistics as they affect Western Australia, I noticed that over a period of five years, from 1961 to 1965, there was an increase in the number of minors marrying—that is, those under the age of 21 years. In 1961, as recorded in the latest edition of the *Western Australian Year Book*, 2,587 minors were married in Western Australia, and in 1965 the number had increased to 3,871. This is an increase of approximately 1,300 persons in that group, and it confirms that we should do our best, as we are by this Bill, to assist this type of person.

The fact that people are marrying younger could be viewed perhaps in the light of a social evolution, and it must be acknowledged that today people of younger years are accepting, and are being educated to accept greater responsibilities. Therefore it is appropriate that they should have every facility made available to them so that they may establish their own homes without being forced to live under undesirable circumstances, as so many have to do at the moment. I say that because we all know that those who marry young are frequently dependent upon others for accommodation—parents, friends, and so on—and this does not always give them the start in life which I believe is desirable for any married couple.

Therefore, this move to enable married people who may not have yet reached the age of 21 years to execute legal documents in support of advances made to them for

the purpose of purchasing their own homes, through an approved lending authority, is indeed a good one.

Not only are more people marrying at an earlier age these days, but, in fact, the percentage of people in this category is increasing. In Western Australia in 1933, people marrying under the age of 21 represented 38.4 per cent. of the total, but in 1961 the figure had risen to 41.7 per cent. This is not a big increase, but it is a significant rise in the percentage. This again confirms my thinking that the measure is timely.

We could describe the Bill as paving the path to the front door of the home by providing some relief to enable young persons to purchase their own homes. The Bill provides that one person, or two, should they be under the age of 21, can execute documents in support of a loan. I notice from the second reading speech of the Minister who introduced the Bill that a reference was made to the Commonwealth Attorney-General, on behalf of the Commonwealth Banking Corporation, asking the State to reconsider the matter as the corporation wished to extend its housing loan facilities to persons in all States who have reached the age of 18 years.

This is quite commendable, but the point I wish to make is that although the Commonwealth Banking Corporation is recognised as a very worthy institution, if the Bill became law it would not be the only institution which would operate in this field, and I would like to pose a question to the Minister in all sincerity. I believe he may have the answer to this question, but I earnestly recommend that the Bill be thoroughly examined and its contents made available to other lending authorities—the associated banks and the life assurance offices—for their thorough consideration; because I feel that these lending authorities are as experienced as the Commonwealth Banking Corporation, and every one of them should have an equal opportunity to express an opinion on the measure. They are the ones who will be implementing the Bill and assisting young people.

The Hon. A. F. Griffith: The Bill is a public document now and if they have any representations they would like to make they should make them. We will be glad to get them.

The Hon. V. J. FERRY: I appreciate the point the Minister makes, and I hope the banks and other lending authorities will take the opportunity to have a look at the Bill now that it is, as the Minister explained, public property, and come forward, if they deem it necessary and fit, to make practical suggestions which may improve the legislation, or at least provide some constructive criticism of it. I think we would all agree that would be desirable.

In clause 4 the Bill states—

A mortgage or other instrument to which paragraph (b) of subsection (1) of section 3 of this Act relates—

(a) shall state the date of birth of the infant who executed it;

Mr. Willesee made some reference to this matter in his contribution to the debate, but I would like to say that, from my own experience, although it is not set out in the Bill, lending authorities, according to the accepted practice of commerce, will insist on evidence as to a birth date by the production of a birth certificate, an extract of a birth certificate, an entry in a family bible, or in some other acceptable form. I understand this is normal practice and, as a result, I think it is unnecessary to specify it in the Bill itself.

In the granting of loans, particularly to young people, it is desirable that the borrowers should know exactly what they are about. Also, it is desirable that the lending authorities should know a great deal about the applicants themselves. The sort of thing the lending authorities desire to know is the personal background of the applicants; their suitability; their attitude to responsibility; their immediate family influences—parents and relatives—their social habits; their earning capacity; their employment security; and their future career prospects. These are things the authority would like to know when dealing with applications of this nature.

My advice to young people who seek this type of loan to assist them to acquire homes is that they should be frank, honest, and straightforward in supplying the required information to the lending institution. I say that, in all sincerity, for two reasons: Firstly, they would have a greater chance of being accepted as borrowers by the institution to which they make application, if they supply the information truthfully and are able to substantiate it; secondly, should they present some information which, with the passage of time, proves to be incorrect and not quite truthful then it will not help the applicants, because they will find themselves in an embarrassing situation. They would be committing themselves to certain loan repayments over a period of years—and in the case of housing loans usually over a considerable period of years—and if they found themselves in the situation where they could not service the repayments, then that would be of no benefit to themselves or their families.

I believe the idea behind this Bill is that young people should start off on the right foot in establishing their homes, and eventually in owning their homes for as long as they wish. These people should not put themselves into a position where in a few years after obtaining a loan and signing the document they are found to have been not completely honest in supplying the information.

The Hon. F. R. H. Lavery: In what way are you suggesting they are not honest?

The Hon. A. F. Griffith: How can you ask that question from the seat you are occupying?

The Hon. F. R. H. Lavery: I am asking it in a sincere way.

The Hon. V. J. FERRY: Borrowers will be required to furnish certain information to the lending authority—information as to their background, their ability to repay the loans, their career prospects, and that sort of thing. Some applicants might give incorrect information, hoping to obtain some advantage. By doing so they could, in fact, place themselves at a disadvantage.

In dealing with the lending authority and the making of advances to people I shall digress slightly, because sometimes the lending of money is a very human procedure indeed. Some people think that the occupation of banking is very dull. I would point out that a banker holds a very responsible position. I well remember a very learned and very capable country branch manager of a bank saying to some young bankers on one occasion, "If you wish to have an exciting life, and if you want to have a full life in the banking world with never a dull moment, say, 'Yes' to all the loans. If you wish to have a secure and a quiet existence then say, 'No' to all the loans." That was his attitude, and he was an astute banker and a great friend to many of those with whom he came into contact.

The Hon. J. Dolan: Did he receive any promotion?

The Hon. L. A. Logan: He would never get any customers if he said "No" all the time.

The Hon. V. J. FERRY: There is another facet to the banking field, as illustrated by a very amusing incident. I well remember the occasion when a family came into the bank and requested some financial help of a very temporary nature. The only security this family had was a child endowment book. As we all know, child endowment cannot be used as any form of security; it cannot be accepted as such. Child endowment is made available to the mother of children for her use entirely, or as otherwise directed by the court. This branch manager of the bank recognised the need for advancing some money to this family, because one of the children was sadly in need of medical aid.

The Hon. R. Thompson: How can you tie in your remarks with the contents of the Bill?

The Hon. V. J. FERRY: This is the human element to be considered in making loans to people. The bank manager said to the family, "I will personally lend you £3, but you will have to leave the child endowment book with me, because to-

morrow is child endowment day." That happened to be the next day. He should not have advanced the money, because it was against the law to do so.

The next day the whole family, consisting of the father, the mother, and five children, returned to the bank. The branch manager said, "I would like the loan of £3 repaid." The mother said, "I cannot get the £3 until you hand over the child endowment book. I will have to go to the Post Office to collect the money." The branch manager said, "I cannot part with that until I have the £3."

Being a banker and thinking of security, he thought quickly about the matter and said, "If you will leave your husband and five children in their seats, I will give you the child endowment book to enable you to collect the money from the Post Office; but they must not leave their seats until you return." The mother went to the Post Office and returned with the money very shortly after. While she was away the branch manager said to the staff, "I have some livestock security on my loan." That family was assisted, but the incident reveals a little twist in banking practice and shows how bank managers sometimes review requests in a humanitarian light.

The Hon. R. Thompson: He was pretty hard.

The Hon. V. J. FERRY: This Bill is designed to help people who are between the ages of 18 and 21 years. For the sake of convenience I could quote an example: The Bill could help those who are engaged in the teaching profession. I did not pick on school teachers for any particular reason, but merely because they are usually young people when they leave training college. It is not unusual for school teachers to marry at an early age, and some school teacher friends of mine married before they were 21 years of age.

In their interests, as well as in the interests of those engaged in other professions and vocations, I believe they should have the chance of obtaining their own homes as provided for in the Bill. They could obtain homes in whichever area they reside, if they are prepared to purchase the homes. I make the point that school teachers are, generally speaking, considered to be worthy people to whom money may be lent for this purpose; and if both the husband and wife are working they will have a greater capacity to repay any loans granted to them.

Maybe this measure will even help the Government Employees' Housing Authority, and maybe it will not, but the machinery provided by this Bill will in fact, bring about an avenue through which some assistance can be given in this direction.

I would request and hope that the approved lending authorities, as set out in the Bill, study the contents of the Bill



and make some constructive suggestions as to its application and its improvement. With those remarks, I support the Bill in principle.

Debate adjourned, on motion by The Hon. J. M. Thomson.

*House adjourned at 5.24 p.m.*

## Legislative Assembly

Wednesday, the 18th September, 1968

The SPEAKER (Mr. Guthrie) took the Chair at 4.30 p.m., and read prayers.

### QUESTIONS (31): ON NOTICE ROAD THROUGH KOONGAMIA

#### *Upgrading*

1. Mr. BRADY asked the Minister for Works:

Has any finance been made available to the Midland Town Council to upgrade the road through to Koongamia?

Mr. ROSS HUTCHINSON replied:

Yes. The Main Roads Department has programmed \$15,000 to assist the Midland Town Council to construct and seal a road giving access to Koongamia. The department is currently waiting on advice from the town council on various matters associated with this proposed work.

### MINERAL ROYALTIES

#### *Waiving*

2. Mr. HARMAN asked the Minister representing the Minister for Mines:

- (1) In view of his answer to part (4) of my question on the 11th September, 1968: "in order to encourage exploration for, and production of, copper, no royalty has been charged"—

Does he intend to waive the royalty on amethyst, bentonite, beryl, chalcedony, diatomaceous earth (calcined), feldspar, ochre, scheelite, wolfram and other minerals of which mining has been at a very low ebb for many years?

- (2) If not, why not?
- (3) As the value of copper mined during the year ended the 30th June, 1968, was nearly \$1,000,000, to what value must production rise per year before a royalty is imposed?

Mr. BOVELL replied:

- (1) No.

- (2) and (3) Royalties payable on all minerals are being reviewed. The committee reviewing these royalties is undertaking considerable research and investigation respecting royalties to be charged.

### CONSUMERS' PROTECTION COUNCIL

#### *Establishment*

3. Mr. CASH asked the Premier:

- (1) Is he aware that of the first 3,000 complaints to the newspaper ombudsman the majority related to matters in the consumer-financial group?
- (2) With this in mind and having regard to existing Victorian legislation for consumer protection and similar proposed legislation for New South Wales, will the Government, as a matter of policy, give consideration to the establishment of a consumers' protection council?

Mr. BRAND replied:

- (1) I am not personally aware of this, but no doubt the honourable member has inquired into the matter.
- (2) This, and other matters of policy, are constantly under review by the Government.

### SWAN DISTRICT HOSPITAL

#### *Extensions*

4. Mr. BRADY asked the Minister representing the Minister for Health:

- (1) Are extensions to the Swan District Hospital, Middle Swan, to be undertaken in the near future?
- (2) If so, what proposed extensions are to be undertaken?
- (3) When are the extensions to be finalised?
- (4) Are any arrangements being made to cater for children under the proposed extensions?

Mr. ROSS HUTCHINSON replied:

- (1) Yes.
- (2) A 40-bed ward block, a new X-ray department, a nursing aide training school, and extensions to nurses' home.
- (3) It is expected that work will commence in March, 1969, and be completed by the end of 1970.
- (4) When the extensions are completed, existing accommodation which was designed to cater for children will be available for this purpose.

5. *This question was postponed.*