

mined by his coming out first in a competitive examination. If there is in the department an officer possessing the necessary qualities, he need not necessarily be appointed to an inspectorship by competitive examination.

Amendment put and passed.

The COLONIAL SECRETARY: I move an amendment—

*That the following be inserted to stand as Subclause 1:—“The regulations in the schedule to this Act shall have effect and the force of law in the metropolitan area.”*

Hon. A. LOVEKIN: The Minister might well let the whole of this go now. The regulations are in the schedule to the Bill, and we have already provided that the regulations in the schedule shall have effect. Consequently the amendment seems redundant, and I suggest to the Minister that he do not move it at all.

Hon. J. CORNELL: Mr. Lovekin is quite right in his argument, but we thrashed it out that the regulations might be amended in the ordinary manner. I see no objection to the amendment.

Hon. A. LOVEKIN: There is provision in the Bill for regulations; and as soon as there is provision in any Bill for regulations, the Interpretation Act comes in and says that whenever regulations are made they shall be subject to disallowance under Sections 36 and 37 of that Act.

The COLONIAL SECRETARY: I see no necessity for the amendment, except to confirm the position taken up by Mr. Holmes and Mr. Lovekin. If they do not desire the proposed subclause to be inserted, I will ask leave to withdraw my amendment.

Amendment by leave withdrawn.

Clause, as previously amended, agreed to.

The COLONIAL SECRETARY: I move—

*That the Chairman do now report the Bill to the House.*

Hon. A. LOVEKIN: Before we proceed to another stage of the Bill, I suggest we have a clean reprint of the measure showing the amendments which have been made. There may be some little defects, and I would like to see the Bill go to another place in as good order as we can secure. Perhaps the Bill could be reprinted for the report stage.

The CHAIRMAN: I will see that that is done.

Question put and passed.

Bill reported with further amendments.

*House adjourned at 10.25 p.m.*

## Legislative Assembly,

Tuesday, 18th November, 1924.

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The SPEAKER took the Chair at 4.30 p.m., and read prayers.

### ANNUAL AND SUPPLEMENTARY ESTIMATES, 1924-25.

Reports of Committee of Ways and Means adopted.

### BILL—ALBANY LOAN VALIDATION.

Read a third time, and transmitted to the Council.

### BILL—FIRE BRIGADES ACT AMENDMENT.

#### *Second Reading.*

Debate resumed from the 11th November.

Mr. HUGHES (East Perth) [4.37]: This Bill looks quite innocent, and merely a formal measure, to those who have not been behind the scenes and therefore are not cognisant of the facts leading up to its introduction. I am quite satisfied that the Treasurer, who has much more work than one man can do, and who lacks time and opportunity to go into such a matter as this, with a view to obtaining inside information, is not aware of all the facts. Personally, I never can dissociate the fire brigades from the insurance offices. When the Government give a service for which the taxpayer pays, and give it free, there is reason for charging the Consolidated Revenue with the cost of the service; but where the people are paying a fee to private enterprise for performing a service, it seems unreasonable that the taxpayer should be required largely to supplement that service. According to the report of the Fire Brigades Board for the year ended on the 31st December, 1923, the board's expenditure amounted to £34,475, towards which the Government contributed £8,619, and the

local authorities and the insurance companies each £12,928. Thus the taxpayers either through the Consolidated Revenue or through municipal or local revenue, have subscribed over £21,000 for the upkeep of fire brigades, as against about £13,000 contributed by the insurance companies. According to the report, the cost of the fire brigades to the insurance companies was 3.79 per cent. of their annual premium income. Thus the private institutions which profit most from the existence of the fire brigades pay only 3¼ per cent. of their premium income towards the upkeep of the brigades. On the figures quoted, the insurance companies' premium income in this State from fire insurance totals over £340,000 per annum, of which amount they pay a mere £13,000 towards the cost of protection against fire.

The Minister of Lands: Do you think they pay anything at all? Does it not come out of the premiums?

Mr. HUGHES: The companies as companies pay nothing; but the point I wish to make is that until we get the social system altered, which I hope will occur under the regime of this Government, we must refer to these companies as paying that money. According to the report of the Fire Brigades Board, there are 54 fire insurance companies doing business in this State. Allowing for the fact that in some cases two or three companies operate from one office, I should say that the total of separate fire insurance companies operating in Western Australia would be 40. That calculation allows that 14 of the companies operate from the offices of other companies. These companies are mostly prosperous, paying large directors' fees, and good dividends to the shareholders who have invested in them. Yet they contribute only 4 per cent. of their premium revenue, or a total of £13,000 per annum, towards the maintenance of the institution that makes their existence possible. The fire services throughout the State are a fair charge in their entirety upon the insurance companies, since they are really reinsurers for those companies. If there were no fire brigade in Perth and a big fire occurred, the companies would lose hundreds of thousands of pounds in no time.

Hon. Sir James Mitchell: So would private people.

Mr. HUGHES: Most people insure. The very fact that the insurance companies receive £340,000 in 12 months by way of premiums shows that most people insure their property.

Hon. Sir James Mitchell: Do they insure their furniture and linoleum and so forth?

Mr. HUGHES: The further fact, that a total of 54 companies are operating here shows that the fire insurance business is a good thing. Each company has a board of directors, and at least a manager; most of them have considerable staffs. But for

the existence of the fire brigades, a single big fire would cost the companies hundreds of thousands of pounds. Without an effective fire-fighting service in Perth, for example, the insurance companies could not exist. The existence of such a safeguard against the spreading of a fire alone enables them to continue in business.

Hon. Sir James Mitchell: If there were no fire brigades, the companies would put up their premiums.

Mr. HUGHES: They could not put them up sufficiently to safeguard themselves in the absence of that protection. While the financial circumstances have been as I have stated, there has been a continual paring down of the number of firemen, with a view to getting more work out of the men, and in order to make the safeguard cheaper for the companies. In 1914, when the municipality of Perth was not so large as it is to-day, suburbs having come in since, there were at the central fire station 42 firemen.

Hon. Sir James Mitchell: In those days they used horse-drawn machines.

Mr. HUGHES: To-day there are 26 firemen at the central station, a reduction of 16.

Mr. Thomson: And what were the wages in 1914, and what are the wages to-day? Let us have that information for the sake of comparison of costs.

Mr. HUGHES: There has been a reduction of 16, from 42 to 26, at the central station. In each of the three suburban stations, Victoria Park, Leederville, and North Perth, there has been an increase of one permanent man. So we have had, in the municipality of Perth, a net reduction of 13 firemen. Nevertheless, during the last 11 years the new buildings erected in the municipality of Perth have an aggregate value of £3,100,000. With buildings going up to this extent, one would naturally expect to find an increase in the number of firemen.

Hon. Sir James Mitchell: I have never heard that they are short of men.

Mr. HUGHES: Well, they are short of men at present. Notwithstanding that they have new appliances, I am told by the practical men that when they take out the latest machinery they have not enough men left to man the remainder of the plant in the event of a second fire. In other words, they have more appliances than the staff can handle. The member for Northam has never heard of any shortage of firemen. Let me show the way the firemen are tied to their job: in 14 days each fireman spends 336 hours at the station, and for 107¼ hours he is under the bell.

Hon. Sir James Mitchell: How many hours a day is that he puts in?

Mr. HUGHES: He spends 45 hours at his trade at the station, and he is 99¼ hours at home under the bell. What is meant by that is that although he is at home he must stay at home, he cannot go

out anywhere. That leaves him 84 hours free in each fortnight. If the Fire Brigades Board want more than that out of a man, they are very greedy.

Hon. Sir James Mitchell: The Bill does not say that they do want more.

Mr. HUGHES: Take the case of a married man on the station shift: He goes on at 6 p.m. and is on till 8 a.m. next day. He goes home from 8 till 9 for breakfast, and is on again from 9 a.m. till 12 noon. From 12 noon till 1 o'clock he is home for lunch, and is on again from 1 o'clock to 4 o'clock, when he is allowed to go home until 6 o'clock. So, for four hours out of 24 that married man is allowed to be at home; he has to put in the other 20 hours at the station. That happens every alternate week. That ought to be sufficient for the most grasping employer. Even our friends on the Opposition cross-benches could not beat that. In the following week, which is the fireman's week at home, he spends 9 hours per day, or 63 hours in all, at the station. The board are facing an increase in the staff unless they can find means of getting more work and more duty out of the men. They propose to do it by creating barracks. You can call them flats or whatever you like: I have seen the plan, and I say they are nothing more nor less than barracks. The object of the Bill is to allow the board to borrow money in order that they may put the firemen into barracks. There are in Perth 26 firemen, about 20 of whom are married. At present they live within half a minute of the station. They have bells to their houses, so that in the event of a fire they can be at the station in half a minute. The board wants to put them and their children into barracks alongside the station, in the heart of the city, where there will be no playground for the children, and where the women will be huddled together in apartment houses. The men, when this proposal was submitted to them, took a ballot, and decided by over a two-thirds majority that they would not go into these apartment houses, would not sacrifice any more of their home life.

Hon. Sir James Mitchell: What will they do?

Mr. HUGHES: They had a ballot and decided to have nothing to do with the apartment houses. They notified the board. The board knew that the men were determined not to go into the apartment houses. The men held another meeting, at which I was present. I never saw a meeting so unanimous in its opposition to any proposal.

Hon. Sir James Mitchell: They did not decide to sack the board, did they?

Mr. HUGHES: No, neither did the board decide to sack the men.

Mr. Millington: The board could be replaced more easily than could the men.

Mr. HUGHES: The men could not be replaced, because they are all specialists. Every fireman is obliged to be a tradesman in addition to being a fireman. Then he must be a particularly active man. It is

not every man that can be a fireman. Notwithstanding that the board knows that the men are opposed to these quarters, and will not go into them, they still propose to go on with the scheme for putting the men into the quarters. The board's explanation runs this way: "Notwithstanding the fact that the men have decided they will not go into the quarters, and that it is not in their interests to do so, we know what is right for the men, and we are going to put them into the barracks." I thought we had reached the stage in our evolution when the employee is allowed to say for himself what he thinks is best for himself, and his wife and children; I thought we had dispensed with the employer who wants to dictate what is good for his employees in their private lives. Yet the board insist that the quarters are best for the men. Parliament ought to seriously consider before creating industrial trouble amongst the firemen. The board could go out of action for 12 months without prejudice to the community, but if the firemen were to stop work for a single week a very serious position would be set up.

Mr. Teesdale: Do the single men object to the barracks?

Mr. HUGHES: There are only about five of them in the station; and if you force the men into barracks you are going to make of it a single man's job. The trouble is they will not remain single men.

Mr. Panton: They ought to be compelled to.

Mr. HUGHES: Those chaps have a habit of getting married, and if the barracks idea is persisted in, as soon as a man marries he will have to leave his job. It would not be economical to lose those men at that stage, for it is just then that they are becoming most efficient as firemen.

Mr. Latham: Is it not recognised as a home for bachelors?

Mr. HUGHES: It certainly is not recognised as such by the firemen, for most of them are married. The board say the men must go into barracks. In every other industry men are allowed to say what is good for themselves. That is one of the rights of the workers, the right to deal with their own private lives as they think fit.

Mr. Teesdale: Is it difficult to localise the houses?

Mr. HUGHES: At present the firemen live within half a minute's distance of the station. Each house is connected with a bell from the station. Nearly all the men live in Moore-street, Wittenoom-street, or Royal-street; each man has a bicycle, and when the bell rings the fireman dresses like lightning and is at the station in less than half a minute. If the board really desired to do something for the firemen and give them a proper housing scheme, they could get sufficient land within half a minute's distance of the station. There are old buildings on the land that ought to be de-

molished, and there the board could build a nice little cottage for each fireman and hand it over to him on the workers' homes conditions. The fireman could then have his home-life with his wife and children, and instead of his being turned on to the scrap heap after 25 or 30 years' service, as has been done, he would have a home paid for. The board could have a reservation in the contract that when a man reached the retiring age the property should be sold to the board at a valuation. Such a scheme would be of great benefit to the firemen. More firemen are required. The fact that £3,000,000 worth of new buildings have been erected in Perth during the last 11 years, is an indication that our fire-fighting force must be increased. The insurance companies are not paying a fair share of the cost. In my opinion a fair share for them would be the lot. The fire brigade is an essential arm of the business; it is their re-insurance. Yet the companies are paying only £13,000 out of a premium income of £340,000. Assuming that the 54 offices be boiled down to 40 actual offices, there are 40 managers and only 26 firemen. In other words, there are 66 men engaged in this business of protecting and re-establishing property. The distribution is bad. It would be more sound if we had six insurance managers and 65 firemen, and that number could be provided, without increasing costs, by amalgamating and cutting out the present useless duplication of insurance offices.

Mr. E. B. Johnson: Those insurance managers are looking after business, not only in Perth, but all over the State.

Mr. HUGHES: We have only 79 permanent firemen in the whole State, and surely we do not need 40 insurance managers and all their staffs to control the business. If the number of managers were reduced to six—

Mr. Taylor: Is there anything in this Bill providing for such a reduction?

Mr. HUGHES: And the other 34 were converted into fireman, in other words, if we had more firemen and fewer insurance companies, we would have an economic distribution that would give efficient service.

Mr. Latham: Do you think it efficient to-day?

Mr. HUGHES: I do not consider the insurance business efficient. The enormous duplication of companies results in the people having to pay excessive premiums. There is a tremendous lot of duplication.

Hon. Sir James Mitchell: What has that to do with the Bill?

Mr. HUGHES: I do not know how firemen can be dissociated from a Fire Brigades Bill. I wish the insurance business were as soundly and economically organised as are the firemen.

Mr. Taylor: They are good, solid chaps.

Mr. HUGHES: Yes, and they stick to their principles. Every election they main-

tain their political equilibrium and do not sacrifice it for two or three hundred pounds a year.

Mr. Taylor: That is right.

Mr. HUGHES: When they get a rise in position they do not change their political coats.

Mr. Taylor: Now let us consider the Bill.

Mr. HUGHES: I know it is very unpalatable to certain people to have the duplication of insurance business pointed out. If there were four or five firemen where only one was needed, plenty of members would be prepared to call attention to the fact, but when the insurance companies have 20 or 30 times the organisation required, members are as silent as the grave.

Mr. Latham: I do not know what you are trying to get at. What you are saying does not seem to be applicable.

Mr. HUGHES: To organise the fire protection business we want fewer companies and more firemen. With the same aggregate number of employees the work could be more evenly and economically distributed. Before the Bill is passed, I should like to know what the local authorities have to say about it. One of the arguments advanced by the board is that their scheme will give the men flats for 10s. to 15s. a week. They propose to erect a £40,000 building in Irwin-street, pay  $6\frac{1}{2}$  per cent. interest on the money plus 2 per cent. sinking fund, which represents £3,400 a year. They will let the men have flats at 10s. per week, which would bring in £780 a year.

Hon. W. D. Johnson: Will that amount buy one of those places on time payment?

Mr. HUGHES: No, in 30 years the place will be presented to the board with a profit of £30,000. The other £2,600 has to be made up. The insurance companies are going to pay only three-eighths, the Colonial Treasurer is to pay two-eighths, and the local bodies are to pay three-eighths. Already the local bodies are loaded up financially. I do not know whether it was made clear to the Treasurer that he was to stand his share of the extra cost; I venture to say it was not too strongly impressed upon him. The time has arrived when the whole question of the contribution of insurance companies to fire-fighting and the duplication of the insurance business should be made the subject of a proper inquiry. In order to get an investigation, when the Bill reaches the Committee stage I intend to move that it be referred to a select committee.

Mr. MILLINGTON (Leederville) [5.10]: I am aware that this Bill provides only for power to raise money at an increased rate of interest, but I see no difficulty in establishing relevancy because we are inquiring how the money so raised is to be expended. It is quite usual when such a measure is placed

before us to inquire closely how the money is to be expended.

Hon. W. D. Johnson: The Premier explained it in introducing the Bill.

Mr. MILLINGTON: As the Fire Brigades Board have a defined policy that in one respect is most objectionable to me, I shall certainly take an opportunity to enter my protest against that policy. When the board ask for additional power to raise money we have a right to know how it is to be expended. Since we are to give additional power we have a perfect right to ask what they intend to do with the money. Previous speakers have outlined the proposal to erect flats, a sort of respectable compound in which to house the firemen. That proposal is objectionable, and if I can prevent its being carried out, I shall do so. I am given to understand that all estimates of expenditure by the board have to be submitted to the Colonial Secretary, and that no money can be expended by the board without the approval of the Government. Therefore it should be possible for us to prevent the board from adopting the policy of herding firemen and their families together under the proposed system, and we shall endeavour to devise way and means to do so. The firemen object to the proposal. The Leader of the Opposition asked, "How about the board?" The men have done their utmost to induce the board to abandon the proposal, and have failed. Naturally they wish to know how they are to be protected. If it comes to a question of power, the board have power to direct the men, but since they propose to direct the men in this manner, the men have adopted the only means in their power to voice their objection. I have attended conferences of the men when this question has been discussed, and there is no doubt they take solid exception to it. Knowing the men, I am very doubtful whether they will submit to the proposal. I do not know whether they will live in the premises after they have been built; I believe they are the sort of men who would carry their protest to the extent of refusing. There is no doubt about the class of men engaged in fire-fighting. They have been agitating and negotiating to get this class of work recognised. Although volunteer brigades exist in the country, they have practically gone out of existence in the metropolitan area. That, however, was not accomplished without considerable agitation on the part of the firemen. However, they have reached a stage when their work is recognised and paid for; they are permanent employees. Now it is sought by the board to economise—

Hon. Sir James Mitchell: Do they propose to get rid of any of the men?

Mr. MILLINGTON: No, their proposal is suggested with a view to economising. If they can introduce this system they do not think they can do with fewer men than

if the men were housed under proper conditions.

Mr. Taylor: Have the board said that?

Mr. MILLINGTON: They have been discussing it for some time.

Mr. Teesdale: But if the men were there when wanted it would not matter where they lived, would it?

Mr. MILLINGTON: The previous speaker explained the present conditions, which permit of the firemen enjoying a certain amount of freedom, but not too much. They are well under the thumb of the controller at all times. Under the board's system the firemen would be housed close to the station in the proposed compound.

Mr. Teesdale: Would they reduce the number?

Mr. MILLINGTON: In order properly to cope with the fire fighting in the metropolitan area additional men are required.

Mr. Taylor: Is it anticipated that the number of men will be increased?

Mr. Hughes: They must be increased.

Mr. MILLINGTON: An increase will be necessary as the work grows in the metropolitan area. We are not going to allow economy to predominate in this matter.

Mr. Taylor: It is proficiency rather than economy that is required.

Mr. MILLINGTON: We could outline various schemes of economy which would be most objectionable. We are always moaning and complaining about the congested conditions under which people in other lands live. It is now proposed to ape those countries by introducing the system we all so solidly object to.

Mr. Teesdale: Hundreds of families have to live in flats.

Mr. MILLINGTON: There is no need for that in Perth. We are short of everything in Western Australia except space, and there can be no need to herd together these employees. The conditions are absolutely objectionable.

Mr. Sampson: There is ample accommodation.

Mr. MILLINGTON: We should voice our objections to the policy of the board, in which great powers are vested. The employees have to be considered. It would be easier to replace the board than to replace the firemen. These men are not only skilled, as firemen, but are skilful mechanics and are very enthusiastic. No body of men put their hearts into their work more than do the firemen. They make a close study of the business. When we have such a fine body of men, we should look after them. It has taken a long time to build up the fire brigades to their present efficiency. If the board will not consider the wishes of the employees in the matter of how they shall live and what accommodation shall be given to their families, it is the duty of this House to do so. If it is possible to prevent the board from purusing this objectionable

policy I am going to do it. Of course, we shall have to give the board permission to borrow money as required, but it should be possible for us to say in what manner this money shall be expended. We are asked to authorise the provision of additional facilities for raising money, and knowing that portion of the loan is for this specific purpose, we should have some say in this expenditure. If the Bill were for that purpose, we should have some say in this whole of the loan expenditure is not necessarily wrapped up in this particular work.

Mr. Taylor: Money cannot be borrowed at the present rate of interest.

Mr. MILLINGTON: No. Before the Bill is passed we must devise some means of overcoming the difficulty. The Colonial Secretary has power to veto any expenditure, and money cannot be spent without his approval. We must, therefore, devise some means of impressing upon him our solid objections to this proposal of the board for the housing of the men. It should be rendered impossible for the board to go on with the proposed scheme. I will do my utmost to see that they are not permitted to do so.

Hon. Sir JAMES MITCHELL (Northam) [5.20]: This Bill merely asks for an authorisation to enable the board to pay what is to-day a reasonable rate of interest for money borrowed. The Premier says the money is required for parts of the State where improved accommodation is needed. At the present rate of interest it is impossible for the board to raise money, and they have, therefore, asked for the permission of Parliament to borrow at 6½ per cent. I have never heard that the fire brigade in Perth is understaffed, or that the men are dissatisfied with their lot. They are a fine body.

Mr. Sleeman: Have you ever heard that they wanted two shifts?

Hon. Sir JAMES MITCHELL: No. They are men of special training and are active, honest, and interested in their work. I have never heard a word against them, nor a word of complaint from them. I should imagine that this brigade is necessary to Perth. We talk as if every bit of property in the city was covered by insurance. That is not so in many instances. Modern buildings are more or less fire-proof, and there are built into them special appliances to deal with outbreaks of fire. There has been no serious outbreak lately.

Mr. Hughes: Not long ago there was a fire at the corner of William and Hay-streets. If it had not been for the brigade this fire might have cleaned out the whole block.

Hon. Sir JAMES MITCHELL: We have a very efficient board and a very efficient fire brigade. I am not in a position to discuss the points raised by the last two speakers. The matter is one for the board

to deal with. I believe the men are comfortably housed and properly treated. I am prepared to leave the matter as to the expenditure of this money in the hands of the Government, and have no intention of supporting this local want of confidence in the Ministry. I have the utmost confidence in the Government.

The Premier: My mind is now much easier.

Hon. Sir JAMES MITCHELL: I am glad I have relieved the Premier's mind. I am rather astonished at the opposition to this Bill, and to the Government being criticised by their own supporters. I am prepared to trust the Government and will support the Bill.

On motion by Hon. W. D. Johnson debate adjourned.

## BILL.—PRIVATE SAVINGS BANK.

### *Council's Amendments.*

Schedule of three amendments made by the Council now considered.

### *In Committee.*

Mr. Panton in the Chair; the Premier in charge of the Bill.

No. 1. Clause 3.—In the definition of "Savings Bank business" strike out the words "receivable from a deposit" in line three and insert in lieu thereof the words "so deposited."

The PREMIER: There was scarcely any need for this amendment, for it was due to a printer's error it had to be made. The clause should have read "receivable from a depositor." I move—

*That the Council's amendment be agreed to.*

Question put and passed; the Council's amendment agreed to.

No. 2. Clause 3.—After the words "savings bank" in line eight strike out all the words down to the end of the definition and insert the following: "having relation to any moneys so deposited and withdrawals from such deposits, but does not include or extend to (a) the business of receiving moneys on deposit for fixed periods at interest by joint stock or incorporated banks engaged in or carrying on ordinary commercial banking business; or (b) any building society or mutual co-operative or benefit society receiving deposits or loans at interest from its members or others, provided that deposits or loans received from other than members are in sums of not less than one hundred pounds."

The PREMIER: The effect of the amendment will be that private banks that are doing commercial business on fixed deposits will be entirely exempt from the definition of savings banks: but it will have

the effect of bringing the private banks, that accept deposits and pay interest on current accounts, within the definition of private savings banks. There may be some objection taken by the banks. I understand there are some banking institutions that pay interest on current accounts on the minimum daily balances, while others pay on the minimum monthly balances.

Hon. W. D. Johnson: There should be more.

The PREMIER: It might be a good thing for depositors if the banks paid interest on current accounts. It would mean, however, that those institutions would be brought into competition with the State Savings Bank, which pays interest on the minimum monthly balances. If private banks, with the advantage of business by cheque, were to pay 2 or 3 per cent. on the minimum daily balances, it would probably have the effect of diverting money from the Government Savings Bank to those private banking institutions. I am inclined to accept the Council's amendment, because we will conserve the interests of the State Savings Bank, and, for that reason, I move—

*That the Council's amendment be agreed to.*

Mr. ANGELO: I ask the Committee not to agree to the amendment. When the Premier introduced the Bill originally he told us that the object was to prevent private people from conducting bank businesses in competition with the State Savings Bank. He also told us that the Bill was similar to the measure passed in Queensland. He further stated in an interjection that the Bill would not apply to the business conducted by the Westralian Farmers Ltd. The Queensland Act had the desired effect and stopped private institutions from competing with the Government Savings Bank. At the same time it has not prevented the joint stock and incorporated banks from paying interest on their ordinary business commercial accounts. In passing the Bill, this Chamber agreed with the object the Government sought to achieve. A bank with which I am concerned did not wait for the Bill to become law, but recognised the attitude taken up by the representatives of the people. That bank immediately withdrew the savings bank section of their business, realising that there was a good deal in the contention of the Premier that a private bank should not enter into competition with the State Savings Bank. The Council's amendment puts a different complexion on the measure altogether. It takes the Bill beyond the scope of mere savings banks and will result in the measure interfering with the operations of joint stock and incorporated banks dealing with ordinary commercial accounts. I doubt whether the amendment is in order in view of the title of the Bill.

The Minister for Lands: What are those joint stock and incorporated banks other than private persons?

Mr. ANGELO: The mere fact that the Council have seen fit to send down the amendment indicates that there is a difference. I admit that the definition of savings bank business is ambiguous.

The Premier: But those concerns virtually become savings banks when they take small sums from depositors.

Mr. ANGELO: I am not referring to small sums at all. I think it will be admitted that most of the Australian banks do not give a fair return to the man who lends the money that enables them to make huge profits. The returns indicate that something like £130,000,000 is left with the banks operating in Australia on current account, for which no return is made. Some of the English banks and some private firms allow 2 per cent. on the deposit not on the minimum daily or monthly balances, but on the minimum quarterly balances. Surely a bank paying 2 per cent. on the minimum quarterly balances could not be operating in opposition to the State Savings Bank, allow 2 per cent. on the deposits not on the monthly balances. If it were so, it would be most extraordinary for an individual to take his money from a bank that was paying him 3½ per cent. on the minimum monthly balances and transfer it to a bank paying 2 per cent. on the minimum quarterly balances. The Council's amendment goes beyond what the Premier desired when he introduced the Bill. I suggest that the amendment be not accepted but if it is agreed to, I will move a further amendment, that after "periods" the words "or on current account" be inserted. That will protect the Government. I ask the Premier to reconsider his decision and not allow the Legislative Council to extend the scope of the Bill beyond what he intended.

The CHAIRMAN: Do I understand you wish to move the amendment?

Mr. ANGELO: I will move it later on.

Hon. Sir James Mitchell: You may not have the opportunity.

Hon. W. D. JOHNSON: I cannot agree to the amendment. I am doubtful about the Bill altogether. So far as I can see, there has been no banking development necessitating the introduction of a Bill in such a hasty way. The banking of to-day is, generally speaking, the banking of yesterday. It would appear that there is some possibility of something happening that will occasion competition with the State Savings Bank, or that some new institution outside our ordinary banking concerns will put the banking business on a different footing. The Premier evidently feared that something of that sort would operate to the detriment of the State Savings Bank and therefore decided to introduce the Bill. The very length of the Bill makes me feel that

it contains too much to save a little. I admit I have not been able to grasp the whole of the provisions of the Bill because they are involved and complicated. If there is a danger, let us know exactly where it is. The Premier started out by making an appeal to the House to pass the Bill to protect the State Savings Bank against possible competition. The Legislative Council have sent down an amendment seeking to use the Bill to extend its provisions to protect the private or incorporated banks against possible competitors. I think the Government would be well advised to let the matter rest for a while. When I cannot understand a thing, I am frightened of it, more particularly when the proposal affects the financial institutions of the State. The Premier cannot deny that if the Council's amendment is agreed to, the Bill will go beyond what he intended, and will protect private banking institutions against possible competitors. To that extent it is wrong, for the banking business should be open to everyone. We are justified in protecting the interests of the Savings Bank, but we should not be called upon to introduce legislation without definite information in regard to limiting competition against established banks. We want reform in finance, possibly more than anything else in this country. The private banks to-day have a grip that we know is ruining the development and progress of Australia.

Hon. Sir James Mitchell: They are doing their duty well.

Hon. W. D. JOHNSON: Nothing is more necessary for the general improvement of humanity than the abolition of private banks.

Hon. Sir James Mitchell: Good Lord, what next?

Hon. W. D. JOHNSON: The hon. member would put progress and development in the hands of a few.

Hon. Sir James Mitchell: You would destroy progress altogether.

Hon. W. D. JOHNSON: The banks control the people's money, and they use that money for the advancement of their institutions and the payment of dividends to shareholders. But I do not wish to go into that question. I ask the Treasurer to leave the matter alone. I would like to see the Bill dropped altogether.

Hon. Sir JAMES MITCHELL: It should be our desire to encourage banking. The people who are enterprising lodge their money with a bank at fixed deposit, or on current account, and the banks are responsible for it, paying interest when it is placed at fixed deposit. Then they assist the man of enterprise who has not the capital with which to get on. Without the banks there would be mighty little progress. We should encourage them and certainly Parliament has no wish to restrict their operation. I do not know that by means of this Bill we shall be interfering with the

banking business of the Westralian Farmers Ltd. or the Primary Producers' Bank. I do not know whether the Premier could amend the amendment by limiting the rate of interest to be paid on ordinary current accounts. If he could do that it would get over the difficulty. We have no desire to interfere with any banking institution, but we do want to confine the savings of the people to the Government institution. That is perfectly right. Of course the savings business has not been attempted by private banks but it is quite conceivable for it to be done with harmful results. If the Bill is to go through we should be able to bring about what we want by protecting the State Savings Bank without doing harm to any other institution.

The PREMIER: The Bill was not hastily adopted in any way. It was introduced for a specific purpose and that was to protect the interests of the small depositors, the people who do business with the State Savings Bank. We are aware that in the history of banking in Australia, and within the lifetime of most of us, there have been smashes.

Hon. Sir James Mitchell: All paid up.

The PREMIER: Not all. Some of those banks that closed their doors in 1902 never paid up. A bank may hold out alluring inducements to people to deposit their small savings with it, and ultimately those people may find their savings lost. It is the duty of Parliament to protect the people. The Primary Producers' Bank started a savings bank business and it was considered essential that we should safeguard the legitimate deposits of the State Savings Bank. I understand, however, that the need for the Bill in that respect has disappeared, because the Primary Producers' Bank has abandoned the savings part of its business. Of course there is nothing to prevent some other company being formed to-morrow to operate on those lines.

Hon. W. D. JOHNSON: You have blown them out.

The PREMIER: But they may start again to-morrow.

Hon. W. D. JOHNSON: Deal with the amendment.

The PREMIER: The hon. member did not touch on the amendment at all. He was good enough to say that he did not understand it.

Hon. W. D. JOHNSON: I do not understand your Bill.

The PREMIER: That is not my fault. The hon. member's speech showed that he did not understand the Bill. His observation, therefore, was totally unnecessary. He talked in a vague way and suggested that the Bill be dropped altogether. There is need for the Bill, and the amendment of another place will preserve its objects in the direction of preventing banking institutions taking small deposits that should legitimately go to the State Savings Bank.



Mr. ANGELO: I move an amendment on the Council's amendment—

*That after the word "periods" in the second line of paragraph (a) the words "or on current account" be added.*

I can assure the Premier that the Bill has already had the desired effect, in that the savings bank section of the Primary Producers' Bank has been withdrawn. If a man had £50 or £100 to bank he would be foolish to hand over to that institution when he could get 3½ per cent. from the savings bank.

The Premier: But the private bank might increase the interest to 3½ per cent.

Mr. ANGELO: The Primary Producers' Bank is a totally different institution from a savings bank. I protest that the Council's amendment has gone altogether beyond the scope of the Bill; I do not know that we are in order in even allowing the amendment to be considered. I ask the Committee to agree to the amendment on the amendment. Let the measure have seven months operation while Parliament is in recess.

The Premier: It was your bank that gave rise to the Bill.

Mr. ANGELO: It is gone now.

The Premier: Yes; you are very generous now.

Mr. ANGELO: The bank was only just started; it had only a few hundred pounds to its credit then.

Amendment on the Council's amendment put and negatived.

Question put and passed; the Council's amendment agreed to.

No. 3—Clause 5, Subclause 6, strike out all the words after "State" to the end of the subclause:

The PREMIER: The attitude of another place seems to be one of objection to what is described as legislation by regulation. I move—

*That the Council's amendment be agreed to.*

Question put and passed; the Council's amendment agreed to.

Resolutions reported, the report adopted, and a message accordingly returned to the Council.

#### BILLS (7)—RETURNED.

1, General Loan and Inscribed Stock Act Continuance.

2, Bunbury Electric Lighting Act Amendment.

3, Roads Closure.

4, Permanent Reserves.

5, Reserves (Sale Authorisation).

6, Carnarvon Electric Lighting.

Without amendment.

7, Treasury Bills Act Amendment.  
With an amendment.

#### BILL—NOXIOUS WEEDS.

##### *Council's Amendments.*

Schedule of five amendments made by the Council now considered.

##### *In Committee.*

Mr. Lutey in the Chair; the Minister for Agriculture in charge of the Bill.

No. 1—Clause 7, add the following sub-clause, to stand as Subclause 5:—"The amount of such costs and expenses shall be deemed to be rates imposed by the local authority on the said land for the financial year current when such costs and expenses were incurred, and shall be a charge on such land accordingly, and the provisions of the relative local Government Act dealing with the sale and leasing of land for rates shall apply to and in respect of such costs and expenses, and any charge arising thereunder may be enforced in the manner therein provided."

The MINISTER FOR AGRICULTURE: I move—

*That the Council's amendment be not agreed to.*

The effect of the amendment would be to make the Bill utterly valueless. Costs resulting from the action of a board could not be had for some years. Section 261 of the Road Districts Act provides that before the board can apply to the court even to lease property on which previous rates are owing three years must elapse, and Section 206 provides that the board cannot sell land on which rates are owing until five years have elapsed. Therefore, if the board got costs against a person who would not eradicate weeds from his land, three years would elapse before he could apply to the court for leave to take action, and in the case of fee simple land five years must elapse before the land could be sold. The owner of the land can refuse to pay costs, and therefore if the board have to wait from three to five years before they can force him to do anything, the Bill will be valueless.

Question put and passed; the Council's amendment not agreed to.

No. 2—Clause 11, Subclause 1, add the following words at the end: "subject, however, to the express provision of any agreement made between such owner and occupier":

The MINISTER FOR AGRICULTURE: I move—

*That the Council's amendment be agreed to.*

The agreement between the owner and the occupier is to specify who shall be responsible for the eradication of weeds.

Mr. Thomson: If there is no agreement, either the owner or the occupier can be proceeded against.

The MINISTER FOR AGRICULTURE: That is so.

Question put and passed; the Council's amendment agreed to.

*Sitting suspended from 6.15 to 7.30 p.m.*

No. 3. Clause 15.—Strike out Subclause (2) and insert in lieu thereof a new subclause as follows: "(2) Service on such a representative of the owner of any land of (a) any notice required or authorised to be served on such owner under this Act; (b) any summons or legal process for the recovery of moneys payable by such owner in respect of the land under this Act, shall be deemed to be good and sufficient service on the owner":

The MINISTER FOR AGRICULTURE: I move—

*That the Council's amendment be agreed to.*

It merely provides that the agent shall not be liable for the costs.

Question put and passed; the Council's amendment agreed to.

No. 4. Clause 21.—Strike out Subclause (2) and insert in lieu thereof a new subclause as follows: "(2) In the case of sheep the inspector shall keep them in quarantine until shorn or slaughtered unless the Minister, on the recommendation of the Director of Agriculture, exempts them from the provisions of this subsection":

The MINISTER FOR AGRICULTURE: This amendment merely gives a little more power in regard to the importation of stock. With the excision of the words "on the recommendation of the Director of Agriculture," I will accept it. The Director of Agriculture might not be in the State at the time, and in any case, after all, it means the Minister. I move an amendment on the Council's amendment—

*That the words "on the recommendation of the Director of Agriculture" be struck out from the Council's amendment.*

Amendment put and passed; Council's amendment as amended agreed to.

No. 5. Clause 21, Subclause (3).—Strike out the word "shorn" in the first line, and insert in lieu thereof the words "or skins":

The MINISTER FOR AGRICULTURE: I move—

*That the Council's amendment be agreed to.*

Question put and passed; the Council's amendment agreed to.

Resolutions reported and the report adopted.

A committee consisting of Mr. Latham, Mr. Lindsay and the Minister for Agriculture were appointed to draw up reasons for disagreeing with certain of the Council's amendments.

Reasons adopted and a message accordingly transmitted to the Council.

#### ADJOURNMENT—STATE OF BUSINESS.

The MINISTER FOR LANDS: I move—

*That the House at its rising adjourn until Thursday next at 4.30 p.m.*

Mr. Taylor: Make it Tuesday next.

The MINISTER FOR LANDS: The Main Roads Bill may be down on Thursday, in which case if we have a sitting members will be able to consider the Bill during the succeeding week-end. That is why we propose to sit again on Thursday. There is no other business down from the Council.

Hon. Sir JAMES MITCHELL: I know of and regret the unfortunate occurrence that makes it impossible for the Minister to go on with the Bill to-day. However country members, having come down here for to-day, will find it inconvenient to go off for to-morrow and be back again for Thursday's sitting. Ministers have given notice of some important Bills to-day, and unless the second readings are moved soon, we are likely to be here for a considerable time in the new year.

Mr. Teesdale: It is not our fault.

Hon. Sir JAMES MITCHELL: I hope the Government will endeavour to finish the session before Christmas. It is of no advantage to sit here in the very hot weather; it is advisable to get through the business as early as possible.

Mr. Teesdale: The Minister knows that, too.

Hon. Sir JAMES MITCHELL: I have no objection to sitting so long as it is necessary to deal with business, but I do not wish the session to be unduly prolonged by adjournments. Last week we adjourned for a couple of days.

The Minister for Agriculture: We have put through a big volume of work in the last two months.

Hon. Sir JAMES MITCHELL: We have a lot of work still to do. Among the measures to be considered are the Licensing Act Amendment, Fair Rents, Main Roads and Esperance Railway Bills, and the Loan Estimates. If we do not get the second reading of the Main Roads Bill until Thursday, and have to deal with other second readings next week, we shall probably have a long session. I wish to raise no obstacle, but it is inconvenient for country members to remain in Perth in

order to sit again on Thursday, and it is impossible for many country members to return to their homes to-morrow and be back again for Thursday's sitting. If the Minister is satisfied he can get through the business before Christmas, it would be better to adjourn until Tuesday next.

Mr. SAMPSON: Seeing that there is no business for us to proceed with, it is difficult to understand how the Government find it impossible to consider new Bills. An amendment to the Drainage Act has been required for a long time, but it has been held over on account of the pressure of business.

The Minister for Lands: I can assure you that when it comes you will not want it.

Mr. SAMPSON: The Government might have provided opportunity to consider a fruit marketing organisation Bill similar to that in operation in Queensland. That is a direction in which we might have been profitably occupied. I had hoped that the Bill would be introduced this session.

The Minister for Agriculture: Converts are always the most zealous.

Mr. SAMPSON: But, as I have informed the Minister on many occasions, it is a question of conviction, not conversion, and conviction has followed a visit to Queensland. The Minister knows this, but he is fond of indulging in a little banter. I enjoy his humour, too, but he must not persist in making statements that are not borne out by facts. Notwithstanding the lateness of the session, I hope it may still be possible to introduce that Bill, because every day of delay means injury to the fruitgrowers.

Mr. THOMSON: I offer no objection to the motion but, as a country member, I suggest that the Government consider adjourning for a full week. I have to travel 235 miles to attend Parliament, and once I am here I like to put in a full week. If that will suit the convenience of the Government, I shall be pleased to continue. Some of us are busy men, and to break up the week as suggested is inconvenient. I have every desire to assist the Government to get through the business, but I ask the Minister to extend some consideration to country members.

The MINISTER FOR LANDS: It was intended to move the second reading of the Main Roads Bill to-day and that would have occupied some little time. It is the most important Bill remaining to be dealt with. The other Bills referred to are not of so much importance.

Mr. Latham: The Licensing Act Amendment Bill is fairly important.

The MINISTER FOR LANDS: It is not of so very much importance; there are only two questions involved in it.

Mr. Latham: They are big questions.

The MINISTER FOR LANDS: And members have probably made up their minds upon them. There are no other big Bills to be introduced this session.

Mr. Thomson: You have to wait for another place.

The MINISTER FOR LANDS: That is the reason why the Government suggest adjourning till Thursday. At the end of each session it is usual to have to wait for business from another place. Most of the important Bills have been introduced in this House and are in another place, and we must wait their convenience. The Government do not desire to bring members here unnecessarily, or to postpone the sittings. We have no intention of introducing fresh measures that will tend to prolong the session after Christmas, and when we consider how another place has got through its business in the past, there need be no fear of our not completing the business before Christmas. Other Bills are required, but they will have to wait till next session. If we brought down other big measures at this stage and sent them on to another place, they would probably be struck out owing to lack of time to consider them. What is the use of discussing measures in this House and incurring the cost of printing the Bills and "Hansard" reports only to have the Bills struck out at the end of the session? The member for Swan (Mr. Sampson) spoke of the Drainage Bill. That will consist of 70 or 80 clauses. The Leader of the Opposition, as one who controlled group settlements, will admit that such a measure would be very welcome. It should have been brought down this session, but it is so controversial that considerable time will be required to deal with it. It was prepared two sessions ago and revised ready for introduction this session, but it is now too late to introduce it.

Hon. Sir James Mitchell: It would not be fair to introduce it now.

The MINISTER FOR LANDS: No one more than the Premier regrets the necessity to ask for an adjournment till Thursday, but in the circumstances it was impossible to introduce the Main Roads Bill to-day. I hope members will agree to the motion.

Question put and passed.

*House adjourned at 7.54 p.m.*