

How could things that are not practicable be done?

Mr. SAMPSON: Anyhow, I move--

That the amendment be amended by inserting after "shall," where it first occurs, the words "if practicable."

Mr. DAVY: I hope the hon. member's amendment will not be agreed to. We might as well wipe out the Council's amendment as insert these words. Who will judge as to the practicability?

The Premier: Of course it is absurd.

Mr. DAVY: The Council's amendment would be rendered futile by the insertion of these words.

Mr. Sampson: I can't see how the land lies. I will withdraw the amendment.

Amendment on the Council's amendment by leave withdrawn.

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

No. 4. Clause 4.—Insert a new subclause to stand as Subclause (5), as follows:—"An inspector acting under the provisions of this section shall, if and when called upon, produce satisfactory evidence of his appointment as such."

No. 5. Clause 7, paragraph (b).—Insert after "products" in line twenty-two the words "for sale."

On motions by the Minister for Agriculture, the foregoing amendments were agreed to.

No. 6.—Insert a new clause to stand as Clause 5, as follows:—"Nothing in this Act shall apply to any products, package of products or lot consigned or forwarded to a consignee for the purpose of manufacture or processing or packing, and distinctly and conspicuously marked or branded as such."

The MINISTER FOR AGRICULTURE: I move—

That the Council's amendment be agreed to. This will exempt from the topping provisions packages that are distinctly marked and are sent for processing or packing, and are not for sale.

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

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

House adjourned at 10.36 p.m.

Legislative Council,

Thursday, 7th November, 1929.

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

QUESTION—HOSPITALS BILL.

Hon. A. LOVEKIN asked the Chief Secretary: 1, Do the Government intend to reintroduce the Hospitals Bill this session? 2, If not, what provision is to be made to relieve the needs of our public hospitals?

The CHIEF SECRETARY replied: 1, No. 2, Owing to the rejection by the Legislative Council of the State Lotteries Bill, 1924, and the non-acceptance of the Hospital Fund Bill, 1928, the Government have been prevented from making adequate provision to relieve the needs of our public hospitals.

QUESTION—JETTIES, ALBANY.

Hon. E. H. H. HALL (for Hon. W. T. Glasheen) asked the Chief Secretary: Are the Government aware of the dilapidated, shabby condition of the Albany jetties, and, if so, will steps be immediately taken to effect repairs?

The CHIEF SECRETARY replied: It is not considered that the Albany jetties are in a dilapidated and shabby condition. They are being efficiently maintained for general railway purposes.

QUESTION—PUBLIC SERVICE SUPERANNUATION.

Hon. H. SEDDON asked the Chief Secretary: 1, Have any proposals been made to the Government to provide a superannuation scheme for the Public Service? 2, If so

have the Government given the matter consideration, and with what result? 3, Is it intended to introduce legislation during the present session to provide for such a scheme, or to establish such a scheme at any time prior to the assembling of the next Parliament?

The CHIEF SECRETARY replied: 1, Superannuation proposals were made by the Government early in 1916. Further consideration has been given to the matter by the Government during their present term of office. 2 and 3, Answered by No. 1.

LEAVE OF ABSENCE.

HON. H. A. STEPHENSON (Metropolitan-Suburban) [4.35]: I move—

That leave of absence be granted to the Hon. Sir William Lathlain for 12 consecutive sittings on the ground of urgent private business.

HON. E. H. H. HALL (Central) [4.36]: I desire to add a few remarks to those I made when a similar motion was before the Chamber on a previous occasion. It has been asserted that I objected to members absenting themselves from the Chamber at any time. According to the Standing Orders, a member who is absent for more than six consecutive sittings without leave duly granted, is to be deemed guilty of contempt, and may be dealt with under the Standing Orders. I assume, therefore, that members may absent themselves on six consecutive occasions. It is open to members to please themselves whether to take advantage of that option or not. Another Standing Order provides that leave of absence may be given to any member on motion after notice stating the cause and the period of such absence. As it is necessary for such a motion to come before the House, I rose on the previous occasion to state my reasons, phrasing them as courteously as I am capable of doing, for opposing the motion before the Chair. The Standing Orders provide that the motion shall come before the Chamber, presumably in order that members may express themselves for or against it. I was at pains to explain that my remarks were not in any way of a personal nature, that I entertained none but the friendliest feelings for Sir William Lathlain, but that it was a matter of principle. During the intervening period hon. members

have twitted me with objecting to members absenting themselves from the Chamber at any time. May I say that members who find it necessary to absent themselves from the Chamber from time to time for the purpose of visiting shows in the province they represent, or for the purpose of attending to other needs of their constituents, may possibly be doing better work for some of the people they represent by being absent than they would do as the result of constant attendance here. Such absences no hon. member could take exception to reasonably. A very old member of the Chamber, our Chairman of Committees, has said that this is a matter in respect of which members are answerable to their constituents. I take the other view, and say that it is not a question only for a member's constituents; otherwise why do the Standing Orders lay down that a member desiring to absent himself on more than six consecutive occasions shall obtain the approval of his fellow members? It is hardly necessary for me to say that I experience no pleasure in rising to voice these opinions, knowing full well that the granting of leave of absence is an old and time-honoured custom. But if I feel that I should voice some thoughts in the Legislative Council, surely I am not going to be denied that right. I ought not to have to plead for liberty to give expression to the thoughts which occur to me. I am indeed sorry to be obliged to make these remarks in Sir William Lathlain's absence. If it were possible for me to do so—I understand it is not—I would move that the Standing Orders Committee give consideration—which I think is badly needed—to this matter of leave of absence. Standing Order 143 provides—

If a member fails to attend the Council for two consecutive months in any session without the permission of the Council, such permission being entered in the Minutes, his seat thereupon becomes vacant.

The Standing Order immediately following, No. 144, gives approval to a member's absenting himself for six consecutive sittings. Under standing Order 145—

Leave of absence may be given by the Council to any hon. member on notice after motion stating the cause and period of absence and such motion shall have priority over other motions.

In my opinion Standing Orders 143 and 145 might well be amalgamated. My view is that leave of absence should be granted only

on two grounds—urgent public business, and ill-health. One member—a Labour member at that—conversing with me about my remarks on the previous occasion said, “You know, you are entirely wrong in the attitude you take up.” I replied, “You are an older member of the House than I am, and I shall be glad to hear from you in what respect I am wrong.” Thereupon the hon. member said, “Members do a lot of good by travelling about the world.” I said, “I shall be pleased to hear in what particular way.” In all seriousness he replied, “They help to stop war.” I shall be only too happy to give my heartiest support to the granting of leave of absence to any hon. member who will apply for it in order to journey about the world in an endeavour to prevent war. That is how I feel about the matter.

Hon. J. R. Brown: You are on your own.

Hon. E. H. H. HALL: That consideration does not enter into the question at all. It would be much easier for me to support motions of this kind and be thought a jolly good fellow. However, I have too high an opinion of members of this Chamber to believe that they will think any the worse of me because I have risen in my place and said what I think.

HON. C. B. WILLIAMS (South) [4.43]: My wish is that this may be the last occasion on which Mr. Hall will rise in his place. I would not hurt his feelings, and he certainly does not hurt mine. I do not come here often, except when I consider the business of sufficient importance. I do not think the time of the House should be wasted in debating what has become an established custom of the Chamber, namely, that a member may have leave of absence when he wants it. I sincerely hope that on any future occasion of this kind Mr. Hall will not be looking for limelight by drawing attention to the absence of a member.

Hon. E. H. H. Hall: Your jibes cut no ice with me.

Hon. C. B. WILLIAMS: I hope my speeches cut more ice in this Chamber than Mr. Hall's ever did.

HON. A. J. H. SAW (Metropolitan-Suburban) [4.44]: I do not quite know whether Mr. Hall intended in his speech to register another protest or not; but I understand that, like our original parents, he is alone, naked, and unashamed. Speaking seriously, I do not think anyone can begrudge leave

of absence to my colleague, Sir William Lathlain. A considerable portion of his long life has been spent in the service of Western Australia. Not only that, but he well deserves this, the first visit he has been able to pay to the Old Country, and I am sure the experience he will derive while away will be used to the benefit of Western Australia when he returns.

HON. J. NICHOLSON (Metropolitan) [4.46]: I desire to re-echo what Mr. Williams and Dr. Saw have said regarding the remarks of Mr. Hall. Mr. Hall ought to have realised, when he made his protest on a previous occasion, that no member of the House in any way sympathised with that protest.

Hon. J. Cornell: But you can't keep a good man down!

Hon. J. NICHOLSON: Mr. Hall told us to-day it was quite a valid reason for a member absenting himself that he was attending an agricultural show or some similar function. Apparently Mr. Hall overlooked the fact that the man who visits those shows usually travels at the cost of the State, whereas the man who undertakes a trip to the Old Country, when not appointed a delegate for some body, has to travel entirely at his own expense. And a public-spirited man like Sir William Lathlain is the very man who will do good for Western Australia whilst away, just as you, Sir, did a great deal of good for the State during your recent visit to the Old Land. Mr. Hall in place of making the protest he has done, should rather have risen and applauded the motion submitted by Mr. Stephenson. I am very sorry to think that any member in this House should seek to depart from what is a courtesy and the only proper thing to be done, namely, to record his support instead of his opposition.

Question put and passed.

On motion (without notice) by Hon. G. W. Miles, leave of absence granted to Hon. Sir Edward Wittenoom (North) for six consecutive sittings on the ground of ill health.

BILL—APPROPRIATION.

Received from the Assembly and read a first time.

BILL—AGRICULTURAL PRODUCTS.*Assembly's Message.*

Message received from the Assembly notifying that it had agreed to the amendments made by the Council.

BILLS (2)—THIRD READING.

- 1, Industries Assistance.
- 2, Land Agents.

Returned to the Assembly with amendments.

BILL—CREMATION.*Second Reading.*

HON. J. NICHOLSON (Metropolitan) [4.55] in moving the second reading said: The subject of this Bill, it must be acknowledged, is not a most happy one; yet withal it is certainly not uninteresting, and I hope to be able to show that the measure is necessary for the reason that it seeks only to regulate cremation, which at the present time is actually permissible under our Common Law. Whilst it seeks to regulate cremation, there is not in the Bill any attempt to make cremation compulsory. I sympathise with those members who may have scruples regarding cremation, because I acknowledge that in former years I was inclined to somewhat different views from those I now entertain. But as a legislative body we are necessarily compelled to give attention to Bills, whether or not they may appeal to us. In all such matters one important consideration is the health of the community. Very little reflection will convince members that legislation of the nature embodied in the Bill will be helpful. I propose to refer very briefly to the history of cremation and also to the law dealing with that subject. As most members are aware, the practice of disposing of dead bodies by cremation or similar means dates back to antiquity. The ancient Greeks, Romans, Assyrians, Hindoos and others disposed of bodies by burning them with various rites and ceremonies. On the advent of Christianity the practice was discontinued amongst those people who adopted the Christian faith. But it continues still amongst certain races, and it may be unknown to many members that provision has had to be made even in this State for certain Asiatics who adhere to their ancient customs and still

carry out cremation or the burning of the bodies of their dead. The question of cremation was revived in England in 1874 by Sir Henry Thompson, a celebrated physician of that period, who urged the renewal of this practice for health and sanitary reasons. I have been told that if any person entertains views against cremation a simple way of converting him to a belief in the practice would be to afford him opportunity to see a section of a modern cemetery opened up, when the evidence displayed there would remove his objections and convince him that cremation possesses irrefutable advantages over the present system. In this way we learn that the ancient peoples to whom I have referred were acting on wise hygienic lines when they adopted the practice of cremation. It will be recalled that some years ago we had in Western Australia what was referred to as a bubonic scare. On that occasion the body of the first unfortunate victim was taken out to sea and there consigned to the vasty deep to which the Leader of the House referred yesterday in dealing with a certain motion. Great opposition was voiced by the people of this State against similar practices being carried out with regard to other unfortunates who became victims of the plague. It therefore became necessary for the Government of the day to find other means of disposing of the bodies. It was recognised that it was not desirable, because of health reasons, to have the bodies buried in the ordinary manner, and accordingly a certain type of plant, not by an means modern, was erected at Woodman's Point. That plant is in existence to-day and is used by some members of those races to whom I have referred. If I am wrong the Minister will correct me, but I believe that such is the case. I had an experience myself some years ago in connection with a person who was travelling from the other States on his way to England. I was requested to see him at Fremantle because he was seriously ill. On arrival at Fremantle I found that he had been removed from the steamer to a hospital in a very bad state of health. Unfortunately the man succumbed to his illness. The friends here were unaware as to how the relatives in England would like to have the body disposed of, and they cabled to inquire. In the meantime I was asked to hold up the funeral as long as possible. I did so, but not having received a reply within a couple of days I found it necessary to instruct the undertaker to carry out the

ordinary funeral arrangements. As I was about to proceed to the funeral, a cable was handed to me and the request it contained was that I should have the body cremated and the ashes sent to England. I wondered where in all the wide world I would be able to carry out such instructions, but on conferring with the undertaker I learnt of the existence of the plant at Woodman's Point, and after some little delay the undertaker was able to carry out the process of cremation in what I might say was a very imperfect way. The plant at Woodman's Point is, I should say, a crude one and quite unsatisfactory, and that fact convinced me that the sooner a proper crematorium was established, the better it would be for the State and for the health of the people, at the same time providing a great convenience to those who might desire to avail themselves of it without placing any compulsion on anyone, and without interfering with that sense of reverence which we all feel for the dead. Following on the revival of the question of cremation in England, a society known as the Cremation Society of England was established in 1874 or 1875, and the first crematory furnace was constructed at Woking. Considerable opposition appears to have been manifested at first and questions were raised as to the law on the subject. The question was asked whether cremations were legal, it being held that there was only one way to dispose of the dead, that way being by burial. A good deal of controversy followed for a considerable time. Opinions were expressed in favour of cremation as being the law, whilst other opinions were adverse. Ultimately we find that in 1884 the question came before the courts in England, and I have here the report of a case which was decided before a very learned judge, Mr. Justice Stephen, in a case *The Queen v. Price*. In that case it appears that in February, 1884, a man was charged at the Assizes at Cardiff for attempting to burn the body of his child instead of burying it. A second indictment against him charged him with attempting to burn the body with intent to prevent the holding of an inquest upon it. I have read some of the details in connection with the case, but I do not intend to worry hon. members with the recital of the whole judgment. The defendant had decided that he preferred to have the body of his child destroyed by means of burning and he placed it in a cask filled

with petroleum and carried out the proceeding in a field removed some distance from premises. As a result of that proceeding the authorities prosecuted him and they laid against him the charges I have read. Mr. Justice Stephen apparently viewed the matter with considerable seriousness and the judgment, which hon. members are at liberty to peruse, disclosed a considerable amount of research on the part of the eminent judge, who concluded his judgment as follows:—

After full consideration, I am of opinion that a person who burns instead of burying a dead body does not commit a criminal act, unless he does it in such a manner as to amount to a public nuisance at common law. My reason for this opinion is that upon the fullest examination of the authorities, I have, as the preceding review of them shows, been unable to discover any authority for the proposition that it is a misdemeanor to burn a dead body, and in the absence of such authority I feel that I have no right to declare it to be one. There are some instances, no doubt, in which courts of justice have declared acts to be misdemeanors which had never previously been decided to be so, but I think it will be found that in every such case the act involved great public mischief or moral scandal. It is not my place to offer any opinion on the comparative merits of burning and burying corpses, but before I could hold that it must be a misdemeanor to burn a dead body, I must be satisfied not only that some people, or even that many people, object to the practice, but that it is, on plain undeniable grounds, highly mischievous or grossly scandalous. Even then I should pause long before I held it to be a misdemeanor, for many acts involving the grossest indecency and grave public mischief—incest, for instance, and, where there is no conspiracy, seduction or adultery—are not misdemeanors, but I cannot take even the first step. Sir Thomas Browne finishes his famous essay on *Urn Burial* with a quotation from Lucan, which, in eight words, seems to sum up the matter: "*Tabesne cadavera solvat an rogas haud refert*," which, translated, means, "Whether decay or fire consumes corpses matters not."

There are several other remarks which the learned judge makes and at the close of his judgment he adds this—

As for the public interest in the matter, burning, on the one hand, effectually prevents bodies of the dead from poisoning the living. On the other hand, it might no doubt destroy the evidence of crime. These, however, are matters for the legislature and not for me. It may be that it would be well for Parliament to regulate or to forbid the burning of bodies, but the great leading rule of criminal law is, nothing is a crime unless it is plainly forbidden by law. This rule is no doubt subject to exceptions, but they are rare, narrow, and to be admitted with the greatest reluctance and only upon the strongest reasons.

That judgment changed the opinion of the whole of the people of the Old Country with regard to this matter, and the controversy that had raged for several years prior to that time was set at rest by the judgment which has never been questioned. Following on that decision, the Cremation Society proceeded with its work and although at that time comparatively few people availed themselves of the opportunity to cremate the dead, the practice has grown considerably. At the present time there are, I believe, between 15 and 20 crematoria established in England. Following on the remarks made by the judge, legislation was introduced and subsequently passed in 1902. I think the statute in England is called the Cremation Act; and it was passed for the purpose of doing what the Bill we are now considering is designed to do, namely, to regulate cremation without making it compulsory. The work of the Cremation Society began to grow, and commencing with one crematorium at Woking, there are, as I have already said, between 15 and 20 throughout England. One of the largest of these institutions is at Golders Green. Cremation has spread in public favour on the Continent of Europe, in America, Canada, and almost in every other civilised country. We find that in Sydney and Adelaide there are crematoria and I believe there is also one in Melbourne. I have a copy of the report of Dr. T. W. Sinclair, Medical Officer of Health of the City of Melbourne, which was submitted, with the report of the Health Committee, on the 2nd February, 1925. The report deals fully with the result of the investigations carried out by that official in England, on the Continent, and in America. In the course of his report he said—

When it is considered that about 55,000 people die in Greater London alone every year—or over 150 a day—it is really almost incredible that people should go on sowing the ground around the city in which they live, with a ring of decomposing matter. If a section of a graveyard could be exposed to view for a short time, there is no doubt that burial would be universally abandoned.

Dealing with the crematorium at Golder's Green, he reported—

Golder's Green Crematorium, which I visited, is situated in North London. It was established in 1902, and is probably the largest in Great Britain. The area of land is 12 acres—

That is very much smaller than the area occupied by our cemetery at Karrakatta—

—and the buildings front to Hoop-lane, about 100 yards from Finchley-road, one of the busy thoroughfares (for trams and buses) in this part of the metropolis. The building is a handsome brick structure, including, besides the crematorium, a chapel for memorial services, waiting rooms, and the memorial cloister overlooking the "Garden of Rest," and giving access to the Columbaria. The wooded slopes of Golder's Green and Hampstead Heath form a picturesque background to the crematorium.

He then proceeded to deal with the cost of cremation there, such charges being governed by regulations, and continued—

Some 13,000 cremations have been carried out, and at present the average is about 100 per month. Eleven cremations have been done in one day The fuel used in the retorts (2) is coke, and there is no smoke. The furnace takes about 1½ hours to heat, and a cremation occupies one hour. It is usually regarded that the existence of a crematorium would be a disadvantage to a district. When Golder's Green was established there were few, if any, houses near it. To-day there are numerous residences on two sides of the crematorium grounds. Those on the east side are part of the beautiful Hampstead garden suburb, and from the upper storeys of the nearest houses it is possible to look into the crematorium grounds. Immediately opposite Golder's Green is a cemetery belonging to the Jewish community. This cemetery, in which earth burial has been the rule, is now almost full. It is now becoming the practice to have remains cremated at Golder's Green, and afterwards buried in the cemetery.

Dr. Sinclair also dealt with the position in New York and referred to the crematorium erected at Fresh Ponds. The report makes interesting reading, but I will not take up the time of hon. members. The position is well summed up in the following paragraph:—

Improper control and management of cemeteries in the not too distant past have been responsible for many objectionable features which have been referred to by various writers. Outbreaks of disease have been attributed to such overcrowding of burial grounds with bodies, while pollution of wells, reservoirs and watercourses has been alleged. From the standpoint of sentiment, cremation fulfils all conditions that can be claimed for burials, and in fact does more, for the perfect state is attained in an hour, whereas in the case of burial the result is most indefinite. If cremation were universally adopted, it is claimed there would be a considerable saving. Instead of setting aside, at great expense, large tracts of land that could be used for other purposes, a small piece of ground would serve the needs of a community for a very long time. It would never become filled up, useless, neglected, and an eyesore, as is bound to be the case with a cemetery once it has served its generation. Apart from utilitarian aspects, cremation has

advantages on humanitarian and other grounds. It allows of greater opportunities for any ceremony, as the service can take place in dignified buildings set apart for the purpose, which can be attended by all who wish without danger to health. No objection can be taken against the placing of urns and monuments for the reception of ashes in churches and public buildings.

I think the facts disclosed in the report amply justify the introduction of a Bill such as that now before hon. members. As I have already explained, the Bill is intended to regulate cremation, but not to compel people to resort to it. Hon. members will admit that the views of such persons as I have quoted have an important bearing on the question. The passing of the Bill will not allow people to carry out cremation, as they can now, in a haphazard way. I refer hon. members to Clause 3 of the Bill, which provides that "no person shall cremate, or be party, or privy, to the cremation of any human body elsewhere than in a licensed crematorium." That will prevent any person exercising the right he has at present under Common Law, because our law is exactly the same as that of England prior to the passing of the Cremation Act there. If we pass the Bill before us, then our law will be in harmony with that of England now. There is need for every care to be exercised so as to safeguard against the destruction of bodies where there is any likelihood of crime. As hon. members will see if they peruse Clause 5, certain certificates have to be furnished and no one can be cremated until those certificates are available. To show that there is no compulsion embodied in the Bill, I will refer hon. members to Clause 10. The other parts of the Bill are more or less machinery clauses, and I have given notice of my intention to move certain amendments. An undertaking was given by the mover of the Bill in another place that certain amendments would be moved when the Bill reached the Committee stage in this Chamber. Hence the appearance of the amendments on the Notice Paper. I move—

That the Bill be now read a second time.

Question put and passed.

Bill read a second time.

In Committee.

Hon. J. Cornell in the Chair; Hon. J. Nicholson in charge of the Bill.

Clauses 1, 2—agreed to.

Clause 3—Cremation without license prohibited.

Hon. J. NICHOLSON: I move an amendment—

That the following proviso be added:—
"Provided that nothing in this section shall prevent the dead body of any person of Asiatic race being cremated in accordance with the religion to which the deceased belonged, subject, always, to such regulations as may be prescribed in regard thereto."

Various Asiatic races carry out cremation now and the object of the proviso is to preserve that right to them.

Amendment put and passed; the clause, as amended, agreed to.

Clauses 4 to 13—agreed to.

Clause 14—Regulations:

On motions by Hon. J. Nicholson, clause amended by inserting the following paragraphs:—

(a) To approve of sites for the erection of any crematorium, and requiring that proper plans and specifications of all buildings fittings, works and apparatus to be used for a crematorium shall be first submitted to and approved by the Commissioner, and providing for all such buildings, fittings, works and apparatus to be erected, completed, and maintained to the satisfaction of the Commissioner, and to prohibit the erection on any site not approved as aforesaid, or the use of any such buildings, fittings, works or apparatus not erected or completed or maintained to the satisfaction of the Commissioner.

(e) The granting of authority in such manner at such specified times or places, or the withholding of any such authority to exercise any rites or ceremonies recognised by or peculiar to any race or sect or community in connection with cremation.

(f) Conferring on the trustees or controlling authority of any cemetery power to obtain and exercise licenses under this Act, and providing for the devolution of licenses on the successors in office of the licensees.

Clause, as amended, agreed to.

Title—agreed to.

Bill reported with amendments.

**BILL—AGRICULTURAL BANK ACT
AMENDMENT.**

Second Reading.

Debate resumed from the previous day.

HON. V. HAMERSLEY (East) [5.36]: I wish to offer a few remarks in appreciation of the work done by the Agricultural Bank for the good of the State. Since the inception of the bank we have been partic-

ularly fortunate in getting wonderful service from the managing trustee and the trustees acting with him and, in my opinion, the provision in this Bill for further emolument does not go quite far enough. When we consider the enormous sums of money and the great responsibilities attached to the work, we must admit that the country has received excellent service and has not adequately recognised the calibre of the men or the responsibilities they have shouldered. I regret that the annual report of the bank is not before us, because I had wished to ascertain the latest figures from it. However, the total advances made by the bank to the 30th June, 1928, were £6,649,385. Of that sum £2,800,268 had been repaid and the outstanding amount was in the vicinity of £3,731,219. I welcome this Bill because for some years I have realised the difficulties confronting borrowers from the bank in that there was a desire manifested under the original Act to demand at too early a stage of their operations a return of the money advanced. Everybody engaged in the development of land realises that his expenditure is capital expenditure. As money is spent on clearing and building, still more money is required for development, and during the early stages settlers should not be called upon to repay the principal. To have to repay principal moneys after five years involves them in difficulties, hampers them in their clearing operations and denies them funds much needed for the provision of machinery and plant necessary to work their lands. The alteration embodied in the Bill will enable the trustees to grant an extension of time for the repayment of loans. So far from this reducing the bank's security, it will have a tendency to increase the asset. It is a move in the right direction and I regret that the idea was not adopted earlier in the operations of the institution. That the bank has been the means of opening up an enormous area of country, everybody recognises. It has played a very important part in the development of the State. Not many years ago it was almost impossible to raise money on country land from private institutions. Without entering into details, I might mention that I know many people who were unable to obtain money on country land, no matter how good their security, and it was utterly impossible for them to make any headway with their development work.

Private institutions at the time were quite ready to advance money on city property or on goldfields propositions, but they had no money to assist the agriculturist to clear his land. In fact, the value of land was very low. I remember an occasion when we cut up some agricultural land four miles from the present townsite of York.

Hon. C. F. Baxter: At Mount Hardey!

Hon. V. HAMERSLEY: No. On portion of the property we had an upset price of 5s. per acre and the deposit asked was only five per cent. of the upset price. Mr. Barry Wood a member of the then Government, was the auctioneer and he could not get a solitary bid.

Hon. J. R. Brown: He would get a bid now.

Hon. V. HAMERSLEY: At the time Mr. Barry Wood was Minister for Works and he was surprised that he could not get a bid. That illustrates the view then held that the country was of little value, and it became necessary for the Government to step into the breach and help the settlers who found it impossible to obtain funds with which to develop their holdings. The action of the Government in making advances on Crown Lands, in which there was no security when freehold in the position I have related could not fetch 5s. an acre, was an important factor in inducing the associated banks to open out. It was most important at that time that the Agricultural Bank should come into the matter. Ever since then it has played a big part in the development of the State. It has also rendered valuable service in guiding the private institutions towards a proper recognition of what should be done by way of developing our agricultural lands. I should like to add my meed of praise to what has been said concerning the wonderful work and service the State has received from the trustees of the bank. They have at all times most willingly given their services for the benefit of those who required them. Not only has most excellent work been done by the bank, through the financial assistance it has been able to render to settlers, but the officials themselves have also played a big part in the general programme. I support the second reading of the Bill.

On motion by Hon. H. A. Stephenson, debate adjourned.

House adjourned at 5.47 p.m.